



Pennsylvania Compensation Rating Bureau

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January 30, 2013

PCRB CIRCULAR NO. 1613

To All Members of the PCRB:

Re: **APRIL 1, 2013 LOSS COST REVISION APPROVAL**

By action dated January 29, 2013 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, 2013**.

The approved loss costs are those submitted under PCRB Filing No. C-362, calling for an overall average decrease of 4.01 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 PCRB'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, 2013.

In addition to loss costs and expected loss factors the following rating values, as included in PCRB Filing No. C-362 and approved by the Insurance Commissioner effective April 1, 2013, are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- Small deductible program – loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (0.0262)
- Retrospective rating – Table of Expected Loss Ranges

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2013 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 – revised from \$2,150 to \$2,200 per week
 - o Executive officers minimum weekly payroll – revised from \$450 to \$550
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$42,900 to \$44,400 per annum
 - o Salaried police or firefighters - minimum payroll revised from \$4,300 to \$4,450 per year
- ***Creation of Classification Code 972 – Attendant Care Services***
 - o Code 972 is applicable to attendant care workers under the client-as-employer model previously subject to Class Codes 0908 and 0913 and to attendant care workers under the fiscal agent-as-employer model previously subject to Class Code 943. Code 972 uses payroll as the exposure base in establishing loss costs and rates.
 - o Class Code 972 is more fully described in Exhibit 33 and the staff memorandum of November 8, 2012 contained in the filing material for PCRB Filing No. C-362 posted on our website (www.pcrb.com).

Manual revisions reflecting approval of PCRB Filing No. C-362 with respect to rating values and rules effective April 1, 2013 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2013 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 mdoyle@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, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
005	16.36	9.48	12.24	13.74	F
007	4.71	2.73	3.52	3.95	C
009	23.66	13.71	17.70	19.86	G
015	14.56	8.43	10.89	12.22	E
025	3.67	1.99	2.52	2.79	G
028	3.42	1.85	2.35	2.59	F
050	2.70	1.46	1.85	2.05	F
051	3.44	1.86	2.36	2.61	F
055	3.61	1.96	2.48	2.74	F
059	4.17	2.26	2.86	3.16	E
101	2.87	1.62	2.08	2.33	E
103	1.30	0.73	0.94	1.05	C
104	3.05	1.72	2.21	2.47	B
105	3.01	1.70	2.19	2.44	D
106	5.57	3.14	4.04	4.52	C
107	2.48	1.40	1.80	2.01	B
108	3.76	2.12	2.72	3.04	C
109	4.01	2.26	2.91	3.25	C
110	2.99	1.69	2.17	2.43	B
111	3.18	1.79	2.30	2.57	C
112	10.05	5.66	7.29	8.14	C
113	2.16	1.22	1.57	1.75	C
114	6.72	3.79	4.87	5.44	E
115	1.79	1.01	1.30	1.45	D
119	3.84	2.16	2.78	3.11	C
130	5.17	2.91	3.75	4.19	E
132	2.52	1.42	1.83	2.04	C
134	3.44	1.94	2.50	2.79	C
135	2.65	1.49	1.92	2.15	C
136	2.48	1.40	1.80	2.01	C
139	4.04	2.28	2.93	3.27	C
141	3.90	2.20	2.83	3.16	B
142	1.94	1.09	1.41	1.57	C
161	1.95	1.10	1.41	1.58	C
163	3.13	1.76	2.27	2.53	C
165	4.65	2.62	3.37	3.77	B
166	2.80	1.58	2.03	2.27	C
185	4.02	2.27	2.92	3.26	B
187	3.26	1.84	2.36	2.64	B
189	2.79	1.57	2.02	2.26	C

* 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, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
191	2.60	1.46	1.88	2.11	C
201	3.94	2.22	2.86	3.19	D
204	2.34	1.32	1.70	1.90	B
205	2.78	1.57	2.02	2.25	B
221	2.23	1.26	1.62	1.81	C
222	2.72	1.53	1.97	2.20	C
225	2.71	1.53	1.97	2.20	C
227	3.67	2.07	2.67	2.98	C
255	2.23	1.26	1.62	1.81	E
257	2.35	1.33	1.71	1.91	C
261	2.72	1.53	1.97	2.20	C
263	2.22	1.25	1.61	1.80	C
265	2.62	1.48	1.90	2.12	C
275	2.94	1.66	2.13	2.39	C
276	3.56	2.01	2.58	2.89	C
281	2.16	1.22	1.57	1.75	B
282	5.76	3.24	4.17	4.66	D
285	2.54	1.43	1.84	2.06	B
291	2.81	1.58	2.04	2.28	E
297	2.82	1.59	2.05	2.29	B
301	5.19	2.92	3.76	4.20	F
305	4.07	2.29	2.95	3.30	D
306	3.89	2.19	2.82	3.15	B
311	2.50	1.41	1.81	2.02	C
319	3.75	2.11	2.72	3.04	A
323	3.23	1.82	2.34	2.62	C
327	3.35	1.89	2.43	2.71	C
402	4.59	2.59	3.33	3.72	E
403	2.50	1.41	1.81	2.02	C
404	3.29	1.85	2.39	2.66	E
406	4.62	2.60	3.35	3.74	E
407	3.59	2.03	2.61	2.91	C
411	4.83	2.72	3.50	3.92	E
413	5.05	2.85	3.67	4.10	E
415	3.05	1.72	2.21	2.47	E
416	2.50	1.41	1.81	2.02	C
421	5.42	3.06	3.93	4.39	E
425	7.34	4.14	5.32	5.95	E
427	3.75	2.11	2.72	3.04	E
429	4.44	2.50	3.22	3.59	D

* 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
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
431	5.51	3.11	4.00	4.47	C
433	2.92	1.65	2.12	2.37	C
435	4.33	2.44	3.14	3.51	C
441	1.36	0.77	0.99	1.10	C
445	2.95 a	1.67	2.14	2.39	C
446	1.65	0.93	1.20	1.34	B
447	4.77 b	2.69	3.46	3.87	E
449	2.29	1.29	1.66	1.86	D
451	3.42	1.93	2.48	2.77	D
454	3.03	1.71	2.20	2.46	C
456	3.55	2.00	2.58	2.88	D
457	3.33	1.88	2.41	2.70	C
458	2.04	1.15	1.48	1.65	B
459	1.19	0.67	0.86	0.96	C
461	2.46	1.38	1.78	1.99	D
463	2.50	1.41	1.81	2.02	D
465	3.39	1.91	2.46	2.75	D
467	3.87	2.18	2.80	3.13	B
471	0.97	0.55	0.71	0.79	B
472	1.02	0.57	0.74	0.82	B
473	1.91	1.08	1.38	1.55	B
474	1.26	0.71	0.91	1.02	C
475	2.53	1.42	1.83	2.05	D
476	1.26	0.71	0.91	1.02	C
477	2.08	1.17	1.51	1.69	C
483	1.33	0.75	0.96	1.08	B
485	1.28	0.72	0.93	1.04	B
486	1.77	1.00	1.28	1.43	C
487	1.03	0.58	0.74	0.83	C
488	0.86	0.49	0.63	0.70	B
489	1.70	0.96	1.23	1.37	B
491	3.27	1.84	2.37	2.65	C
493	3.92	2.21	2.84	3.17	C
495	4.46	2.51	3.23	3.61	D
497	1.32	0.74	0.96	1.07	B
499	3.36	1.89	2.44	2.72	D
501	2.71	1.53	1.97	2.20	E
502	3.30	1.86	2.39	2.67	A
506	1.66	0.94	1.21	1.35	C
507	2.26	1.28	1.64	1.83	F

* 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: \$0.11 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.09 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
		A-1	A-2	A-3	
509	5.43	3.06	3.94	4.40	G
511	5.20	2.93	3.77	4.21	E
512	4.80	2.71	3.48	3.89	E
513	3.25 c	1.83	2.36	2.63	B
514	4.32	2.44	3.14	3.50	E
520	0.46	0.26	0.34	0.38	C
521	1.31	0.76	0.98	1.10	C
522	2.14	1.24	1.60	1.80	C
523	3.10	1.79	2.32	2.60	C
524	5.21	3.02	3.90	4.37	C
525	7.97	4.62	5.96	6.69	C
526	12.09	6.81	8.77	9.80	D
527	19.29	10.87	13.99	15.63	E
528	27.00	15.64	20.20	22.67	F
529	44.78	25.95	33.51	37.60	G
535	2.76	1.56	2.00	2.24	C
536	4.82	2.72	3.50	3.91	C
551	1.34	0.76	0.97	1.09	F
553	1.40	0.79	1.02	1.14	G
555	0.63	0.35	0.46	0.51	B
563	1.58	0.89	1.15	1.28	C
571	2.78	1.57	2.02	2.25	C
573	3.54	2.00	2.57	2.87	F
581	2.10	1.18	1.52	1.70	E
587	2.01	1.13	1.46	1.63	C
601	6.30	3.35	4.25	4.69	G
602	4.58	2.40	3.04	3.36	F
603	5.27	2.70	3.43	3.79	F
605	6.35	3.38	4.28	4.72	E
606	9.58	5.09	6.45	7.13	G
607	6.12	3.31	4.19	4.63	F
608	5.59	2.94	3.73	4.12	F
609	4.57	2.45	3.10	3.42	F
611	8.00	4.21	5.33	5.89	E
615	9.18	4.86	6.16	6.80	G
0152	0.99				G
617	3.99	2.12	2.68	2.96	F
645	5.77	3.02	3.82	4.22	F
646	4.83	2.53	3.21	3.55	E
647	6.41	3.46	4.39	4.85	D
648	5.46	2.87	3.63	4.02	E
649	2.47	1.26	1.59	1.76	E
651	6.42	3.38	4.28	4.72	F
652	7.91	4.28	5.42	5.99	F

* 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.

c OD: \$0.17 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$0.51 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
		A-1	A-2	A-3	
653	6.60	3.47	4.39	4.86	F
654	8.04	4.20	5.32	5.88	F
655	12.35	6.49	8.22	9.09	G
656	6.53	3.48	4.41	4.87	G
657	7.12	3.79	4.80	5.30	F
658	7.86	4.10	5.19	5.74	F
659	15.78	8.40	10.65	11.77	G
660	2.60	1.37	1.73	1.92	E
661	3.04	1.54	1.95	2.15	E
662	4.05	2.19	2.78	3.07	E
663	3.78	1.98	2.51	2.77	E
664	3.65	1.89	2.40	2.65	E
665	7.05	3.74	4.73	5.23	F
666	5.70	2.96	3.75	4.14	E
667	1.63	0.86	1.09	1.20	F
668	4.81	2.52	3.20	3.53	E
669	5.90	3.11	3.93	4.35	F
670	4.60	2.37	3.01	3.32	E
673	4.65	2.50	3.17	3.50	F
674	4.06	2.18	2.76	3.05	E
675	3.64	1.95	2.47	2.73	F
676	3.67	1.93	2.44	2.70	E
677	3.27	1.73	2.19	2.42	G
679	7.00	3.71	4.70	5.19	F
681	4.45	2.37	3.01	3.32	F
691	5.84	3.09	3.92	4.33	F
693	8.05	4.27	5.41	5.98	F
695	3.73	1.98	2.51	2.78	E
709	1.64	0.89	1.13	1.25	G
716	2.26	1.23	1.55	1.72	E
718	2.46	1.33	1.69	1.86	E
721	9.33	5.26	6.77	7.56	F
744	0.70	0.39	0.51	0.57	D
751	2.45	1.38	1.77	1.98	E
752	1.06	0.60	0.77	0.86	G
753	2.91	1.64	2.11	2.36	C
755	1.03	0.58	0.74	0.83	F
757	1.81	1.02	1.31	1.46	E
759	5.20	2.93	3.77	4.21	E
801	7.11	4.12	5.32	5.97	E

* 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
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
802	6.71	3.89	5.02	5.63	E
803	16.95	9.82	12.68	14.23	E
804	3.21	1.86	2.40	2.69	E
805	5.36	3.11	4.01	4.50	E
806	8.96	5.19	6.71	7.52	E
807	5.85	3.39	4.37	4.91	E
808	4.44	2.57	3.32	3.72	E
809	4.98	2.89	3.73	4.18	F
810	5.21	3.02	3.90	4.37	F
0162	0.51				E
811	6.87	3.98	5.14	5.77	E
812	6.36	3.69	4.76	5.34	F
813	4.68	2.71	3.50	3.93	D
814	2.95	1.71	2.21	2.48	C
815	3.13	1.81	2.34	2.62	D
816	1.98	1.15	1.48	1.66	D
817	6.11	3.54	4.57	5.13	E
818	1.28	0.74	0.96	1.07	D
819	0.86	0.50	0.65	0.72	D
820	2.64	1.53	1.97	2.22	D
821	5.46	3.16	4.09	4.58	C
825	3.01	1.75	2.26	2.53	C
828	8.10	4.69	6.06	6.80	E
855	4.31	2.50	3.23	3.62	E
857	5.66	3.28	4.24	4.76	E
858	7.06	4.09	5.29	5.93	F
859	7.49	4.34	5.61	6.29	E
860	8.22	4.76	6.15	6.90	E
862	7.18	4.16	5.37	6.03	E
865	3.36	1.95	2.51	2.82	C
867	6.03	3.49	4.51	5.06	D
871	8.70	5.04	6.51	7.30	D
877	2.26	1.31	1.69	1.90	B
879	3.19	1.85	2.38	2.68	B
880	5.01	2.91	3.75	4.21	C
881	3.92	2.27	2.93	3.29	B
882	6.16	3.57	4.61	5.17	B
883	3.03	1.76	2.27	2.55	B
884	0.96	0.56	0.72	0.81	B
885	3.07	1.78	2.29	2.57	C
886	2.15	1.25	1.61	1.81	B
887	0.68	0.39	0.51	0.57	C

* 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.

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		A-1	A-2	A-3	
889	0.52	0.30	0.39	0.43	B
890	0.54	0.31	0.40	0.45	C
891	1.27	0.74	0.95	1.07	B
892	0.88	0.51	0.66	0.74	B
893	0.73	0.42	0.55	0.61	B
894	1.25	0.72	0.93	1.05	B
895	0.74	0.43	0.55	0.62	B
896	1.78	1.03	1.33	1.49	A
897	1.46	0.85	1.09	1.23	A
898	2.32	1.35	1.74	1.95	C
899	1.30	0.75	0.97	1.09	C
903	0.35	0.20	0.26	0.29	E
904	1.22	0.71	0.91	1.02	E
905	0.22	0.13	0.17	0.19	D
907	4.26	2.47	3.19	3.58	B
910	5.32	3.08	3.98	4.47	C
911	5.08	2.94	3.80	4.26	B
914	1.68	0.98	1.26	1.41	B
915	2.61	1.51	1.95	2.19	C
916	1.77	1.02	1.32	1.48	B
917	1.89	1.09	1.41	1.59	C
918	2.64	1.53	1.97	2.22	C
919	2.21	1.28	1.66	1.86	B
920	0.48	0.28	0.36	0.40	C
921	5.33	3.09	3.99	4.47	D
922	3.22	1.86	2.41	2.70	D
923	2.45	1.42	1.83	2.05	B
924	3.40	1.97	2.54	2.85	B
925	2.22	1.29	1.66	1.87	B
926	3.02	1.75	2.26	2.54	B
927	0.86	0.50	0.65	0.72	B
928	2.24	1.30	1.68	1.88	B
932	0.68	0.39	0.51	0.57	C
933	4.68	2.71	3.50	3.93	C
934	3.10	1.79	2.32	2.60	C
935	1.40	0.81	1.05	1.18	C
936	0.53	0.31	0.39	0.44	D
939	5.44	3.15	4.07	4.57	F
940	4.02	2.33	3.01	3.37	C

* 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.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
941	2.07	1.20	1.55	1.74	C
942	3.57	2.07	2.67	3.00	C
943	3.84	2.22	2.87	3.22	C
944	1.54	0.89	1.15	1.30	B
945	2.56	1.48	1.91	2.15	A
946	2.31	1.34	1.73	1.94	C
948	1.84	1.06	1.37	1.54	A
949	0.62	0.36	0.46	0.52	C
951	0.37	0.21	0.27	0.31	E
952	0.76	0.44	0.57	0.64	C
953	0.17	0.10	0.13	0.14	C
954	2.14	1.24	1.60	1.80	E
955	0.31	0.18	0.24	0.26	D
956	0.18	0.11	0.14	0.15	D
957	0.36	0.21	0.27	0.30	C
958	1.35	0.78	1.01	1.13	C
959	1.38	0.80	1.03	1.16	C
960	2.77	1.61	2.07	2.33	C
961	0.86	0.50	0.65	0.72	C
962	0.05	0.03	0.04	0.04	F
963	0.45	0.26	0.33	0.37	B
964	1.60	0.93	1.20	1.35	B
965	0.55	0.32	0.41	0.46	B
966	1.67	0.97	1.25	1.41	E
967	1.06	0.61	0.79	0.89	D
968	1.17	0.68	0.87	0.98	B
969	2.66	1.54	1.99	2.23	C
970	6.53	3.78	4.88	5.48	B
971	3.47	2.01	2.60	2.91	C
972	3.23	1.87	2.42	2.71	C
973	2.80	1.62	2.10	2.35	B
974	2.28	1.32	1.71	1.92	C
975	1.55	0.90	1.16	1.30	A
976	1.35	0.78	1.01	1.13	B
977	0.59	0.34	0.44	0.49	A
978	2.10	1.22	1.57	1.76	C
979	3.13	1.81	2.34	2.62	C
980	4.66	2.70	3.49	3.91	E
981	1.29	0.75	0.96	1.08	A
982	2.97 ^e				E
983	6.99	4.05	5.23	5.87	C

* 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, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
984	0.17	0.10	0.13	0.14	C
985	4.04	2.34	3.02	3.39	E
986	1.22	0.71	0.91	1.02	C
987	0.99	0.58	0.74	0.84	C
988	0.23	0.14	0.17	0.20	C
992	4.98	2.89	3.73	4.18	E
993	813.22 f	471.19	608.51	682.78	D
994	g	h	h	h	G
995	6.83	3.96	5.11	5.74	F
996	813.22 i	471.19	608.51	682.78	G
997	0.95	0.55	0.71	0.80	D
999	4.30	2.49	3.22	3.61	D
0006	3.61	2.09	2.70	3.03	D
0008	2.91	1.69	2.18	2.45	D
0011	3.32	1.92	2.48	2.79	B
012	4.75	2.75	3.55	3.99	D
0013	4.12	2.39	3.08	3.46	C
0016	2.73	1.58	2.04	2.29	C
0034	3.43	1.99	2.57	2.88	C
0036	3.66	2.12	2.74	3.08	C
0083	4.47	2.59	3.34	3.75	C
0170	2.66	1.54	1.99	2.23	C
4771	2.13	1.20	1.55	1.73	G
0771	0.53				G
4777	7.56	4.38	5.66	6.35	E
7405	1.91	1.11	1.43	1.60	E
7445	0.41				G
7413	0.85	0.49	0.64	0.72	G
7453	0.18				G
7421 j	1.04	0.60	0.77	0.87	F
7424	2.43	1.41	1.82	2.04	G
7428	5.02	2.91	3.76	4.22	E
9108 k	77.20				A
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 = 57.88%, A-2 = 74.74%, A-3 = 83.87%) 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, 2013 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
Per Capita					
0901	26.70	15.47	19.98	22.42	B
0902	1.33	0.77	0.99	1.12	A
0908	215.51	124.87	161.26	180.95	C
0909	82.28	47.67	61.57	69.08	B
0912	292.07	169.23	218.55	245.22	B
0913	471.72	273.32	352.98	396.06	C
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, 2013

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,870	6,501 to 7,000	7,812
301 to 500	2,295	7,001 to 7,500	8,096
501 to 700	2,670	7,501 to 8,000	8,380
701 to 1,000	3,088	8,001 to 8,500	8,653
1,001 to 1,500	3,631	8,501 to 9,000	8,921
1,501 to 2,000	4,217	9,001 to 9,500	9,181
2,001 to 2,500	4,717	9,501 to 10,000	9,435
2,501 to 3,000	5,161	10,001 to 15,000	10,828
3,001 to 3,500	5,552	15,001 to 20,000	13,240
3,501 to 4,000	5,921	20,001 to 25,000	15,608
4,001 to 4,500	6,264	25,001 to 30,000	17,950
4,501 to 5,000	6,593	30,001 to 35,000	20,256
5,001 to 5,500	6,912	35,001 to 40,000	22,530
5,501 to 6,000	7,216	40,001 to 45,000	24,765
6,001 to 6,500	7,519	45,001 to 50,000	26,963
		For each additional 5,000 population.....	2,206

PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2013

Excess Loss Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.713	0.750	0.787	0.816	0.847	0.870	0.897
\$15,000	0.657	0.701	0.743	0.776	0.810	0.838	0.872
\$20,000	0.614	0.661	0.708	0.743	0.780	0.812	0.851
\$25,000	0.578	0.628	0.678	0.715	0.754	0.789	0.833
\$30,000	0.548	0.600	0.652	0.691	0.732	0.769	0.816
\$35,000	0.521	0.575	0.629	0.669	0.711	0.750	0.801
\$40,000	0.498	0.553	0.609	0.649	0.693	0.734	0.787
\$50,000	0.457	0.514	0.572	0.614	0.660	0.704	0.761
\$75,000	0.379	0.437	0.498	0.544	0.592	0.643	0.707
\$100,000	0.320	0.377	0.438	0.486	0.537	0.591	0.661
\$125,000	0.274	0.329	0.388	0.437	0.489	0.547	0.620
\$150,000	0.239	0.290	0.347	0.396	0.448	0.507	0.583
\$175,000	0.212	0.260	0.313	0.360	0.412	0.472	0.549
\$200,000	0.191	0.235	0.285	0.331	0.380	0.441	0.518
\$225,000	0.173	0.214	0.262	0.305	0.353	0.413	0.490
\$250,000	0.158	0.197	0.241	0.284	0.329	0.388	0.465
\$275,000	0.145	0.182	0.224	0.264	0.308	0.366	0.442
\$300,000	0.134	0.169	0.208	0.248	0.290	0.347	0.421
\$325,000	0.125	0.157	0.195	0.233	0.274	0.329	0.402
\$350,000	0.116	0.147	0.183	0.219	0.259	0.313	0.385
\$375,000	0.109	0.138	0.172	0.207	0.245	0.299	0.369
\$400,000	0.102	0.130	0.163	0.197	0.233	0.286	0.354
\$425,000	0.097	0.123	0.154	0.187	0.222	0.273	0.341
\$450,000	0.092	0.116	0.146	0.178	0.212	0.262	0.328
\$475,000	0.087	0.111	0.139	0.169	0.202	0.252	0.317
\$500,000	0.083	0.106	0.132	0.162	0.194	0.242	0.306
\$600,000	0.071	0.090	0.112	0.138	0.166	0.210	0.269
\$700,000	0.062	0.078	0.098	0.121	0.145	0.186	0.241
\$800,000	0.055	0.070	0.087	0.108	0.129	0.167	0.218
\$900,000	0.050	0.063	0.079	0.098	0.117	0.153	0.200
\$1,000,000	0.0452	0.0572	0.0718	0.0893	0.1073	0.1407	0.1854
\$2,000,000	0.0246	0.0309	0.0386	0.0490	0.0599	0.0825	0.1136
\$3,000,000	0.0178	0.0218	0.0271	0.0341	0.0416	0.0584	0.0822
\$4,000,000	0.0141	0.0172	0.0211	0.0264	0.0322	0.0450	0.0641
\$5,000,000	0.0108	0.0144	0.0176	0.0218	0.0265	0.0367	0.0525
\$6,000,000	0.0087	0.0117	0.0152	0.0188	0.0225	0.0312	0.0443
\$7,000,000	0.0074	0.0099	0.0129	0.0165	0.0199	0.0272	0.0385
\$8,000,000	0.0063	0.0083	0.0111	0.0147	0.0178	0.0241	0.0340
\$9,000,000	0.0053	0.0072	0.0096	0.0129	0.0161	0.0216	0.0305
\$10,000,000	0.0047	0.0063	0.0084	0.0114	0.0149	0.0198	0.0277

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUE
 EFFECTIVE APRIL 1, 2013

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	9.0%	7.8%	6.6%	5.4%	4.3%	3.7%	3.1%
\$ 5,000	20.7%	18.0%	15.3%	12.9%	10.5%	8.9%	7.1%
\$ 10,000	28.7%	25.0%	21.3%	18.4%	15.3%	13.0%	10.3%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group Factor	A	B	C	D	E	F	G
	1.51	1.03	0.93	0.86	0.72	0.55	0.47

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

First Adjustment	RDF =	0.3914
Second Adjustment	RDF =	0.2500
Third Adjustment	RDF =	0.1797

EMPLOYER ASSESSMENT FACTOR

0.0262

RETROSPECTIVE RATING PLAN MANUAL - 2009 EDITION
APPENDIX A
2013 - TABLE OF EXPECTED LOSS RANGES
(From NCCI ITEM R-1405)

Expected Loss Group	Expected Loss Range	Expected Loss Group	Expected Loss Range	Expected Loss Group	Expected Loss Range
95	1,153 - 1,800	65	96,674 - 104,413	35	1,205,738 - 1,353,767
94	1,801 - 2,664	64	104,414 - 112,772	34	1,353,768 - 1,519,973
93	2,665 - 3,520	63	112,773 - 121,799	33	1,519,974 - 1,733,229
92	3,521 - 4,653	62	121,800 - 131,548	32	1,733,230 - 1,992,236
91	4,654 - 6,051	61	131,549 - 142,079	31	1,992,237 - 2,289,951
	-		-		-
90	6,052 - 7,309	60	142,080 - 153,483	30	2,289,952 - 2,632,157
89	7,310 - 8,821	59	153,484 - 165,953	29	2,632,158 - 3,128,882
88	8,822 - 10,240	58	165,954 - 179,182	28	3,128,883 - 3,741,462
87	10,241 - 11,886	57	179,183 - 193,057	27	3,741,463 - 4,473,981
86	11,887 - 13,787	56	193,058 - 208,012	26	4,473,982 - 5,515,490
	-		-		-
85	13,788 - 15,593	55	208,013 - 224,126	25	5,515,491 - 7,018,621
84	15,594 - 17,628	54	224,127 - 242,337	24	7,018,622 - 8,931,401
83	17,629 - 19,908	53	242,338 - 262,103	23	8,931,402 - 11,412,761
82	19,909 - 22,151	52	262,104 - 283,489	22	11,412,762 - 14,603,708
81	22,152 - 24,645	51	283,490 - 306,608	21	14,603,709 - 18,686,828
	-		-		-
80	24,646 - 27,417	50	306,609 - 330,862	20	18,686,829 - 23,911,565
79	27,418 - 30,504	49	330,863 - 356,977	19	23,911,566 - 30,597,107
78	30,505 - 33,660	48	356,978 - 385,341	18	30,597,108 - 41,970,253
77	33,661 - 37,058	47	385,342 - 419,230	17	41,970,254 - 62,073,665
76	37,059 - 40,803	46	419,231 - 456,098	16	62,073,666 - 91,806,463
	-		-		-
75	40,804 - 44,839	45	456,099 - 496,209	15	91,806,464 - 135,781,024
74	44,840 - 49,089	44	496,210 - 542,249	14	135,781,025 - 200,819,054
73	49,090 - 53,743	43	542,250 - 593,337	13	200,819,055 - 297,009,777
72	53,744 - 58,844	42	593,338 - 649,243	12	297,009,778 - 464,933,744
71	58,845 - 64,233	41	649,244 - 715,710	11	464,933,745 - 735,711,389
	-		-		-
70	64,234 - 70,065	40	715,711 - 790,930	10	735,711,390 - 1,164,190,072
69	70,066 - 76,421	39	790,931 - 874,056	9	1,164,190,073 - & over
68	76,422 - 82,857	38	874,057 - 965,918		
67	82,858 - 89,499	37	965,919 - 1,073,888		
66	89,500 - 96,673	36	1,073,889 - 1,205,737		