



Pennsylvania Compensation Rating Bureau

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February 1, 2011

BUREAU CIRCULAR NO. 1583

To All Members of the Bureau:

Re: **APRIL 1, 2011 LOSS COST REVISION APPROVAL**

By action dated February 1, 2011 the Insurance Commissioner has approved revised loss costs and related rating values **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2011**.

The approved loss costs are those submitted under Bureau Filing No. C-360, calling for an overall average increase of 0.87 percent from existing loss costs.

For reference purposes a complete table of approved loss costs and expected loss factors has been attached to this circular. In addition, copies of this circular and the accompanying tables will be available in various locations within the Bureau's website (www.pcrb.com).

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, 2011.

In addition to loss costs and expected loss factors the following rating values, as included in Bureau Filing No. C-360 and approved by the Insurance Commissioner effective April 1, 2011, 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 (0.0188)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2011 are of note:

- ***Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:***
 - o Executive officers maximum weekly payroll – unchanged at \$2,100 per week
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$41,800 to \$42,250 per annum
 - o Salaried police or firefighters - minimum payroll revised from \$4,200 to \$4,250 per year

Manual revisions reflecting approval of Bureau Filing No. C-360 with respect to rating values and rules effective April 1, 2011 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2011 Loss Cost Filing may be directed to me at Extension 4413 or twisecarver@pcrb.com or to Michael Doyle, Chief Actuary, at Extension 4480 or mduoye@pcrb.com.

Timothy L. Wisecarver
President

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Attachment
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Remember to visit our web site at www.pcrb.com for more information about this and other topics.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2011 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		
005	17.54	9.61	12.40	13.98	F	3
007	5.26	2.88	3.72	4.19	C	2
009	26.50	14.52	18.73	21.12	G	4
015	16.52	9.05	11.67	13.16	E	3
025	3.99	2.08	2.61	2.88	G	4
028	3.55	1.85	2.32	2.56	F	3
050	2.74	1.42	1.79	1.97	F	3
051	3.43	1.78	2.24	2.47	F	3
055	4.02	2.09	2.62	2.90	F	3
059	4.45	2.32	2.91	3.21	E	3
101	3.00	1.63	2.11	2.39	E	3
103	1.34	0.73	0.94	1.07	C	2
104	2.98	1.62	2.10	2.38	B	1
105	3.57	1.94	2.52	2.85	D	2
106	5.31	2.89	3.74	4.24	C	2
107	2.51	1.37	1.77	2.01	B	1
108	4.07	2.21	2.87	3.24	C	2
109	4.47	2.43	3.15	3.57	C	2
110	3.33	1.81	2.34	2.65	B	1
111	3.35	1.82	2.36	2.67	C	2
112	10.39	5.65	7.32	8.29	C	2
113	2.46	1.34	1.74	1.96	C	2
114	7.57	4.12	5.34	6.04	E	3
115	1.96	1.06	1.38	1.56	D	2
119	4.60	2.50	3.24	3.67	C	2
130	5.54	3.01	3.90	4.41	E	3
132	2.18	1.19	1.54	1.74	C	2
134	3.73	2.03	2.63	2.98	C	2
135	2.83	1.54	1.99	2.26	C	2
136	2.73	1.48	1.92	2.17	C	2
139	4.36	2.37	3.07	3.48	C	2
141	4.22	2.29	2.97	3.36	B	1
142	2.10	1.14	1.48	1.67	C	2
161	2.24	1.22	1.58	1.79	C	2
163	3.33	1.81	2.34	2.65	C	2
165	4.71	2.56	3.32	3.76	B	1
166	3.06	1.66	2.16	2.44	C	2
185	4.08	2.22	2.87	3.25	B	1
187	3.45	1.87	2.43	2.75	B	1
189	3.36	1.82	2.36	2.68	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
Approved Effective Date: April 1, 2011 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	3.14	1.71	2.21	2.51	C	2
201	4.29	2.33	3.02	3.42	D	2
204	2.59	1.41	1.82	2.06	B	1
205	2.88	1.57	2.03	2.30	B	1
221	2.21	1.20	1.56	1.76	C	2
222	2.99	1.63	2.11	2.39	C	2
225	2.97	1.62	2.09	2.37	C	2
227	4.18	2.27	2.94	3.33	C	2
255	2.45	1.33	1.73	1.96	E	3
257	2.57	1.39	1.81	2.05	C	2
261	3.18	1.73	2.24	2.54	C	2
263	2.85	1.55	2.01	2.27	C	2
265	3.05	1.66	2.15	2.43	C	2
275	3.05	1.66	2.15	2.43	C	2
276	4.06	2.20	2.86	3.23	C	2
281	2.29	1.25	1.61	1.83	B	1
282	5.31	2.89	3.74	4.24	D	2
285	2.54	1.38	1.79	2.03	B	1
291	3.22	1.75	2.27	2.57	E	3
297	3.09	1.68	2.18	2.47	B	1
301	5.64	3.06	3.97	4.50	F	3
305	4.38	2.38	3.09	3.49	D	2
306	4.06	2.20	2.86	3.23	B	1
311	2.70	1.47	1.90	2.15	C	2
319	3.87	2.11	2.73	3.09	A	1
323	2.88	1.57	2.03	2.30	C	2
327	3.56	1.93	2.51	2.84	C	2
402	5.11	2.78	3.60	4.07	E	3
403	3.00	1.63	2.11	2.39	C	2
404	4.34	2.36	3.06	3.46	E	3
406	5.06	2.75	3.57	4.03	E	3
407	3.75	2.04	2.64	2.99	C	2
411	5.39	2.93	3.80	4.30	E	3
413	5.58	3.03	3.93	4.45	E	3
415	3.29	1.79	2.31	2.62	E	3
416	4.78	2.60	3.37	3.81	C	2
421	6.12	3.33	4.32	4.88	E	3
425	7.90	4.29	5.57	6.30	E	3
427	3.85	2.09	2.72	3.07	E	3
429	4.69	2.55	3.31	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**
Approved Effective Date: April 1, 2011 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	6.15	3.35	4.34	4.91	C	2
433	3.40	1.85	2.39	2.71	C	2
435	4.69	2.55	3.31	3.74	C	2
441	1.47	0.80	1.04	1.17	C	2
445	3.02 a	1.64	2.13	2.41	C	2
446	1.93	1.05	1.36	1.54	B	1
447	5.00 b	2.72	3.52	3.99	E	3
449	2.79	1.52	1.96	2.22	D	2
451	3.78	2.06	2.67	3.02	D	2
454	3.45	1.87	2.43	2.75	C	2
456	3.89	2.12	2.74	3.10	D	2
457	3.79	2.06	2.67	3.02	C	2
458	2.40	1.31	1.69	1.92	B	1
459	1.33	0.72	0.94	1.06	C	2
461	2.62	1.42	1.84	2.09	D	2
463	2.45	1.33	1.73	1.96	D	2
465	3.38	1.84	2.38	2.69	D	2
467	3.76	2.04	2.65	3.00	B	1
471	1.07	0.58	0.76	0.86	B	1
472	1.16	0.63	0.81	0.92	B	1
473	2.42	1.32	1.71	1.93	B	1
474	0.86	0.47	0.61	0.69	C	2
475	2.82	1.53	1.99	2.25	D	2
476	1.31	0.71	0.92	1.04	C	2
477	2.40	1.31	1.69	1.92	C	2
483	1.32	0.72	0.93	1.05	B	1
485	1.27	0.69	0.89	1.01	B	1
486	2.03	1.10	1.43	1.62	C	2
487	1.14	0.62	0.80	0.91	C	2
488	1.00	0.55	0.71	0.80	B	1
489	1.93	1.05	1.36	1.54	B	1
491	4.11	2.23	2.89	3.27	C	2
493	4.15	2.25	2.92	3.31	C	2
495	5.14	2.79	3.62	4.10	D	2
497	1.57	0.85	1.11	1.25	B	1
499	3.90	2.12	2.75	3.11	D	2
501	2.90	1.58	2.04	2.31	E	3
502	3.59	1.95	2.53	2.86	A	1
506	1.89	1.03	1.33	1.50	C	2
507	2.76	1.50	1.94	2.20	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: \$0.14 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.11 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2011 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		
509	5.91	3.21	4.17	4.71	G	4
511	5.74	3.12	4.04	4.58	E	3
512	5.65	3.07	3.98	4.50	E	3
513	3.36 ^c	1.82	2.36	2.68	B	1
514	4.60	2.50	3.24	3.67	E	3
520	0.65	0.36	0.46	0.52	C	2
521	1.22	0.67	0.86	0.97	C	2
522	2.04	1.12	1.44	1.62	C	2
523	3.27	1.79	2.31	2.61	C	2
524	5.19	2.84	3.67	4.14	C	2
525	8.09	4.43	5.72	6.45	C	2
526	12.41	6.75	8.75	9.90	D	2
527	19.54	10.62	13.77	15.58	E	3
528	28.93	15.84	20.44	23.06	F	3
529	45.26	24.79	31.98	36.07	G	4
535	3.16	1.72	2.23	2.52	C	2
536	5.13	2.79	3.62	4.09	C	2
551	1.53	0.83	1.08	1.22	F	3
553	1.33	0.72	0.94	1.06	G	4
555	0.57	0.31	0.40	0.45	B	1
563	2.06	1.12	1.45	1.64	C	2
571	2.91	1.58	2.05	2.32	C	2
573	3.92	2.13	2.77	3.13	F	3
581	2.16	1.17	1.52	1.72	E	3
587	2.76	1.50	1.94	2.20	C	2
601	7.23	3.70	4.65	5.13	G	4
602	4.87	2.48	3.11	3.44	F	3
603	5.37	2.67	3.36	3.71	F	3
605	6.80	3.45	4.34	4.79	E	3
606	10.86	5.52	6.93	7.65	G	4
607	7.01	3.63	4.56	5.04	F	3
608	6.12	3.10	3.89	4.30	F	3
609	5.02	2.58	3.24	3.58	F	3
611	8.93	4.53	5.68	6.27	E	3
615	^d 10.61	5.36	6.74	7.44	G	4
0152	1.15				G	4
617	4.85	2.48	3.12	3.44	F	3
645	6.13	3.00	3.77	4.16	F	3
646	5.25	2.61	3.27	3.61	E	3
647	6.86	3.52	4.42	4.88	D	2
648	5.76	2.90	3.64	4.01	E	3
649	2.82	1.33	1.68	1.85	E	3
651	6.78	3.41	4.28	4.72	F	3
652	8.63	4.48	5.62	6.21	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 ^d 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: \$0.19 Supplemental is not subject to experience rating. Code as 0176.

^d OD: \$0.71 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

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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		
653	7.30	3.67	4.61	5.09	F	3
654	8.52	4.27	5.36	5.92	F	3
655	12.95	6.43	8.08	8.92	G	4
656	6.98	3.56	4.47	4.94	G	4
657	8.09	4.08	5.13	5.66	F	3
658	8.53	4.25	5.34	5.89	F	3
659	17.02	8.73	10.97	12.11	G	4
660	2.43	1.24	1.56	1.72	E	3
661	3.43	1.66	2.09	2.30	E	3
662	4.61	2.40	3.01	3.33	E	3
663	4.42	2.22	2.79	3.08	E	3
664	4.17	2.07	2.60	2.87	E	3
665	7.58	3.87	4.85	5.36	F	3
666	6.12	3.05	3.83	4.23	E	3
667	1.76	0.90	1.13	1.24	F	3
668	4.93	2.46	3.09	3.42	E	3
669	6.54	3.26	4.10	4.53	F	3
670	4.88	2.40	3.02	3.33	E	3
673	5.15	2.67	3.35	3.70	F	3
674	4.42	2.29	2.87	3.17	E	3
675	4.15	2.13	2.68	2.95	F	3
676	4.48	2.20	2.77	3.06	E	3
677	3.75	1.91	2.40	2.65	G	4
679	7.67	3.89	4.88	5.39	F	3
681	4.71	2.40	3.02	3.33	F	3
691	6.67	3.38	4.25	4.69	F	3
693	8.85	4.49	5.64	6.23	F	3
695	4.32	2.19	2.76	3.04	E	3
709	1.87	0.97	1.22	1.35	G	4
716	2.60	1.35	1.70	1.87	E	3
718	2.79	1.45	1.82	2.01	E	3
721	10.16	5.52	7.16	8.10	F	3
744	1.15	0.62	0.81	0.91	D	2
751	2.72	1.48	1.91	2.17	E	3
752	1.08	0.59	0.76	0.87	G	4
753	2.98	1.62	2.10	2.38	C	2
755	0.96	0.52	0.68	0.77	F	3
757	1.85	1.00	1.30	1.47	E	3
759	4.93	2.68	3.47	3.93	E	3
801	7.05	3.86	4.98	5.62	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
Approved Effective Date: April 1, 2011 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		
803	18.77	10.28	13.26	14.96	E	3
804	3.25	1.78	2.30	2.59	E	3
805	5.62	3.08	3.97	4.48	E	3
806	10.16	5.56	7.18	8.10	E	3
807	5.81	3.18	4.11	4.63	E	3
808	5.65	3.09	3.99	4.50	E	3
809	5.00	2.74	3.53	3.98	F	3
810	5.75	3.15	4.06	4.58	F	3
0162	0.71				E	3
811	7.71	4.22	5.45	6.14	E	3
812	6.43	3.52	4.54	5.12	F	3
813	5.28	2.89	3.73	4.21	D	2
814	3.44	1.88	2.43	2.74	C	2
815	3.38	1.85	2.39	2.69	D	2
816	2.14	1.17	1.51	1.71	D	2
817	7.19	3.94	5.08	5.73	E	3
818	1.35	0.74	0.95	1.07	D	2
819	0.79	0.43	0.56	0.63	D	2
820	3.16	1.73	2.24	2.52	D	2
821	6.00	3.29	4.24	4.78	C	2
825	3.03	1.66	2.14	2.42	C	2
828	8.33	4.56	5.89	6.64	E	3
855	4.77	2.61	3.37	3.80	E	3
857	6.69	3.66	4.73	5.33	E	3
858	8.07	4.42	5.70	6.43	F	3
859	8.61	4.71	6.08	6.86	E	3
860	8.99	4.93	6.36	7.17	E	3
862	8.11	4.44	5.73	6.46	E	3
865	3.29	1.80	2.32	2.62	C	2
867	7.04	3.85	4.97	5.61	D	2
871	9.75	5.34	6.89	7.77	D	2
877	2.52	1.38	1.78	2.01	B	1
879	3.82	2.09	2.70	3.05	B	1
880	4.86	2.66	3.43	3.87	C	2
881	3.75	2.05	2.65	2.99	B	1
882	7.19	3.94	5.08	5.73	B	1
883	3.21	1.76	2.27	2.56	B	1
884	0.90	0.49	0.64	0.72	B	1
885	3.17	1.74	2.24	2.53	C	2
886	2.39	1.31	1.69	1.91	B	1
887	0.68	0.37	0.48	0.54	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
Approved Effective Date: April 1, 2011 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	0.61	0.33	0.43	0.48	B	1
890	0.63	0.34	0.44	0.50	C	2
891	1.13	0.62	0.80	0.90	B	1
892	0.97	0.53	0.69	0.78	B	1
893	0.79	0.43	0.56	0.63	B	1
894	1.27	0.69	0.90	1.01	B	1
895	0.76	0.42	0.54	0.61	B	1
896	2.07	1.13	1.46	1.65	A	1
897	1.63	0.89	1.15	1.30	A	1
898	2.56	1.40	1.81	2.04	C	2
899	1.44	0.79	1.02	1.15	C	2
903	0.50	0.27	0.35	0.40	E	3
904	1.41	0.77	1.00	1.12	E	3
907	4.96	2.72	3.50	3.95	B	1
910	6.41	3.51	4.53	5.11	C	2
911	5.08	2.78	3.59	4.05	B	1
914	1.85	1.01	1.30	1.47	B	1
915	3.06	1.68	2.16	2.44	C	2
916	1.92	1.05	1.35	1.53	B	1
917	2.10	1.15	1.48	1.67	C	2
918	2.88	1.58	2.03	2.30	C	2
919	2.21	1.21	1.56	1.76	B	1
920	0.55	0.30	0.39	0.44	C	2
921	5.64	3.09	3.98	4.49	D	2
922	3.66	2.00	2.59	2.92	D	2
923	2.77	1.52	1.96	2.21	B	1
924	3.55	1.94	2.51	2.83	B	1
925	2.29	1.25	1.62	1.83	B	1
926	2.79	1.53	1.97	2.22	B	1
927	0.97	0.53	0.69	0.78	B	1
928	2.35	1.29	1.66	1.87	B	1
932	0.83	0.46	0.59	0.66	C	2
933	5.70	3.12	4.03	4.54	C	2
934	3.26	1.79	2.31	2.60	C	2
935	1.61	0.88	1.14	1.28	C	2
936	0.44	0.24	0.31	0.35	D	2
939	5.63	3.08	3.98	4.48	F	3
940	4.27	2.34	3.02	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**
Approved Effective Date: April 1, 2011 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		
941	2.37	1.30	1.68	1.89	C	2
942	3.67	2.01	2.59	2.93	C	2
943	4.60	2.52	3.25	3.67	C	2
944	1.77	0.97	1.25	1.41	B	1
945	2.50	1.37	1.77	2.00	A	1
946	2.48	1.36	1.76	1.98	C	2
948	2.09	1.14	1.48	1.66	A	1
949	0.75	0.41	0.53	0.60	C	2
951	0.44	0.24	0.31	0.35	E	3
952	0.85	0.47	0.60	0.68	C	2
953	0.23	0.13	0.16	0.19	C	2
954	2.39	1.31	1.69	1.91	E	3
955	0.49	0.27	0.34	0.39	D	2
956	0.15	0.08	0.11	0.12	D	2
957	0.40	0.22	0.28	0.32	C	2
958	1.51	0.83	1.07	1.20	C	2
959	1.43	0.78	1.01	1.14	C	2
960	3.24	1.78	2.29	2.59	C	2
961	0.93	0.51	0.66	0.74	C	2
962	0.05	0.03	0.04	0.04	F	3
963	0.50	0.27	0.35	0.40	B	1
964	1.83	1.00	1.29	1.45	B	1
965	0.55	0.30	0.39	0.44	B	1
966	1.94	1.06	1.37	1.54	E	3
967	1.01	0.56	0.72	0.81	D	2
968	1.32	0.72	0.93	1.05	B	1
969	2.75	1.50	1.94	2.19	C	2
970	7.44	4.08	5.26	5.93	B	1
971	3.97	2.18	2.81	3.17	C	2
973	3.04	1.67	2.15	2.42	B	1
974	2.56	1.40	1.81	2.04	C	2
975	1.68	0.92	1.19	1.34	A	1
976	1.30	0.71	0.92	1.03	B	1
977	0.76	0.42	0.54	0.61	A	1
978	2.57	1.40	1.81	2.04	C	2
979	3.64	1.99	2.57	2.90	C	2
980	4.37	2.39	3.09	3.48	E	3
981	1.32	0.72	0.93	1.05	A	1
982	3.31 e				E	3
983	7.71	4.22	5.45	6.14	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.

e 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
Approved Effective Date: April 1, 2011 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	0.21	0.12	0.15	0.17	C	2
985	4.11	2.25	2.90	3.27	E	3
986	1.33	0.73	0.94	1.06	C	2
987	1.12	0.61	0.79	0.89	C	2
988	0.25	0.14	0.18	0.20	C	2
992	5.00	2.74	3.53	3.98	E	3
993	1,337.44 f	732.50	945.14	1,065.96	D	2
994	g	h	h	h	G	4
995	7.82	4.28	5.52	6.23	F	3
996	1,337.44 i	732.50	945.14	1,065.96	G	4
997	1.04	0.57	0.74	0.83	D	2
999	4.81	2.63	3.40	3.83	D	2
0006	3.87	2.12	2.74	3.09	D	2
0008	2.54	1.39	1.80	2.03	D	2
0011	3.57	1.95	2.52	2.84	B	1
012	5.07	2.78	3.58	4.04	D	2
0013	4.81	2.63	3.40	3.83	C	2
0016	3.24	1.78	2.29	2.59	C	2
0034	4.26	2.33	3.01	3.39	C	2
0036	4.21	2.30	2.97	3.35	C	2
0083	5.04	2.76	3.56	4.02	C	2
0170	2.93	1.60	2.07	2.34	C	2
4771	2.59	1.41	1.82	2.06	G	4
0771	0.65				G	4
4777	8.75	4.79	6.18	6.97	E	3
7405	1.38	0.76	0.97	1.10	E	3
7445	0.29				G	4
7413	1.16	0.63	0.82	0.92	G	4
7453	0.24				G	4
7421 j	1.40	0.77	0.99	1.12	F	3
7424	3.30	1.80	2.33	2.63	G	4
7428	5.53	3.03	3.90	4.40	E	3
9108 k	77.12					
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 = 54.63%, A-2 = 70.49%, A-3 = 79.51%) 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
Approved Effective Date: April 1, 2011 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
Per Capita						
0901	31.74	17.38	22.43	25.29	B	1
0902	1.49	0.82	1.05	1.19	A	1
0908	207.35	113.56	146.53	165.26	C	2
0909	84.31	46.17	59.58	67.19	B	1
0912	283.11	155.06	200.07	225.65	B	1
0913	532.99	291.91	376.65	424.80	C	2
A Rated						
9985	A	A	A	A		
0133	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

Approved Effective Date: April 1, 2011

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,840	6,501 to 7,000	7,688
301 to 500	2,259	7,001 to 7,500	7,967
501 to 700	2,628	7,501 to 8,000	8,246
701 to 1,000	3,038	8,001 to 8,500	8,515
1,001 to 1,500	3,573	8,501 to 9,000	8,779
1,501 to 2,000	4,150	9,001 to 9,500	9,035
2,001 to 2,500	4,642	9,501 to 10,000	9,285
2,501 to 3,000	5,079	10,001 to 15,000	10,656
3,001 to 3,500	5,464	15,001 to 20,000	13,029
3,501 to 4,000	5,827	20,001 to 25,000	15,360
4,001 to 4,500	6,164	25,001 to 30,000	17,665
4,501 to 5,000	6,488	30,001 to 35,000	19,934
5,001 to 5,500	6,802	35,001 to 40,000	22,171
5,501 to 6,000	7,101	40,001 to 45,000	24,371
6,001 to 6,500	7,399	45,001 to 50,000	26,534
		For each additional 5,000 population.....	2,170

PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2011

Excess Loss Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.714	0.756	0.781	0.800	0.840	0.865	0.885
\$15,000	0.667	0.714	0.743	0.763	0.806	0.836	0.861
\$20,000	0.630	0.679	0.712	0.732	0.779	0.811	0.841
\$25,000	0.599	0.651	0.686	0.706	0.755	0.790	0.823
\$30,000	0.573	0.626	0.663	0.684	0.734	0.771	0.807
\$35,000	0.550	0.604	0.643	0.664	0.715	0.754	0.792
\$40,000	0.529	0.584	0.624	0.646	0.698	0.739	0.779
\$50,000	0.493	0.549	0.591	0.613	0.667	0.711	0.754
\$75,000	0.422	0.478	0.523	0.548	0.604	0.652	0.701
\$100,000	0.366	0.422	0.468	0.495	0.552	0.604	0.657
\$125,000	0.321	0.375	0.422	0.450	0.507	0.561	0.617
\$150,000	0.285	0.336	0.382	0.412	0.468	0.523	0.581
\$175,000	0.254	0.303	0.348	0.378	0.434	0.490	0.549
\$200,000	0.229	0.275	0.318	0.349	0.403	0.459	0.519
\$225,000	0.208	0.251	0.292	0.323	0.375	0.432	0.492
\$250,000	0.190	0.230	0.270	0.300	0.351	0.407	0.467
\$275,000	0.174	0.212	0.250	0.280	0.328	0.384	0.444
\$300,000	0.160	0.196	0.232	0.261	0.308	0.363	0.423
\$325,000	0.148	0.182	0.216	0.245	0.290	0.344	0.404
\$350,000	0.138	0.169	0.202	0.230	0.273	0.326	0.385
\$375,000	0.129	0.159	0.189	0.217	0.258	0.310	0.369
\$400,000	0.121	0.149	0.178	0.204	0.244	0.296	0.353
\$425,000	0.114	0.140	0.168	0.194	0.232	0.282	0.339
\$450,000	0.108	0.133	0.159	0.184	0.220	0.270	0.326
\$475,000	0.102	0.126	0.151	0.175	0.210	0.258	0.313
\$500,000	0.097	0.120	0.144	0.167	0.201	0.247	0.301
\$600,000	0.082	0.101	0.121	0.141	0.170	0.213	0.263
\$700,000	0.071	0.088	0.105	0.124	0.149	0.188	0.233
\$800,000	0.063	0.078	0.094	0.110	0.132	0.169	0.212
\$900,000	0.057	0.070	0.084	0.100	0.120	0.154	0.194
\$1,000,000	0.0515	0.0638	0.0769	0.0914	0.1098	0.1418	0.1801
\$2,000,000	0.0280	0.0345	0.0418	0.0511	0.0622	0.0843	0.1120
\$3,000,000	0.0199	0.0243	0.0294	0.0361	0.0441	0.0608	0.0825
\$4,000,000	0.0158	0.0192	0.0230	0.0282	0.0345	0.0477	0.0655
\$5,000,000	0.0129	0.0160	0.0191	0.0232	0.0284	0.0394	0.0543
\$6,000,000	0.0104	0.0137	0.0166	0.0201	0.0243	0.0336	0.0463
\$7,000,000	0.0087	0.0114	0.0146	0.0176	0.0215	0.0294	0.0404
\$8,000,000	0.0072	0.0096	0.0126	0.0159	0.0191	0.0261	0.0360
\$9,000,000	0.0064	0.0085	0.0110	0.0143	0.0174	0.0235	0.0323
\$10,000,000	0.0056	0.0074	0.0096	0.0126	0.0159	0.0215	0.0294

PENNSYLVANIA COMPENSATION RATING BUREAU
Effective April 1, 2011
Excess Loss Factors

Per Accident Limit	Hazard Group			
	1	2	3	4
\$10,000	0.751	0.788	0.850	0.885
\$15,000	0.707	0.750	0.817	0.861
\$20,000	0.673	0.719	0.791	0.841
\$25,000	0.644	0.693	0.768	0.823
\$30,000	0.618	0.670	0.748	0.807
\$35,000	0.596	0.650	0.730	0.792
\$40,000	0.576	0.631	0.713	0.779
\$50,000	0.541	0.598	0.684	0.754
\$75,000	0.470	0.531	0.622	0.701
\$100,000	0.414	0.477	0.571	0.657
\$125,000	0.368	0.431	0.527	0.617
\$150,000	0.329	0.391	0.488	0.581
\$175,000	0.296	0.357	0.454	0.549
\$200,000	0.269	0.328	0.424	0.519
\$225,000	0.245	0.302	0.396	0.492
\$250,000	0.225	0.279	0.371	0.467
\$275,000	0.207	0.259	0.348	0.444
\$300,000	0.191	0.241	0.328	0.423
\$325,000	0.177	0.225	0.309	0.404
\$350,000	0.165	0.210	0.293	0.385
\$375,000	0.154	0.197	0.277	0.369
\$400,000	0.145	0.186	0.263	0.353
\$425,000	0.136	0.176	0.250	0.339
\$450,000	0.129	0.166	0.238	0.326
\$475,000	0.123	0.158	0.227	0.313
\$500,000	0.117	0.151	0.217	0.301
\$600,000	0.098	0.127	0.185	0.263
\$700,000	0.086	0.111	0.163	0.233
\$800,000	0.076	0.099	0.145	0.212
\$900,000	0.068	0.089	0.132	0.194
\$1,000,000	0.0618	0.0812	0.1215	0.1801
\$2,000,000	0.0334	0.0446	0.0703	0.1120
\$3,000,000	0.0236	0.0314	0.0504	0.0825
\$4,000,000	0.0186	0.0246	0.0393	0.0655
\$5,000,000	0.0158	0.0205	0.0325	0.0543
\$6,000,000	0.0131	0.0177	0.0278	0.0463
\$7,000,000	0.0110	0.0157	0.0243	0.0404
\$8,000,000	0.0093	0.0138	0.0217	0.0360
\$9,000,000	0.0081	0.0120	0.0196	0.0323
\$10,000,000	0.0071	0.0105	0.0180	0.0294

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUE
 EFFECTIVE APRIL 1, 2011

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	5.5%	4.7%	4.4%	3.9%	3.0%	2.7%	2.5%
\$ 5,000	22.3%	18.7%	17.0%	15.1%	11.7%	9.9%	8.6%
\$ 10,000	28.6%	24.4%	21.9%	20.0%	16.0%	13.5%	11.5%

Deductible Level	Hazard Group			
	1	2	3	4
\$ 1,000	4.8%	4.2%	2.9%	2.5%
\$ 5,000	19.2%	16.3%	11.0%	8.6%
\$ 10,000	24.9%	21.2%	15.0%	11.5%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group Factor	A	B	C	D	E	F	G
	1.46	1.03	0.88	0.84	0.71	0.56	0.48

Hazard Group Factor	1	2	3	4
	1.06	0.87	0.64	0.47

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

First Adjustment	RDF =	0.4110
Second Adjustment	RDF =	0.2672
Third Adjustment	RDF =	0.1885

EMPLOYER ASSESSMENT FACTOR

0.0188