



## Pennsylvania Compensation Rating Bureau

The Widener Building • 6th Floor  
One South Penn Square • Philadelphia, PA 19107-3577  
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

February 6, 2004

### **BUREAU CIRCULAR NO. 1475**

To All Members of the Bureau:

Re: **APRIL 1, 2004 LOSS COST REVISION APPROVAL**

By action dated February 6, 2004 the Insurance Commissioner has approved revised loss costs and related rating values **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2004**.

The approved loss costs are consistent with the overall loss cost indication submitted under Proposal C-346 (an overall average increase of 3.32 percent from existing loss costs) and also reflect the approval of previously-filed changes to the Experience Rating Plan, as announced in Bureau Circular No. 1468.

For reference purposes a complete table of approved loss costs and expected loss factors for use in the uniform Experience Rating Plan has been attached to this circular. In addition, copies of this circular and the accompanying tables are available in various locations within the Bureau's website ([www.pcrb.com](http://www.pcrb.com)).

The Manual loss costs set forth in the attachment include all of the following provisions and/or adjustments:

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for effect of Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) credits
- Provision for the Office of the Small Business Advocate's portion of the Administration Fund
- Offsets for the effects of credits granted under the Certified Safety Committee Program
- Hepatitis C loadings for Classification Codes 807, 985, 993 and 994

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2004.

In addition to loss costs and expected loss factors the following rating values, as included in Proposal C-346 and approved by the Insurance Commissioner effective April 1, 2004, are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- Small deductible loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (0.0236)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2004 are of note:

- *Revisions to Designated Auditable Payrolls for musicians or entertainers, corporate officers, taxicab drivers and auxiliary or special school police as follows:*
  - o Musicians or entertainers who are not independent contractors – maximum of \$350 per week to each musician or entertainer
  - o Corporate officers maximum weekly payroll - revised from \$1,650 to \$1,700 per week
  - o Taxicab drivers for leased cabs where no payroll is available - revised from \$33,100 to \$33,750 per annum
  - o Auxiliary or special school police - minimum payroll revised from \$3,300 to \$3,400 per year

Manual revisions reflecting approval of Proposal C-346 with respect to rating values and rules effective April 1, 2004 will be updated on our website ([www.pcrb.com](http://www.pcrb.com)) at a later date.

Questions regarding the approved April 1, 2004 Loss Cost Filing may be directed to me at Extension 4413 or to Michael Doyle, Chief Actuary, at Extension 4480.

Timothy L. Wisecarver  
President

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

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE<br>NO | LOSS<br>COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |       |       | HAZARD<br>GROUP |
|------------|--------------|---|-------|-------|-----------------|
|            |              | A-1   | A-2   | A-3   |                 |
| 005        | 19.60        | 9.40  | 11.53 | 12.15 | III             |
| 007        | 6.85         | 3.29  | 4.03  | 4.25  | III             |
| 009        | 28.44        | 13.64   | 16.72 | 17.64 | III             |
| 025        | 5.59         | 2.61  | 3.06  | 3.19  | III             |
| 028        | 5.15         | 2.40  | 2.81  | 2.94  | III             |
| 050        | 3.32         | 1.55  | 1.82  | 1.90  | III             |
| 051        | 3.79         | 1.77  | 2.07  | 2.17  | III             |
| 055        | 5.34         | 2.49  | 2.92  | 3.05  | III             |
| 059        | 4.26         | 1.98  | 2.33  | 2.43  | III             |
| 101        | 3.05         | 1.42  | 1.76  | 1.87  | III             |
| 103        | 1.61         | 0.75  | 0.93  | 0.99  | II              |
| 104        | 4.05         | 1.89  | 2.33  | 2.49  | II              |
| 105        | 3.94         | 1.84  | 2.27  | 2.42  | III             |
| 106        | 6.45         | 3.01  | 3.71  | 3.96  | II              |
| 107        | 3.85         | 1.80  | 2.21  | 2.36  | II              |
| 108        | 4.50         | 2.10  | 2.59  | 2.76  | II              |
| 109        | 5.78         | 2.70  | 3.33  | 3.55  | III             |
| 110        | 4.13         | 1.93  | 2.38  | 2.53  | II              |
| 111        | 4.98         | 2.32  | 2.87  | 3.06  | II              |
| 112        | 10.49        | 4.90  | 6.04  | 6.44  | II              |
| 113        | 2.44         | 1.14  | 1.41  | 1.50  | II              |
| 114        | 10.44        | 4.88  | 6.01  | 6.41  | III             |
| 115        | 2.12         | 0.99  | 1.22  | 1.30  | II              |
| 119        | 6.96         | 3.25  | 4.01  | 4.28  | II              |
| 130        | 5.48         | 2.56  | 3.16  | 3.37  | III             |
| 132        | 2.75         | 1.28  | 1.58  | 1.69  | II              |
| 134        | 4.51         | 2.11  | 2.60  | 2.77  | II              |
| 135        | 3.47         | 1.62  | 2.00  | 2.13  | II              |
| 136        | 2.88         | 1.34  | 1.66  | 1.77  | II              |
| 139        | 4.31         | 2.01  | 2.48  | 2.65  | II              |
| 141        | 5.23         | 2.44  | 3.01  | 3.21  | II              |
| 142        | 2.64         | 1.24  | 1.52  | 1.62  | II              |
| 161        | 3.45         | 1.61  | 1.99  | 2.12  | II              |
| 163        | 3.65         | 1.71  | 2.10  | 2.24  | II              |
| 165        | 5.34         | 2.49  | 3.08  | 3.28  | II              |
| 166        | 3.21         | 1.50  | 1.85  | 1.97  | II              |
| 185        | 4.05         | 1.89  | 2.33  | 2.49  | II              |
| 187        | 3.85         | 1.80  | 2.21  | 2.36  | II              |
| 189        | 2.44         | 1.14  | 1.41  | 1.50  | II              |
| 191        | 3.45         | 1.61  | 1.99  | 2.12  | II              |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-----------|---|------|------|--------------|
|         |           | A-1   | A-2  | A-3  |              |
| 201     | 4.43      | 2.07  | 2.55 | 2.72 | II           |
| 204     | 3.46      | 1.62  | 1.99 | 2.13 | II           |
| 205     | 3.53      | 1.65  | 2.03 | 2.17 | II           |
| 221     | 2.64      | 1.24  | 1.52 | 1.62 | II           |
| 222     | 4.15      | 1.94  | 2.39 | 2.55 | II           |
| 225     | 4.19      | 1.96  | 2.41 | 2.57 | II           |
| 227     | 4.11      | 1.92  | 2.37 | 2.52 | II           |
| 255     | 3.28      | 1.53  | 1.89 | 2.01 | II           |
| 257     | 4.21      | 1.97  | 2.42 | 2.58 | II           |
| 261     | 4.06      | 1.90  | 2.34 | 2.49 | II           |
| 263     | 3.99      | 1.86  | 2.30 | 2.45 | II           |
| 265     | 3.98      | 1.86  | 2.29 | 2.44 | II           |
| 275     | 2.64      | 1.24  | 1.52 | 1.62 | II           |
| 276     | 4.15      | 1.94  | 2.39 | 2.55 | II           |
| 281     | 3.37      | 1.58  | 1.94 | 2.07 | II           |
| 282     | 5.64      | 2.64  | 3.25 | 3.46 | III          |
| 285     | 3.16      | 1.48  | 1.82 | 1.94 | III          |
| 287     | 4.20      | 1.96  | 2.42 | 2.58 | III          |
| 291     | 3.28      | 1.53  | 1.89 | 2.01 | II           |
| 297     | 3.37      | 1.58  | 1.94 | 2.07 | II           |
| 301     | 7.98      | 3.73  | 4.60 | 4.90 | III          |
| 305     | 6.27      | 2.93  | 3.61 | 3.85 | II           |
| 306     | 4.93      | 2.31  | 2.84 | 3.03 | II           |
| 311     | 4.16      | 1.94  | 2.39 | 2.55 | II           |
| 319     | 4.56      | 2.13  | 2.63 | 2.80 | II           |
| 323     | 3.15      | 1.47  | 1.81 | 1.93 | II           |
| 327     | 3.66      | 1.71  | 2.11 | 2.25 | II           |
| 402     | 6.54      | 3.06  | 3.77 | 4.02 | III          |
| 403     | 3.67      | 1.72  | 2.12 | 2.26 | II           |
| 404     | 5.03      | 2.35  | 2.89 | 3.09 | III          |
| 406     | 4.99      | 2.33  | 2.87 | 3.06 | III          |
| 407     | 4.39      | 2.05  | 2.53 | 2.70 | II           |
| 411     | 6.14      | 2.87  | 3.53 | 3.77 | III          |
| 413     | 6.61      | 3.09  | 3.81 | 4.06 | III          |
| 415     | 4.75      | 2.22  | 2.74 | 2.92 | III          |
| 416     | 9.90      | 4.63  | 5.70 | 6.08 | II           |
| 421     | 7.68      | 3.59  | 4.42 | 4.72 | III          |
| 425     | 8.96      | 4.19  | 5.16 | 5.50 | III          |
| 427     | 4.56      | 2.13  | 2.63 | 2.80 | III          |
| 429     | 5.97      | 2.79  | 3.44 | 3.67 | III          |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-----------|---|------|------|--------------|
|         |           | A-1   | A-2  | A-3  |              |
| 431     | 7.77      | 3.63  | 4.48 | 4.77 | II           |
| 433     | 4.62      | 2.16  | 2.66 | 2.84 | II           |
| 435     | 5.90      | 2.76  | 3.40 | 3.63 | II           |
| 441     | 2.03      | 0.95  | 1.17 | 1.25 | II           |
| 445     | 3.56 a    | 1.66  | 2.05 | 2.19 | II           |
| 447     | 5.92 b    | 2.77  | 3.41 | 3.64 | III          |
| 449     | 4.08      | 1.91  | 2.35 | 2.50 | II           |
| 451     | 4.95      | 2.31  | 2.85 | 3.04 | II           |
| 454     | 4.29      | 2.00  | 2.47 | 2.63 | II           |
| 456     | 4.07      | 1.90  | 2.34 | 2.50 | II           |
| 457     | 3.94      | 1.84  | 2.27 | 2.42 | II           |
| 458     | 3.23      | 1.51  | 1.86 | 1.98 | II           |
| 459     | 1.87      | 0.87  | 1.08 | 1.15 | I            |
| 461     | 4.02      | 1.88  | 2.31 | 2.47 | II           |
| 463     | 2.47      | 1.16  | 1.42 | 1.52 | II           |
| 465     | 3.64      | 1.70  | 2.10 | 2.24 | III          |
| 467     | 3.96      | 1.85  | 2.28 | 2.43 | II           |
| 471     | 2.43      | 1.14  | 1.40 | 1.49 | II           |
| 472     | 1.87      | 0.87  | 1.08 | 1.15 | II           |
| 473     | 2.97      | 1.39  | 1.71 | 1.82 | II           |
| 474     | 0.94      | 0.44  | 0.54 | 0.58 | II           |
| 475     | 3.29      | 1.54  | 1.90 | 2.02 | III          |
| 476     | 1.78      | 0.83  | 1.02 | 1.09 | II           |
| 477     | 3.38      | 1.58  | 1.95 | 2.08 | II           |
| 483     | 1.36      | 0.64  | 0.78 | 0.84 | II           |
| 485     | 2.23      | 1.04  | 1.28 | 1.37 | II           |
| 486     | 3.10      | 1.45  | 1.78 | 1.90 | II           |
| 487     | 2.30      | 1.08  | 1.33 | 1.41 | II           |
| 488     | 1.64      | 0.77  | 0.95 | 1.01 | II           |
| 489     | 1.41      | 0.66  | 0.81 | 0.87 | II           |
| 491     | 3.67      | 1.72  | 2.12 | 2.26 | II           |
| 493     | 3.56      | 1.66  | 2.05 | 2.19 | II           |
| 495     | 4.95      | 2.31  | 2.85 | 3.04 | II           |
| 497     | 1.87      | 0.87  | 1.08 | 1.15 | II           |
| 499     | 3.29      | 1.54  | 1.90 | 2.02 | III          |
| 501     | 3.74      | 1.75  | 2.16 | 2.30 | III          |
| 502     | 4.51      | 2.11  | 2.60 | 2.77 | I            |
| 506     | 2.50      | 1.17  | 1.44 | 1.54 | II           |
| 507     | 4.46      | 2.08  | 2.57 | 2.74 | III          |
| 509     | 7.18      | 3.35  | 4.13 | 4.41 | III          |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.33 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.21 Supplemental is not subject to experience rating. Code as 0066.

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| CODE NO | LOSS COST         | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-------------------|---|------|------|--------------|
|         |                   | A-1   | A-2  | A-3  |              |
| 511     | 7.33              | 3.42  | 4.22 | 4.50 | III          |
| 512     | 4.76              | 2.23  | 2.74 | 2.93 | III          |
| 513     | 4.31 <sup>c</sup> | 2.01  | 2.48 | 2.65 | II           |
| 514     | 6.83              | 3.19  | 3.94 | 4.20 | III          |
| 535     | 3.51              | 1.64  | 2.02 | 2.16 | II           |
| 536     | 6.51              | 3.04  | 3.75 | 4.00 | II           |
| 544     | 11.05             | 5.16  | 6.37 | 6.79 | III          |
| 551     | 3.38              | 1.58  | 1.95 | 2.08 | IV           |
| 553     | 1.35              | 0.63  | 0.78 | 0.83 | III          |
| 555     | 0.92              | 0.43  | 0.53 | 0.56 | II           |
| 563     | 2.98              | 1.39  | 1.71 | 1.83 | II           |
| 571     | 3.27              | 1.53  | 1.88 | 2.01 | II           |
| 573     | 4.24              | 1.98  | 2.44 | 2.60 | III          |
| 581     | 2.58              | 1.21  | 1.49 | 1.59 | III          |
| 587     | 2.98              | 1.39  | 1.71 | 1.83 | II           |
| 601     | 8.92              | 4.07  | 4.77 | 4.99 | III          |
| 602     | 5.43              | 2.47  | 2.90 | 3.03 | III          |
| 603     | 7.30              | 3.28  | 3.85 | 4.02 | III          |
| 605     | 8.61              | 3.91  | 4.59 | 4.80 | III          |
| 606     | 13.32             | 6.04  | 7.09 | 7.40 | III          |
| 607     | 10.11             | 4.67  | 5.47 | 5.72 | III          |
| 608     | 6.76              | 3.06  | 3.59 | 3.75 | III          |
| 609     | 5.90              | 2.69  | 3.16 | 3.30 | III          |
| 611     | 12.39             | 5.53  | 6.49 | 6.78 | III          |
| 615     | 14.36             | 6.50  | 7.63 | 7.97 | IV           |
| 0152    | 1.55              |   |      |      | IV           |
| 617     | 6.82              | 3.09  | 3.62 | 3.78 | III          |
| 645     | 8.07              | 3.59  | 4.22 | 4.40 | III          |
| 646     | 5.92              | 2.68  | 3.14 | 3.28 | III          |
| 647     | 9.04              | 4.14  | 4.86 | 5.07 | II           |
| 648     | 6.74              | 3.06  | 3.59 | 3.75 | III          |
| 649     | 3.42              | 1.50  | 1.76 | 1.84 | III          |
| 651     | 8.95              | 4.05  | 4.75 | 4.96 | III          |
| 652     | 9.68              | 4.49  | 5.26 | 5.50 | III          |
| 653     | 8.52              | 3.84  | 4.51 | 4.71 | III          |
| 654     | 10.42             | 4.56  | 5.35 | 5.59 | III          |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

  Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**c** OD: \$0.31 Supplemental is not subject to experience rating. Code as 0176.

**d** OD: \$1.53 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

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|---------|-----------|---|-------|-------|--------------|
|         |           | A-1   | A-2   | A-3   |              |
| 655     | 18.48     | 8.39  | 9.84  | 10.28 | IV           |
| 656     | 9.15      | 4.18  | 4.90  | 5.12  | III          |
| 657     | 11.86     | 5.39  | 6.32  | 6.61  | IV           |
| 658     | 10.61     | 4.71  | 5.53  | 5.78  | III          |
| 659     | 19.46     | 8.78  | 10.30 | 10.76 | III          |
| 660     | 2.48      | 1.13  | 1.33  | 1.39  | III          |
| 661     | 4.71      | 2.07  | 2.43  | 2.54  | III          |
| 662     | 4.53      | 2.11  | 2.48  | 2.59  | II           |
| 663     | 5.25      | 2.37  | 2.78  | 2.91  | III          |
| 664     | 4.46      | 2.00  | 2.35  | 2.46  | III          |
| 665     | 10.02     | 4.56  | 5.35  | 5.59  | III          |
| 666     | 6.71      | 3.03  | 3.55  | 3.71  | III          |
| 667     | 2.45      | 1.11  | 1.31  | 1.37  | III          |
| 668     | 6.10      | 2.75  | 3.23  | 3.37  | II           |
| 669     | 8.16      | 3.69  | 4.33  | 4.52  | III          |
| 670     | 5.89      | 2.66  | 3.12  | 3.26  | III          |
| 673     | 6.30      | 2.85  | 3.34  | 3.49  | III          |
| 674     | 5.94      | 2.71  | 3.18  | 3.33  | III          |
| 675     | 5.71      | 2.60  | 3.05  | 3.18  | III          |
| 676     | 5.73      | 2.51  | 2.95  | 3.08  | III          |
| 677     | 7.66      | 3.48  | 4.08  | 4.26  | III          |
| 679     | 12.25     | 5.56  | 6.52  | 6.81  | III          |
| 681     | 5.81      | 2.66  | 3.12  | 3.26  | III          |
| 682     | 18.39     | 8.39  | 9.85  | 10.29 | III          |
| 691     | 5.90      | 2.69  | 3.16  | 3.30  | III          |
| 693     | 8.95      | 4.05  | 4.75  | 4.96  | III          |
| 695     | 4.71      | 2.07  | 2.43  | 2.54  | III          |
| 709     | 2.61      | 1.22  | 1.43  | 1.49  | III          |
| 716     | 3.85      | 1.79  | 2.10  | 2.20  | III          |
| 718     | 3.74      | 1.74  | 2.05  | 2.14  | III          |
| 721     | 12.86     | 6.01  | 7.41  | 7.90  | III          |
| 744     | 1.86      | 0.87  | 1.07  | 1.14  | II           |
| 751     | 1.49      | 0.70  | 0.86  | 0.92  | III          |
| 752     | 0.87      | 0.41  | 0.50  | 0.53  | III          |
| 753     | 3.38      | 1.58  | 1.95  | 2.08  | III          |
| 755     | 1.34      | 0.63  | 0.77  | 0.82  | III          |
| 757     | 1.74      | 0.81  | 1.00  | 1.07  | III          |
| 759     | 5.92      | 2.77  | 3.41  | 3.64  | III          |
| 801     | 7.70      | 3.69  | 4.53  | 4.78  | II           |
| 803     | 19.56     | 9.38  | 11.50 | 12.13 | III          |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-----------|---|------|------|--------------|
|         |           | A-1   | A-2  | A-3  |              |
| 804     | 3.42      | 1.64  | 2.01 | 2.12 | III          |
| 805     | 5.56      | 2.67  | 3.27 | 3.45 | III          |
| 806     | 12.63     | 6.05  | 7.42 | 7.83 | III          |
| 807     | 6.60      | 3.17  | 3.88 | 4.09 | III          |
| 808     | 7.49      | 3.59  | 4.40 | 4.64 | III          |
| 809     | 5.35      | 2.57  | 3.15 | 3.32 | III          |
| 810     | 6.65      | 3.19  | 3.91 | 4.12 | III          |
| 0162    | 1.53      |   |      |      | III          |
| 811     | 8.70      | 4.17  | 5.12 | 5.40 | III          |
| 812     | 7.22      | 3.46  | 4.24 | 4.48 | III          |
| 813     | 6.80      | 3.26  | 4.00 | 4.22 | II           |
| 814     | 4.35      | 2.09  | 2.56 | 2.70 | II           |
| 815     | 4.23      | 2.03  | 2.49 | 2.62 | III          |
| 816     | 2.89      | 1.38  | 1.70 | 1.79 | II           |
| 817     | 7.61      | 3.65  | 4.47 | 4.72 | III          |
| 818     | 3.18      | 1.52  | 1.87 | 1.97 | III          |
| 819     | 0.66      | 0.31  | 0.39 | 0.41 | III          |
| 821     | 7.21      | 3.46  | 4.24 | 4.47 | III          |
| 825     | 4.64      | 2.23  | 2.73 | 2.88 | II           |
| 855     | 6.69      | 3.21  | 3.93 | 4.15 | III          |
| 857     | 9.24      | 4.43  | 5.44 | 5.73 | III          |
| 858     | 8.53      | 4.09  | 5.02 | 5.29 | III          |
| 859     | 10.27     | 4.93  | 6.04 | 6.37 | III          |
| 860     | 10.07     | 4.83  | 5.92 | 6.25 | III          |
| 861     | 7.32      | 3.51  | 4.30 | 4.54 | III          |
| 862     | 9.26      | 4.44  | 5.45 | 5.75 | II           |
| 865     | 5.07      | 2.43  | 2.98 | 3.14 | II           |
| 867     | 6.80      | 3.26  | 4.00 | 4.22 | II           |
| 877     | 2.36      | 1.13  | 1.39 | 1.46 | II           |
| 879     | 3.74      | 1.80  | 2.20 | 2.32 | II           |
| 880     | 5.70      | 2.73  | 3.35 | 3.54 | II           |
| 881     | 3.65      | 1.75  | 2.15 | 2.27 | II           |
| 882     | 7.67      | 3.68  | 4.51 | 4.76 | II           |
| 883     | 2.27      | 1.09  | 1.34 | 1.41 | II           |
| 884     | 1.09      | 0.52  | 0.64 | 0.68 | II           |
| 885     | 3.93      | 1.88  | 2.31 | 2.43 | II           |
| 886     | 2.75      | 1.32  | 1.61 | 1.70 | II           |
| 887     | 1.05      | 0.50  | 0.62 | 0.65 | II           |
| 889     | 0.33      | 0.16  | 0.20 | 0.21 | II           |
| 890     | 0.48      | 0.23  | 0.28 | 0.30 | II           |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.



**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-----------|---|------|------|--------------|
|         |           | A-1   | A-2  | A-3  |              |
| 891     | 1.25      | 0.60  | 0.74 | 0.78 | II           |
| 892     | 1.05      | 0.50  | 0.62 | 0.65 | II           |
| 893     | 0.74      | 0.35  | 0.43 | 0.46 | II           |
| 894     | 1.42      | 0.68  | 0.84 | 0.88 | II           |
| 895     | 0.65      | 0.31  | 0.38 | 0.40 | II           |
| 896     | 2.85      | 1.36  | 1.67 | 1.77 | II           |
| 897     | 2.05      | 0.98  | 1.20 | 1.27 | II           |
| 898     | 3.59      | 1.72  | 2.11 | 2.23 | II           |
| 899     | 1.96      | 0.94  | 1.15 | 1.21 | II           |
| 903     | 0.44      | 0.21  | 0.26 | 0.28 | II           |
| 904     | 2.01      | 0.96  | 1.18 | 1.25 | II           |
| 907     | 6.75      | 3.24  | 3.97 | 4.19 | II           |
| 910     | 12.01     | 5.76  | 7.06 | 7.45 | II           |
| 911     | 6.95      | 3.33  | 4.09 | 4.31 | II           |
| 914     | 2.36      | 1.13  | 1.39 | 1.46 | II           |
| 915     | 4.55      | 2.18  | 2.68 | 2.82 | II           |
| 916     | 2.27      | 1.09  | 1.34 | 1.41 | II           |
| 917     | 2.94      | 1.41  | 1.73 | 1.82 | II           |
| 918     | 3.55      | 1.70  | 2.09 | 2.20 | II           |
| 919     | 2.36      | 1.13  | 1.39 | 1.46 | II           |
| 920     | 0.75      | 0.36  | 0.44 | 0.46 | II           |
| 922     | 5.33      | 2.56  | 3.13 | 3.30 | II           |
| 923     | 3.74      | 1.80  | 2.20 | 2.32 | II           |
| 924     | 5.25      | 2.52  | 3.09 | 3.25 | II           |
| 925     | 2.68      | 1.29  | 1.58 | 1.66 | II           |
| 926     | 3.65      | 1.75  | 2.15 | 2.27 | II           |
| 927     | 1.40      | 0.67  | 0.82 | 0.87 | II           |
| 928     | 2.27      | 1.09  | 1.34 | 1.41 | II           |
| 929     | 6.51      | 3.12  | 3.83 | 4.04 | II           |
| 932     | 1.17      | 0.56  | 0.69 | 0.73 | II           |
| 933     | 6.06      | 2.90  | 3.56 | 3.76 | II           |
| 934     | 3.18      | 1.52  | 1.87 | 1.97 | II           |
| 935     | 1.77      | 0.85  | 1.04 | 1.10 | II           |
| 936     | 0.42      | 0.20  | 0.25 | 0.26 | II           |
| 937     | 15.62     | 7.49  | 9.19 | 9.69 | II           |
| 939     | 5.88      | 2.82  | 3.46 | 3.65 | III          |
| 940     | 6.38      | 3.06  | 3.75 | 3.96 | II           |
| 941     | 2.62      | 1.26  | 1.54 | 1.63 | II           |
| 942     | 4.29      | 2.06  | 2.52 | 2.66 | II           |
| 943     | 7.00      | 3.36  | 4.12 | 4.34 | II           |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-----------|---|------|------|--------------|
|         |           | A-1   | A-2  | A-3  |              |
| 944     | 2.35      | 1.13  | 1.38 | 1.46 | II           |
| 945     | 2.86      | 1.37  | 1.68 | 1.77 | II           |
| 946     | 4.43      | 2.12  | 2.61 | 2.75 | II           |
| 947     | 6.36      | 3.05  | 3.74 | 3.94 | II           |
| 948     | 2.34      | 1.12  | 1.38 | 1.45 | II           |
| 949     | 1.06      | 0.51  | 0.62 | 0.66 | II           |
| 951     | 0.70      | 0.33  | 0.41 | 0.43 | III          |
| 952     | 1.02      | 0.49  | 0.60 | 0.63 | III          |
| 953     | 0.33      | 0.16  | 0.20 | 0.21 | II           |
| 954     | 3.03      | 1.45  | 1.78 | 1.88 | IV           |
| 955     | 0.73      | 0.35  | 0.43 | 0.45 | III          |
| 956     | 0.27      | 0.13  | 0.16 | 0.17 | III          |
| 957     | 0.47      | 0.23  | 0.28 | 0.29 | III          |
| 958     | 1.69      | 0.81  | 0.99 | 1.05 | III          |
| 959     | 2.15      | 1.03  | 1.26 | 1.33 | II           |
| 960     | 4.83      | 2.32  | 2.84 | 3.00 | II           |
| 961     | 1.35      | 0.65  | 0.80 | 0.84 | III          |
| 962     | 0.16      | 0.08  | 0.09 | 0.10 | III          |
| 963     | 0.46      | 0.22  | 0.27 | 0.29 | II           |
| 964     | 2.54      | 1.22  | 1.50 | 1.58 | II           |
| 965     | 0.65      | 0.31  | 0.38 | 0.40 | II           |
| 966     | 3.46      | 1.66  | 2.04 | 2.15 | III          |
| 967     | 1.59      | 0.76  | 0.94 | 0.99 | III          |
| 968     | 1.62      | 0.78  | 0.96 | 1.01 | II           |
| 969     | 2.64      | 1.27  | 1.55 | 1.64 | III          |
| 970     | 8.96      | 4.30  | 5.27 | 5.56 | II           |
| 971     | 5.59      | 2.68  | 3.29 | 3.47 | II           |
| 973     | 3.56      | 1.71  | 2.10 | 2.21 | II           |
| 974     | 3.20      | 1.53  | 1.88 | 1.98 | II           |
| 975     | 2.41      | 1.16  | 1.42 | 1.50 | II           |
| 976     | 1.60      | 0.77  | 0.94 | 1.00 | II           |
| 977     | 0.89      | 0.43  | 0.52 | 0.55 | I            |
| 978     | 3.40      | 1.63  | 2.00 | 2.11 | III          |
| 979     | 4.89      | 2.35  | 2.88 | 3.04 | II           |
| 980     | 5.99      | 2.87  | 3.53 | 3.72 | III          |
| 982     | 3.86 e    |   |      |      | III          |
| 983     | 7.60      | 3.64  | 4.47 | 4.71 | II           |
| 984     | 0.32      | 0.15  | 0.19 | 0.20 | III          |
| 985     | 3.76      | 1.81  | 2.21 | 2.33 | III          |
| 986     | 1.41      | 0.68  | 0.83 | 0.88 | II           |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.  
Not subject to Experience or Retrospective Rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE NO | LOSS COST  | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |        |          | HAZARD GROUP |
|---------|------------|---|--------|----------|--------------|
|         |            | A-1   | A-2    | A-3      |              |
| 987     | 1.27       | 0.61  | 0.75   | 0.79     | II           |
| 988     | 0.46       | 0.22  | 0.27   | 0.29     | II           |
| 992     | 5.35       | 2.57  | 3.15   | 3.32     | III          |
| 993     | 1,662.95 f | 797.53  | 977.96 | 1,031.35 | III          |
| 994     | g          | h   | h      | h        | IV           |
| 995     | 9.16       | 4.39  | 5.39   | 5.68     | III          |
| 996     | 1,331.22 i | 638.43  | 782.87 | 825.61   | IV           |
| 997     | 1.08       | 0.52  | 0.64   | 0.67     | II           |
| 999     | 5.78       | 2.77  | 3.40   | 3.59     | II           |
| 0006    | 4.60       | 2.21  | 2.71   | 2.85     | II           |
| 0008    | 2.48       | 1.19  | 1.46   | 1.54     | II           |
| 0011    | 3.82       | 1.83  | 2.25   | 2.37     | II           |
| 012     | 6.37       | 3.05  | 3.74   | 3.95     | II           |
| 0013    | 6.70       | 3.21  | 3.94   | 4.16     | II           |
| 0016    | 3.92       | 1.88  | 2.30   | 2.43     | II           |
| 0034    | 6.04       | 2.89  | 3.55   | 3.74     | II           |
| 0036    | 5.73       | 2.75  | 3.37   | 3.56     | II           |
| 0083    | 6.61       | 3.17  | 3.89   | 4.10     | III          |
| 0170    | 3.26       | 1.56  | 1.92   | 2.02     | II           |
| 4771    | 5.15       | 2.41  | 2.96   | 3.16     | IV           |
| 0771    | 1.28       |   |        |          | IV           |
| 4775    | 5.15       | 2.41  | 2.96   | 3.16     | IV           |
| 0775    | 0.91       |   |        |          | IV           |
| 4777    | 11.73      | 5.62  | 6.90   | 7.27     | III          |
| 7405    | 1.84       | 0.88  | 1.08   | 1.14     | III          |
| 7445    | 0.38       |   |        |          | IV           |
| 7413    | 1.86       | 0.89  | 1.09   | 1.15     | IV           |
| 7453    | 0.39       |   |        |          | IV           |
| 7421 j  | 2.25       | 1.08  | 1.32   | 1.40     | III          |
| 7424    | 5.31       | 2.55  | 3.12   | 3.29     | IV           |
| 7428    | 3.34       | 1.60  | 1.96   | 2.07     | II           |
| 9108 k  | 76.76      |   |        |          | I            |
| 9740 k  | 0.03       |   |        |          |              |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

- f Per ambulance corps.
- g See appropriate page of Section 2, proposed effective 4/1/03.
- h Apply the following percentages (A-1 = 44.79%, A-2 = 54.93%, A-3 = 57.93%) to annual loss cost from the appropriate page of Section 2.
- i Per hazardous materials response team.
- j Code 9108 may also apply.
- k Not subject to experience rating

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2004 on New and Renewal Business**

| CODE<br>NO     | LOSS<br>COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |        |        | HAZARD<br>GROUP |
|----------------|--------------|---|--------|--------|-----------------|
|                |              | A-1   | A-2    | A-3    |                 |
| <b>Per</b>     |              |   |        |        |                 |
| <b>0901</b>    | 19.80        | 9.50  | 11.64  | 12.28  | I               |
| <b>0902</b>    | 1.69         | 0.81  | 0.99   | 1.05   | I               |
| <b>0908</b>    | 95.45        | 45.78   | 56.13  | 59.20  | I               |
| <b>0909</b>    | 75.90        | 36.40   | 44.64  | 47.07  | II              |
| <b>0912</b>    | 278.66       | 133.64  | 163.88 | 172.82 | II              |
| <b>0913</b>    | 360.54       | 172.91  | 212.03 | 223.60 | II              |
| <b>A Rated</b> |              |   |        |        |                 |
| <b>9985</b>    | A            | A   | A      | A      |                 |
| <b>0133</b>    | A            | A   | A      | A      |                 |

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**  
Approved Effective Date: April 1, 2004

| Population     | Annual Loss Cost | Population                                   | Annual Loss Cost |
|----------------|------------------|--|------------------|
| Up to 300      | 1,395            | 6,501 to 7,000                               | 5,828            |
| 301 to 500     | 1,714            | 7,001 to 7,500                               | 6,040            |
| 501 to 700     | 1,993            | 7,501 to 8,000                               | 6,251            |
| 701 to 1,000   | 2,302            | 8,001 to 8,500                               | 6,455            |
| 1,001 to 1,500 | 2,708            | 8,501 to 9,000                               | 6,655            |
| 1,501 to 2,000 | 3,145            | 9,001 to 9,500                               | 6,850            |
| 2,001 to 2,500 | 3,519            | 9,501 to 10,000                              | 7,039            |
| 2,501 to 3,000 | 3,850            | 10,001 to 15,000                             | 8,079            |
| 3,001 to 3,500 | 4,142            | 15,001 to 20,000                             | 9,877            |
| 3,501 to 4,000 | 4,417            | 20,001 to 25,000                             | 11,645           |
| 4,001 to 4,500 | 4,673            | 25,001 to 30,000                             | 13,392           |
| 4,501 to 5,000 | 4,918            | 30,001 to 35,000                             | 15,111           |
| 5,001 to 5,500 | 5,157            | 35,001 to 40,000                             | 16,809           |
| 5,501 to 6,000 | 5,384            | 40,001 to 45,000                             | 18,477           |
| 6,001 to 6,500 | 5,609            | 45,001 to 50,000                             | 20,116           |
|                |                  | For each additional<br>5,000 population..... | 1,645            |

PENNSYLVANIA COMPENSATION RATING BUREAU  
 Effective April 1, 2004  
 Excess Loss Factors

| Per<br>Accident<br>Limit | Hazard Group |        |        |        |
|--------------------------|--------------|--------|--------|--------|
|                          | I            | II     | III    | IV     |
| \$10,000                 | 0.733        | 0.734  | 0.806  | 0.856  |
| \$15,000                 | 0.683        | 0.684  | 0.768  | 0.825  |
| \$20,000                 | 0.639        | 0.647  | 0.741  | 0.801  |
| \$25,000                 | 0.603        | 0.612  | 0.714  | 0.777  |
| \$30,000                 | 0.571        | 0.581  | 0.689  | 0.757  |
| \$35,000                 | 0.543        | 0.554  | 0.666  | 0.738  |
| \$40,000                 | 0.519        | 0.531  | 0.643  | 0.719  |
| \$50,000                 | 0.478        | 0.486  | 0.605  | 0.686  |
| \$75,000                 | 0.387        | 0.402  | 0.522  | 0.605  |
| \$100,000                | 0.326        | 0.343  | 0.461  | 0.541  |
| \$125,000                | 0.282        | 0.299  | 0.407  | 0.492  |
| \$150,000                | 0.246        | 0.261  | 0.368  | 0.450  |
| \$175,000                | 0.220        | 0.233  | 0.330  | 0.411  |
| \$200,000                | 0.195        | 0.209  | 0.301  | 0.375  |
| \$225,000                | 0.174        | 0.188  | 0.275  | 0.347  |
| \$250,000                | 0.159        | 0.171  | 0.251  | 0.320  |
| \$275,000                | 0.144        | 0.156  | 0.231  | 0.295  |
| \$300,000                | 0.133        | 0.144  | 0.215  | 0.276  |
| \$325,000                | 0.123        | 0.133  | 0.198  | 0.257  |
| \$350,000                | 0.113        | 0.122  | 0.184  | 0.238  |
| \$375,000                | 0.105        | 0.114  | 0.169  | 0.224  |
| \$400,000                | 0.099        | 0.107  | 0.161  | 0.212  |
| \$425,000                | 0.093        | 0.101  | 0.152  | 0.200  |
| \$450,000                | 0.087        | 0.096  | 0.144  | 0.190  |
| \$475,000                | 0.083        | 0.091  | 0.138  | 0.181  |
| \$500,000                | 0.079        | 0.087  | 0.131  | 0.173  |
| \$600,000                | 0.068        | 0.075  | 0.112  | 0.148  |
| \$700,000                | 0.059        | 0.066  | 0.099  | 0.131  |
| \$800,000                | 0.054        | 0.059  | 0.090  | 0.119  |
| \$900,000                | 0.050        | 0.055  | 0.083  | 0.110  |
| \$1,000,000              | 0.0475       | 0.0517 | 0.0778 | 0.1034 |
| \$2,000,000              | 0.0285       | 0.0312 | 0.0459 | 0.0600 |
| \$3,000,000              | 0.0219       | 0.0237 | 0.0343 | 0.0434 |
| \$4,000,000              | 0.0185       | 0.0198 | 0.0279 | 0.0350 |
| \$5,000,000              | 0.0160       | 0.0177 | 0.0238 | 0.0300 |
| \$6,000,000              | 0.0143       | 0.0157 | 0.0214 | 0.0260 |
| \$7,000,000              | 0.0128       | 0.0142 | 0.0194 | 0.0238 |
| \$8,000,000              | 0.0113       | 0.0127 | 0.0179 | 0.0215 |
| \$9,000,000              | 0.0105       | 0.0113 | 0.0165 | 0.0201 |
| \$10,000,000             | 0.0098       | 0.0105 | 0.0155 | 0.0191 |

PENNSYLVANIA COMPENSATION RATING BUREAU  
 MISCELLANEOUS RATING VALUE  
 EFFECTIVE APRIL 1, 2004

**SMALL DEDUCTIBLE PROGRAM**  
**Loss Elimination Ratios**

| Deductible<br>Level | Hazard Group |       |       |       |
|---------------------|--------------|-------|-------|-------|
|                     | I            | II    | III   | IV    |
| \$ 1,000            | 7.0%         | 6.8%  | 3.8%  | 1.2%  |
| \$ 5,000            | 20.3%        | 20.2% | 14.7% | 11.2% |
| \$ 10,000           | 27.3%        | 26.8% | 20.0% | 15.6% |

**STATE AND HAZARD GROUP RELATIVITIES**

| Hazard Group | Factor |
|--------------|--------|
| I            | 1.010  |
| II           | 0.885  |
| III          | 0.703  |
| IV           | 0.516  |

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

|                   |       |        |
|-------------------|-------|--------|
| First Adjustment  | RDF = | 0.4097 |
| Second Adjustment | RDF = | 0.2743 |
| Third Adjustment  | RDF = | 0.2079 |

**EMPLOYER ASSESSMENT FACTOR**

0.0236