



Pennsylvania Compensation Rating Bureau

United Plaza Building • Suite 1500
30 South 17th Street • Philadelphia, PA 19103-4007
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com



February 10, 2015

PCRB CIRCULAR NO. 1638

To All Members of the PCRB:

Re: APRIL 1, 2015 LOSS COST REVISION APPROVAL

By action dated February 9, 2015, 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, 2015**.

The approved loss costs reflect an overall average decrease of 5.99 percent from existing loss costs. **Although the overall average decrease is the same as was proposed in PCRB Filing No. C-365, the approved loss costs and related values for 38 classifications are different from those originally filed. Members are advised that care should be taken to use the approved rather than the originally filed loss costs and related values when issuing and/or endorsing policies, preparing supporting materials for filings with the Insurance Department and for any other purposes.**

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 the effects 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, 2015.

In addition to loss costs and expected loss factors, the following rating values, as included in PCRB Filing No. C-365 and approved by the Insurance Commissioner effective April 1, 2015, 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 (revised from 0.0195 to 0.0164)

In addition to revisions to the above noted rating values, the following approved revisions to Manual language effective April 1, 2015 are of note:

- **Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:**
 - Executive officers maximum weekly payroll – revised from \$2,300 to \$2,350 per week
 - Executive officers minimum weekly payroll – revised from \$650 to \$750 per week
 - Taxicab drivers for leased cabs where no payroll is available - revised from \$45,850 to \$46,600 per annum
 - Salaried police or firefighters - minimum payroll revised from \$4,600 to \$4,650 per year

Manual revisions reflecting approval of PCRB Filing No. C-365 with respect to rating values and rules effective April 1, 2015 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2015 Loss Cost Filing may be directed to me at Extension 4413 or twisecarver@pcrb.com, or to Kenneth Creighton, Chief Actuary, at Extension 4924 or kcreighton@pcrb.com.

Timothy L. Wisecarver
President

jf
Attachments
D Circ

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, 2015 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	13.54	8.43	10.93	12.26	F
007	4.16	2.59	3.36	3.77	C
009	19.82	12.34	16.00	17.93	G
015	11.90	7.41	9.61	10.77	E
025	3.34	1.89	2.32	2.63	G
028	3.10	1.75	2.15	2.44	F
050	2.70	1.53	1.87	2.13	F
051	3.25	1.84	2.25	2.56	F
055	3.40	1.93	2.36	2.68	F
059	3.85	2.18	2.67	3.03	E
101	2.67	1.60	2.06	2.28	E
103	1.20	0.72	0.92	1.02	C
104	2.87	1.73	2.21	2.46	B
105	2.79	1.68	2.15	2.39	D
106	5.05	3.03	3.89	4.31	C
107	2.21	1.33	1.71	1.89	B
108	3.21	1.93	2.47	2.74	C
109	3.80	2.28	2.93	3.25	C
110	2.67	1.60	2.06	2.28	B
111	4.25	2.56	3.28	3.64	C
112	8.80	5.29	6.78	7.53	C
113	2.02	1.21	1.56	1.73	C
114	5.81	3.49	4.48	4.97	E
115	1.75	1.05	1.35	1.49	D
119	3.31	1.99	2.55	2.83	C
130	4.69	2.82	3.62	4.01	E
132	2.73	1.64	2.10	2.34	C
134	3.00	1.81	2.32	2.57	C
135	2.33	1.40	1.80	2.00	C
136	2.25	1.35	1.74	1.93	C
139	3.61	2.17	2.79	3.09	C
141	3.77	2.26	2.90	3.22	B
142	1.92	1.15	1.48	1.64	C
161	1.71	1.02	1.31	1.46	C
163	3.13	1.88	2.41	2.67	C
165	4.53	2.72	3.49	3.87	B
166	2.54	1.53	1.96	2.17	C
185	4.29	2.58	3.31	3.67	B
187	3.28	1.97	2.53	2.80	B
189	2.99	1.80	2.31	2.56	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, 2015 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	2.61	1.57	2.01	2.23	C
201	3.54	2.13	2.73	3.03	D
204	2.18	1.31	1.68	1.87	B
205	2.65	1.59	2.04	2.27	B
221	1.93	1.16	1.49	1.65	C
222	2.32	1.40	1.79	1.99	C
225	2.29	1.38	1.77	1.96	C
227	3.20	1.92	2.46	2.73	C
255	2.29	1.38	1.77	1.96	E
257	2.31	1.39	1.78	1.98	C
261	2.36	1.42	1.82	2.01	C
263	1.87	1.12	1.44	1.60	C
265	2.35	1.41	1.81	2.01	C
275	2.86	1.72	2.21	2.45	C
276	3.46	2.08	2.67	2.96	C
281	1.86	1.12	1.43	1.59	B
282	5.63	3.39	4.34	4.82	D
285	2.37	1.42	1.82	2.02	B
291	3.28	1.97	2.53	2.80	E
297	2.81	1.69	2.17	2.40	B
301	4.90	2.95	3.78	4.19	F
305	3.55	2.14	2.74	3.04	D
306	3.55	2.14	2.74	3.04	B
311	2.26	1.36	1.74	1.94	C
319	3.39	2.04	2.61	2.90	A
323	3.49	2.10	2.69	2.99	C
327	2.97	1.79	2.29	2.54	C
402	3.87	2.32	2.98	3.31	E
403	2.13	1.28	1.64	1.82	C
404	2.61	1.57	2.01	2.23	E
406	3.74	2.24	2.88	3.19	E
407	3.12	1.87	2.40	2.67	C
411	4.25	2.56	3.28	3.64	E
413	4.47	2.68	3.44	3.82	E
415	2.87	1.73	2.21	2.46	E
416	1.51	0.91	1.17	1.29	C
421	4.71	2.83	3.63	4.03	E
425	6.49	3.90	5.00	5.55	E
427	3.46	2.08	2.67	2.96	E
429	3.95	2.37	3.04	3.38	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
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2015 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	
431	4.58	2.75	3.53	3.92	C
433	2.53	1.52	1.95	2.16	C
435	3.68	2.21	2.83	3.14	C
441	1.13	0.68	0.87	0.96	C
445	2.52 a	1.51	1.94	2.15	C
446	1.37	0.82	1.06	1.17	B
447	4.27 b	2.57	3.29	3.65	E
449	1.86	1.12	1.43	1.59	D
451	2.80	1.68	2.16	2.40	D
454	2.56	1.54	1.97	2.19	C
456	3.09	1.85	2.38	2.64	D
457	2.87	1.73	2.21	2.46	C
458	1.68	1.01	1.29	1.43	B
459	0.89	0.54	0.69	0.76	C
461	2.12	1.27	1.64	1.81	D
463	2.48	1.49	1.91	2.12	D
465	2.95	1.78	2.28	2.53	D
467	3.74	2.24	2.88	3.19	B
471	0.85	0.51	0.66	0.73	B
472	0.92	0.56	0.71	0.79	B
473	1.64	0.99	1.27	1.41	B
474	1.62	0.98	1.25	1.39	C
475	2.00	1.20	1.54	1.71	D
476	1.23	0.74	0.95	1.05	C
477	1.79	1.07	1.38	1.53	C
483	1.26	0.76	0.97	1.08	B
485	1.23	0.74	0.95	1.05	B
486	1.40	0.84	1.08	1.20	C
487	0.95	0.57	0.74	0.82	C
488	0.80	0.48	0.62	0.69	B
489	1.28	0.77	0.99	1.09	B
491	3.16	1.90	2.43	2.70	C
493	3.78	2.27	2.91	3.23	C
495	4.16	2.50	3.21	3.56	D
497	1.37	0.82	1.06	1.17	B
499	3.03	1.82	2.33	2.59	D
501	2.79	1.68	2.15	2.39	E
502	3.03	1.82	2.33	2.59	A
506	1.44	0.87	1.11	1.23	C
507	1.96	1.18	1.51	1.68	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: \$0.09 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.07 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, 2015 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	
509	4.85	2.92	3.74	4.15	G
511	4.95	2.98	3.82	4.24	E
512	4.02	2.42	3.10	3.44	E
513	2.90 ^c	1.74	2.24	2.48	B
514	3.95	2.37	3.04	3.38	E
520	0.37	0.23	0.30	0.33	C
521	0.95	0.59	0.77	0.86	B
522	1.35	0.84	1.09	1.22	C
523	2.46	1.53	1.98	2.22	C
524	3.75	2.33	3.02	3.39	C
525	6.27	3.91	5.07	5.68	D
526	9.91	5.95	7.64	8.47	D
527	14.59	8.77	11.24	12.47	E
528	21.81	13.58	17.61	19.74	D
529	33.71	20.99	27.22	30.51	F
535	2.36	1.42	1.82	2.01	C
536	4.61	2.77	3.55	3.94	C
551	1.10	0.66	0.85	0.94	F
553	1.23	0.74	0.95	1.05	G
555	0.53	0.32	0.41	0.45	B
563	1.27	0.76	0.98	1.09	C
571	2.46	1.48	1.89	2.10	C
573	3.41	2.05	2.63	2.92	F
581	1.90	1.14	1.46	1.62	E
587	1.83	1.10	1.41	1.56	C
601	5.75	3.22	3.94	4.48	G
603	5.19	2.76	3.38	3.84	F
605	6.21	3.44	4.22	4.79	E
606	7.19	4.00	4.89	5.55	G
607	4.80	2.71	3.32	3.76	F
608	5.26	2.89	3.54	4.02	F
609	3.76	2.10	2.58	2.93	F
611	7.52	4.14	5.07	5.75	E
615	8.06	4.46	5.46	6.20	G
0152	0.87				G
617	2.95	1.65	2.02	2.29	F
645	5.75	3.11	3.81	4.32	F
646	4.64	2.56	3.14	3.56	E
647	6.23	3.49	4.27	4.85	D
648	5.47	3.02	3.70	4.20	E
649	2.62	1.37	1.68	1.90	E
651	5.98	3.31	4.05	4.60	F
652	7.59	4.29	5.25	5.96	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: \$0.15 Supplemental is not subject to experience rating. Code as 0176.

^d OD: \$0.41 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
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2015 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	
653	6.46	3.54	4.33	4.92	F
654	7.13	3.89	4.77	5.41	F
655	11.73	6.37	7.79	8.85	G
656	5.85	3.26	3.99	4.53	G
657	6.69	3.72	4.55	5.16	F
658	7.76	4.21	5.15	5.85	F
659	14.52	8.10	9.91	11.25	G
660	2.35	1.29	1.58	1.79	E
661	2.92	1.55	1.89	2.15	E
662	4.13	2.33	2.86	3.24	E
663	3.49	1.90	2.32	2.64	E
664	3.33	1.79	2.20	2.49	E
665	6.93	3.84	4.70	5.34	F
666	5.60	3.03	3.71	4.21	E
667	1.58	0.86	1.06	1.20	F
668	4.99	2.73	3.34	3.80	E
669	5.69	3.12	3.82	4.33	F
670	4.50	2.41	2.95	3.35	E
673	4.44	2.50	3.06	3.47	F
674	3.96	2.21	2.71	3.08	E
675	3.14	1.76	2.15	2.45	F
676	3.62	1.95	2.39	2.71	E
677	3.01	1.67	2.04	2.32	G
679	6.65	3.69	4.51	5.12	F
681	4.32	2.41	2.95	3.35	F
691	5.36	2.97	3.64	4.13	F
693	8.35	4.64	5.67	6.44	F
695	3.94	2.19	2.68	3.04	E
709	1.50	0.85	1.04	1.18	G
716	2.09	1.18	1.45	1.65	E
718	2.27	1.29	1.58	1.79	E
721	8.36	5.02	6.44	7.14	F
744	0.49	0.29	0.38	0.42	D
751	2.01	1.21	1.55	1.72	E
752	0.85	0.51	0.66	0.73	G
753	2.84	1.71	2.19	2.43	C
755	1.04	0.62	0.80	0.89	F
757	1.64	0.99	1.27	1.41	E
759	5.08	3.05	3.91	4.34	E
801	6.90	4.30	5.57	6.25	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
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2015 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	
802	5.35	3.33	4.32	4.84	E
803	14.39	8.96	11.62	13.02	E
804	3.03	1.88	2.44	2.74	E
805	4.81	3.00	3.89	4.36	E
806	8.14	5.07	6.57	7.37	E
807	5.12	3.19	4.13	4.63	E
808	3.44	2.14	2.78	3.11	E
809	4.83	3.01	3.90	4.37	F
810	4.32	2.69	3.49	3.91	F
0162	0.41				E
811	6.44	4.01	5.20	5.83	E
812	5.88	3.66	4.75	5.32	F
813	3.95	2.46	3.19	3.57	D
814	2.38	1.48	1.92	2.15	C
815	2.85	1.78	2.30	2.58	D
816	1.89	1.18	1.52	1.71	D
817	5.16	3.21	4.16	4.67	E
818	1.12	0.70	0.90	1.01	D
819	0.99	0.62	0.80	0.90	D
820	2.04	1.27	1.65	1.85	D
821	4.95	3.08	4.00	4.48	C
825	2.88	1.80	2.33	2.61	C
828	6.99	4.36	5.65	6.33	E
855	3.64	2.27	2.94	3.30	E
857	4.69	2.92	3.79	4.24	E
858	5.97	3.72	4.82	5.40	F
859	6.20	3.86	5.01	5.61	E
860	6.93	4.32	5.60	6.28	E
862	6.06	3.77	4.89	5.49	E
865	3.41	2.12	2.75	3.09	C
867	5.84	3.63	4.71	5.28	D
871	7.38	4.60	5.96	6.68	D
877	2.24	1.40	1.81	2.03	B
879	3.29	2.05	2.66	2.98	B
880	4.75	2.96	3.84	4.30	C
881	3.85	2.40	3.11	3.48	B
882	5.08	3.16	4.10	4.59	B
883	2.76	1.72	2.23	2.50	B
884	0.96	0.60	0.78	0.87	B
885	2.76	1.72	2.23	2.50	C
886	1.93	1.20	1.56	1.75	B
887	0.70	0.44	0.57	0.63	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2015 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	
889	0.35	0.21	0.28	0.31	B
890	0.43	0.27	0.34	0.39	C
891	1.08	0.67	0.87	0.97	B
892	0.82	0.51	0.66	0.74	B
893	0.65	0.40	0.52	0.59	B
894	1.16	0.72	0.93	1.05	B
895	0.76	0.47	0.61	0.69	B
896	1.49	0.93	1.20	1.35	A
897	1.29	0.80	1.04	1.17	A
898	2.04	1.27	1.65	1.85	C
899	1.22	0.76	0.98	1.10	C
903	0.26	0.16	0.21	0.24	E
904	1.08	0.67	0.87	0.97	E
905	0.12	0.08	0.10	0.11	D
907	3.54	2.21	2.86	3.21	B
910	4.33	2.70	3.50	3.92	C
911	5.05	3.14	4.07	4.57	B
914	1.42	0.88	1.15	1.29	B
915	2.19	1.37	1.77	1.98	C
916	1.48	0.92	1.20	1.34	B
917	1.72	1.07	1.39	1.55	C
918	2.17	1.35	1.75	1.97	C
919	1.99	1.24	1.61	1.80	B
920	0.44	0.27	0.35	0.40	C
921	4.87	3.03	3.93	4.41	D
922	2.95	1.84	2.39	2.67	D
923	2.21	1.38	1.79	2.00	B
924	3.04	1.89	2.45	2.75	B
925	1.99	1.24	1.61	1.80	B
926	2.63	1.64	2.12	2.38	B
927	0.85	0.53	0.69	0.77	B
928	1.77	1.10	1.43	1.60	B
932	0.67	0.42	0.54	0.61	C
933	3.78	2.35	3.05	3.42	C
934	2.90	1.81	2.34	2.63	C
935	1.13	0.70	0.91	1.02	C
936	0.53	0.33	0.43	0.48	D
939	4.77	2.97	3.85	4.32	F
940	3.92	2.44	3.16	3.55	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, 2015 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	
941	1.90	1.18	1.53	1.72	C
942	2.90	1.81	2.34	2.63	C
943	3.22	2.00	2.60	2.91	C
944	1.47	0.92	1.19	1.33	B
945	2.33	1.45	1.89	2.11	A
946	2.32	1.45	1.88	2.10	C
948	1.55	0.97	1.25	1.41	A
949	0.51	0.32	0.41	0.46	C
951	0.31	0.20	0.25	0.28	E
952	0.73	0.46	0.59	0.66	C
953	0.14	0.09	0.11	0.13	C
954	1.95	1.21	1.57	1.76	E
955	0.25	0.16	0.20	0.23	D
956	0.13	0.08	0.11	0.12	D
957	0.34	0.21	0.27	0.30	C
958	1.22	0.76	0.98	1.10	C
959	1.25	0.78	1.01	1.13	C
960	2.36	1.47	1.90	2.13	C
961	0.78	0.49	0.63	0.71	C
962	0.04	0.03	0.03	0.04	F
963	0.41	0.25	0.33	0.37	B
964	1.54	0.96	1.25	1.40	B
965	0.49	0.30	0.39	0.44	B
966	2.08	1.30	1.68	1.88	E
967	0.96	0.60	0.78	0.87	D
968	0.98	0.61	0.80	0.89	B
969	2.38	1.48	1.92	2.15	C
970	5.94	3.70	4.80	5.37	B
971	3.00	1.87	2.43	2.72	C
972	2.50	1.55	2.02	2.26	C
973	2.58	1.61	2.08	2.33	B
974	1.94	1.21	1.57	1.75	C
975	1.33	0.83	1.07	1.20	A
976	1.10	0.68	0.89	0.99	B
977	0.51	0.32	0.41	0.46	A
978	2.09	1.30	1.69	1.89	C
979	2.64	1.64	2.13	2.39	C
980	4.51	2.81	3.64	4.08	E
981	1.49	0.93	1.20	1.35	A
982	2.58 e				E
983	5.87	3.65	4.74	5.31	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, 2015 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	0.14	0.09	0.11	0.13	C
985	3.46	2.16	2.80	3.13	E
986	1.12	0.70	0.90	1.01	C
987	0.81	0.51	0.66	0.74	C
988	0.20	0.13	0.16	0.18	C
992	4.83	3.01	3.90	4.37	E
993	920.82 f	573.33	743.49	833.38	D
994	g	h	h	h	G
995	5.77	3.59	4.66	5.22	F
996	920.82 i	573.33	743.49	833.38	G
997	0.84	0.52	0.68	0.76	D
999	3.86	2.40	3.11	3.49	D
0006	3.42	2.13	2.76	3.10	D
0008	3.21	2.00	2.59	2.90	D
0011	2.86	1.78	2.31	2.59	B
012	4.40	2.74	3.55	3.98	D
0013	3.44	2.14	2.78	3.11	C
0016	2.26	1.41	1.83	2.05	C
0034	2.97	1.85	2.40	2.69	C
0036	3.23	2.01	2.61	2.92	C
0083	3.88	2.41	3.13	3.51	C
0170	2.22	1.38	1.80	2.01	C
4771	2.29	1.38	1.77	1.96	G
0771	0.58				G
4777	6.28	3.91	5.07	5.69	E
7405	1.85	1.15	1.49	1.67	E
7445	0.40				G
7413	0.62	0.39	0.50	0.56	G
7453	0.13				G
7421	0.75	0.47	0.61	0.68	F
7424	1.76	1.09	1.42	1.59	G
7428	4.04	2.52	3.26	3.66	E
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 = 62.18%, A-2 = 80.64%, A-3 = 90.39%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

k Not subject to experience rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2015 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	21.89	13.63	17.67	19.81	B
0902	1.13	0.70	0.91	1.02	A
0908	185.99	115.81	150.18	168.33	C
0909	69.15	43.05	55.83	62.58	B
0912	283.55	176.55	228.94	256.62	B
0913	389.33	242.41	314.35	352.36	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, 2015

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,709	6,501 to 7,000	7,142
301 to 500	2,098	7,001 to 7,500	7,402
501 to 700	2,441	7,501 to 8,000	7,661
701 to 1,000	2,823	8,001 to 8,500	7,911
1,001 to 1,500	3,319	8,501 to 9,000	8,156
1,501 to 2,000	3,855	9,001 to 9,500	8,393
2,001 to 2,500	4,312	9,501 to 10,000	8,626
2,501 to 3,000	4,718	10,001 to 15,000	9,899
3,001 to 3,500	5,075	15,001 to 20,000	12,104
3,501 to 4,000	5,413	20,001 to 25,000	14,269
4,001 to 4,500	5,726	25,001 to 30,000	16,410
4,501 to 5,000	6,027	30,001 to 35,000	18,519
5,001 to 5,500	6,319	35,001 to 40,000	20,597
5,501 to 6,000	6,597	40,001 to 45,000	22,640
6,001 to 6,500	6,874	45,001 to 50,000	24,650
		For each additional 5,000 population.....	2,017

PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2015

Excess Loss (Pure Premium) Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.696	0.750	0.780	0.815	0.846	0.870	0.896
\$15,000	0.640	0.701	0.735	0.774	0.809	0.838	0.870
\$20,000	0.596	0.663	0.698	0.740	0.778	0.811	0.849
\$25,000	0.559	0.630	0.667	0.711	0.751	0.787	0.829
\$30,000	0.528	0.601	0.639	0.686	0.728	0.766	0.811
\$35,000	0.501	0.575	0.615	0.663	0.706	0.747	0.795
\$40,000	0.477	0.552	0.593	0.642	0.686	0.729	0.780
\$50,000	0.435	0.512	0.554	0.605	0.651	0.697	0.752
\$75,000	0.354	0.430	0.474	0.529	0.579	0.630	0.693
\$100,000	0.294	0.367	0.412	0.468	0.519	0.575	0.643
\$125,000	0.250	0.318	0.362	0.418	0.469	0.528	0.599
\$150,000	0.217	0.279	0.321	0.375	0.427	0.487	0.560
\$175,000	0.191	0.248	0.288	0.340	0.390	0.451	0.525
\$200,000	0.170	0.223	0.260	0.310	0.359	0.419	0.494
\$225,000	0.154	0.202	0.237	0.285	0.331	0.391	0.465
\$250,000	0.140	0.185	0.218	0.263	0.307	0.366	0.440
\$275,000	0.129	0.171	0.202	0.245	0.287	0.344	0.416
\$300,000	0.120	0.158	0.187	0.228	0.269	0.324	0.396
\$325,000	0.112	0.148	0.175	0.214	0.253	0.307	0.377
\$350,000	0.106	0.139	0.165	0.202	0.238	0.292	0.360
\$375,000	0.100	0.131	0.156	0.191	0.226	0.278	0.344
\$400,000	0.095	0.125	0.148	0.181	0.215	0.265	0.330
\$425,000	0.090	0.119	0.141	0.173	0.205	0.254	0.317
\$450,000	0.086	0.114	0.134	0.165	0.196	0.243	0.306
\$475,000	0.083	0.109	0.129	0.158	0.187	0.234	0.295
\$500,000	0.080	0.105	0.124	0.152	0.180	0.226	0.285
\$600,000	0.069	0.091	0.108	0.133	0.157	0.198	0.252
\$700,000	0.062	0.081	0.096	0.119	0.140	0.178	0.228
\$800,000	0.056	0.073	0.087	0.108	0.127	0.163	0.210
\$900,000	0.052	0.067	0.080	0.099	0.117	0.152	0.195
\$1,000,000	0.0478	0.0623	0.0741	0.0923	0.1088	0.1417	0.1830
\$2,000,000	0.0292	0.0378	0.0453	0.0573	0.0681	0.0922	0.1225
\$3,000,000	0.0220	0.0281	0.0337	0.0428	0.0514	0.0712	0.0964
\$4,000,000	0.0181	0.0228	0.0273	0.0347	0.0416	0.0584	0.0803
\$5,000,000	0.0156	0.0196	0.0232	0.0294	0.0353	0.0497	0.0688
\$6,000,000	0.0134	0.0172	0.0205	0.0256	0.0309	0.0433	0.0604
\$7,000,000	0.0114	0.0154	0.0183	0.0228	0.0276	0.0386	0.0539
\$8,000,000	0.0099	0.0138	0.0166	0.0208	0.0248	0.0347	0.0486
\$9,000,000	0.0086	0.0123	0.0153	0.0190	0.0227	0.0317	0.0442
\$10,000,000	0.0075	0.0108	0.0140	0.0176	0.0210	0.0290	0.0408

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUES
 EFFECTIVE APRIL 1, 2015

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	9.5%	7.8%	6.5%	5.3%	4.2%	3.5%	3.0%
\$ 5,000	22.2%	18.3%	15.7%	13.0%	10.5%	8.8%	7.1%
\$ 10,000	30.4%	25.0%	22.0%	18.5%	15.4%	13.0%	10.4%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group Factor	A	B	C	D	E	F	G
	1.62	1.12	1.06	0.95	0.81	0.58	0.50

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

First Adjustment	RDF =	0.3661
Second Adjustment	RDF =	0.2274
Third Adjustment	RDF =	0.1585

EMPLOYER ASSESSMENT FACTOR

0.0164