



Pennsylvania Compensation Rating Bureau

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TO: Pennsylvania Actuarial and Classification & Rating Committees

FROM: Tim Wisecarver
Mike Doyle

DATE: September 23, 2004

RE: Pennsylvania F-Class Filing - Rates and Related Rating Values
Proposed Effective Date February 1, 2005

The Bureau has completed an analysis of indicated changes in rates and related rating values applicable to F-Class business in Pennsylvania. Exhibits that organize and present the results of that work, together with some explanatory narrative materials, are enclosed for your review.

Prior to submitting rate or rating value filings to the Pennsylvania Insurance Department, it is the Bureau's practice to share its preliminary work with your committees and to solicit questions, comments and/or suggestions for improvement so that we may consider that input in preparing our final filing product.

The opportunity for committee review and comment often takes the form of a face-to-face meeting at which materials like the enclosed are discussed. In contemplating a meeting in regard to the enclosed draft filing, staff believes that such a meeting might engender sufficiently limited discussion as to warrant dispensing with requirements of travel and coordination of schedules attendant to such an endeavor. Accordingly, we are asking each committee member to independently review the enclosed materials and contact us with any questions, comments or suggestions you may have not later than the close of business on **Monday, October 4, 2004**. We may be reached in the following ways:

Telephone: 215-568-2371, Extension 4413 (Tim) or 4480 (Mike)
Facsimile: 215-564-4328
E-mail: twisecarver@pcrb.com or mdoyle@pcrb.com

Material issues, if any, arising in our individual interactions will be communicated to all committee members.

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Enclosure