



## Pennsylvania Compensation Rating Bureau

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December 10, 2015

### **PCRB CIRCULAR NO. 1648**

To All Members of the PCRB:

Re: **SUBMISSION OF APRIL 1, 2016 LOSS COST FILING**

The PCRB has submitted a filing of Pennsylvania loss costs and related rating values with a **proposed effective date of April 1, 2016**. The filing, PCRB Filing No. C-366, proposes an overall average loss cost decrease of 0.90 percent.

Policies issued with effective dates on and after April 1, 2016 must be qualified as carrying tentative rates, and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a “to-be-determined” basis must be endorsed subsequently with the new carrier rates.

In addition to April 1, 2016 loss costs and related rating values, the PCRB’s filing also proposes an Employer Assessment Factor used to impose, collect and remit employer assessments consistent with provisions of Act 57 of 1997. It is proposed that the factor be revised from the currently-approved value of 0.0164 to 0.0170 effective April 1, 2016, including effects of ongoing assessments made for the Uninsured Employers Guaranty Fund.

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

The filing analysis is limited to a review of loss cost experience and PCRB rating values. It does not address questions about whether carrier rates and premiums are either adequate or excessive or the extent to and/or direction in which carrier rates and/or premiums should be revised.

The filing’s overall average indicated change in collectible loss costs is a decrease of 0.90 percent. On a manual loss cost basis, the indicated change is a decrease of 1.03 percent, exclusive of the impact of surcharges applied to manual loss costs for the following items:

- Offsets for net Merit Rating Plan credits
- Offsets for Pennsylvania Construction Classification Premium Adjustment Program credits
- Offsets for Certified Safety Committee credits
- Assessment for the Office of the Small Business Advocate

Including the effect of these loadings, manual loss costs are proposed to decrease 1.17 percent in order to maintain the revenue-neutrality of the credit programs listed above.

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

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

Based on a seven-year (Policy Years 2007-2013) fit using an exponential curve, the PCRB's estimate of claim frequency trend is a reduction of 4.5 percent annually.

For both indemnity and medical losses, severity trend is based on seven-year (Policy Years 2007-2013) exponential fits of severity ratios. The PCRB's estimates of annual claim severity trends are +1.5 percent for indemnity and +3.7 percent for medical, after adjustment for House Bill 1846 of 2014.

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

### **Filing Package**

The PCRB's filing packages for loss cost revisions effective April 1, 2002 and later are available on the PCRB's website for review and reference purposes. Those filings will be retained on the website for reference and comparison to the current filing proposal, and the April 1, 2016 Loss Cost Filing package will also be made available on the PCRB website at [www.pcrb.com](http://www.pcrb.com). These filing packages will be found in the "Filings" section of the website.

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

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

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

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

The Insurance Department has assigned review of the April 1, 2016 Loss Cost Filing to Mr. Eric Zhou. Comments regarding the filing should be submitted in writing to Mr. Zhou.

Mr. Eric Zhou  
Actuarial Review Division  
Commonwealth of Pennsylvania  
Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120  
(717) 783-0651  
e-mail: [gzhou@pa.gov](mailto:gzhou@pa.gov)

### **Carrier Filings**

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

NO ACTION is required of carriers intending to apply their current loss cost multiplier to the PCRB'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 PCRB 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@pa.gov](mailto:jadisanto@pa.gov)

### **Act 86-1986**

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

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

### **House Bill 1846 of 2014 (HB1846)**

HB1846 was signed into law on October 27, 2014 to become effective on December 26, 2014. This legislation includes provisions pertaining to prescription drugs and pharmaceutical services.

The PCRB has estimated that HB1846 will reduce medical costs for workers compensation insurance in the Commonwealth by approximately 1.32 percent for the policies effective from April 1, 2016 through March 31, 2017. This medical savings lowered the indicated change in overall loss costs by 0.74 points (changing the overall indicated reduction in collectible loss costs from 0.16 percent to 0.90 percent).

Details concerning the PCRB's evaluation of HB1846 are provided in Exhibit 34 of Filing C-366.

A table which includes the current PCRB April 1, 2015 loss costs, the **PROPOSED** April 1, 2016 loss costs and the proposed percentage changes in loss cost by risk classification is attached. All loss costs in the attached table include loss-based assessments, Merit Rating Plan credit offsets and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) loadings.

The April 1, 2016 **PROPOSED** loss costs, if applicable, will be adjusted by individual carriers' loss cost multiplier(s) to determine rates and premiums. Carriers may base their rates on loss costs that differ from those approved pursuant to a PCRB filing(s) for some or all classifications. Therefore, it may not be appropriate to simply compare the April 1, 2015 and **PROPOSED** April 1, 2016 loss costs in determining whether an Act 86 notice may be indicated.

### **Update Procedures**

The PCRB will continue to work in cooperation with the Pennsylvania Insurance Department to accomplish an expeditious review of the filing and a timely determination about revisions in rating values effective April 1, 2016. In order to keep members informed regarding the status of PCRB Filing No. C-366, the PCRB will provide a circular update at the end of January 2016 in the event that a decision regarding this filing has not been issued by that time. It is expected that this update and similar subsequent announcements, if needed, will keep all members informed about the status of this filing and avoid uncertainty among members as to whether an action may have occurred with respect to the filing that escaped notice in their company.

William V. Taylor  
President

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Attachment

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

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 2016 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION   | Current<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/2016<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/2016 |
|---------------|---|-----------------------------------|--------------------------------------|-----------------------------------|
| 005           | Tree Pruning  | 13.54                             | 12.95                                | -4.4                              |
| 0006          | Field Crop or Vegetable Farm  | 3.42                              | 3.50                                 | 2.3                               |
| 007           | Farm Machinery Operation  | 4.16                              | 4.19                                 | 0.7                               |
| 0008          | Mushroom Raising  | 3.21                              | 3.35                                 | 4.4                               |
| 009           | Logging or Lumbering N.O.C.   | 19.82                             | 19.21                                | -3.1                              |
| 0011          | Flower Raising  | 2.86                              | 2.77                                 | -3.1                              |
| 012           | Landscape Contractor  | 4.40                              | 4.38                                 | -0.5                              |
| 0013          | Nursery   | 3.44                              | 3.33                                 | -3.2                              |
| 015           | Logging or Lumbering - Mechanized                                     | 11.90                             | 11.29                                | -5.1                              |
| 0016          | Orchard   | 2.26                              | 2.23                                 | -1.3                              |
| 025           | Mining  | 3.34                              | 3.30                                 | -1.2                              |
| 028           | Oil Or Gas Production   | 3.10                              | 2.90                                 | -6.5                              |
| 0034          | Animal Raising  | 2.97                              | 3.00                                 | 1.0                               |
| 0036          | Dairy Farm  | 3.23                              | 3.10                                 | -4.0                              |
| 050           | Quarries, N.O.C.  | 2.70                              | 2.89                                 | 7.0                               |
| 051           | Quarry - Limestone  | 3.25                              | 3.25                                 | 0.0                               |
| 055           | Sand Excavation   | 3.40                              | 3.44                                 | 1.2                               |
| 059           | Mineral Milling   | 3.85                              | 4.03                                 | 4.7                               |
| 0066          | Supplemental Disease Loading Class 447                                | 0.07                              | 0.07                                 | 0.0                               |
| 0067          | Supplemental Disease loading Class 445                                | 0.09                              | 0.08                                 | -11.1                             |
| 0083          | Livestock Farm  | 3.88                              | 3.73                                 | -3.9                              |
| 101           | Grain Milling   | 2.67                              | 2.67                                 | 0.0                               |
| 103           | Sugar Refining  | 1.20                              | 1.19                                 | -0.8                              |
| 104           | Food Products Mfg., N.O.C.  | 2.87                              | 2.90                                 | 1.0                               |
| 105           | Bakery, Wholesale   | 2.79                              | 2.99                                 | 7.2                               |
| 106           | Processed Meat Products Mfg.  | 5.05                              | 4.87                                 | -3.6                              |
| 107           | Candy Mfg.  | 2.21                              | 2.28                                 | 3.2                               |
| 108           | Brewery   | 3.21                              | 3.07                                 | -4.4                              |
| 109           | Dairy Products Mfg.   | 3.80                              | 3.70                                 | -2.6                              |
| 110           | Ice Cream Mfg.  | 2.67                              | 2.66                                 | -0.4                              |
| 111           | Slaughter House, Wholesale  | 4.25                              | 5.09                                 | 19.8                              |
| 112           | Carbonated Beverage Mfg.  | 8.80                              | 8.46                                 | -3.9                              |
| 113           | Preserving Or Canning Of Food   | 2.02                              | 2.08                                 | 3.0                               |
| 114           | Rendering   | 5.81                              | 5.66                                 | -2.6                              |
| 115           | Tobacco Products Mfg.   | 1.75                              | 1.85                                 | 5.7                               |
| 119           | Meat Products Mfg., N.O.C.  | 3.31                              | 3.17                                 | -4.2                              |
| 130           | Textile Waste Mfg.  | 4.69                              | 4.69                                 | 0.0                               |
| 132           | Spinning Or Weaving   | 2.73                              | 2.72                                 | -0.4                              |
| 0133          | Carcinogen Supplemental Disease Loading                               | A Rated                           | A Rated                              |                                   |
| 134           | Knit Goods Mfg.   | 3.00                              | 2.88                                 | -4.0                              |
| 135           | Hosiery Mfg.  | 2.33                              | 2.30                                 | -1.3                              |
| 136           | Embroidery Mfg.   | 2.25                              | 2.27                                 | 0.9                               |
| 139           | Dyeing  | 3.61                              | 3.58                                 | -0.8                              |
| 141           | Laundry, N.O.C.   | 3.77                              | 3.91                                 | 3.7                               |
| 142           | Dry Cleaning Plant  | 1.92                              | 1.94                                 | 1.0                               |
| 0152          | Supplemental Loading For Class 615                                    | 0.87                              | 0.87                                 | 0.0                               |
| 161           | Apparel Mfg.  | 1.71                              | 1.62                                 | -5.3                              |
| 0162          | Non-Ratable Element Class 810   | 0.41                              | 0.50                                 | 22.0                              |
| 163           | Textile Products Mfg.,N.O.C.  | 3.13                              | 3.20                                 | 2.2                               |
| 0164          | Federal Coal Mine Coverage Loading                                    | 0.41                              | 0.51                                 | 24.4                              |
| 165           | Mattress Or Box Spring Mfg.   | 4.53                              | 4.75                                 | 4.9                               |
| 166           | Canvas Or Burlap Products Mfg.  | 2.54                              | 2.59                                 | 2.0                               |
| 0170          | Fur Bearing Animal Farms  | 2.22                              | 2.14                                 | -3.6                              |
| 0176          | Supplemental Loading For Class 513                                    | 0.15                              | 0.15                                 | 0.0                               |
| 185           | Employment Contractor - Temporary Food Sundries., N.O.C. Staff        | 4.29                              | 4.40                                 | 2.6                               |
| 187           | Employment Contractor - Temporary Candy Mfg. Staff                    | 3.28                              | 3.48                                 | 6.1                               |
| 189           | Employment Contractor - Temporary Preserving Or Canning of Food Staff | 2.99                              | 3.18                                 | 6.4                               |
| 191           | Employment Contractor - Temporary Apparel Mfg. Staff                  | 2.61                              | 2.54                                 | -2.7                              |
| 201           | Tanning   | 3.54                              | 3.59                                 | 1.4                               |
| 204           | Shoe Mfg.   | 2.18                              | 2.28                                 | 4.6                               |
| 205           | Leather Goods Mfg., N.O.C.  | 2.65                              | 2.68                                 | 1.1                               |
| 221           | Plastic Mfg., Injection Molding                                       | 1.93                              | 1.81                                 | -6.2                              |
| 222           | Plastic Mfg., N.O.C.  | 2.32                              | 2.15                                 | -7.3                              |

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

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 2016 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION   | Current<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/2016<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/2016 |
|---------------|---|-----------------------------------|--------------------------------------|-----------------------------------|
| 225           | Rubber Goods Mfg.   | 2.29                              | 2.20                                 | -3.9                              |
| 227           | Oilcloth Mfg.   | 3.20                              | 3.12                                 | -2.5                              |
| 255           | Paper Mfg.  | 2.29                              | 2.37                                 | 3.5                               |
| 257           | Paper Products Mfg., N.O.C.   | 2.31                              | 2.34                                 | 1.3                               |
| 261           | Corrugated Box Or Container Mfg.  | 2.36                              | 2.30                                 | -2.5                              |
| 263           | Paper Coating/Finishing   | 1.87                              | 1.83                                 | -2.1                              |
| 265           | Stationery Products Mfg.  | 2.35                              | 2.33                                 | -0.9                              |
| 275           | Employment Contractor - Temporary Plastic Articles Mfg. - Injection Molding Staff | 2.86                              | 2.76                                 | -3.5                              |
| 276           | Employment Contractor - Temporary Plastic Articles Mfg. - N.O.C. Staff            | 3.46                              | 3.29                                 | -4.9                              |
| 281           | Printing, N.O.C.  | 1.86                              | 1.83                                 | -1.6                              |
| 282           | Newspaper Printing  | 5.63                              | 5.52                                 | -2.0                              |
| 285           | Printing - Sheet Fed Press  | 2.37                              | 2.31                                 | -2.5                              |
| 291           | Employment Contractor - Temporary Paper Or Pulp Mfg. Staff                        | 3.28                              | 3.43                                 | 4.6                               |
| 297           | Employment Contractor - Temporary Printing Staff                                  | 2.81                              | 2.86                                 | 1.8                               |
| 301           | Sawmill   | 4.90                              | 4.81                                 | -1.8                              |
| 305           | Carpentry Shop  | 3.55                              | 3.43                                 | -3.4                              |
| 306           | Woodenware Mfg., N.O.C.   | 3.55                              | 3.52                                 | -0.8                              |
| 311           | Cabinet Works   | 2.26                              | 2.27                                 | 0.4                               |
| 319           | Furniture Assembly  | 3.39                              | 3.41                                 | 0.6                               |
| 323           | Furniture Mfg. - Wood   | 3.49                              | 3.56                                 | 2.0                               |
| 327           | Furniture Upholstering, Shop  | 2.97                              | 2.80                                 | -5.7                              |
| 402           | Smelting Or Galvanizing   | 3.87                              | 3.66                                 | -5.4                              |
| 403           | Rolling, Drawing or Extruding Nonferrous Metals                                   | 2.13                              | 2.12                                 | -0.5                              |
| 404           | Steel Mfg.  | 2.61                              | 2.48                                 | -5.0                              |
| 406           | Rolling Mill - Ferrous Metals   | 3.74                              | 3.48                                 | -7.0                              |
| 407           | Tube Mfg.   | 3.12                              | 3.02                                 | -3.2                              |
| 411           | Steel Fabricating   | 4.25                              | 4.31                                 | 1.4                               |
| 413           | Iron Works - Shop   | 4.47                              | 4.44                                 | -0.7                              |
| 415           | Fabricated Plate Work   | 2.87                              | 2.98                                 | 3.8                               |
| 416           | Car Mfg. - Railroad   | 1.51                              | 1.45                                 | -4.0                              |
| 421           | Steel Foundry   | 4.71                              | 4.89                                 | 3.8                               |
| 425           | Iron Foundry, N.O.C.  | 6.49                              | 6.42                                 | -1.1                              |
| 427           | Malleable Iron Foundry  | 3.46                              | 3.35                                 | -3.2                              |
| 429           | Die Casting Mfg.  | 3.95                              | 3.74                                 | -5.3                              |
| 431           | Forging   | 4.58                              | 4.56                                 | -0.4                              |
| 433           | Tool Mfg. - Forged  | 2.53                              | 2.58                                 | 2.0                               |
| 435           | Spring Mfg. - Hot Wound   | 3.68                              | 3.52                                 | -4.3                              |
| 441           | Tool Mfg., N.O.C.   | 1.13                              | 1.11                                 | -1.8                              |
| 445           | Hardware Mfg., N.O.C.   | 2.52                              | 2.38                                 | -5.6                              |
| 446           | Precision Machined Parts Mfg., N.O.C.   | 1.37                              | 1.30                                 | -5.1                              |
| 447           | Nonferrous Metal Foundry  | 4.27                              | 4.19                                 | -1.9                              |
| 449           | Electroplating  | 1.86                              | 1.76                                 | -5.4                              |
| 451           | Automobile Body Mfg.  | 2.80                              | 2.73                                 | -2.5                              |
| 454           | Sheet Metal Products Fabrication, N.O.C., Shop                                    | 2.56                              | 2.46                                 | -3.9                              |
| 456           | Metal Furniture Mfg.  | 3.09                              | 3.05                                 | -1.3                              |
| 457           | Wire Goods Mfg.   | 2.87                              | 2.75                                 | -4.2                              |
| 458           | Jewelry Mfg.  | 1.68                              | 1.60                                 | -4.8                              |
| 459           | Eyelet Mfg.   | 0.89                              | 0.86                                 | -3.4                              |
| 461           | Machine Shop  | 2.12                              | 2.24                                 | 5.7                               |
| 463           | Automobile Mfg.   | 2.48                              | 2.47                                 | -0.4                              |
| 465           | Conveyor Mfg.   | 2.95                              | 2.88                                 | -2.4                              |
| 467           | Ball Bearing Mfg.   | 3.74                              | 3.70                                 | -1.1                              |
| 471           | Printed Circuit Board Assembly - By Contractor                                    | 0.85                              | 0.84                                 | -1.2                              |
| 472           | Electronic Component Mfg., N.O.C.   | 0.92                              | 0.90                                 | -2.2                              |
| 473           | Electrical Apparatus Mfg., N.O.C,   | 1.64                              | 1.85                                 | 12.8                              |
| 474           | Electric Power Or Electric Transmission Equipment Mfg.                            | 1.62                              | 1.66                                 | 2.5                               |
| 475           | Battery Mfg.  | 2.00                              | 1.85                                 | -7.5                              |
| 476           | Industrial Controls Or Systems Mfg/Assembly                                       | 1.23                              | 1.23                                 | 0.0                               |
| 477           | Electric Motor Mfg. Or Repair   | 1.79                              | 1.76                                 | -1.7                              |
| 483           | Office Machine Mfg.   | 1.26                              | 1.29                                 | 2.4                               |
| 485           | Communications Equipment Mfg.   | 1.23                              | 1.15                                 | -6.5                              |
| 486           | Incandescent Light Bulb Or Electronic Tube Mfg.                                   | 1.40                              | 1.32                                 | -5.7                              |
| 487           | Surgical Or Optical Instrument Mfg.   | 0.95                              | 0.94                                 | -1.1                              |

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

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 2016 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION   | Current<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/2016<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/2016 |
|---------------|---|-----------------------------------|--------------------------------------|-----------------------------------|
| 488           | Electronic Measuring Or Analytical Instrument Mfg.                                      | 0.80                              | 0.78                                 | -2.5                              |
| 489           | Dental Laboratory   | 1.28                              | 1.16                                 | -9.4                              |
| 491           | Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff | 3.16                              | 3.17                                 | 0.3                               |
| 493           | Employment Contractor - Temporary Hardware Mfg. Staff                                   | 3.78                              | 3.60                                 | -4.8                              |
| 495           | Employment Contractor - Temporary Automobile Body Mfg. Staff                            | 4.16                              | 4.19                                 | 0.7                               |
| 497           | Employment Contractor - Temporary Electronic Component Mfg. Staff                       | 1.37                              | 1.38                                 | 0.7                               |
| 499           | Employment Contractor - Temporary Battery Mfg. - Staff                                  | 3.03                              | 2.81                                 | -7.3                              |
| 501           | Cement Mfg.   | 2.79                              | 2.90                                 | 3.9                               |
| 502           | Plaster Statuary Mfg.   | 3.03                              | 3.00                                 | -1.0                              |
| 506           | Powder Metal Products Mfg.  | 1.44                              | 1.43                                 | -0.7                              |
| 507           | Graphite Products Mfg.  | 1.96                              | 1.95                                 | -0.5                              |
| 509           | Asbestos Goods Mfg.   | 4.85                              | 4.79                                 | -1.2                              |
| 511           | Concrete Products Mfg.  | 4.95                              | 4.92                                 | -0.6                              |
| 512           | Brick Mfg., N.O.C.  | 4.02                              | 3.91                                 | -2.7                              |
| 513           | Pottery, N.O.C.   | 2.90                              | 2.86                                 | -1.4                              |
| 514           | Refractory Product Mfg.   | 3.95                              | 3.98                                 | 0.8                               |
| 520           | Temporary Staff N.O.C. - Exposure Group A   | 0.37                              | 0.31                                 | -16.2                             |
| 521           | Temporary Staff N.O.C. - Exposure Group B   | 0.95                              | 0.85                                 | -10.5                             |
| 522           | Temporary Staff N.O.C. - Exposure Group C   | 1.35                              | 1.17                                 | -13.3                             |
| 523           | Temporary Staff N.O.C. - Exposure Group D   | 2.46                              | 2.25                                 | -8.5                              |
| 524           | Temporary Staff N.O.C. - Exposure Group E   | 3.75                              | 3.34                                 | -10.9                             |
| 525           | Temporary Staff N.O.C. - Exposure Group F   | 6.27                              | 5.81                                 | -7.3                              |
| 526           | Temporary Staff N.O.C. - Exposure Group G   | 9.91                              | 9.15                                 | -7.7                              |
| 527           | Temporary Staff N.O.C. - Exposure Group H   | 14.59                             | 13.35                                | -8.5                              |
| 528           | Temporary Staff N.O.C. - Exposure Group I   | 21.81                             | 19.91                                | -8.7                              |
| 529           | Temporary Staff N.O.C. - Exposure Group J   | 33.71                             | 29.69                                | -11.9                             |
| 535           | Glass Or Glassware Mfg.   | 2.36                              | 2.30                                 | -2.5                              |
| 536           | Glass Products Mfg.   | 4.61                              | 4.78                                 | 3.7                               |
| 551           | Chemical Mfg.,N.O.C.  | 1.10                              | 1.03                                 | -6.4                              |
| 553           | Gases - Mfg.  | 1.23                              | 1.21                                 | -1.6                              |
| 555           | Drug or Medicine Mfg.   | 0.53                              | 0.47                                 | -11.3                             |
| 563           | Paint Mfg.  | 1.27                              | 1.20                                 | -5.5                              |
| 571           | Soap Mfg.   | 2.46                              | 2.40                                 | -2.4                              |
| 573           | Fertilizer Mfg.   | 3.41                              | 3.46                                 | 1.5                               |
| 581           | Oil Refining  | 1.90                              | 1.77                                 | -6.8                              |
| 587           | Employment Contractor - Temporary Paint or Colors Mfg. Staff                            | 1.83                              | 1.75                                 | -4.4                              |
| 601           | Road Construction   | 5.75                              | 5.79                                 | 0.7                               |
| 603           | Sewer Construction  | 5.19                              | 5.38                                 | 3.7                               |
| 605           | Railroad Construction   | 6.21                              | 6.32                                 | 1.8                               |
| 606           | Oil or Gas Drilling   | 7.19                              | 6.31                                 | -12.2                             |
| 607           | Drilling, N.O.C.  | 4.80                              | 4.13                                 | -14.0                             |
| 608           | Flat Cement Work  | 5.26                              | 5.42                                 | 3.0                               |
| 609           | Excavation  | 3.76                              | 3.76                                 | 0.0                               |
| 611           | Pile Driving  | 7.52                              | 7.79                                 | 3.6                               |
| 615           | Tunneling   | 8.06                              | 8.09                                 | 0.4                               |
| 617           | Gas, Steam or Water Main Construction   | 2.95                              | 2.66                                 | -9.8                              |
| 645           | Wallboard Installation  | 5.75                              | 6.01                                 | 4.5                               |
| 646           | Furniture or Fixtures Installation  | 4.64                              | 4.90                                 | 5.6                               |
| 647           | Insulation Work, N.O.C.   | 6.23                              | 6.31                                 | 1.3                               |
| 648           | Carpentry - Installation of Cabinet Work  | 5.47                              | 5.75                                 | 5.1                               |
| 649           | Ceiling Installation  | 2.62                              | 2.75                                 | 5.0                               |
| 651           | Carpentry - Commercial Structures   | 5.98                              | 6.14                                 | 2.7                               |
| 652           | Carpentry - Residential   | 7.59                              | 7.89                                 | 4.0                               |
| 653           | Masonry   | 6.46                              | 6.64                                 | 2.8                               |
| 654           | Concrete Construction   | 7.13                              | 7.06                                 | -1.0                              |
| 655           | Iron Erection   | 11.73                             | 11.60                                | -1.1                              |
| 656           | Electric Line Construction  | 5.85                              | 5.67                                 | -3.1                              |
| 657           | Rigging, N.O.C.   | 6.69                              | 6.91                                 | 3.3                               |
| 658           | Iron Erection or Installation - non-structural  | 7.76                              | 7.99                                 | 3.0                               |
| 659           | Roofing - All Kinds   | 14.52                             | 14.72                                | 1.4                               |
| 660           | Alarm Or Sound System - Installation or Repair  | 2.35                              | 2.33                                 | -0.9                              |
| 661           | Electrical Wiring - Within Buildings  | 2.92                              | 3.00                                 | 2.7                               |
| 662           | Appliance - Electrical - Service or Repair  | 4.13                              | 4.46                                 | 8.0                               |

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

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU  
APRIL 1, 2016 LOSS COST FILING  
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION  | Current<br>MANUAL<br>LOSS COSTS * | <u>PROPOSED</u><br>4/1/2016<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/2016 |
|---------------|--|-----------------------------------|---|-----------------------------------|
| 663           | Plumbing   | 3.49                              | 3.55  | 1.7                               |
| 664           | Heating, Ventilating or Air Conditioning Contractor                          | 3.33                              | 3.28  | -1.5                              |
| 665           | Painting   | 6.93                              | 7.17  | 3.5                               |
| 666           | Plate Glass Installation   | 5.60                              | 5.87  | 4.8                               |
| 667           | Paper Hanging  | 1.58                              | 1.65  | 4.4                               |
| 668           | Tile, Stone, Mosaic or Terrazzo Work   | 4.99                              | 5.49  | 10.0                              |
| 669           | Plastering   | 5.69                              | 5.79  | 1.8                               |
| 670           | Household Furnishings Installation, N.O.C.                                   | 4.50                              | 4.71  | 4.7                               |
| 673           | Advertising Sign Mfg., Erection or Repair                                    | 4.44                              | 4.65  | 4.7                               |
| 674           | Swimming Pool Construction   | 3.96                              | 4.16  | 5.1                               |
| 675           | Machinery or Equipment Erection or Repair                                    | 3.14                              | 3.20  | 1.9                               |
| 676           | Sheet Metal Installation   | 3.62                              | 3.74  | 3.3                               |
| 677           | Boiler Installation or Repair  | 3.01                              | 3.03  | 0.7                               |
| 679           | Advertising Company, Outdoor   | 6.65                              | 6.88  | 3.5                               |
| 681           | Canvas Goods Erection  | 4.32                              | 4.53  | 4.9                               |
| 691           | Employment Contractor - Temporary Excavation Staff                           | 5.36                              | 5.43  | 1.3                               |
| 693           | Employment Contractor - Temporary Commercial Structure Carpentry Staff       | 8.35                              | 8.57  | 2.6                               |
| 695           | Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff | 3.94                              | 4.06  | 3.0                               |
| 709           | Tallymen And Checking Clerks   | 1.50                              | 1.52  | 1.3                               |
| 716           | Marina   | 2.09                              | 2.17  | 3.8                               |
| 718           | Boat Building Or Repair  | 2.27                              | 2.32  | 2.2                               |
| 721           | Railroad Operation, N.O.C.   | 8.36                              | 8.30  | -0.7                              |
| 744           | Aircraft Manufacture   | 0.49                              | 0.40  | -18.4                             |
| 751           | Gas Utility  | 2.01                              | 1.76  | -12.4                             |
| 752           | Oil Or Gas Pipeline Operation  | 0.85                              | 0.78  | -8.2                              |
| 753           | Waterworks   | 2.84                              | 2.95  | 3.9                               |
| 755           | Electric Utilities   | 1.04                              | 1.15  | 10.6                              |
| 757           | Telecommunications Company   | 1.64                              | 1.49  | -9.1                              |
| 759           | Cable Television Operations  | 5.08                              | 5.20  | 2.4                               |
| 0771          | Non-Ratable Element - Class 4771   | 0.58                              | 0.64  | 10.3                              |
| 801           | Stable   | 6.90                              | 7.16  | 3.8                               |
| 802           | Mobile Crane Rental With Operators   | 5.35                              | 5.08  | -5.0                              |
| 803           | Taxicab Company  | 14.39                             | 13.90                                       | -3.4                              |
| 804           | School Transportation  | 3.03                              | 3.34  | 10.2                              |
| 805           | Milk Hauling - By Contractor   | 4.81                              | 4.89  | 1.7                               |
| 806           | Furniture Moving and/or Storage  | 8.14                              | 8.31  | 2.1                               |
| 807           | Ambulance Service - Salaried Employees                                       | 5.12                              | 4.95  | -3.3                              |
| 808           | Parcel Delivery  | 3.44                              | 3.43  | -0.3                              |
| 809           | Fuel Distribution  | 4.83                              | 4.94  | 2.3                               |
| 810           | Coal Trucking  | 4.32                              | 4.12  | -4.6                              |
| 811           | Trucking, N.O.C.   | 6.44                              | 6.34  | -1.6                              |
| 812           | Mail Hauling Company   | 5.88                              | 6.03  | 2.6                               |
| 813           | Warehousing - Other Than Furniture Moving or Storage                         | 3.95                              | 3.97  | 0.5                               |
| 814           | Dealer In Mobile, Self-Propelled Equipment                                   | 2.38                              | 2.29  | -3.8                              |
| 815           | Automobile Service Center  | 2.85                              | 2.90  | 1.8                               |
| 816           | Automobile Filling Station   | 1.89                              | 1.94  | 2.6                               |
| 817           | Bus Operation  | 5.16                              | 5.02  | -2.7                              |
| 818           | Automobile Dealer  | 1.12                              | 1.13  | 0.9                               |
| 819           | Mobile Self-Propelled Equipment Salesperson                                  | 0.99                              | 1.08  | 9.1                               |
| 820           | Automobile Auction   | 2.04                              | 1.94  | -4.9                              |
| 821           | Beverage Distributor   | 4.95                              | 4.92  | -0.6                              |
| 825           | Automobile Storage Garage  | 2.88                              | 2.99  | 3.8                               |
| 828           | Paratransit Service  | 6.99                              | 6.66  | -4.7                              |
| 855           | Lumber and/or Building Material Dealer                                       | 3.64                              | 3.59  | -1.4                              |
| 857           | Metal Service Center   | 4.69                              | 4.43  | -5.5                              |
| 858           | Ferrous Scrap Metal Dealer   | 5.97                              | 5.85  | -2.0                              |
| 859           | Nonferrous Scrap Metal Dealer  | 6.20                              | 6.00  | -3.2                              |
| 860           | Junk Dealer  | 6.93                              | 6.71  | -3.2                              |
| 862           | Recycling Center   | 6.06                              | 5.86  | -3.3                              |
| 865           | Poultry and/or Fish Dealer/Processor   | 3.41                              | 3.56  | 4.4                               |
| 867           | Employment Contractor - Temporary Warehousing Staff                          | 5.84                              | 6.02  | 3.1                               |
| 871           | Employment Contractor - Temporary Furniture Store - Wholesale Staff          | 7.38                              | 7.18  | -2.7                              |
| 877           | Employment Contractor - Temporary Department Store Staff                     | 2.24                              | 2.19  | -2.2                              |

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

+ Non-payroll based exposure.



**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 2016 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| <b>CLASS CODE</b> | <b>CLASS DESCRIPTION</b>   | <b>Current MANUAL LOSS COSTS *</b> | <b>PROPOSED 4/1/2016 LOSS COSTS *</b> | <b>% CHANGE CURRENT - 4/1/2016</b> |
|-------------------|--|------------------------------------|---------------------------------------|------------------------------------|
| 879               | Employment Contractor - Temporary Packaging - Contract - Non-Crating Staff | 3.29                               | 3.54                                  | 7.6                                |
| 880               | Apartment House  | 4.75                               | 4.77                                  | 0.4                                |
| 881               | Employment Contractor - Temporary Hardware Store Wholesale Staff           | 3.85                               | 3.74                                  | -2.9                               |
| 882               | Residential Interior Cleaning Services - By Contractor                     | 5.08                               | 4.91                                  | -3.3                               |
| 883               | Employment Contractor - Temporary Retail Store, N.O.C. Staff               | 2.76                               | 2.84                                  | 2.9                                |
| 884               | Health Or Exercise Club  | 0.96                               | 1.02                                  | 6.3                                |
| 885               | Plumbing Supplies Dealer Or Pipe Merchant                                  | 2.76                               | 2.72                                  | -1.4                               |
| 886               | Electrical Supplies Dealer   | 1.93                               | 1.90                                  | -1.6                               |
| 887               | Museum   | 0.70                               | 0.74                                  | 5.7                                |
| 889               | Employment Contractor - Temporary Clerical Staff                           | 0.35                               | 0.26                                  | -25.7                              |
| 890               | Library - Public   | 0.43                               | 0.42                                  | -2.3                               |
| 891               | Pre-School (Child Care Or Early Education) Services                        | 1.08                               | 1.06                                  | -1.9                               |
| 892               | Early Intervention   | 0.82                               | 0.79                                  | -3.7                               |
| 893               | Intermediate Unit (Special Education)                                      | 0.65                               | 0.63                                  | -3.1                               |
| 894               | School For Disturbed (Or Delinquent) Children                              | 1.16                               | 1.22                                  | 5.2                                |
| 895               | Employment Contractor - Temporary College or School Staff                  | 0.76                               | 0.76                                  | 0.0                                |
| 896               | Club, N.O.C.   | 1.49                               | 1.44                                  | -3.4                               |
| 897               | Fast-Food Restaurant   | 1.29                               | 1.31                                  | 1.6                                |
| 898               | Caterer  | 2.04                               | 1.99                                  | -2.5                               |
| 899               | Bar, Nightclub   | 1.22                               | 1.21                                  | -0.8                               |
| 0901              | + Members Of Religious Orders  | 21.89                              | 21.15                                 | -3.4                               |
| 0902              | + Members Of Religious Orders - Occasional                                 | 1.13                               | 1.09                                  | -3.5                               |
| 903               | Labor Union  | 0.26                               | 0.26                                  | 0.0                                |
| 904               | Investigative Agency   | 1.08                               | 1.09                                  | 0.9                                |
| 905               | Architectural Consulting Firm  | 0.12                               | 0.10                                  | -16.7                              |
| 907               | Fruit Or Vegetable Dealer - Wholesale                                      | 3.54                               | 3.44                                  | -2.8                               |
| 0908              | + Domestic Workers - Inside - Occasional                                   | 185.99                             | 189.05                                | 1.6                                |
| 0909              | + Domestic Workers - Outside - Occasional                                  | 69.15                              | 66.57                                 | -3.7                               |
| 910               | Meat Dealer - Wholesale  | 4.33                               | 4.19                                  | -3.2                               |
| 911               | Grocery - Wholesale  | 5.05                               | 5.50                                  | 8.9                                |
| 0912              | + Domestic Workers - Outside   | 283.55                             | 297.21                                | 4.8                                |
| 0913              | + Domestic Workers - Inside  | 389.33                             | 377.47                                | -3.0                               |
| 914               | Department Store   | 1.42                               | 1.35                                  | -4.9                               |
| 915               | Meat, Fish and/or Poultry Store - Retail                                   | 2.19                               | 2.12                                  | -3.2                               |
| 916               | Clothing Or Dry Goods Store - Wholesale or Retail                          | 1.48                               | 1.49                                  | 0.7                                |
| 917               | Grocery Store - Retail   | 1.72                               | 1.67                                  | -2.9                               |
| 918               | Bakery Shop - Retail   | 2.17                               | 2.02                                  | -6.9                               |
| 919               | Florist Store - Retail or Wholesale  | 1.99                               | 1.88                                  | -5.5                               |
| 920               | Jewelry Store - Wholesale or Retail  | 0.44                               | 0.41                                  | -6.8                               |
| 921               | Furniture Store - Wholesale  | 4.87                               | 4.88                                  | 0.2                                |
| 922               | Furniture Store - Retail   | 2.95                               | 3.05                                  | 3.4                                |
| 923               | Packaging - Contract - Non-Crating   | 2.21                               | 2.30                                  | 4.1                                |
| 924               | Wholesale Store, N.O.C.  | 3.04                               | 3.15                                  | 3.6                                |
| 925               | Hardware Store - Retail  | 1.99                               | 1.88                                  | -5.5                               |
| 926               | Hardware Store - Wholesale   | 2.63                               | 2.52                                  | -4.2                               |
| 927               | Pharmacy - Retail  | 0.85                               | 0.97                                  | 14.1                               |
| 928               | Retail Store, N.O.C.   | 1.77                               | 1.76                                  | -0.6                               |
| 932               | Copying Or Duplicating Service   | 0.67                               | 0.73                                  | 9.0                                |
| 933               | Vending Or Coin-Operated Machine - Installation, Service or Repair         | 3.78                               | 3.60                                  | -4.8                               |
| 934               | Automobile Parts And Accessory Store - Retail and/or Wholesale             | 2.90                               | 2.82                                  | -2.8                               |
| 935               | Lumber and/or Building Material Dealer - Store Employees                   | 1.13                               | 1.09                                  | -3.5                               |
| 936               | Broadcasting Station   | 0.53                               | 0.51                                  | -3.8                               |
| 939               | Carnival - Traveling   | 4.77                               | 4.62                                  | -3.1                               |
| 940               | Residential Care Facility for Individuals With Intellectual Disabilities   | 3.92                               | 4.20                                  | 7.1                                |
| 941               | Social Rehabilitation Facility   | 1.90                               | 1.91                                  | 0.5                                |
| 942               | Home Health Care - Professional Staff                                      | 2.90                               | 2.67                                  | -7.9                               |
| 943               | Home Health Care - Nonprofessional Staff                                   | 3.22                               | 3.12                                  | -3.1                               |
| 944               | Club - Country, Golf or Yachting   | 1.47                               | 1.55                                  | 5.4                                |
| 945               | Hotel Restaurant   | 2.33                               | 2.25                                  | -3.4                               |
| 946               | Employment Contractor - Temporary Medical Staffing                         | 2.32                               | 2.45                                  | 5.6                                |
| 948               | Mailing or Addressing Company  | 1.55                               | 1.50                                  | -3.2                               |
| 949               | Employment Contractor - Temporary Marketing                                | 0.51                               | 0.49                                  | -3.9                               |
| 951               | Salesperson - Outside  | 0.31                               | 0.31                                  | 0.0                                |

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

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 2016 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| <b>CLASS<br/>CODE</b> | <b>CLASS DESCRIPTION</b>                                      | <b>Current<br/>MANUAL<br/>LOSS COSTS *</b> | <b>PROPOSED<br/>4/1/2016<br/>LOSS COSTS *</b> | <b>% CHANGE<br/>CURRENT -<br/>4/1/2016</b> |
|-----------------------|---|--|---|--|
| 952                   | Office Machine Service or Repair                              | 0.73                                       | 0.78  | 6.8  |
| 953                   | Clerical Office   | 0.14                                       | 0.12  | -14.3                                      |
| 954                   | Security Agency   | 1.95                                       | 1.88  | -3.6                                       |
| 955                   | Engineering Consulting Firm                                   | 0.25                                       | 0.25  | 0.0  |
| 956                   | Law Firm  | 0.13                                       | 0.12  | -7.7                                       |
| 957                   | Physician or Dentist  | 0.34                                       | 0.34  | 0.0  |
| 958                   | Rehabilitation Hospital                                       | 1.22                                       | 1.18  | -3.3                                       |
| 959                   | Veterinarians   | 1.25                                       | 1.27  | 1.6  |
| 960                   | Nursing and Convalescent Home                                 | 2.36                                       | 2.32  | -1.7                                       |
| 961                   | Hospital  | 0.78                                       | 0.81  | 3.8  |
| 962                   | Accounting or Financial Auditing Firm                         | 0.04                                       | 0.03  | -25.0                                      |
| 963                   | Church  | 0.41                                       | 0.41  | 0.0  |
| 964                   | Work Center   | 1.54                                       | 1.63  | 5.8  |
| 965                   | College Or School, N.O.C.                                     | 0.49                                       | 0.46  | -6.1                                       |
| 966                   | Television, Video, Audio or Radio Equipment Service Or Repair | 2.08                                       | 2.34  | 12.5                                       |
| 967                   | Theaters  | 0.96                                       | 0.98  | 2.1  |
| 968                   | Amateur Sports, Recreational OR Amusement Facility, Indoor    | 0.98                                       | 0.95  | -3.1                                       |
| 969                   | Amusement, Outdoor  | 2.38                                       | 2.29  | -3.8                                       |
| 970                   | Athletic Team - Professional and Semi-Professional            | 5.94                                       | 5.88  | -1.0                                       |
| 971                   | Commercial Buildings  | 3.00                                       | 2.98  | -0.7                                       |
| 972                   | Attendant Care Services                                       | 2.50                                       | 2.17  | -13.2                                      |
| 973                   | Hotel - All Other Employees                                   | 2.58                                       | 2.73  | 5.8  |
| 974                   | Retirement Or Life Care Community                             | 1.94                                       | 1.88  | -3.1                                       |
| 975                   | Restaurant, N.O.C.  | 1.33                                       | 1.31  | -1.5                                       |
| 976                   | Community Center  | 1.10                                       | 1.06  | -3.6                                       |
| 977                   | Barber Shop, Beauty Parlor Or Hair Styling Salon              | 0.51                                       | 0.48  | -5.9                                       |
| 978                   | Camos, Summer Or Winter                                       | 2.09                                       | 2.18  | 4.3  |
| 979                   | Residential Facility For The Elderly - Non-Medical            | 2.64                                       | 2.73  | 3.4  |
| 980                   | City, Township, Borough or County                             | 4.51                                       | 4.50  | -0.2                                       |
| 981                   | Casino Gambling   | 1.49                                       | 1.52  | 2.0  |
| 982                   | + Workfare Program Employees                                  | 2.58                                       | 2.67  | 3.5  |
| 983                   | Housing Authority   | 5.87                                       | 5.90  | 0.5  |
| 984                   | Insurance Company   | 0.14                                       | 0.13  | -7.1                                       |
| 985                   | Police Or Firefighters, Salaried                              | 3.46                                       | 3.56  | 2.9  |
| 986                   | Shelter Or Halfway House - Residential - Non-Medical          | 1.12                                       | 1.13  | 0.9  |
| 987                   | Check Cashing Services  | 0.81                                       | 0.75  | -7.4                                       |
| 988                   | Bank  | 0.20                                       | 0.18  | -10.0                                      |
| 992                   | Sanitation Company  | 4.83                                       | 4.94  | 2.3  |
| 993                   | + Volunteer Ambulance Corps                                   | 920.82                                     | 822.23  | -10.7                                      |
| 994                   | + Firefighter - Volunteer Fire Company                        | See population table                       |   |  |
| 995                   | Rubbish Or Garbage Removal                                    | 5.77                                       | 5.66  | -1.9                                       |
| 996                   | + Volunteer Hazardous Materials Response Team                 | 920.82                                     | 822.23  | -10.7                                      |
| 997                   | Undertakers   | 0.84                                       | 0.81  | -3.6                                       |
| 999                   | Cemetery  | 3.86                                       | 3.85  | -0.3                                       |
| 4771                  | Explosives Or Ammunition Mfg., N.O.C.                         | 2.29                                       | 2.57  | 12.2                                       |
| 4777                  | Explosives Distributor  | 6.28                                       | 6.01  | -4.3                                       |
| 7405                  | Aircraft Operation - Scheduled and Supplemental Carriers      | 1.85                                       | 1.58  | -14.6                                      |
| 7413                  | Aircraft Operation - Commuter air carriers                    | 0.62                                       | 0.58  | -6.5                                       |
| 7421                  | Aircraft Operation - Business                                 | 0.75                                       | 0.70  | -6.7                                       |
| 7424                  | Aircraft Operation, N.O.C.                                    | 1.76                                       | 1.64  | -6.8                                       |
| 7428                  | Airport Operation - Ground Employees                          | 4.04                                       | 3.91  | -3.2                                       |
| 7445                  | Non-Ratable Element - Class 7405                              | 0.40                                       | 0.33  | -17.5                                      |
| 7453                  | Non-Ratable Element - Class 7413                              | 0.13                                       | 0.12  | -7.7                                       |
| 9740                  | Terrorism   | 0.02                                       | 0.02  | 0.0  |
| 9741                  | Catastrophe (Other than Certified Acts of Terrorism)          | 0.01                                       | 0.01  | 0.0  |
| 9985                  | Supplemental Radiation Loading                                | A Rated                                    | A Rated                                       |  |

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

+ Non-payroll based exposure.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Proposed Effective Date: April 1, 2016

| Population                                   | Current<br>Loss Cost | Proposed<br>4/1/2016<br>Loss Cost | % Change<br>Current -<br>Proposed |
|--|----------------------|-----------------------------------|-----------------------------------|
| Up to 300                                    | 1,709                | 1,790                             | 4.7                               |
| 301 to 500                                   | 2,098                | 2,198                             | 4.8                               |
| 501 to 700                                   | 2,441                | 2,557                             | 4.8                               |
| 701 to 1,000                                 | 2,823                | 2,957                             | 4.7                               |
| 1,001 to 1,500                               | 3,319                | 3,477                             | 4.8                               |
| 1,501 to 2,000                               | 3,855                | 4,038                             | 4.7                               |
| 2,001 to 2,500                               | 4,312                | 4,517                             | 4.8                               |
| 2,501 to 3,000                               | 4,718                | 4,943                             | 4.8                               |
| 3,001 to 3,500                               | 5,075                | 5,317                             | 4.8                               |
| 3,501 to 4,000                               | 5,413                | 5,671                             | 4.8                               |
| 4,001 to 4,500                               | 5,726                | 5,999                             | 4.8                               |
| 4,501 to 5,000                               | 6,027                | 6,314                             | 4.8                               |
| 5,001 to 5,500                               | 6,319                | 6,620                             | 4.8                               |
| 5,501 to 6,000                               | 6,597                | 6,911                             | 4.8                               |
| 6,001 to 6,500                               | 6,874                | 7,201                             | 4.8                               |
| 6,501 to 7,000                               | 7,142                | 7,482                             | 4.8                               |
| 7,001 to 7,500                               | 7,402                | 7,754                             | 4.8                               |
| 7,501 to 8,000                               | 7,661                | 8,026                             | 4.8                               |
| 8,001 to 8,500                               | 7,911                | 8,288                             | 4.8                               |
| 8,501 to 9,000                               | 8,156                | 8,544                             | 4.8                               |
| 9,001 to 9,500                               | 8,393                | 8,793                             | 4.8                               |
| 9,501 to 10,000                              | 8,626                | 9,037                             | 4.8                               |
| 10,001 to 15,000                             | 9,899                | 10,370                            | 4.8                               |
| 15,001 to 20,000                             | 12,104               | 12,680                            | 4.8                               |
| 20,001 to 25,000                             | 14,269               | 14,948                            | 4.8                               |
| 25,001 to 30,000                             | 16,410               | 17,191                            | 4.8                               |
| 30,001 to 35,000                             | 18,519               | 19,401                            | 4.8                               |
| 35,001 to 40,000                             | 20,597               | 21,577                            | 4.8                               |
| 40,001 to 45,000                             | 22,640               | 23,718                            | 4.8                               |
| 45,001 to 50,000                             | 24,650               | 25,823                            | 4.8                               |
| For each additional<br>5,000 population..... | 2,017                | 2,113                             | 4.8                               |

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