

**PENNSYLVANIA COMPENSATION RATING BUREAU**

APRIL 1, 2008 LOSS COST FILING

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April 1, 2008 Loss Cost Filing

**Calculation of Composite Pure Premium Multiplier**

<b>Item</b>	<b>Manufacturing and Utilities</b>	<b>Contracting and Quarrying</b>	<b>Other Industries</b>
(1) Pure Premium Test Correction Factor	0.9882	1.0186	0.9838
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0562	1.1063	1.0544
(3) Final Loss Cost Test Correction Factor	1.0443	0.9699	1.0421
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0900	1.0930	1.0810

## CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2000 through 2004 were translated using composite multipliers, yielding an average claim value of \$ 400,037 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [ 2 * 400,037 ] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.854	683,263	1,366,526
II	0.908	726,467	1,452,934
III	1.079	863,280	1,726,560
IV	1.263	1,010,493	2,020,986

@ From Pennsylvania 4/1/07 Loss Cost Filing - Excess Loss Factor Study

## CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 \* Average Cost of Serious Case (including Medical)  
 Non-Serious: 500 \* Average Cost of Non-Serious Case (including Medical)  
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	494	142,226,900	44,207,600	186,434,500	377,398
Permanent Total	399	377,566,000	620,616,000	998,182,000	2,501,709
Major	19,586	3,868,180,700	3,139,569,800	7,007,750,500	357,794
<b>Total Serious</b>	<b>20,479</b>	<b>4,387,973,600</b>	<b>3,804,393,400</b>	<b>8,192,367,000</b>	<b>400,037</b>
Minor	24,288	725,850,800	643,674,800	1,369,525,600	56,387
Temporary	192,387	1,168,883,200	1,641,263,800	2,810,147,000	14,607
<b>Total Non-Serious</b>	<b>216,675</b>	<b>1,894,734,000</b>	<b>2,284,938,600</b>	<b>4,179,672,600</b>	<b>19,290</b>

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	400,037 =	70,006,475
Non-Serious: 500 *	19,290 =	9,645,000
Medical: .10 *	9,645,000 =	964,500

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	69,482,110	9,572,757	957,276
0.99	68,437,329	9,428,815	942,882
0.98	67,397,837	9,285,601	928,560
0.97	66,363,662	9,143,119	914,312
0.96	65,334,831	9,001,374	900,137
0.95	64,311,371	8,860,369	886,037
0.94	63,293,312	8,720,108	872,011
0.93	62,280,681	8,580,595	858,060
0.92	61,273,508	8,441,834	844,183
0.91	60,271,824	8,303,829	830,383
0.90	59,275,658	8,166,584	816,658
0.89	58,285,040	8,030,104	803,010
0.88	57,300,003	7,894,392	789,439
0.87	56,320,577	7,759,454	775,945
0.86	55,346,796	7,625,293	762,529
0.85	54,378,693	7,491,914	749,191
0.84	53,416,300	7,359,323	735,932
0.83	52,459,652	7,227,522	722,752
0.82	51,508,783	7,096,518	709,652
0.81	50,563,730	6,966,316	696,632
0.80	49,624,527	6,836,919	683,692
0.79	48,691,212	6,708,333	670,833
0.78	47,763,822	6,580,564	658,056
0.77	46,842,395	6,453,616	645,362
0.76	45,926,970	6,327,496	632,750
0.75	45,017,587	6,202,207	620,221
0.74	44,114,286	6,077,757	607,776
0.73	43,217,108	5,954,150	595,415
0.72	42,326,095	5,831,392	583,139
0.71	41,441,291	5,709,490	570,949
0.70	40,562,739	5,588,449	558,845
0.69	39,690,484	5,468,276	546,828
0.68	38,824,572	5,348,977	534,898
0.67	37,965,050	5,230,558	523,056
0.66	37,111,965	5,113,026	511,303
0.65	36,265,366	4,996,388	499,639
0.64	35,425,305	4,880,650	488,065
0.63	34,591,831	4,765,820	476,582
0.62	33,764,998	4,651,904	465,190
0.61	32,944,858	4,538,911	453,891
0.60	32,131,469	4,426,848	442,685
0.59	31,324,885	4,315,723	431,572
0.58	30,525,164	4,205,543	420,554
0.57	29,732,367	4,096,317	409,632
0.56	28,946,554	3,988,053	398,805
0.55	28,167,788	3,880,760	388,076
0.54	27,396,133	3,774,447	377,445
0.53	26,631,655	3,669,123	366,912
0.52	25,874,423	3,564,797	356,480
0.51	25,124,506	3,461,478	346,148
0.50	24,381,977	3,359,178	335,918
0.49	23,646,910	3,257,905	325,791
0.48	22,919,381	3,157,672	315,767
0.47	22,199,469	3,058,487	305,849
0.46	21,487,256	2,960,364	296,036
0.45	20,782,826	2,863,312	286,331

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	20,086,266	2,767,345	276,735
0.43	19,397,666	2,672,475	267,248
0.42	18,717,119	2,578,714	257,871
0.41	18,044,722	2,486,075	248,608
0.40	17,380,574	2,394,574	239,457
0.39	16,724,780	2,304,223	230,422
0.38	16,077,446	2,215,038	221,504
0.37	15,438,686	2,127,034	212,703
0.36	14,808,616	2,040,228	204,023
0.35	14,187,358	1,954,635	195,464
0.34	13,575,038	1,870,274	187,027
0.33	12,971,789	1,787,162	178,716
0.32	12,377,749	1,705,320	170,532
0.31	11,793,064	1,624,766	162,477
0.30	11,217,886	1,545,522	154,552
0.29	10,652,374	1,467,610	146,761
0.28	10,096,697	1,391,052	139,105
0.27	9,551,032	1,315,874	131,587
0.26	9,015,566	1,242,102	124,210
0.25	8,490,498	1,169,762	116,976
0.24	7,976,038	1,098,883	109,888
0.23	7,472,408	1,029,496	102,950
0.22	6,979,848	961,635	96,164
0.21	6,498,613	895,334	89,533
0.20	6,028,974	830,630	83,063
0.19	5,571,226	767,565	76,757
0.18	5,125,687	706,182	70,618
0.17	4,692,701	646,528	64,653
0.16	4,272,642	588,655	58,866
0.15	3,865,923	532,620	53,262
0.14	3,472,995	478,485	47,849
0.13	3,094,361	426,320	42,632
0.12	2,730,584	376,201	37,620
0.11	2,382,296	328,216	32,822
0.10	2,050,220	282,465	28,247
0.09	1,735,190	239,063	23,906
0.08	1,438,185	198,143	19,814
0.07	1,160,373	159,868	15,987
0.06	903,185	124,435	12,444
0.05	668,434	92,093	9,209
0.04	458,511	63,171	6,317
0.03	276,802	38,136	3,814
0.02	128,651	17,725	1,773
0.01	24,761	3,412	341
0.00	0	0	0

## Classification Credibility Table

### Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	7,039,270,170		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,256,832,816	3,476,920,500	660,329,479
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.1251	2.0246	10.6602

\* Expected losses associated with payroll based classifications only

## PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	78,174,322	19,381,004	10,204,754
0.99	76,998,839	19,089,579	10,051,311
0.98	75,829,306	18,799,628	9,898,635
0.97	74,665,756	18,511,159	9,746,749
0.96	73,508,218	18,224,182	9,595,640
0.95	72,356,724	17,938,703	9,445,332
0.94	71,211,305	17,654,731	9,295,812
0.93	70,071,994	17,372,273	9,147,091
0.92	68,938,824	17,091,337	8,999,160
0.91	67,811,829	16,811,932	8,852,049
0.90	66,691,043	16,534,066	8,705,738
0.89	65,576,499	16,257,749	8,560,247
0.88	64,468,233	15,982,986	8,415,578
0.87	63,366,281	15,709,791	8,271,729
0.86	62,270,680	15,438,168	8,128,712
0.85	61,181,467	15,168,129	7,986,526
0.84	60,098,679	14,899,685	7,845,182
0.83	59,022,354	14,632,841	7,704,681
0.82	57,952,532	14,367,610	7,565,032
0.81	56,889,253	14,104,003	7,426,236
0.80	55,832,555	13,842,026	7,288,293
0.79	54,782,483	13,581,691	7,151,214
0.78	53,739,076	13,323,010	7,015,009
0.77	52,702,379	13,065,991	6,879,688
0.76	51,672,434	12,810,648	6,745,242
0.75	50,649,287	12,556,988	6,611,680
0.74	49,632,983	12,305,027	6,479,014
0.73	48,623,568	12,054,772	6,347,243
0.72	47,621,089	11,806,236	6,216,378
0.71	46,625,597	11,559,433	6,086,431
0.70	45,637,138	11,314,374	5,957,399
0.69	44,655,764	11,071,072	5,829,296
0.68	43,681,526	10,829,539	5,702,120
0.67	42,714,478	10,589,788	5,575,882
0.66	41,754,672	10,351,832	5,450,592
0.65	40,802,163	10,115,687	5,326,252
0.64	39,857,011	9,881,364	5,202,871
0.63	38,919,269	9,648,879	5,080,459
0.62	37,988,999	9,418,245	4,959,018
0.61	37,066,260	9,189,479	4,838,569
0.60	36,151,116	8,962,596	4,719,111
0.59	35,243,628	8,737,613	4,600,644
0.58	34,343,862	8,514,542	4,483,190
0.57	33,451,886	8,293,403	4,366,759
0.56	32,567,768	8,074,212	4,251,341
0.55	31,691,578	7,856,987	4,136,968
0.54	30,823,389	7,641,745	4,023,639
0.53	29,963,275	7,428,506	3,911,355
0.52	29,111,313	7,217,288	3,800,148
0.51	28,267,582	7,008,108	3,690,007
0.50	27,432,162	6,800,992	3,580,953
0.49	26,605,138	6,595,954	3,472,997
0.48	25,786,596	6,393,023	3,366,139
0.47	24,976,623	6,192,213	3,260,412
0.46	24,175,312	5,993,553	3,155,803
0.45	23,382,758	5,797,061	3,052,346



## PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	22,599,058	5,602,767	2,950,050
0.43	21,824,314	5,410,693	2,848,917
0.42	21,058,631	5,220,864	2,748,956
0.41	20,302,117	5,033,307	2,650,211
0.40	19,554,884	4,848,055	2,552,660
0.39	18,817,050	4,665,130	2,456,345
0.38	18,088,734	4,484,566	2,361,277
0.37	17,370,066	4,306,393	2,267,457
0.36	16,661,174	4,130,646	2,174,926
0.35	15,962,196	3,957,354	2,083,685
0.34	15,273,275	3,786,557	1,993,745
0.33	14,594,560	3,618,288	1,905,148
0.32	13,926,205	3,452,591	1,817,905
0.31	13,268,376	3,289,501	1,732,037
0.30	12,621,244	3,129,064	1,647,555
0.29	11,984,986	2,971,323	1,564,502
0.28	11,359,794	2,816,324	1,482,887
0.27	10,745,866	2,664,119	1,402,744
0.26	10,143,413	2,514,760	1,324,103
0.25	9,552,659	2,368,300	1,246,988
0.24	8,973,840	2,224,799	1,171,428
0.23	8,407,206	2,084,318	1,097,468
0.22	7,853,027	1,946,926	1,025,127
0.21	7,311,589	1,812,693	954,440
0.20	6,783,199	1,681,693	885,468
0.19	6,268,186	1,554,012	818,245
0.18	5,766,910	1,429,736	752,802
0.17	5,279,758	1,308,961	689,214
0.16	4,807,150	1,191,791	627,523
0.15	4,349,550	1,078,342	567,784
0.14	3,907,467	968,741	510,080
0.13	3,481,466	863,127	454,466
0.12	3,072,180	761,657	401,037
0.11	2,680,321	664,506	349,889
0.10	2,306,703	571,879	301,119
0.09	1,952,262	484,007	254,843
0.08	1,618,102	401,160	211,221
0.07	1,305,536	323,669	170,425
0.06	1,016,173	251,931	132,656
0.05	752,055	186,451	98,170
0.04	515,871	127,896	67,340
0.03	311,430	77,210	40,658
0.02	144,745	35,886	18,901
0.01	27,859	6,908	3,635
0.00	0	0	0

TABLE V

## TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	130,953,565	1,867,532,782	105	231,962	87	298,920	3868	6,219,538	4510	1,201,720	44041	2,670,497	8,052,692	1.426
01	137,608,307	1,800,609,166	104	226,751	59	193,978	3784	6,082,168	4635	1,357,279	40512	2,494,004	7,651,912	1.309
02	138,163,402	1,730,047,108	103	226,534	46	167,547	3543	5,492,998	5177	1,569,583	38300	2,272,189	7,571,620	1.252
03	144,153,126	1,553,511,242	80	188,323	30	99,570	2510	3,751,985	5830	1,839,071	36664	2,268,068	7,388,096	1.078
04	149,583,253	1,258,151,376	102	277,804	25	75,687	834	1,268,101	5246	1,523,877	37019	2,412,312	7,023,734	.841
ALL	700,461,653	8,209,851,674	494	1,151,374	247	835,702	14539	22,814,790	25398	7,491,530	196536	12,117,070	37,688,054	1.172
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	130,953,565	2,693,710,470	105	302,247	87	823,225	3868	7,637,592	4510	1,348,329	44041	2,675,832	14,149,880	2.057
01	137,608,307	2,634,435,158	104	299,450	73	690,873	3921	7,742,251	4626	1,382,276	40365	2,452,042	13,777,460	1.914
02	138,163,402	2,676,073,103	103	296,507	79	747,588	4039	7,979,512	5050	1,508,748	37883	2,301,733	13,926,643	1.937
03	144,153,126	2,637,360,029	80	230,326	80	756,885	3998	7,894,514	5291	1,581,139	35651	2,165,490	13,745,247	1.830
04	149,583,253	2,517,787,970	102	293,739	80	757,089	3760	7,427,938	4811	1,438,016	34447	2,093,735	13,167,363	1.683
ALL	700,461,653	13,159,366,730	494	1,422,269	399	3,775,660	19586	38,681,807	24288	7,258,508	192387	11,688,832	68,766,593	1.879
PURE PREMIUM		1.879		.020		.054		.552		.104		.167	.982	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	130,953,565	2,654,625,583	99	287,865	83	794,827	4086	8,066,740	6460	1,931,164	29051	1,765,199	13,700,460	2.027
01	137,608,307	2,734,498,968	104	300,440	86	813,793	4211	8,314,167	6656	1,988,933	29962	1,820,081	14,107,576	1.987
02	138,163,402	2,675,190,350	100	289,979	84	797,477	4119	8,139,956	6503	1,942,989	29397	1,786,062	13,795,440	1.936
03	144,153,126	2,701,703,591	102	294,265	85	810,708	4165	8,222,936	6549	1,956,738	29769	1,808,194	13,924,194	1.874
04	149,583,253	2,721,097,828	106	304,542	86	822,172	4195	8,286,005	6523	1,949,497	30345	1,844,782	14,003,981	1.819
ALL	700,461,653	13,487,116,320	511	1,477,091	424	4,038,977	20776	41,029,804	32691	9,769,321	148524	9,024,318	69,531,651	1.925
PURE PREMIUM		1.925		.021		.058		.586		.139		.129	.993	

TABLE V

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	18,224,645	463,904,332	19	47,698	21	66,776	946	1,531,163	1143	315,453	11721	729,144	1,948,810	2.545
01	17,492,869	443,554,423	17	39,060	13	30,255	944	1,520,431	1066	313,112	10014	641,719	1,890,968	2.536
02	17,135,609	363,228,095	11	20,546	7	24,844	717	1,097,390	1038	310,884	8739	560,020	1,618,598	2.120
03	17,783,553	353,704,882	11	30,026	5	21,989	558	836,532	1229	365,690	8796	568,847	1,713,964	1.989
04	17,835,375	279,164,223	13	49,245	1	5,759	179	288,088	1133	313,395	9022	573,527	1,561,629	1.565
ALL	88,472,051	1,903,555,955	71	186,575	47	149,623	3344	5,273,604	5609	1,618,534	48292	3,073,257	8,733,969	2.152
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	18,224,645	648,865,360	19	62,150	21	183,902	946	1,880,268	1143	353,938	11721	730,602	3,277,794	3.560
01	17,492,869	644,687,842	17	51,701	17	136,006	975	1,930,044	1067	320,694	9977	630,284	3,378,150	3.685
02	17,135,609	549,554,396	11	27,085	15	137,688	825	1,618,526	1021	303,942	8637	561,838	2,846,465	3.207
03	17,783,553	596,222,812	11	36,825	17	168,345	891	1,754,713	1137	329,167	8540	535,309	3,137,870	3.353
04	17,835,375	552,381,843	13	52,212	16	154,293	856	1,658,580	1082	313,961	8375	492,634	2,852,137	3.097
ALL	88,472,051	2,991,712,253	71	229,973	86	780,234	4493	8,842,131	5450	1,621,702	47250	2,950,667	15,492,416	3.382
PURE PREMIUM		3.382		.026		.088		.999		.183		.334	1.751	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	18,224,645	634,679,604	18	59,193	20	177,558	999	1,985,918	1637	506,933	7732	481,964	3,135,230	3.483
01	17,492,869	664,923,858	17	52,134	20	160,202	1047	2,072,432	1535	461,481	7404	467,718	3,435,272	3.801
02	17,135,609	543,412,484	11	27,558	16	146,914	841	1,650,700	1316	391,819	6693	435,401	2,781,732	3.171
03	17,783,553	606,820,465	14	47,930	18	180,304	928	1,827,379	1411	408,376	7111	445,745	3,158,470	3.412
04	17,835,375	594,343,227	14	55,594	17	167,860	954	1,848,499	1471	426,764	7352	432,437	3,012,278	3.332
ALL	88,472,051	3,044,179,638	74	242,409	91	832,838	4769	9,384,928	7370	2,195,373	36292	2,263,265	15,522,982	3.441
PURE PREMIUM		3.441		.027		.094		1.061		.248		.256	1.755	

TABLE V

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	7,024,061	358,744,236	32	78,058	17	63,607	811	1,395,486	599	159,900	6146	400,014	1,490,378	5.107
01	7,432,127	344,643,425	20	40,280	18	80,263	823	1,416,329	708	204,967	5840	384,916	1,319,679	4.637
02	7,620,463	323,641,730	19	63,600	8	39,525	822	1,360,197	671	201,406	5286	352,439	1,219,248	4.247
03	7,676,166	290,336,668	25	42,552	6	28,021	587	918,226	822	292,051	5096	337,977	1,284,540	3.782
04	7,988,205	248,523,945	31	77,652	7	17,548	233	353,261	847	297,886	5273	407,232	1,331,661	3.111
ALL	37,741,022	1,565,890,004	127	302,142	56	228,964	3276	5,443,499	3647	1,156,210	27641	1,882,578	6,645,506	4.149
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	7,024,061	551,292,819	32	101,709	17	175,173	811	1,713,657	599	179,408	6146	400,813	2,942,168	7.849
01	7,432,127	525,093,366	20	53,341	20	229,106	836	1,767,994	710	212,547	5822	380,740	2,607,205	7.065
02	7,620,463	510,513,701	19	83,165	15	171,826	862	1,829,448	672	207,513	5235	362,143	2,451,042	6.699
03	7,676,166	511,711,604	25	52,026	15	167,534	762	1,631,096	765	260,654	4967	332,152	2,673,655	6.666
04	7,988,205	509,416,607	31	81,842	15	156,491	649	1,484,299	762	273,203	4930	362,634	2,735,698	6.377
ALL	37,741,022	2,608,028,097	127	372,083	82	900,130	3920	8,426,494	3508	1,133,325	27100	1,838,482	13,409,768	6.910
PURE PREMIUM		6.910		.099		.239		2.233		.300		.487	3.553	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	7,024,061	549,835,056	30	96,869	16	169,131	857	1,809,945	858	256,959	4054	264,409	2,901,037	7.828
01	7,432,127	553,240,353	20	53,733	24	269,878	898	1,898,788	1022	305,833	4321	282,605	2,721,565	7.444
02	7,620,463	511,731,826	18	80,836	16	183,292	879	1,866,351	866	267,423	4058	280,747	2,438,668	6.715
03	7,676,166	528,566,829	32	66,215	16	179,366	794	1,699,283	946	322,274	4153	277,713	2,740,818	6.886
04	7,988,205	555,138,237	31	82,238	16	169,872	725	1,657,372	1030	369,258	4365	321,120	2,951,523	6.949
ALL	37,741,022	2,698,512,301	131	379,891	88	971,539	4153	8,931,739	4722	1,521,747	20951	1,426,594	13,753,611	7.150
PURE PREMIUM		7.150		.101		.257		2.367		.403		.378	3.644	

TABLE V

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	105,704,859	1,044,884,214	54	106,207	49	168,537	2111	3,292,889	2768	726,367	26174	1,541,339	4,613,504	.988
01	112,683,311	1,012,411,318	67	147,412	28	83,460	2017	3,145,408	2861	839,199	24658	1,467,370	4,441,265	.898
02	113,407,330	1,043,177,283	73	142,388	31	103,178	2004	3,035,411	3468	1,057,293	24275	1,359,730	4,733,774	.920
03	118,693,407	909,469,692	44	115,745	19	49,560	1365	1,997,226	3779	1,181,330	22772	1,361,244	4,389,592	.766
04	123,759,673	730,463,208	58	150,908	17	52,380	422	626,752	3266	912,595	22724	1,431,553	4,130,444	.590
ALL	574,248,580	4,740,405,715	296	662,660	144	457,115	7919	12,097,686	16142	4,716,784	120603	7,161,236	22,308,579	.825
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	105,704,859	1,493,552,291	54	138,388	49	464,150	2111	4,043,668	2768	814,983	26174	1,544,417	7,929,917	1.413
01	112,683,311	1,464,653,950	67	194,408	36	325,761	2110	4,044,212	2849	849,036	24566	1,441,017	7,792,105	1.300
02	113,407,330	1,616,005,006	73	186,257	49	438,074	2352	4,531,539	3357	997,293	24011	1,377,752	8,629,136	1.425
03	118,693,407	1,529,425,613	44	141,475	48	421,006	2345	4,508,705	3389	991,318	22144	1,298,029	7,933,722	1.289
04	123,759,673	1,455,989,520	58	159,685	49	446,305	2255	4,285,059	2967	850,851	21142	1,238,467	7,579,527	1.176
ALL	574,248,580	7,559,626,380	296	820,213	231	2,095,296	11173	21,413,183	15330	4,503,481	118037	6,899,682	39,864,407	1.316
PURE PREMIUM		1.316		.014		.036		.373		.078		.120	.694	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	105,704,859	1,470,110,923	51	131,803	47	448,139	2230	4,270,877	3965	1,167,271	17265	1,018,825	7,664,194	1.391
01	112,683,311	1,516,334,757	67	194,573	42	383,712	2266	4,342,947	4099	1,221,619	18237	1,069,758	7,950,739	1.346
02	113,407,330	1,620,046,040	71	181,584	52	467,271	2399	4,622,905	4321	1,283,747	18646	1,069,914	8,575,040	1.429
03	118,693,407	1,566,316,297	56	180,119	51	451,039	2443	4,696,275	4192	1,226,087	18505	1,084,736	8,024,907	1.320
04	123,759,673	1,571,616,364	61	166,709	53	484,441	2516	4,780,133	4022	1,153,476	18628	1,091,225	8,040,180	1.270
ALL	574,248,580	7,744,424,381	306	854,788	245	2,234,602	11854	22,713,137	20599	6,052,200	91281	5,334,458	40,255,060	1.349
PURE PREMIUM		1.349		.015		.039		.396		.105		.093	.701	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	130,953,565	805,269,210	105	36,274	87	510,977	3868	2,543,705	4510	851,936	44041	2,645,954	1,463,846	.615
01	137,608,307	765,191,222	104	31,440	59	317,310	3784	2,417,005	4635	898,787	40512	2,513,482	1,473,888	.556
02	138,163,402	757,162,015	103	27,239	46	257,753	3543	2,215,564	5177	1,020,031	38300	2,559,724	1,491,310	.548
03	144,153,126	738,809,643	80	49,036	30	207,440	2510	1,624,875	5830	1,336,597	36664	2,673,448	1,496,701	.513
04	149,583,253	702,373,384	102	56,490	25	176,837	834	828,513	5246	1,298,825	37019	3,136,339	1,526,731	.470
ALL	700,461,653	3,768,805,474	494	200,479	247	1,470,317	14539	9,629,662	25398	5,406,176	196536	13,528,947	7,452,476	.538
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	130,953,565	1,414,987,968	105	93,986	87	1,353,066	3868	6,201,554	4510	1,195,267	44041	3,757,259	1,548,749	1.081
01	137,608,307	1,377,746,041	104	93,084	73	1,135,378	3921	6,284,506	4626	1,226,198	40365	3,443,548	1,594,747	1.001
02	138,163,402	1,392,664,262	103	92,161	79	1,228,906	4039	6,474,342	5050	1,338,264	37883	3,231,567	1,561,401	1.008
03	144,153,126	1,374,524,704	80	71,562	80	1,244,460	3998	6,407,898	5291	1,402,147	35651	3,041,657	1,577,523	.954
04	149,583,253	1,316,736,256	102	91,283	80	1,244,350	3760	6,027,398	4811	1,274,872	34447	2,938,607	1,590,853	.880
ALL	700,461,653	6,876,659,231	494	442,076	399	6,206,160	19586	31,395,698	24288	6,436,748	192387	16,412,638	7,873,273	.982
PURE PREMIUM		.982		.006		.089		.448		.092		.234	.112	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	130,953,565	1,369,292,217	99	89,488	83	1,306,567	4084	6,547,498	6462	1,712,392	29030	2,476,613	1,560,365	1.046
01	137,608,307	1,409,712,598	103	92,183	86	1,337,507	4206	6,739,789	6655	1,764,208	29952	2,555,138	1,608,302	1.024
02	138,163,402	1,378,047,872	97	87,006	84	1,307,521	4110	6,587,981	6476	1,716,138	29341	2,502,944	1,578,889	.997
03	144,153,126	1,390,150,770	100	88,535	85	1,325,287	4138	6,632,865	6499	1,722,522	29656	2,530,166	1,602,132	.964
04	149,583,253	1,396,399,205	103	90,823	86	1,337,900	4133	6,627,220	6407	1,697,027	30032	2,562,422	1,648,601	.934
ALL	700,461,653	6,943,602,662	502	448,035	424	6,614,782	20671	33,135,353	32499	8,612,287	148011	12,627,283	7,998,289	.991
PURE PREMIUM		.991		.006		.094		.473		.123		.180	.114	

TABLE V

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	18,224,645	194,880,960	19	1,721	21	57,569	946	575,741	1143	203,837	11721	709,762	400,180	1.069
01	17,492,869	189,096,816	17	728	13	61,330	944	608,185	1066	207,116	10014	647,491	366,119	1.081
02	17,135,609	161,859,788	11	1,979	7	25,595	717	422,442	1038	198,593	8739	627,671	342,319	.945
03	17,783,553	171,396,422	11	10,287	5	27,914	558	368,485	1229	282,357	8796	675,721	349,200	.964
04	17,835,375	156,162,891	13	1,792	1	21,565	179	158,508	1133	246,640	9022	765,054	368,070	.876
ALL	88,472,051	873,396,877	71	16,507	47	193,973	3344	2,133,361	5609	1,138,543	48292	3,425,699	1,825,888	.987
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	18,224,645	327,779,435	19	4,459	21	152,443	946	1,403,656	1143	285,984	11721	1,007,863	423,390	1.799
01	17,492,869	337,814,956	17	4,378	17	230,627	975	1,575,838	1067	284,817	9977	886,349	396,140	1.931
02	17,135,609	284,646,472	11	7,398	15	162,269	825	1,265,054	1021	265,957	8637	787,380	358,408	1.661
03	17,783,553	313,786,982	11	14,781	17	225,665	891	1,458,618	1137	307,809	8540	762,938	368,057	1.764
04	17,835,375	285,213,748	13	4,206	16	219,208	856	1,272,768	1082	266,883	8375	705,544	383,529	1.599
ALL	88,472,051	1,549,241,593	71	35,222	86	990,212	4493	6,975,934	5450	1,411,450	47250	4,150,074	1,929,524	1.751
PURE PREMIUM		1.751		.004		.112		.788		.160		.469	.218	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	18,224,645	313,402,215	18	4,246	20	147,204	999	1,481,957	1638	409,713	7726	664,337	426,566	1.720
01	17,492,869	343,281,070	17	4,336	20	271,687	1046	1,689,884	1535	409,830	7402	657,567	399,507	1.962
02	17,135,609	277,950,391	10	6,985	16	172,689	839	1,286,812	1310	341,330	6683	609,267	362,422	1.622
03	17,783,553	315,400,309	14	18,311	18	240,444	922	1,509,027	1399	378,785	7092	633,637	373,799	1.774
04	17,835,375	300,499,021	16	5,266	17	236,148	939	1,396,832	1447	356,936	7269	612,357	397,451	1.685
ALL	88,472,051	1,550,533,006	75	39,144	91	1,068,172	4745	7,364,512	7329	1,896,594	36172	3,177,165	1,959,745	1.753
PURE PREMIUM		1.753		.004		.121		.832		.214		.359	.222	

TABLE V

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	7,024,061	149,037,849	32	25,585	17	194,483	811	602,360	599	132,894	6146	386,165	148,891	2.122
01	7,432,127	131,967,943	20	9,816	18	78,284	823	559,483	708	144,200	5840	367,373	160,523	1.776
02	7,620,463	121,924,831	19	12,190	8	33,644	822	530,444	671	124,822	5286	361,732	156,417	1.600
03	7,676,166	128,453,975	25	2,300	6	73,379	587	467,539	822	205,660	5096	374,710	160,952	1.673
04	7,988,205	133,166,054	31	19,251	7	85,362	233	289,264	847	277,108	5273	489,759	170,917	1.667
ALL	37,741,022	664,550,652	127	69,142	56	465,152	3276	2,449,090	3647	884,684	27641	1,979,739	797,700	1.761
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	7,024,061	294,216,826	32	66,291	17	514,992	811	1,468,554	599	186,450	6146	548,355	157,526	4.189
01	7,432,127	260,720,539	20	28,216	20	276,705	836	1,422,933	710	200,234	5822	505,430	173,686	3.508
02	7,620,463	245,104,206	19	37,284	15	198,494	862	1,412,868	672	178,198	5235	460,430	163,769	3.216
03	7,676,166	267,365,479	25	5,132	15	369,272	762	1,461,682	765	230,997	4967	436,927	169,644	3.483
04	7,988,205	273,569,766	31	31,100	15	412,079	649	1,377,470	762	258,727	4930	478,227	178,095	3.425
ALL	37,741,022	1,340,976,816	127	168,023	82	1,771,542	3920	7,143,507	3508	1,054,606	27100	2,429,369	842,720	3.553
PURE PREMIUM		3.553		.045		.469		1.893		.279		.644	.223	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	7,024,061	289,816,242	30	63,118	16	497,294	856	1,550,475	858	267,117	4051	361,451	158,708	4.126
01	7,432,127	271,829,308	20	27,943	24	325,963	897	1,526,060	1021	288,059	4321	375,105	175,162	3.657
02	7,620,463	243,448,884	18	35,197	16	211,232	877	1,437,390	862	228,572	4053	356,495	165,603	3.195
03	7,676,166	273,342,579	32	6,617	16	393,068	789	1,513,978	938	283,343	4139	364,130	172,290	3.561
04	7,988,205	294,028,025	30	30,305	16	441,641	717	1,520,814	1008	342,205	4338	420,755	184,560	3.681
ALL	37,741,022	1,372,465,038	130	163,180	88	1,869,198	4136	7,548,717	4687	1,409,296	20902	1,877,936	856,323	3.637
PURE PREMIUM		3.637		.043		.495		2.000		.373		.498	.227	



TABLE V

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2000 - 2004

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
00	105,704,859	461,350,401	54	8,968	49	258,924	2111	1,365,605	2768	515,205	26174	1,550,027	914,776	.436
01	112,683,311	444,126,463	67	20,896	28	177,696	2017	1,249,337	2861	547,472	24658	1,498,618	947,246	.394
02	113,407,330	473,377,396	73	13,071	31	198,514	2004	1,262,678	3468	696,616	24275	1,570,322	992,574	.417
03	118,693,407	438,959,246	44	36,449	19	106,147	1365	788,851	3779	848,580	22772	1,623,017	986,548	.370
04	123,759,673	413,044,439	58	35,448	17	69,909	422	380,741	3266	775,077	22724	1,881,526	987,743	.334
ALL	574,248,580	2,230,857,945	296	114,832	144	811,190	7919	5,047,212	16142	3,382,950	120603	8,123,510	4,828,887	.388
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
00	105,704,859	792,991,707	54	23,236	49	685,631	2111	3,329,344	2768	722,833	26174	2,201,041	967,833	.750
01	112,683,311	779,210,546	67	60,489	36	628,046	2110	3,285,735	2849	741,146	24566	2,051,769	1,024,921	.692
02	113,407,330	862,913,584	73	47,480	49	868,143	2352	3,796,421	3357	894,110	24011	1,983,758	1,039,225	.761
03	118,693,407	793,372,243	44	51,648	48	649,522	2345	3,487,598	3389	863,341	22144	1,841,791	1,039,822	.668
04	123,759,673	757,952,742	58	55,977	49	613,063	2255	3,377,160	2967	749,263	21142	1,754,836	1,029,229	.612
ALL	574,248,580	3,986,440,822	296	238,830	231	3,444,405	11173	17,276,258	15330	3,970,693	118037	9,833,195	5,101,030	.694
PURE PREMIUM		.694		.004		.060		.301		.069		.171	.089	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
00	105,704,859	766,073,760	51	22,124	47	662,069	2229	3,515,066	3966	1,035,562	17253	1,450,825	975,091	.725
01	112,683,311	794,602,220	66	59,904	42	739,857	2263	3,523,845	4099	1,066,318	18229	1,522,466	1,033,633	.705
02	113,407,330	856,648,597	69	44,824	52	923,600	2394	3,863,780	4304	1,146,237	18605	1,537,182	1,050,864	.755
03	118,693,407	801,407,882	54	63,607	51	691,775	2427	3,609,860	4162	1,060,394	18425	1,532,399	1,056,043	.675
04	123,759,673	801,872,159	57	55,251	53	660,111	2477	3,709,574	3952	997,887	18425	1,529,309	1,066,590	.648
ALL	574,248,580	4,020,604,618	297	245,710	245	3,677,412	11790	18,222,125	20483	5,306,398	90937	7,572,181	5,182,221	.700
PURE PREMIUM		.700		.004		.064		.317		.092		.132	.090	

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**April 1, 2008 LOSS COST REVISION**

**LOSS COST SELECTIONS**

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
<b>Temporary Staffing Classifications</b>		
185	3.92	Temporary Staffing Procedure
187	3.31	Temporary Staffing Procedure
189	3.04	Temporary Staffing Procedure
191	3.26	Temporary Staffing Procedure
275	2.59	Temporary Staffing Procedure
276	4.03	Temporary Staffing Procedure
291	3.51	Temporary Staffing Procedure
297	3.08	Temporary Staffing Procedure
491	3.67	Temporary Staffing Procedure
493	3.56	Temporary Staffing Procedure
495	4.83	Temporary Staffing Procedure
497	1.52	Temporary Staffing Procedure
499	3.62	Temporary Staffing Procedure
587	2.91	Temporary Staffing Procedure
691	6.14	Temporary Staffing Procedure
693	8.38	Temporary Staffing Procedure
695	4.23	Temporary Staffing Procedure
867	6.68	Temporary Staffing Procedure
877	2.81	Temporary Staffing Procedure
879	4.13	Temporary Staffing Procedure
881	3.87	Temporary Staffing Procedure
883	2.59	Temporary Staffing Procedure
895	0.67	Temporary Staffing Procedure
<b>Explosives Classifications</b>		
0771	0.78	Explosives - Target = 20% of total
0775	0.78	Explosives - Target = 20% of total
4771	3.13	Explosives - Target = 80% of total
4775	3.13	Explosives - Target = 80% of total
<b>Aircraft Classifications</b>		
7413	1.26	Aircraft Procedure
7421	1.53	Aircraft Procedure
7424	3.60	Aircraft Procedure
7453	0.27	Aircraft Procedure

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**April 1, 2008 LOSS COST REVISION**  
**LOSS COST SELECTIONS**

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
<b>Other Classifications</b>		
0133	A	"A" Rated
0152	1.25	O.D. non-rateable element for 615. Use 10% of total
0162	1.11	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	1.11	Federal black lung - code 615, use CMCRB loss cost
287	3.95	Combine with 924
442	2.76	Combine with 443 and 445
443	2.76	Combine with 442 and 445
445	2.76	Combine with 442 and 443
606	11.08	Data reassignment
607	8.02	Data reassignment
615	11.27	Rate excluding non-rateable element. Use 90% of total
670	4.65	Combine with 681
681	4.65	Combine with 670
807	5.36	HCV surcharge
809	4.86	Combine with 992
815	3.56	Data reassignment
861	7.94	Data reassignment
862	8.09	Combine with 863
863	6.58	Combine with 862, subject to capping
889	0.44	Capping due to oscillating indications
924	3.95	Combine with 287
981	1.32	No experience, use industry group change
985	3.65	HCV surcharge
992	4.86	Combine with 809
993	1,164.85	Combine with 996, HCV surcharge
994	1.23	HCV surcharge
996	931.88	Combine with 993
7405	0.74	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.16	Non-rateable element of 7405, use 17.5% of total,
9108	76.06	Countrywide loss cost
9985	A	"A" Rated

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes**

Temporary Staffing Code	PY 00-04 Payrolls (\$000)	Serious	Non-Serious	Med Only
<b>185</b>	39,761	A) Credibility Based on Payroll of \$10,161,520 0.26                      0.65                      0.99		
<b>187</b>	46,620			
<b>189</b>	25,286			
<b>191</b>	24,603	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium <b>1.477                      1.804                      1.345</b>		
<b>275</b>	102,882			
<b>276</b>	46,407			
<b>291</b>	5,164	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums <b>1.124                      1.523                      1.342</b>		
<b>297</b>	63,432			
<b>491</b>	9,048			
<b>493</b>	48,676	$C = A * B + (1 - A)$		
<b>495</b>	16,438			
<b>497</b>	49,802			
<b>499</b>	7,570			
<b>587</b>	22,778			
<b>691</b>	12,085			
<b>693</b>	11,652			
<b>695</b>	9,560			
<b>867</b>	110,329			
<b>877</b>	2,340			
<b>879</b>	183,674			
<b>881</b>	10,720			
<b>883</b>	56,963			
<b>895</b>	110,362			
<b>TOTAL</b>	1,016,152			

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes**

Temporary Staffing Code	PY 00-04 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 00-04 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
<b>185</b>	39,761	0.0391	1.803	3.288	0.856	<b>104</b>	1,776,654	1.905	1.111	0.294
<b>187</b>	46,620	0.0459	2.916	3.616	0.599	<b>107</b>	735,646	1.480	0.874	0.228
<b>189</b>	25,286	0.0249	4.698	1.136	0.118	<b>113</b>	641,635	1.797	0.969	0.222
<b>191</b>	24,603	0.0242	2.992	4.749	0.616	<b>161</b>	1,313,527	1.348	1.172	0.188
<b>275</b>	102,882	0.1012	2.326	1.657	0.225	<b>221</b>	1,659,979	0.991	0.939	0.215
<b>276</b>	46,407	0.0457	1.713	1.665	0.368	<b>222</b>	3,175,406	2.088	1.131	0.250
<b>291</b>	5,164	0.0051	0.401	2.629	0.432	<b>255</b>	772,650	2.198	0.754	0.128
<b>297</b>	63,432	0.0624	0.758	0.461	0.098	<b>281</b>	2,405,982	1.271	0.975	0.188
<b>491</b>	9,048	0.0089	0.231	0.432	0.175	<b>403</b>	1,068,858	2.145	1.075	0.189
<b>493</b>	48,676	0.0479	1.219	1.570	0.223	<b>445</b>	2,993,948	1.649	1.093	0.244
<b>495</b>	16,438	0.0162	9.371	2.929	0.364	<b>451</b>	1,292,941	2.339	1.377	0.272
<b>497</b>	49,802	0.0490	0.988	1.176	0.212	<b>472</b>	688,929	0.765	0.422	0.119
<b>499</b>	7,570	0.0074	0.119	0.929	0.102	<b>475</b>	784,312	2.453	1.155	0.098
<b>587</b>	22,778	0.0224	0.164	0.122	0.131	<b>563</b>	1,004,212	1.472	0.811	0.145
<b>691</b>	12,085	0.0119	0.816	3.599	0.169	<b>609</b>	2,577,366	4.127	1.359	0.165
<b>693</b>	11,652	0.0115	10.610	2.864	0.509	<b>651</b>	2,631,811	5.298	1.884	0.273
<b>695</b>	9,560	0.0094	13.419	3.420	0.164	<b>661</b>	4,372,927	2.594	0.958	0.181
<b>867</b>	110,329	0.1086	4.984	3.097	0.603	<b>813</b>	1,160,742	3.599	1.684	0.349
<b>877</b>	2,340	0.0023	6.405	2.108	0.285	<b>914</b>	2,587,451	1.389	0.897	0.198
<b>879</b>	183,674	0.1808	2.080	1.673	0.315	<b>923</b>	331,125	1.463	1.282	0.313
<b>881</b>	10,720	0.0105	3.814	2.348	0.192	<b>926</b>	1,481,971	1.990	1.123	0.220
<b>883</b>	56,963	0.0561	2.199	1.655	0.204	<b>928</b>	10,426,386	1.160	0.842	0.207
<b>895</b>	110,362	0.1086	0.456	0.556	0.030	<b>965</b>	43,796,566	0.305	0.198	0.069
<b>TOTAL / WTD</b>	1,016,152	1.0000	2.423	1.847	0.308			1.641	1.024	0.229
<b>Ratio of Temp codes to Direct codes</b>								<b>1.477</b>	<b>1.804</b>	<b>1.345</b>

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**Procedure to Derive Loss Costs for Selected Temporary Staffing Codes**

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium (1)				Industry Group	Indicated Loss Cost *	Selected Loss Cost *	4/1/07 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
<b>104</b>	1.638	0.933	0.246	2.817	<b>185</b>	1.841	1.421	0.330	3.592	1	3.92	3.92	4.41	-11.1%
<b>107</b>	1.359	0.819	0.194	2.372	<b>187</b>	1.528	1.247	0.260	3.035	1	3.31	3.31	3.91	-15.3%
<b>113</b>	1.116	0.836	0.193	2.145	<b>189</b>	1.254	1.273	0.259	2.786	1	3.04	3.04	3.32	-8.4%
<b>161</b>	1.088	1.022	0.160	2.270	<b>191</b>	1.223	1.557	0.215	2.995	1	3.26	3.26	3.69	-11.7%
<b>221</b>	0.874	0.759	0.175	1.808	<b>275</b>	0.982	1.156	0.235	2.373	1	2.59	2.59	3.00	-13.7%
<b>222</b>	1.738	0.958	0.212	2.908	<b>276</b>	1.954	1.459	0.285	3.698	1	4.03	4.03	4.46	-9.6%
<b>255</b>	1.732	0.739	0.110	2.581	<b>291</b>	1.947	1.125	0.148	3.220	1	3.51	3.51	3.97	-11.6%
<b>281</b>	1.215	0.817	0.158	2.190	<b>297</b>	1.366	1.244	0.212	2.822	1	3.08	3.08	3.59	-14.2%
<b>403</b>	1.572	0.911	0.158	2.641	<b>491</b>	1.767	1.387	0.212	3.366	1	3.67	3.67	3.96	-7.3%
<b>445</b>	1.420	0.916	0.204	2.540	<b>493</b>	1.596	1.395	0.274	3.265	1	3.56	3.56	4.03	-11.7%
<b>451</b>	2.038	1.204	0.228	3.470	<b>495</b>	2.291	1.834	0.306	4.431	1	4.83	4.83	5.61	-13.9%
<b>472</b>	0.643	0.357	0.096	1.096	<b>497</b>	0.723	0.544	0.129	1.396	1	1.52	1.52	1.68	-9.5%
<b>475</b>	1.495	1.003	0.081	2.579	<b>499</b>	1.680	1.528	0.109	3.317	1	3.62	3.62	3.85	-6.0%
<b>563</b>	1.335	0.662	0.122	2.119	<b>587</b>	1.501	1.008	0.164	2.673	1	2.91	2.91	3.22	-9.6%
<b>609</b>	3.290	1.139	0.138	4.567	<b>691</b>	3.698	1.735	0.185	5.618	2	6.14	6.14	6.72	-8.6%
<b>651</b>	4.409	1.579	0.229	6.217	<b>693</b>	4.956	2.405	0.307	7.668	2	8.38	8.38	9.38	-10.7%
<b>661</b>	2.171	0.803	0.152	3.126	<b>695</b>	2.440	1.223	0.204	3.867	2	4.23	4.23	4.63	-8.6%
<b>813</b>	3.233	1.414	0.292	4.939	<b>867</b>	3.634	2.154	0.392	6.180	3	6.68	6.68	7.39	-9.6%
<b>914</b>	1.098	0.752	0.166	2.016	<b>877</b>	1.234	1.145	0.223	2.602	3	2.81	2.81	3.01	-6.6%
<b>923</b>	1.475	1.175	0.279	2.929	<b>879</b>	1.658	1.790	0.374	3.822	3	4.13	4.13	4.67	-11.6%
<b>926</b>	1.685	0.944	0.184	2.813	<b>881</b>	1.894	1.438	0.247	3.579	3	3.87	3.87	4.27	-9.4%
<b>928</b>	0.972	0.706	0.173	1.851	<b>883</b>	1.093	1.075	0.232	2.400	3	2.59	2.59	2.80	-7.5%
<b>965</b>	0.256	0.166	0.058	0.480	<b>895</b>	0.288	0.253	0.078	0.619	3	0.67	0.67	0.76	-11.8%

\* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate

(1) Proposed Pure Premium for Direct Employee Code \* Adjustment for Temporary Staffing Code Experience

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**Proposed Effective: April 1, 2008**  
**AIRCRAFT OPERATIONS**

**Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges**

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	2.86
Code		Loss Cost Index	Loss Cost
7413	19,107	Index * 0.70 * 0.825	1.26
7421	77,887	Index * 0.70	1.53
7424	241,934	Index * 1.65	3.60
7453	19,019	Index * 0.70 * 0.175	0.27

NEW BASE LOSS COST (BLC) = 2.18

WTD AVE LOSS COST = 2.85

TARGET WTD LOSS COST = 2.86

(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: PUBLISHER - PRODUCT DISTRIBUTION  
 WHOLESALE STORE - NOC

INDUSTRY GROUP:  
 3

CODE:  
 287 + 924

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	668,044	22,889,398	3.426	31,006,122	37,059	0.8562	1	4	46	50	471	572
2001	684,198	24,352,409	3.559	32,457,125	36,107	0.9120	2	0	54	63	505	624
2002	678,354	21,949,033	3.236	32,722,607	36,592	0.8093	1	0	43	57	448	549
2003	711,919	15,502,115	2.178	25,220,279	30,844	0.6307	0	0	26	66	357	449
2004	756,876	12,265,440	1.621	22,049,397	25,950	0.5404	1	0	9	41	358	409
TOTAL	3,499,391	96,958,395	2.771	143,455,530	33,915	0.7438	5	4	178	277	2139	2603
O.D.		269,095	0.008				0	0	1	0	5	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	51	1,238,218	6,890,223	1,591,827	3,491,664	0	504,906	3,127,579	1,124,766	3,228,398	1,691,766
2001	189,293	0	8,334,282	2,284,678	3,825,476	3,000	0	2,993,240	1,295,693	3,605,257	1,821,490
2002	294,928	0	7,088,555	2,015,375	3,056,333	52,400	0	2,250,328	1,676,054	3,655,099	1,859,961
2003	0	0	3,624,279	2,001,982	2,462,773	0	0	1,215,021	1,645,432	2,899,496	1,653,132
2004	1,000	0	1,256,920	1,114,739	2,558,600	0	0	1,550,947	830,098	3,301,241	1,651,895
TOTAL	485,272	1,238,218	27,194,259	9,008,601	15,394,846	55,400	504,906	11,137,115	6,572,043	16,689,491	8,678,244
O.D.	0	0	127,323	0	50,313	0	0	23,021	45,071	0	23,367

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	66	2,024,854	8,242,041	1,786,030	3,498,647	0	511,115	6,991,109	1,578,047	4,584,325	1,789,888
2001	250,894	410,751	10,455,079	2,303,879	3,757,152	8,881	196,381	6,463,922	1,734,991	4,904,343	1,970,852
2002	385,940	622,139	10,267,941	1,942,698	3,088,990	155,013	461,533	7,151,433	2,097,717	4,601,824	1,947,379
2003	1,338	609,001	7,858,918	1,698,323	2,336,903	2,485	520,609	5,555,345	1,609,690	3,285,266	1,742,401
2004	3,637	586,388	6,642,606	1,231,742	2,162,805	4,463	635,545	5,031,996	1,015,497	3,013,443	1,721,275
TOTAL	641,875	4,253,133	43,466,585	8,962,672	14,844,497	170,842	2,325,183	31,193,805	8,035,942	20,389,201	9,171,795
O.D.	37	9,730	162,889	3,921	49,951	39	4,143	63,437	3,076	56,716	24,533

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	82,291,698	52,345,976	9,196,328	
IBNR + FREQ. ADJUSTMENT	3,929,368	(1,449,653)	104,028	
TOTAL LOSSES	86,221,066	50,896,323	9,300,356	
EXPECTED LOSSES	94,877,384	49,492,968	8,742,509	
CREDIBILITY	0.58	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.464	1.454	0.266	4.184
INDICATED (POST-TEST)	2.065	1.218	0.223	3.506
PRES. ON LOSS COST LEVEL	2.410	1.257	0.222	3.889
DERIVED BY FORMULA	2.210	1.218	0.223	3.651
UNDERLYING PRES. LOSS COST	2.711	1.414	0.250	4.375
PROPOSED	2.210	1.218	0.223	3.651
YEAR	4-1-07	4-1-08	IND. LOSS COST =	3.947
IND. LOSS COST		3.95		
MAN.LOSS COST	4.66	3.95	ADJ. LOSS CO	3.95



CLASS:  
Hand Tool Mfg. - Non-Forged  
Saw Blade or Industrial Knife Mfg.  
Hardware Mfg., NOC

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
1

CODE:  
442 + 443 + 445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	690,184	14,741,367	2.136	18,887,925	28,636	0.6636	0	0	23	42	393	458
2001	643,002	14,770,140	2.297	18,233,498	38,084	0.5443	1	0	26	32	291	350
2002	602,848	13,538,679	2.246	19,308,149	34,424	0.5839	1	1	25	40	285	352
2003	556,349	10,512,621	1.890	16,875,506	28,287	0.5896	1	0	14	32	281	328
2004	576,955	8,525,707	1.478	16,924,065	22,372	0.5633	0	0	4	35	286	325
TOTAL	3,069,338	62,088,514	2.023	90,229,143	30,398	0.5907	3	1	92	181	1536	1813
O.D.		83,329	0.003				0	0	0	1	3	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	3,501,844	924,374	3,219,669	0	0	1,958,003	763,913	2,747,657	1,625,907
2001	74,525	0	3,869,358	1,088,440	2,215,743	0	0	3,482,814	657,471	1,940,899	1,440,890
2002	1,797	378,917	3,996,616	916,105	2,077,584	8,173	543,625	1,399,727	752,922	2,041,688	1,421,525
2003	437,086	0	1,939,087	949,243	2,061,137	13,903	0	726,065	639,432	2,512,132	1,234,536
2004	0	0	652,713	1,175,032	2,079,249	0	0	549,010	499,311	2,315,629	1,254,763
TOTAL	513,408	378,917	13,959,618	5,053,194	11,653,382	22,076	543,625	8,115,619	3,313,049	11,558,005	6,977,621
O.D.	0	0	0	38,433	4,759	0	0	0	3,670	1,927	34,540

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	4,073,366	1,037,148	3,226,108	0	0	3,857,650	1,071,770	3,901,673	1,720,210
2001	98,937	191,190	4,843,995	1,103,179	2,169,065	853	140,962	4,575,832	894,280	2,656,162	1,559,043
2002	3,713	519,907	5,775,192	928,138	2,076,156	31,792	757,925	4,179,195	981,967	2,565,827	1,488,337
2003	531,485	357,895	4,595,797	901,172	1,891,442	19,793	317,387	3,409,040	771,290	2,779,004	1,301,201
2004	2,131	485,320	5,566,943	1,133,060	1,771,785	3,036	437,321	3,443,216	668,513	2,105,277	1,307,463
TOTAL	636,266	1,554,312	24,855,293	5,102,697	11,134,556	55,474	1,653,595	19,464,933	4,387,820	14,007,943	7,376,254
O.D.	1	685	11,082	37,375	4,465	2	159	2,285	4,813	1,837	36,463

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,234,087	34,681,506	7,412,717	
IBNR + FREQ. ADJUSTMENT	2,049,268	(1,097,433)	83,497	
TOTAL LOSSES	50,283,355	33,584,073	7,496,214	
EXPECTED LOSSES	50,742,462	32,671,920	7,484,428	
CREDIBILITY	0.53	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.638	1.094	0.244	2.976
INDICATED (POST-TEST)	1.373	0.917	0.204	2.494
PRES. ON LOSS COST LEVEL	1.456	0.937	0.215	2.608
DERIVED BY FORMULA	1.412	0.917	0.204	2.533
UNDERLYING PRES. LOSS COST	1.653	1.064	0.244	2.962
PROPOSED	1.412	0.917	0.204	2.533
YEAR	4-1-07	4-1-08	IND. LOSS COST =	2.761
IND. LOSS COST		2.76		
MAN. LOSS COST	3.20	2.76	ADJ. LOSS COST =	2.76

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
OIL OR GAS WELL DRILLING

INDUSTRY GROUP:  
2

CODE:  
606

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	16,954	1,084,412	6.396	1,366,615	16,858	3.5980	0	0	3	2	56	61
2001	14,693	2,249,565	15.310	2,830,783	52,632	2.8585	0	1	3	8	30	42
2002	18,198	2,948,709	16.203	4,724,508	55,910	2.8575	0	0	9	6	37	52
2003	22,076	2,392,827	10.839	4,047,574	41,519	2.5367	1	0	5	5	45	56
2004	28,443	1,847,623	6.496	3,712,752	23,645	2.5665	0	0	3	8	62	73
TOTAL	100,364	10,523,136	10.485	16,682,232	35,906	2.8297	1	1	23	29	230	284
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	320,055	87,781	301,500	0	0	60,084	28,527	230,403	56,062
2001	0	751,831	336,086	372,245	157,526	0	112,565	177,296	217,014	85,980	39,022
2002	0	0	1,327,759	211,765	256,415	0	0	584,118	107,495	419,768	41,389
2003	321,893	0	620,976	213,547	269,674	5,661	0	381,427	131,508	380,356	67,785
2004	0	0	385,223	361,966	316,126	0	0	60,550	155,087	447,168	121,503
TOTAL	321,893	751,831	2,990,099	1,247,304	1,301,241	5,661	112,565	1,263,475	639,631	1,563,675	325,761
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	393,028	98,490	302,103	0	0	146,485	40,023	327,172	59,314
2001	532	684,958	523,774	362,955	158,250	1,873	162,328	495,224	276,106	122,561	42,222
2002	419	105,164	1,761,609	210,975	269,510	908	101,492	1,535,399	163,992	531,706	43,334
2003	391,036	88,772	1,140,597	190,717	261,109	8,068	122,436	1,173,702	165,937	433,755	71,445
2004	439	136,012	1,508,928	290,331	297,949	587	86,028	695,942	158,313	411,617	126,606
TOTAL	392,426	1,014,906	5,327,936	1,153,468	1,288,921	11,436	472,284	4,046,752	804,371	1,826,811	342,921
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,265,740	5,073,571	342,921	
IBNR + FREQ. ADJUSTMENT	272,974	(107,965)	3,025	
TOTAL LOSSES	11,538,714	4,965,606	345,946	
EXPECTED LOSSES	6,303,863	4,621,762	225,819	
CREDIBILITY	0.05	0.14	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.497	4.948	0.345	16.790
INDICATED (POST-TEST)	9.634	4.146	0.289	14.069
PRES. ON LOSS COST LEVEL	5.604	4.109	0.201	9.914
DERIVED BY FORMULA	5.806	4.114	0.219	10.139
UNDERLYING PRES. LOSS COST	6.281	4.605	0.225	11.111
PROPOSED	5.806	4.114	0.219	10.139
YEAR	4-1-07	4-1-08	IND. LOSS COST =	11.082
IND. LOSS COST		11.08		
MAN.LOSS COST	12.37	11.08	ADJ. LOSS CO	11.08

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
2

CLASS:  
DRILLING

CODE:  
607

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	53,180	3,839,809	7.220	5,356,595	38,204	1.8052	1	0	11	6	78	96
2001	65,973	3,592,390	5.445	5,560,367	48,250	1.0762	0	0	9	13	49	71
2002	56,487	3,760,760	6.658	5,907,853	45,269	1.4163	0	0	10	7	63	80
2003	56,003	3,921,132	7.002	3,355,376	50,190	1.3392	1	0	3	5	66	75
2004	67,680	3,172,580	4.688	6,711,033	34,734	1.2855	2	0	4	10	71	87
TOTAL	299,323	18,286,671	6.109	26,891,224	42,790	1.3664	4	0	37	41	327	409
O.D.		60	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	124,420	0	1,505,677	210,321	669,384	203,779	0	368,632	79,065	506,276	172,255
2001	0	0	1,494,141	454,521	166,062	0	0	831,098	227,950	251,992	166,626
2002	0	0	1,590,856	195,151	368,359	0	0	663,783	287,401	516,003	139,207
2003	3,000	0	574,160	111,322	398,187	0	0	2,190,947	36,608	449,994	156,914
2004	6,000	0	470,882	432,438	642,886	0	0	214,134	667,475	588,033	150,732
TOTAL	133,420	0	5,635,716	1,403,753	2,244,878	203,779	0	4,268,594	1,298,499	2,312,298	785,734
O.D.	0	0	0	0	0	0	0	0	0	0	60

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	162,119	0	1,848,971	235,980	670,723	527,991	0	898,725	110,928	718,912	182,246
2001	448	72,900	1,877,193	447,579	172,459	416	65,348	2,085,058	306,067	352,610	180,289
2002	492	124,181	2,079,890	206,373	379,840	1,063	119,621	1,825,141	366,549	658,953	145,750
2003	3,764	63,338	809,822	125,989	361,283	479	116,898	1,107,297	99,344	501,775	165,387
2004	7,021	193,867	2,169,205	405,016	565,435	1,625	236,511	1,890,456	479,652	605,182	157,063
TOTAL	173,844	454,286	8,785,081	1,420,937	2,149,740	531,574	538,378	7,806,677	1,362,540	2,837,432	830,735
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,289,840	7,770,649	830,735	
IBNR + FREQ. ADJUSTMENT	638,434	(245,208)	10,393	
TOTAL LOSSES	18,928,274	7,525,441	841,128	
EXPECTED LOSSES CREDIBILITY	15,029,008	8,734,245	865,043	
	0.11	0.29	0.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.324	2.514	0.281	9.119
INDICATED (POST-TEST)	5.300	2.107	0.235	7.642
PRES. ON LOSS COST LEVEL	4.480	2.603	0.258	7.341
DERIVED BY FORMULA	4.570	2.459	0.248	7.277
UNDERLYING PRES. LOSS COST	5.021	2.918	0.289	8.228
PROPOSED	4.610	2.481	0.250	7.341
YEAR	4-1-07	4-1-07	IND. LOSS COST =	8.024
IND. LOSS COST		8.02		
MAN.LOSS COST	9.16	8.02	ADJ. LOSS COST =	8.02

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
2

CLASS:  
TUNNELING OR SHAFT SINKING

CODE:  
615 + 0152

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	1,531	639,639	41.779	990,998	45,083	9.1444	0	0	1	3	10	14
2001	2,272	75,187	3.309	92,042	7,294	3.9613	0	0	0	1	8	9
2002	2,387	23,836	0.999	30,089	2,261	2.9326	0	0	0	0	7	7
2003	1,211	167,396	13.823	308,095	53,893	2.4773	0	0	0	2	1	3
2004	949	31,255	3.293	57,426	23,255	1.0537	0	0	0	0	1	1
TOTAL	8,350	937,313	11.225	1,478,650	26,399	4.0719	0	0	1	6	27	34
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	224,786	119,048	51,541	0	0	183,060	23,268	29,458	8,478
2001	0	0	0	4,080	33,714	0	0	0	2,064	25,786	9,543
2002	0	0	0	0	10,203	0	0	0	0	5,621	8,012
2003	0	0	0	101,126	12,827	0	0	0	42,914	4,812	5,717
2004	0	0	0	0	9,597	0	0	0	0	13,658	8,000
TOTAL	0	0	224,786	224,254	117,882	0	0	183,060	68,246	79,335	39,750
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	276,037	133,572	51,644	0	0	446,300	32,645	41,830	8,970
2001	0	221	3,916	4,466	32,595	0	34	2,426	3,094	34,964	10,326
2002	0	195	2,661	466	9,820	0	75	1,315	277	6,891	8,389
2003	21	8,290	112,585	68,569	16,808	21	4,119	49,882	33,402	8,372	6,026
2004	8	1,091	12,832	2,083	7,565	8	1,228	10,376	2,010	11,889	8,336
TOTAL	29	9,797	408,031	209,156	118,432	29	5,456	510,299	71,428	103,946	42,047
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	933,641	502,962	42,047	
IBNR + FREQ. ADJUSTMENT	26,023	(13,004)	188	
TOTAL LOSSES	959,664	489,958	42,235	
EXPECTED LOSSES	692,716	353,456	19,539	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.493	5.868	0.506	17.867
INDICATED (POST-TEST)	9.631	4.917	0.424	14.972
PRES. ON LOSS COST LEVEL	7.402	3.777	0.209	11.388
DERIVED BY FORMULA	7.424	3.811	0.218	11.453
UNDERLYING PRES. LOSS COST	8.296	4.233	0.234	12.763
PROPOSED	7.424	3.811	0.218	11.453
YEAR	4-1-07	4-1-08	IND. LOSS COST =	12.518
IND. LOSS COST		12.52		
MAN.LOSS COST	14.21	12.52	ADJ. LOSS COST =	12.52

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
HOUSE FURNISHINGS INSTALLATION  
CANVAS GOODS ERECTION

INDUSTRY GROUP:  
2

CODE:  
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	45,088	1,846,159	4.095	2,583,856	30,226	1.2864	0	0	5	2	51	58
2001	48,594	2,802,186	5.767	3,781,592	38,851	1.4199	0	0	7	5	57	69
2002	54,365	2,188,920	4.026	3,280,545	34,551	1.1037	0	0	6	5	49	60
2003	55,228	1,663,792	3.013	2,774,858	21,550	1.2856	0	0	3	6	62	71
2004	58,924	1,388,793	2.357	2,980,286	22,048	0.9843	0	0	1	5	52	58
TOTAL	262,199	9,889,850	3.772	15,401,137	29,480	1.2052	0	0	22	23	271	316
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	813,731	19,528	322,358	0	0	287,805	11,468	298,231	93,038
2001	0	0	1,416,424	272,526	332,716	0	0	226,755	126,793	305,539	121,433
2002	0	0	973,671	151,781	327,700	0	0	285,531	73,558	260,801	115,878
2003	0	0	453,363	207,678	278,078	0	0	107,535	238,708	244,687	133,743
2004	0	0	107,339	178,341	479,103	0	0	8,940	215,603	289,484	109,983
TOTAL	0	0	3,764,528	829,854	1,739,955	0	0	916,566	666,130	1,398,742	574,075
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	999,262	21,910	323,003	0	0	701,669	16,090	423,488	98,434
2001	425	68,550	1,766,281	275,744	331,007	113	18,331	602,950	168,611	418,189	131,391
2002	307	79,671	1,326,536	158,162	331,963	450	51,090	776,398	105,642	329,002	121,324
2003	161	72,869	938,090	181,612	264,190	283	57,741	619,600	214,012	285,335	140,965
2004	458	94,336	1,083,863	208,496	398,521	453	67,729	570,342	163,142	278,344	114,602
TOTAL	1,351	315,426	6,114,032	845,924	1,648,684	1,299	194,891	3,270,959	667,497	1,734,358	606,716
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,897,958	4,896,463	606,716	
IBNR + FREQ. ADJUSTMENT	271,183	(143,196)	8,060	
TOTAL LOSSES	10,169,141	4,753,267	614,776	
EXPECTED LOSSES	6,549,541	5,200,206	662,754	
CREDIBILITY	0.10	0.26	0.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.878	1.813	0.234	5.925
INDICATED (POST-TEST)	3.250	1.519	0.196	4.965
PRES. ON LOSS COST LEVEL	2.229	1.770	0.226	4.225
DERIVED BY FORMULA	2.331	1.705	0.214	4.250
UNDERLYING PRES. LOSS COST	2.498	1.983	0.253	4.734
PROPOSED	2.331	1.705	0.214	4.250
YEAR	4-1-07	4-1-08	IND. LOSS COST =	4.645
IND. LOSS COST		4.65		
MAN.LOSS COST	5.27	4.65	ADJ. LOSS COST =	4.65

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
AMBULANCE SERVICE NON-VOLUNTEER

INDUSTRY GROUP:  
3

CODE:  
807

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	113,872	4,707,617	4.134	6,350,043	18,424	2.0022	1	0	11	5	211	228
2001	127,656	4,706,411	3.687	6,554,709	19,677	1.6685	0	0	9	13	191	213
2002	142,810	6,302,587	4.413	9,571,434	24,957	1.5895	0	0	9	22	196	227
2003	148,611	5,736,525	3.860	9,568,627	25,446	1.3256	0	0	11	21	165	197
2004	158,745	3,288,456	2.072	6,452,341	17,243	0.9827	0	0	2	13	141	156
TOTAL	691,694	24,741,596	3.577	38,497,154	21,312	1.4761	1	0	42	74	904	1021
O.D.		119,669	0.017				0	0	1	0	2	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	321,764	0	1,394,073	194,589	764,420	12,266	0	509,575	91,389	912,614	506,927
2001	0	0	1,148,176	550,156	774,477	0	0	533,056	345,149	840,095	515,302
2002	0	0	1,436,743	901,866	812,034	0	0	718,084	637,649	1,158,794	637,417
2003	0	0	1,467,585	900,913	476,103	0	0	706,773	620,514	840,962	723,675
2004	0	0	217,610	384,567	727,983	0	0	68,525	319,253	971,930	598,588
TOTAL	321,764	0	5,664,187	2,932,091	3,555,017	12,266	0	2,536,013	2,013,954	4,724,395	2,981,909
O.D.	0	0	94,173	0	2,808	0	0	7,606	0	6,901	8,181

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	419,258	0	1,711,922	218,329	765,949	31,781	0	1,242,344	128,219	1,295,912	536,329
2001	344	61,420	1,540,639	546,906	759,266	267	43,407	1,438,518	457,354	1,149,031	557,557
2002	521	146,004	2,373,301	814,846	826,004	1,268	151,024	2,347,006	780,379	1,463,705	667,376
2003	514	228,967	2,969,774	697,846	498,248	1,260	256,182	2,570,104	606,026	976,953	762,753
2004	741	167,142	1,913,757	382,585	618,281	1,117	165,302	1,363,671	327,458	888,558	623,729
TOTAL	421,378	603,533	10,509,393	2,660,512	3,467,748	35,693	615,915	8,961,643	2,299,436	5,774,159	3,147,744
O.D.	25	4,322	112,696	752	3,081	5	612	19,082	340	9,267	8,729

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,284,297	14,215,295	3,156,473	
IBNR + FREQ. ADJUSTMENT	907,584	(383,017)	36,297	
TOTAL LOSSES	22,191,881	13,832,278	3,192,770	
EXPECTED LOSSES	21,802,195	14,345,734	2,953,533	
CREDIBILITY	0.20	0.50	0.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.208	2.000	0.462	5.670
INDICATED (POST-TEST)	2.688	1.676	0.387	4.751
PRES. ON LOSS COST LEVEL	2.802	1.844	0.380	5.026
DERIVED BY FORMULA	2.779	1.760	0.385	4.924
UNDERLYING PRES. LOSS COST	3.152	2.074	0.427	5.653
PROPOSED	2.779	1.760	0.385	4.924
YEAR	4-1-07	4-1-08	IND. LOSS COST =	5.323
IND. LOSS COST		5.32		
MAN.LOSS COST	6.06	5.32	ADJ. LOSS COST =	5.32

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
SANITARY COMPANY  
FUEL DISTRIBUTION

INDUSTRY GROUP:  
3

CODE:  
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	167,836	5,980,304	3.563	8,057,110	31,641	1.0725	0	0	14	14	152	180
2001	171,456	5,916,784	3.451	8,636,948	35,574	0.9157	2	0	13	11	131	157
2002	189,701	8,222,927	4.335	12,415,617	37,211	1.0754	2	0	16	21	165	204
2003	216,851	5,790,159	2.670	9,871,611	35,202	0.6963	0	0	11	25	115	151
2004	219,372	5,631,225	2.567	10,619,563	28,230	0.8433	0	0	8	8	169	185
TOTAL	965,216	31,541,399	3.268	49,600,849	33,535	0.9086	4	0	62	79	732	877
O.D.		89,075	0.009				0	0	0	1	1	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	2,321,957	441,153	747,585	0	0	862,817	318,616	1,003,301	284,875
2001	146,997	0	1,991,571	406,937	514,445	5,281	0	1,081,648	718,479	719,776	331,650
2002	538,767	0	2,324,493	822,626	1,106,073	20,059	0	1,003,390	504,556	1,271,147	631,816
2003	0	0	1,598,145	1,014,843	535,526	0	0	542,415	883,207	741,391	474,632
2004	0	0	1,077,997	373,317	1,076,658	0	0	916,715	203,325	1,574,584	408,629
TOTAL	685,764	0	9,314,163	3,058,876	3,980,287	25,340	0	4,406,985	2,628,183	5,310,199	2,131,602
O.D.	0	0	0	36,520	1,282	0	0	0	37,954	8,611	4,708

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	2,768,300	494,974	749,080	0	0	1,871,653	447,018	1,424,687	301,398
2001	193,530	96,053	2,492,286	409,305	460,739	13,770	86,968	2,851,299	922,452	753,864	356,682
2002	701,553	211,438	3,475,535	776,985	1,117,686	59,514	192,877	2,961,793	655,028	1,601,697	661,511
2003	577	255,490	3,314,316	785,114	559,987	1,221	245,058	2,536,228	788,824	884,534	500,262
2004	1,175	296,900	3,253,931	497,930	922,975	2,850	397,647	2,953,440	424,798	1,442,126	425,791
TOTAL	896,835	859,881	15,304,368	2,964,308	3,810,467	77,355	922,550	13,174,413	3,238,120	6,106,908	2,245,644
O.D.	8	2,773	38,028	24,366	3,279	17	3,606	44,132	29,583	13,377	7,228

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,323,966	16,190,408	2,252,872	
IBNR + FREQ. ADJUSTMENT	1,329,829	(408,873)	27,511	
TOTAL LOSSES	32,653,795	15,781,535	2,280,383	
EXPECTED LOSSES	32,035,660	15,034,933	2,242,292	
CREDIBILITY	0.25	0.63	0.96	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.383	1.635	0.236	5.254
INDICATED (POST-TEST)	2.835	1.370	0.198	4.403
PRES. ON LOSS COST LEVEL	2.951	1.385	0.207	4.543
DERIVED BY FORMULA	2.922	1.376	0.198	4.496
UNDERLYING PRES. LOSS COST	3.319	1.558	0.232	5.109
PROPOSED	2.922	1.376	0.198	4.496
YEAR	4-1-07	4-1-08	IND. LOSS COST =	4.860
IND. LOSS COST		4.86		
MAN.LOSS COST	5.44	4.86	ADJ. LOSS COST =	4.86

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
AUTOMOBILE SERVICE CENTER

INDUSTRY GROUP:  
3

CODE:  
815

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	907,255	29,717,674	3.276	41,263,925	37,391	0.8190	3	0	70	73	597	743
2001	937,614	24,341,471	2.596	34,191,954	34,189	0.7039	0	0	66	65	529	660
2002	946,543	27,237,049	2.878	39,152,018	36,126	0.7438	3	2	57	90	552	704
2003	975,571	24,603,497	2.522	37,466,971	34,432	0.6765	4	0	43	79	534	660
2004	1,000,968	18,854,050	1.884	31,281,872	28,376	0.5964	5	1	5	93	493	597
TOTAL	4,767,951	124,753,741	2.617	183,356,740	34,318	0.7055	15	3	241	400	2705	3364
O.D.		338,230	0.007				0	0	1	3	6	10

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	166,107	0	11,496,536	2,252,956	3,408,318	309,611	0	5,095,628	1,342,831	3,709,658	1,936,029
2001	0	0	10,205,122	1,222,192	3,351,200	0	0	3,962,562	906,010	2,917,932	1,776,453
2002	327,979	982,540	8,544,244	2,061,795	3,504,157	296,693	1,278,004	3,218,391	1,425,666	3,793,026	1,804,554
2003	629,166	0	6,405,474	2,689,259	2,935,671	2,442,401	0	2,176,021	1,645,139	3,802,245	1,878,121
2004	1,334,910	421,023	630,430	2,500,954	2,722,194	26,272	850,000	2,714,414	1,978,419	3,761,898	1,913,536
TOTAL	2,458,162	1,403,563	37,281,806	10,727,156	15,921,540	3,074,977	2,128,004	17,167,016	7,298,065	17,984,759	9,308,693
O.D.	0	0	134,177	69,406	17,135	0	0	15,361	45,649	38,013	18,489

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	207,486	0	13,744,882	2,527,817	3,415,135	750,446	0	11,418,134	1,883,992	5,267,714	2,048,319
2001	3,010	482,958	12,439,111	1,292,142	3,296,940	1,805	286,495	9,205,092	1,262,858	3,999,421	1,922,122
2002	295,788	1,253,629	12,171,013	2,028,522	3,539,447	601,801	1,626,139	9,086,592	1,879,819	4,779,900	1,889,368
2003	749,466	959,119	12,351,233	2,305,687	2,854,228	947,671	830,429	8,412,325	1,778,696	4,298,577	1,979,540
2004	1,400,873	902,242	8,748,653	1,999,634	2,399,229	49,038	1,472,032	7,051,454	1,716,917	3,547,895	1,993,905
TOTAL	2,656,623	3,597,948	59,454,892	10,153,802	15,504,979	2,350,761	4,215,095	45,173,597	8,522,282	21,893,507	9,833,254
O.D.	13	6,609	247,828	56,765	72,370	31	4,647	87,957	44,702	70,562	19,582

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	117,796,001	56,318,969	9,852,836	
IBNR + FREQ. ADJUSTMENT	4,779,749	(1,723,799)	114,039	
TOTAL LOSSES	122,575,750	54,595,170	9,966,875	
EXPECTED LOSSES	116,242,645	58,121,323	9,678,941	
CREDIBILITY	0.72	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.571	1.145	0.209	3.925
INDICATED (POST-TEST)	2.154	0.960	0.175	3.289
PRES. ON LOSS COST LEVEL	2.167	1.084	0.180	3.431
DERIVED BY FORMULA	2.158	0.960	0.175	3.293
UNDERLYING PRES. LOSS COST	2.438	1.219	0.203	3.860
PROPOSED	2.158	0.960	0.175	3.293
YEAR	4-1-07	4-1-08	IND. LOSS COST =	3.560
IND. LOSS COST		3.56		
MAN.LOSS COST	4.02	3.56	ADJ. LOSS COST =	3.56



CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
3

CLASS:  
AUTO DISMANTLER/NONFER SCRAP DLR

CODE:  
861

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	2,597	88,356	3.402	103,439	8,460	3.4655	0	0	0	1	8	9
2001	2,379	342,004	14.376	487,571	56,320	2.5221	0	0	1	3	2	6
2002	2,291	14,396	0.628	16,461	3,367	0.4365	0	0	0	0	1	1
2003	2,647	171,102	6.464	280,823	23,541	2.6445	0	0	0	0	7	7
2004	2,596	42,254	1.628	90,246	13,590	1.1556	0	0	0	0	3	3
TOTAL	12,510	658,112	5.261	978,540	23,961	2.0783	0	0	1	4	21	26
O.D.		17,674	0.141				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	0	31,010	19,465	0	0	0	13,305	12,358	12,218
2001	0	0	123,824	102,642	5,135	0	0	42,374	56,107	7,836	4,086
2002	0	0	0	0	911	0	0	0	0	2,456	11,029
2003	0	0	0	0	107,650	0	0	0	0	57,136	6,316
2004	0	0	0	0	21,298	0	0	0	0	19,472	1,484
TOTAL	0	0	123,824	133,652	154,459	0	0	42,374	69,412	99,258	35,133
O.D.	0	0	0	0	8,095	0	0	0	0	9,579	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	0	34,793	19,504	0	0	0	18,667	17,548	12,927
2001	37	6,612	166,932	99,103	6,671	21	3,509	117,430	70,747	12,088	4,421
2002	0	17	238	42	877	0	33	575	121	3,011	11,547
2003	11	5,501	68,842	10,485	93,699	6	1,925	27,031	5,119	61,547	6,657
2004	17	2,422	28,478	4,622	16,789	12	1,751	14,793	2,866	16,950	1,546
TOTAL	65	14,552	264,490	149,045	137,540	39	7,218	159,829	97,520	111,144	37,098
O.D.	0	156	2,111	369	7,791	0	127	2,241	471	11,746	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	450,828	515,626	37,098	
IBNR + FREQ. ADJUSTMENT	24,901	(11,951)	443	
TOTAL LOSSES	475,729	503,675	37,541	
EXPECTED LOSSES	606,610	389,436	37,780	
CREDIBILITY	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.803	4.026	0.300	8.129
INDICATED (POST-TEST)	3.187	3.374	0.251	6.812
PRES. ON LOSS COST LEVEL	4.311	2.767	0.268	7.346
DERIVED BY FORMULA	4.300	2.785	0.267	7.352
UNDERLYING PRES. LOSS COST	4.849	3.113	0.302	8.264
PROPOSED	4.296	2.783	0.267	7.346
YEAR	4-1-07	4-1-08	IND. LOSS COST =	7.941
IND. LOSS COST		7.94		
MAN.LOSS COST	7.35	7.94	ADJ. LOSS COST =	7.94

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
PAPER SHREDDING - SPEC CONTRACTOR  
RECYCLING CENTER

INDUSTRY GROUP:  
3

CODE:  
862 + 863

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	31,388	2,825,146	9.001	4,174,344	38,768	2.2302	1	0	6	9	54	70
2001	31,825	2,468,133	7.755	3,721,139	41,803	1.7596	0	0	6	6	44	56
2002	31,268	2,364,545	7.562	3,670,578	40,262	1.7910	0	0	7	5	44	56
2003	32,992	2,174,955	6.592	3,584,673	40,790	1.4852	0	0	3	4	42	49
2004	36,070	1,911,444	5.299	3,821,073	40,159	1.1921	0	0	3	6	34	43
TOTAL	163,543	11,744,223	7.181	18,971,807	40,274	1.6754	1	0	25	30	218	274
O.D.		58,834	0.036				0	0	0	1	0	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	3,000	0	898,484	305,754	265,166	0	0	574,130	394,162	273,091	111,359
2001	0	0	931,866	279,834	215,466	0	0	487,284	213,706	212,824	127,153
2002	0	0	856,483	217,700	270,941	0	0	324,572	266,372	318,594	109,883
2003	0	0	408,066	236,735	443,661	0	0	128,699	89,801	691,740	176,253
2004	0	0	416,674	245,372	211,030	0	0	501,329	112,896	239,520	184,623
TOTAL	3,000	0	3,511,573	1,285,395	1,406,264	0	0	2,016,014	1,076,937	1,735,769	709,271
O.D.	0	0	0	55,090	0	0	0	0	520	0	3,224

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	3,909	0	1,103,338	343,056	265,696	0	0	1,399,729	553,009	387,789	117,818
2001	280	46,036	1,180,548	277,531	215,555	244	38,707	1,247,953	280,213	296,492	137,580
2002	279	72,505	1,203,369	208,681	277,823	567	64,750	999,474	318,991	409,091	115,048
2003	173	79,229	1,019,431	215,457	408,881	281	64,487	712,963	141,373	756,627	185,771
2004	326	109,638	1,191,921	205,000	205,388	1,382	188,640	1,321,352	151,511	253,538	192,377
TOTAL	4,967	307,408	5,698,607	1,249,725	1,373,343	2,474	356,584	5,681,471	1,445,097	2,103,537	748,594
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,051,511	6,171,702	748,594	
IBNR + FREQ. ADJUSTMENT	315,623	(146,576)	8,223	
TOTAL LOSSES	12,367,134	6,025,126	756,817	
EXPECTED LOSSES	7,587,171	5,037,073	686,772	
CREDIBILITY	0.08	0.19	0.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.562	3.684	0.463	11.709
INDICATED (POST-TEST)	6.337	3.087	0.388	9.812
PRES. ON LOSS COST LEVEL	4.124	2.738	0.373	7.235
DERIVED BY FORMULA	4.301	2.804	0.377	7.482
UNDERLYING PRES. LOSS COST	4.639	3.080	0.420	8.139
PROPOSED	4.301	2.804	0.377	7.482
YEAR	4-1-07	4-1-08	IND. LOSS COST =	8.088
IND. LOSS COST		8.09		
MAN.LOSS COST	8.91	8.09	ADJ. LOSS COST =	8.09

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
POLICE OR FIREFIGHTERS - SALARIED

INDUSTRY GROUP:  
3

CODE:  
985

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	443,444	11,179,356	2.521	14,298,980	33,859	0.6946	2	0	26	13	267	308
2001	450,140	13,230,989	2.939	18,385,900	29,588	0.9219	2	0	24	22	367	415
2002	412,897	12,123,228	2.936	16,547,832	30,794	0.8743	0	1	21	36	303	361
2003	395,504	9,304,074	2.352	15,341,811	27,364	0.7788	0	0	18	29	261	308
2004	414,379	11,445,178	2.762	21,355,224	31,036	0.8253	2	0	15	20	305	342
TOTAL	2,116,364	57,282,825	2.707	85,929,747	30,488	0.8193	6	1	104	120	1503	1734
O.D.		24,247	0.001				0	0	0	0	2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	787,587	0	4,726,008	462,457	1,382,036	0	0	1,483,859	201,911	1,384,632	750,866
2001	921,645	0	4,000,049	833,288	2,191,534	3,000	0	1,604,614	557,951	2,166,993	951,915
2002	0	317,188	4,146,889	1,060,877	1,451,636	0	997,642	895,191	722,668	1,524,563	1,006,574
2003	0	0	2,853,774	867,802	1,598,113	0	0	933,256	644,597	1,530,540	875,992
2004	592,635	0	2,556,152	741,712	2,772,618	21,210	0	638,518	1,116,588	2,174,915	830,830
TOTAL	2,301,867	317,188	18,282,872	3,966,136	9,395,937	24,210	997,642	5,555,438	3,243,715	8,781,643	4,416,177
O.D.	0	0	0	0	2,749	0	0	0	0	4,172	17,326

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	1,026,226	0	5,642,528	518,877	1,384,800	0	0	2,682,675	283,281	1,966,177	794,416
2001	1,108,577	200,073	5,094,021	860,390	2,144,115	8,456	125,320	4,085,206	771,061	2,958,709	1,029,972
2002	1,403	462,678	5,882,049	1,023,078	1,480,038	9,810	868,019	2,942,756	903,260	1,920,858	1,053,883
2003	905	417,721	5,353,967	835,802	1,505,914	1,688	349,551	3,513,684	707,787	1,731,496	923,296
2004	623,496	721,121	7,885,539	1,151,797	2,352,668	34,555	543,374	4,255,516	881,618	2,039,815	865,725
TOTAL	2,760,607	1,801,593	29,858,104	4,389,944	8,867,535	54,509	1,886,264	17,479,837	3,547,007	10,617,055	4,667,292
O.D.	0	0	0	0	2,754	0	0	0	0	5,924	18,223

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,840,914	27,430,219	4,685,515	
IBNR + FREQ. ADJUSTMENT	1,949,254	(734,104)	48,814	
TOTAL LOSSES	55,790,168	26,696,115	4,734,329	
EXPECTED LOSSES	47,702,845	22,920,222	4,296,219	
CREDIBILITY	0.42	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.636	1.261	0.224	4.121
INDICATED (POST-TEST)	2.209	1.057	0.188	3.454
PRES. ON LOSS COST LEVEL	2.004	0.963	0.180	3.147
DERIVED BY FORMULA	2.090	1.057	0.188	3.335
UNDERLYING PRES. LOSS COST	2.254	1.083	0.203	3.540
PROPOSED	2.090	1.057	0.188	3.335
YEAR	4-1-07	4-1-08	IND. LOSS COST =	3.605
IND. LOSS COST		3.61		
MAN.LOSS COST	3.81	3.61	ADJ. LOSS COST =	3.61

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: VOLUNTEER AMBULANCE CORPS  
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:  
3

CODE:  
993 + 996

Manual Year	Companies Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	597	527,757	88.402	730,687	25,219	30.1508	0	0	2	1	15	18
2001	591	260,192	44.026	324,082	9,904	32.1489	0	0	0	1	18	19
2002	560	442,563	79.029	640,328	45,925	14.2857	0	0	1	0	7	8
2003	523	374,431	71.593	531,130	22,734	24.8566	0	0	2	1	10	13
2004	535	566,018	105.798	1,067,984	11,480	72.8972	0	0	0	0	39	39
TOTAL	2,806	2,170,961	77.369	3,294,211	18,070	34.5688	0	0	5	3	89	97
O.D.		1,234	0.044				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	189,740	17,108	65,580	0	0	75,840	15,800	89,866	73,823
2001	0	0	0	12,451	67,183	0	0	0	22,944	85,592	72,022
2002	0	0	175,000	0	47,538	0	0	50,000	0	94,860	75,165
2003	0	0	218,550	13,051	20,788	0	0	20,610	4,031	18,511	78,890
2004	0	0	0	0	184,078	0	0	0	0	263,639	118,301
TOTAL	0	0	583,290	42,610	385,167	0	0	146,450	42,775	552,468	418,201
O.D.	0	0	0	0	0	0	0	0	0	0	1,234

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	233,001	19,195	65,711	0	0	184,898	22,167	127,610	78,105
2001	0	481	8,614	13,033	65,001	0	180	12,208	30,257	116,380	77,928
2002	53	13,211	222,171	5,112	47,925	75	9,156	139,592	6,977	117,358	78,698
2003	49	22,766	289,921	18,559	23,914	31	6,264	59,044	6,421	21,011	83,150
2004	147	20,930	246,131	39,945	145,109	158	23,701	200,287	38,808	229,498	123,270
TOTAL	249	57,388	999,838	95,844	347,660	264	39,301	596,029	104,630	611,857	441,151
O.D.	0	0	0	0	0	0	0	0	0	0	1,303

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,693,069	1,159,991	442,454	
IBNR + FREQ. ADJUSTMENT	56,517	(29,634)	3,364	
TOTAL LOSSES	1,749,586	1,130,357	445,818	
EXPECTED LOSSES	1,394,534	909,245	298,791	
CREDIBILITY	0.09	0.23	0.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	623.516	402.836	158.880	1185.232
INDICATED (POST-TEST)	522.506	337.577	133.141	993.224
PRES. ON LOSS COST LEVEL	441.818	288.068	94.663	824.549
DERIVED BY FORMULA	449.080	299.455	113.517	862.052
UNDERLYING PRES. LOSS COST	496.983	324.036	106.483	927.502
PROPOSED	449.080	299.455	113.517	862.052
YEAR	4-1-07	4-1-08	IND. LOSS COST =	931.878
IND. LOSS COST		931.88		
MAN.LOSS COST	1234.56	931.88	ADJ. LOSS CO	931.88

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
FIREFIGHTER - VOLUNTEER FIRE CO.

INDUSTRY GROUP:  
3

CODE:  
994

Manual Year	Persons Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	6,707,017	7,712,647	1.150	10,607,397	43,297	0.0248	1	1	10	10	144	166
2001	6,523,735	5,231,816	0.802	7,216,056	30,026	0.0233	1	0	6	7	138	152
2002	6,091,161	6,037,473	0.991	9,280,047	33,409	0.0264	2	0	12	12	135	161
2003	6,007,811	4,014,208	0.668	6,619,585	25,890	0.0221	0	1	5	11	116	133
2004	5,736,924	3,333,090	0.581	6,260,732	24,781	0.0192	1	0	1	7	101	110
TOTAL	31,066,648	26,329,234	0.085	39,983,817	32,271	0.0232	5	2	34	47	634	722
O.D.		60,394	0.000				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	438,883	673,160	1,800,975	212,034	983,502	52,730	139,860	793,629	508,420	1,584,159	525,295
2001	356,038	0	1,284,315	121,961	753,252	0	0	504,006	154,391	1,389,974	667,879
2002	118,484	0	2,170,612	391,406	625,428	3,103	0	992,536	262,443	814,822	658,639
2003	0	4,034	752,562	568,683	712,238	0	1,528	340,322	261,823	802,201	570,817
2004	3,000	0	165,000	185,695	668,400	0	0	30,000	150,238	1,523,619	607,138
TOTAL	916,405	677,194	6,173,464	1,479,779	3,742,820	55,833	141,388	2,660,493	1,337,315	6,114,775	3,029,768
O.D.	0	0	0	0	2,345	0	0	0	0	1,531	56,518

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	571,865	842,239	2,211,597	237,902	985,469	136,623	168,253	1,934,868	713,313	2,249,506	555,762
2001	467,679	62,522	1,597,152	137,720	734,666	246	40,083	1,332,868	230,921	1,889,554	722,645
2002	154,802	177,339	2,955,679	392,107	640,436	10,518	176,601	2,681,501	370,012	1,031,457	689,595
2003	339	156,551	1,949,752	474,998	669,210	681	142,709	1,426,813	300,569	896,322	601,641
2004	3,765	123,598	1,414,602	256,929	550,653	1,160	172,986	1,447,427	310,809	1,346,165	632,638
TOTAL	1,198,450	1,362,249	10,128,782	1,499,656	3,580,434	149,228	700,632	8,823,477	1,925,624	7,413,004	3,202,281
O.D.	0	121	1,499	229	2,041	0	45	722	137	1,650	59,463

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,365,205	14,422,775	3,261,744	
IBNR + FREQ. ADJUSTMENT	816,770	(381,655)	32,592	
TOTAL LOSSES	23,181,975	14,041,120	3,294,336	
EXPECTED LOSSES	20,255,454	11,556,793	2,920,265	
CREDIBILITY	0.46	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.746	0.452	0.106	1.304
INDICATED (POST-TEST)	0.625	0.379	0.089	1.093
PRES. ON LOSS COST LEVEL	0.580	0.331	0.084	0.995
DERIVED BY FORMULA	0.601	0.379	0.089	1.069
UNDERLYING PRES. LOSS COST	0.652	0.372	0.094	1.118
PROPOSED	0.601	0.379	0.089	1.069
YEAR	4-1-07	4-1-08	IND. LOSS COST =	1.156
IND. LOSS COST		1.16		
MAN.LOSS COST	1.26	1.16	ADJ. LOSS COST =	1.16

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
EXPLOSIVES

INDUSTRY GROUP:  
1

CODE:  
4771 + 4775 +0771 + 0775

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	3,094	1,726,288	55.795	2,043,847	154,508	3.5553	1	1	2	2	5	11
2001	3,324	81,701	2.458	107,361	21,117	0.9025	0	0	0	0	3	3
2002	3,424	1,392,918	40.681	1,925,873	462,952	0.8762	0	0	2	0	1	3
2003	9,010	50,390	0.559	83,596	8,087	0.5549	0	0	0	1	4	5
2004	9,882	229,601	2.323	457,004	36,564	0.6072	0	0	0	0	6	6
TOTAL	28,734	3,480,898	12.114	4,617,681	121,843	0.9745	1	1	4	3	19	28
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	171,499	377,210	226,196	78,456	9,530	3,000	650,574	136,311	16,139	30,672	26,701
2001	0	0	0	0	11,699	0	0	0	0	51,651	18,351
2002	0	0	492,665	0	3,912	0	0	889,285	0	2,994	4,062
2003	0	0	0	9,098	7,552	0	0	0	11,115	12,670	9,955
2004	0	0	0	0	62,087	0	0	0	0	157,299	10,215
TOTAL	171,499	377,210	718,861	87,554	94,780	3,000	650,574	1,025,596	27,254	255,286	69,284
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	223,463	380,125	277,769	88,028	9,549	7,773	630,367	332,326	22,643	43,554	28,250
2001	0	63	1,094	195	11,295	0	52	3,791	1,064	69,951	19,856
2002	107	24,292	414,762	5,986	8,036	866	89,747	1,335,721	26,391	15,712	4,253
2003	3	1,073	14,221	6,793	7,081	7	1,452	18,324	9,675	14,474	10,493
2004	50	7,059	83,017	13,473	48,943	94	14,141	119,500	23,154	136,929	10,644
TOTAL	223,623	412,612	790,863	114,475	84,904	8,740	735,759	1,809,662	82,927	280,620	73,496
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,981,259	562,926	73,496	
IBNR + FREQ. ADJUSTMENT	33,120	(4,809)	454	
TOTAL LOSSES	4,014,379	558,117	73,950	
EXPECTED LOSSES	714,244	349,942	30,004	
CREDIBILITY	0.02	0.06	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.971	1.942	0.257	16.170
INDICATED (POST-TEST)	11.708	1.627	0.215	13.550
PRES. ON LOSS COST LEVEL	2.189	1.073	0.092	3.354
DERIVED BY FORMULA	2.379	1.106	0.103	3.588
UNDERLYING PRES. LOSS COST	2.486	1.218	0.104	3.808
PROPOSED	2.379	1.106	0.103	3.588
YEAR	4-1-07	4-1-08	IND. LOSS COST =	3.911
IND. LOSS COST		3.91		
MAN.LOSS COST	5.12	3.91	ADJ. LOSS COST =	3.91

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP:  
3

CODE:  
7405 + 7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	653,988	3,597,238	0.550	4,563,483	14,098	0.3655	0	0	7	7	225	239
2001	688,702	3,086,338	0.448	4,069,539	15,402	0.2686	0	0	4	2	179	185
2002	338,985	1,164,470	0.344	1,623,208	13,007	0.2448	0	0	2	3	78	83
2003	513,078	3,015,208	0.588	5,220,953	16,632	0.3430	0	0	2	19	155	176
2004	460,453	2,996,780	0.651	6,488,275	16,306	0.3801	0	0	2	16	157	175
TOTAL	2,655,206	13,860,034	0.522	21,965,458	15,244	0.3231	0	0	17	47	794	858
O.D.		261,132	0.010				0	0	0	0	11	11

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	1,190,414	302,822	807,728	0	0	194,008	185,789	688,561	227,916
2001	0	0	747,465	119,001	978,699	0	0	211,678	32,276	760,304	236,915
2002	0	0	364,739	137,505	279,787	0	0	45,707	35,062	216,743	84,927
2003	0	0	217,796	829,574	769,989	0	0	39,550	387,169	683,142	87,988
2004	0	0	333,648	736,297	698,783	0	0	100,391	329,516	654,994	143,151
TOTAL	0	0	2,854,062	2,125,199	3,534,986	0	0	591,334	969,812	3,003,744	780,897
O.D.	0	0	0	0	78,598	0	0	0	0	85,759	96,775

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2000	0	0	1,461,828	339,766	809,343	0	0	472,992	260,662	977,757	241,135
2001	224	40,276	1,002,533	135,188	949,819	106	17,234	575,494	60,276	1,032,047	256,342
2002	123	35,481	577,160	133,813	277,874	80	11,336	179,470	50,727	268,225	88,919
2003	287	122,626	1,610,942	635,063	721,563	313	68,828	840,597	361,868	766,127	92,739
2004	847	231,487	2,642,264	576,936	632,687	1,009	147,989	1,200,089	289,907	615,897	149,163
TOTAL	1,481	429,870	7,294,727	1,820,766	3,391,286	1,508	245,387	3,268,642	1,023,440	3,660,053	828,298
O.D.	0	231	3,994	716	77,196	0	57	4,025	1,129	118,176	104,054

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,249,922	10,092,762	932,352	
IBNR + FREQ. ADJUSTMENT	745,569	(321,430)	10,850	
TOTAL LOSSES	11,995,491	9,771,332	943,202	
EXPECTED LOSSES	17,789,880	9,133,909	1,008,978	
CREDIBILITY	0.48	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.452	0.368	0.036	0.856
INDICATED (POST-TEST)	0.379	0.308	0.030	0.717
PRES. ON LOSS COST LEVEL	0.596	0.306	0.034	0.936
DERIVED BY FORMULA	0.492	0.308	0.030	0.830
UNDERLYING PRES. LOSS COST	0.670	0.344	0.038	1.052
PROPOSED	0.492	0.308	0.030	0.830
YEAR	4-1-07	4-1-08	IND. LOSS COST =	0.897
IND. LOSS COST		0.90		
MAN.LOSS COST	1.12	0.90	ADJ. LOSS COST =	0.90

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:  
3

CODE:  
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2000	62,814	862,753	1.374	1,098,559	45,415	0.2706	1	0	0	1	15	17
2001	63,020	471,473	0.748	658,204	17,175	0.3808	0	0	1	1	22	24
2002	69,685	630,820	0.905	944,447	32,089	0.2583	0	0	2	0	16	18
2003	65,762	587,717	0.894	917,755	21,545	0.3650	0	0	1	1	22	24
2004	77,647	1,312,003	1.690	2,009,228	64,729	0.2447	1	0	1	1	16	19
TOTAL	338,928	3,864,766	1.140	5,628,193	34,400	0.3009	2	0	5	4	91	102
O.D.		35,494	0.010				0	0	0	0	2	2

Manual Year	REPORTED LOSSES											
	Indemnity						Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2000	473,279	0	0	37,066	63,912	0	0	0	34,382	163,419	90,695	
2001	0	0	111,102	20,523	108,569	0	0	59,817	11,305	100,890	59,267	
2002	0	0	283,116	0	95,731	0	0	90,471	0	108,283	53,219	
2003	0	0	181,301	19,382	87,102	0	0	29,705	15,900	183,690	70,637	
2004	525,567	0	277,200	55,641	42,907	0	0	229,799	40,322	58,408	82,159	
TOTAL	998,846	0	852,719	132,612	398,221	0	0	409,792	101,909	614,690	355,977	
O.D.	0	0	0	0	11,532	0	0	0	0	19,517	4,445	

Manual Year	TRANSLATED LOSSES											
	Indemnity						Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2000	616,683	0	0	41,588	64,040	0	0	0	48,238	232,055	95,955	
2001	33	5,814	146,095	22,189	105,580	30	4,765	154,825	17,398	137,348	64,127	
2002	85	21,731	364,338	9,131	95,652	136	15,718	237,755	9,508	134,673	55,720	
2003	49	23,101	294,013	27,896	81,120	65	15,249	170,573	31,075	200,163	74,451	
2004	550,427	45,220	467,376	55,864	49,710	589	79,777	548,985	55,549	70,121	85,610	
TOTAL	1,167,277	95,866	1,271,822	156,668	396,102	820	115,509	1,112,138	161,768	774,360	375,863	
O.D.	1	591	7,376	1,123	10,038	4	647	9,231	1,744	21,029	4,682	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,781,282	1,522,832	380,545	
IBNR + FREQ. ADJUSTMENT	317,305	(84,889)	5,542	
TOTAL LOSSES	4,098,587	1,437,943	386,087	
EXPECTED LOSSES	7,638,192	2,991,728	456,255	
CREDIBILITY	0.12	0.31	0.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.209	0.424	0.114	1.747
INDICATED (POST-TEST)	1.013	0.355	0.096	1.464
PRES. ON LOSS COST LEVEL	2.003	0.785	0.120	2.908
DERIVED BY FORMULA	1.884	0.652	0.108	2.644
UNDERLYING PRES. LOSS COST	2.254	0.883	0.135	3.271
PROPOSED	1.884	0.652	0.108	2.644
YEAR	4-1-07	4-1-08	IND. LOSS COST =	2.858
IND. LOSS COST		2.86		
MAN. LOSS COST	3.25	2.86	ADJ. LOSS COST =	2.86