



Pennsylvania Compensation Rating Bureau

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January 31, 2012

PCRB CIRCULAR NO. 1595

To All Members of the PCRB:

Re: **APRIL 1, 2012 LOSS COST REVISION APPROVAL**

By action dated January 31, 2012 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, 2012**.

The approved loss costs are those submitted under Bureau Filing No. C-361, calling for an overall average decrease of 5.66 percent from existing loss costs.

For reference purposes a complete table of approved loss costs and expected loss factors has been attached to this circular. In addition, copies of this circular and the accompanying tables will be available in various locations within the PCRB's website (www.pcrb.com).

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

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for 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

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2012.

In addition to loss costs and expected loss factors the following rating values, as included in Bureau Filing No. C-361 and approved by the Insurance Commissioner effective April 1, 2012, are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (0.0225)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2012 are of note:

- ***Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:***
 - o Executive officers maximum weekly payroll – revised from \$2,100 to \$2,150 per week
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$42,250 to \$42,900 per annum
 - o Salaried police or firefighters - minimum payroll revised from \$4,250 to \$4,300 per year
 - o Revisions to Manual language pertaining to the elimination of Hazard Groups 1-4

Manual revisions reflecting approval of Bureau Filing No. C-361 with respect to rating values and rules effective April 1, 2012 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2012 Loss Cost Filing may be directed to me at Extension 4413 or twisecarver@pcrb.com or to Michael Doyle, Chief Actuary, at Extension 4480 or mduoye@pcrb.com.

Timothy L. Wisecarver
President

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Attachment
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Remember to visit our web site at www.pcrb.com for more information about this and other topics.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2012 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
005	16.99	9.89	12.63	14.40	F
007	4.98	2.90	3.70	4.22	C
009	25.03	14.56	18.61	21.21	G
015	15.46	8.99	11.49	13.10	E
025	3.80	2.07	2.63	2.91	G
028	3.44	1.87	2.38	2.63	F
050	2.75	1.50	1.90	2.10	F
051	3.42	1.86	2.36	2.61	F
055	3.73	2.03	2.58	2.85	F
059	4.25	2.31	2.94	3.25	E
101	2.97	1.68	2.16	2.49	E
103	1.31	0.74	0.95	1.10	C
104	3.03	1.71	2.21	2.54	B
105	3.16	1.78	2.30	2.65	D
106	5.49	3.10	4.00	4.60	C
107	2.45	1.38	1.78	2.05	B
108	3.89	2.19	2.83	3.26	C
109	4.19	2.37	3.05	3.51	C
110	3.15	1.78	2.29	2.64	B
111	3.01	1.70	2.19	2.53	C
112	9.99	5.64	7.28	8.38	C
113	2.25	1.27	1.64	1.89	C
114	7.09	4.00	5.16	5.95	E
115	1.85	1.04	1.34	1.55	D
119	4.17	2.35	3.04	3.50	C
130	5.32	3.00	3.87	4.46	E
132	2.30	1.30	1.68	1.93	C
134	3.59	2.03	2.62	3.01	C
135	2.72	1.54	1.98	2.28	C
136	2.57	1.45	1.87	2.15	C
139	4.18	2.36	3.04	3.51	C
141	4.04	2.28	2.94	3.39	B
142	2.01	1.13	1.46	1.68	C
161	2.05	1.16	1.49	1.72	C
163	3.14	1.77	2.28	2.63	C
165	4.71	2.66	3.43	3.95	B
166	2.91	1.64	2.12	2.44	C
185	4.07	2.30	2.96	3.41	B
187	3.26	1.84	2.37	2.73	B
189	2.98	1.68	2.17	2.50	C

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

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2012 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
191	2.79	1.58	2.03	2.34	C
201	4.08	2.30	2.97	3.42	D
204	2.41	1.36	1.76	2.02	B
205	2.78	1.57	2.02	2.33	B
221	2.25	1.27	1.64	1.89	C
222	2.82	1.59	2.05	2.37	C
225	2.84	1.60	2.07	2.38	C
227	3.89	2.19	2.83	3.26	C
255	2.24	1.27	1.63	1.88	E
257	2.44	1.37	1.77	2.04	C
261	2.96	1.67	2.16	2.48	C
263	2.50	1.41	1.82	2.09	C
265	2.81	1.59	2.05	2.36	C
275	3.02	1.71	2.20	2.54	C
276	3.73	2.11	2.72	3.13	C
281	2.28	1.29	1.66	1.91	B
282	5.46	3.08	3.97	4.58	D
285	2.53	1.43	1.84	2.12	B
291	2.89	1.63	2.11	2.42	E
297	3.01	1.70	2.19	2.53	B
301	5.37	3.03	3.91	4.50	F
305	4.24	2.39	3.09	3.56	D
306	3.92	2.21	2.85	3.28	B
311	2.59	1.46	1.88	2.17	C
319	3.80	2.15	2.77	3.19	A
323	2.97	1.68	2.16	2.49	C
327	3.47	1.96	2.53	2.91	C
402	4.79	2.70	3.49	4.02	E
403	2.76	1.56	2.01	2.31	C
404	3.76	2.13	2.74	3.16	E
406	4.85	2.74	3.53	4.07	E
407	3.59	2.03	2.62	3.01	C
411	5.06	2.86	3.69	4.25	E
413	5.29	2.98	3.85	4.43	E
415	3.15	1.78	2.29	2.64	E
416	3.35	1.89	2.44	2.81	C
421	5.76	3.25	4.20	4.83	E
425	7.56	4.27	5.50	6.34	E
427	3.80	2.15	2.77	3.19	E
429	4.56	2.57	3.32	3.82	D

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

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2012 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
431	5.73	3.24	4.17	4.81	C
433	3.14	1.77	2.28	2.63	C
435	4.49	2.54	3.27	3.77	C
441	1.41	0.80	1.03	1.18	C
445	2.91 a	1.64	2.12	2.44	C
446	1.78	1.00	1.29	1.49	B
447	4.85 b	2.74	3.53	4.07	E
449	2.52	1.42	1.83	2.11	D
451	3.59	2.03	2.62	3.01	D
454	3.21	1.81	2.33	2.69	C
456	3.62	2.05	2.64	3.04	D
457	3.53	1.99	2.57	2.96	C
458	2.25	1.27	1.64	1.89	B
459	1.27	0.72	0.92	1.06	C
461	2.55	1.44	1.85	2.14	D
463	2.39	1.35	1.74	2.01	D
465	3.40	1.92	2.47	2.85	D
467	3.80	2.15	2.77	3.19	B
471	1.01	0.57	0.74	0.85	B
472	1.06	0.60	0.77	0.88	B
473	2.10	1.19	1.53	1.76	B
474	1.03	0.58	0.75	0.87	C
475	2.62	1.48	1.91	2.20	D
476	1.25	0.70	0.91	1.05	C
477	2.24	1.27	1.63	1.88	C
483	1.33	0.75	0.97	1.11	B
485	1.22	0.69	0.89	1.02	B
486	1.91	1.08	1.39	1.60	C
487	1.07	0.60	0.78	0.89	C
488	0.89	0.50	0.65	0.75	B
489	1.83	1.03	1.33	1.53	B
491	3.68	2.08	2.68	3.09	C
493	3.92	2.21	2.85	3.28	C
495	4.77	2.69	3.47	4.00	D
497	1.40	0.79	1.02	1.17	B
499	3.53	1.99	2.57	2.96	D
501	2.76	1.56	2.01	2.31	E
502	3.42	1.93	2.49	2.87	A
506	1.77	1.00	1.29	1.48	C
507	2.45	1.38	1.78	2.05	F

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

a OD: \$0.12 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.10 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2012 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
509	5.60	3.16	4.08	4.70	G
511	5.50	3.11	4.00	4.61	E
512	5.16	2.92	3.76	4.33	E
513	3.28 ^c	1.85	2.39	2.75	B
514	4.47	2.53	3.26	3.75	E
520	0.50	0.29	0.37	0.42	C
521	1.29	0.75	0.96	1.09	C
522	1.99	1.16	1.48	1.69	C
523	2.98	1.74	2.22	2.53	C
524	5.11	2.97	3.80	4.33	C
525	7.65	4.45	5.69	6.48	C
526	11.79	6.66	8.58	9.89	D
527	19.27	10.88	14.03	16.16	E
528	26.87	15.63	19.97	22.77	F
529	43.37	25.23	32.24	36.76	G
535	3.01	1.70	2.19	2.53	C
536	4.91	2.77	3.58	4.12	C
551	1.41	0.80	1.03	1.18	F
553	1.34	0.76	0.98	1.12	G
555	0.59	0.33	0.43	0.49	B
563	1.81	1.02	1.32	1.51	C
571	2.88	1.63	2.10	2.42	C
573	3.66	2.07	2.67	3.07	F
581	2.13	1.20	1.55	1.79	E
587	2.34	1.32	1.71	1.97	C
601	6.63	3.56	4.52	5.00	G
602	4.51	2.42	3.07	3.39	F
603	5.18	2.70	3.42	3.78	F
605	6.49	3.46	4.40	4.86	E
606	10.06	5.37	6.82	7.53	G
607	6.55	3.55	4.50	4.97	F
608	5.86	3.10	3.94	4.35	F
609	4.79	2.58	3.28	3.62	F
611	8.30	4.40	5.58	6.17	E
615	^d 9.75	5.18	6.57	7.26	G
0152	1.06				G
617	4.37	2.34	2.97	3.28	F
645	5.95	3.05	3.87	4.28	F
646	4.91	2.59	3.28	3.63	E
647	6.63	3.59	4.55	5.03	D
648	5.59	2.96	3.76	4.15	E
649	2.54	1.29	1.64	1.81	E
651	6.48	3.42	4.35	4.80	F
652	8.30	4.51	5.72	6.32	F

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

615 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: \$0.18 Supplemental is not subject to experience rating. Code as 0176.

^d OD: \$0.68 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
653	6.95	3.66	4.64	5.13	F
654	8.18	4.31	5.47	6.04	F
655	12.76	6.58	8.36	9.24	G
656	6.60	3.52	4.48	4.94	G
657	7.55	4.00	5.09	5.62	F
658	8.09	4.24	5.39	5.95	F
659	16.27	8.67	11.01	12.16	G
660	2.49	1.32	1.68	1.85	E
661	3.19	1.62	2.06	2.28	E
662	4.25	2.31	2.94	3.25	E
663	4.04	2.13	2.70	2.98	E
664	3.76	1.97	2.50	2.77	E
665	7.13	3.81	4.83	5.34	F
666	5.83	3.01	3.82	4.22	E
667	1.68	0.89	1.14	1.26	F
668	4.79	2.53	3.21	3.55	E
669	6.08	3.20	4.07	4.49	F
670	4.64	2.41	3.06	3.38	E
673	4.87	2.63	3.35	3.70	F
674	4.26	2.28	2.90	3.20	E
675	3.82	2.05	2.61	2.88	F
676	3.98	2.07	2.62	2.90	E
677	3.44	1.83	2.33	2.57	G
679	7.22	3.84	4.88	5.38	F
681	4.50	2.41	3.06	3.38	F
691	6.26	3.33	4.22	4.66	F
693	8.30	4.42	5.61	6.20	F
695	3.97	2.12	2.69	2.97	E
709	1.72	0.94	1.19	1.32	G
716	2.41	1.31	1.67	1.84	E
718	2.59	1.41	1.79	1.98	E
721	9.66	5.45	7.03	8.10	F
744	0.88	0.50	0.64	0.74	D
751	2.57	1.45	1.87	2.15	E
752	1.13	0.64	0.82	0.94	G
753	2.85	1.61	2.08	2.39	C
755	0.97	0.55	0.71	0.82	F
757	1.87	1.05	1.36	1.57	E
759	5.00	2.82	3.64	4.19	E
801	7.02	4.08	5.22	5.95	E

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

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2012 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
803	17.84	10.38	13.26	15.12	E
804	3.18	1.85	2.36	2.69	E
805	5.44	3.16	4.04	4.61	E
806	9.48	5.51	7.04	8.03	E
807	5.79	3.37	4.31	4.91	E
808	4.83	2.81	3.59	4.09	E
809	4.95	2.88	3.68	4.20	F
810	5.51	3.20	4.10	4.67	F
0162	0.68				E
811	7.26	4.23	5.40	6.16	E
812	6.45	3.75	4.80	5.47	F
813	4.95	2.88	3.68	4.20	D
814	3.17	1.84	2.35	2.68	C
815	3.20	1.86	2.38	2.71	D
816	2.02	1.17	1.50	1.71	D
817	6.58	3.83	4.89	5.58	E
818	1.30	0.76	0.97	1.10	D
819	0.80	0.47	0.60	0.68	D
820	2.88	1.68	2.14	2.44	D
821	5.66	3.29	4.21	4.80	C
825	2.98	1.74	2.22	2.53	C
828	8.22	4.78	6.11	6.97	E
855	4.56	2.65	3.39	3.86	E
857	6.12	3.56	4.55	5.19	E
858	7.50	4.36	5.57	6.35	F
859	8.05	4.68	5.98	6.82	E
860	8.58	4.99	6.38	7.27	E
862	7.67	4.46	5.70	6.50	E
865	3.29	1.91	2.44	2.79	C
867	6.47	3.77	4.81	5.49	D
871	9.19	5.35	6.83	7.79	D
877	2.39	1.39	1.78	2.03	B
879	3.40	1.98	2.53	2.88	B
880	4.86	2.83	3.61	4.12	C
881	3.87	2.25	2.87	3.28	B
882	6.63	3.85	4.92	5.62	B
883	3.10	1.81	2.31	2.63	B
884	0.92	0.54	0.69	0.78	B
885	3.12	1.82	2.32	2.65	C
886	2.27	1.32	1.69	1.93	B
887	0.66	0.38	0.49	0.56	C

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

 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
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
889	0.55	0.32	0.41	0.46	B
890	0.58	0.34	0.43	0.49	C
891	1.24	0.72	0.92	1.05	B
892	0.92	0.54	0.69	0.78	B
893	0.77	0.45	0.57	0.65	B
894	1.23	0.71	0.91	1.04	B
895	0.73	0.42	0.54	0.62	B
896	1.94	1.13	1.44	1.64	A
897	1.53	0.89	1.14	1.30	A
898	2.46	1.43	1.83	2.08	C
899	1.36	0.79	1.01	1.15	C
903	0.43	0.25	0.32	0.36	E
904	1.28	0.74	0.95	1.08	E
907	4.60	2.67	3.42	3.90	B
910	5.80	3.38	4.31	4.92	C
911	4.94	2.87	3.67	4.19	B
914	1.77	1.03	1.31	1.50	B
915	2.81	1.63	2.09	2.38	C
916	1.87	1.09	1.39	1.58	B
917	1.99	1.16	1.48	1.69	C
918	2.76	1.61	2.05	2.34	C
919	2.20	1.28	1.64	1.87	B
920	0.51	0.30	0.38	0.43	C
921	5.47	3.18	4.07	4.63	D
922	3.40	1.98	2.53	2.88	D
923	2.55	1.48	1.89	2.16	B
924	3.44	2.00	2.56	2.92	B
925	2.20	1.28	1.64	1.87	B
926	2.96	1.72	2.20	2.51	B
927	0.90	0.53	0.67	0.77	B
928	2.31	1.35	1.72	1.96	B
932	0.72	0.42	0.54	0.61	C
933	5.14	2.99	3.82	4.36	C
934	3.09	1.80	2.30	2.62	C
935	1.50	0.87	1.12	1.27	C
936	0.52	0.30	0.38	0.44	D
939	5.52	3.21	4.10	4.68	F
940	4.04	2.35	3.00	3.42	C

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

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
941	2.19	1.27	1.63	1.86	C
942	3.59	2.09	2.67	3.04	C
943	4.23	2.46	3.15	3.59	C
944	1.63	0.95	1.21	1.38	B
945	2.48	1.44	1.84	2.10	A
946	2.45	1.42	1.82	2.07	C
948	1.97	1.14	1.46	1.67	A
949	0.69	0.40	0.51	0.58	C
951	0.42	0.24	0.31	0.35	E
952	0.80	0.47	0.60	0.68	C
953	0.19	0.11	0.14	0.16	C
954	2.22	1.29	1.65	1.88	E
955	0.47	0.27	0.35	0.40	D
956	0.17	0.10	0.13	0.15	D
957	0.40	0.23	0.29	0.34	C
958	1.43	0.83	1.06	1.21	C
959	1.37	0.80	1.02	1.16	C
960	2.88	1.68	2.14	2.44	C
961	0.88	0.51	0.66	0.75	C
962	0.06	0.04	0.05	0.05	F
963	0.47	0.27	0.35	0.40	B
964	1.69	0.99	1.26	1.44	B
965	0.54	0.31	0.40	0.46	B
966	1.77	1.03	1.31	1.50	E
967	1.03	0.60	0.77	0.88	D
968	1.24	0.72	0.92	1.05	B
969	2.65	1.54	1.97	2.24	C
970	6.90	4.01	5.13	5.85	B
971	3.58	2.08	2.66	3.04	C
973	2.88	1.68	2.14	2.44	B
974	2.41	1.40	1.79	2.05	C
975	1.58	0.92	1.18	1.34	A
976	1.35	0.78	1.00	1.14	B
977	0.64	0.37	0.48	0.54	A
978	2.28	1.33	1.70	1.93	C
979	3.31	1.92	2.46	2.80	C
980	4.54	2.64	3.37	3.84	E
981	1.22	0.71	0.91	1.03	A
982	3.08 e				E
983	7.38	4.29	5.48	6.25	C

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

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

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2012 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
984	0.17	0.10	0.13	0.15	C
985	4.13	2.40	3.07	3.50	E
986	1.28	0.74	0.95	1.08	C
987	1.08	0.63	0.80	0.91	C
988	0.22	0.13	0.17	0.19	C
992	4.95	2.88	3.68	4.20	E
993	936.85 f	544.97	696.41	794.01	D
994	g	h	h	h	G
995	7.40	4.30	5.50	6.27	F
996	936.85 i	544.97	696.41	794.01	G
997	0.96	0.56	0.72	0.82	D
999	4.55	2.64	3.38	3.85	D
0006	3.73	2.17	2.78	3.16	D
0008	2.60	1.51	1.93	2.20	D
0011	3.44	2.00	2.56	2.92	B
012	4.92	2.86	3.66	4.17	D
0013	4.44	2.59	3.30	3.77	C
0016	2.99	1.74	2.22	2.54	C
0034	3.77	2.20	2.81	3.20	C
0036	3.88	2.25	2.88	3.28	C
0083	4.70	2.73	3.49	3.98	C
0170	2.79	1.62	2.07	2.36	C
4771	2.05	1.16	1.49	1.72	G
0771	0.51				G
4777	8.13	4.73	6.04	6.89	E
7405	1.64	0.96	1.22	1.39	E
7445	0.34				G
7413	0.99	0.58	0.74	0.84	G
7453	0.21				G
7421 j	1.21	0.70	0.90	1.02	F
7424	2.84	1.65	2.11	2.41	G
7428	5.32	3.09	3.95	4.51	E
9108 k	77.17				A
9740 k	0.02				
9741 k	0.01				

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

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

- f Per ambulance corps.
- g See appropriate page of Section 2.
- h Apply the following percentages (A-1 = 58.08%, A-2 = 74.21%, A-3 = 84.61%) 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, 2012 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
Per					
0901	28.97	16.85	21.53	24.55	B
0902	1.41	0.82	1.05	1.20	A
0908	236.91	137.81	176.11	200.79	C
0909	83.05	48.31	61.73	70.38	B
0912	289.93	168.66	215.52	245.73	B
0913	531.64	309.26	395.19	450.58	C
A Rated					
9985	A	A	A	A	
0133	A	A	A	A	

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

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Approved Effective Date: April 1, 2012

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,855	6,501 to 7,000	7,750
301 to 500	2,277	7,001 to 7,500	8,032
501 to 700	2,649	7,501 to 8,000	8,313
701 to 1,000	3,063	8,001 to 8,500	8,584
1,001 to 1,500	3,602	8,501 to 9,000	8,850
1,501 to 2,000	4,184	9,001 to 9,500	9,108
2,001 to 2,500	4,680	9,501 to 10,000	9,360
2,501 to 3,000	5,120	10,001 to 15,000	10,742
3,001 to 3,500	5,508	15,001 to 20,000	13,135
3,501 to 4,000	5,874	20,001 to 25,000	15,484
4,001 to 4,500	6,214	25,001 to 30,000	17,808
4,501 to 5,000	6,541	30,001 to 35,000	20,095
5,001 to 5,500	6,857	35,001 to 40,000	22,351
5,501 to 6,000	7,159	40,001 to 45,000	24,568
6,001 to 6,500	7,459	45,001 to 50,000	26,749
		For each additional 5,000 population.....	2,188

PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2012

Excess Loss Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.707	0.743	0.780	0.804	0.841	0.866	0.892
\$15,000	0.658	0.699	0.741	0.766	0.808	0.837	0.869
\$20,000	0.619	0.664	0.709	0.735	0.780	0.812	0.849
\$25,000	0.586	0.634	0.682	0.709	0.756	0.791	0.832
\$30,000	0.558	0.608	0.658	0.686	0.734	0.772	0.816
\$35,000	0.534	0.585	0.637	0.665	0.715	0.755	0.802
\$40,000	0.512	0.564	0.618	0.646	0.698	0.739	0.789
\$50,000	0.475	0.528	0.584	0.613	0.667	0.711	0.764
\$75,000	0.401	0.456	0.514	0.547	0.603	0.653	0.712
\$100,000	0.344	0.399	0.457	0.492	0.550	0.604	0.668
\$125,000	0.298	0.352	0.410	0.446	0.505	0.561	0.628
\$150,000	0.262	0.313	0.369	0.407	0.465	0.523	0.593
\$175,000	0.233	0.281	0.335	0.372	0.430	0.489	0.560
\$200,000	0.209	0.254	0.305	0.343	0.399	0.459	0.530
\$225,000	0.189	0.232	0.280	0.317	0.372	0.431	0.503
\$250,000	0.172	0.213	0.259	0.294	0.348	0.406	0.478
\$275,000	0.158	0.196	0.239	0.275	0.326	0.384	0.455
\$300,000	0.145	0.181	0.223	0.257	0.306	0.364	0.434
\$325,000	0.134	0.168	0.208	0.241	0.289	0.345	0.414
\$350,000	0.125	0.157	0.194	0.227	0.273	0.328	0.396
\$375,000	0.116	0.147	0.182	0.214	0.258	0.313	0.380
\$400,000	0.109	0.138	0.172	0.202	0.245	0.298	0.365
\$425,000	0.103	0.130	0.162	0.191	0.233	0.285	0.350
\$450,000	0.097	0.123	0.153	0.182	0.222	0.273	0.337
\$475,000	0.092	0.116	0.145	0.173	0.212	0.262	0.325
\$500,000	0.088	0.111	0.138	0.165	0.202	0.252	0.313
\$600,000	0.074	0.093	0.116	0.140	0.172	0.217	0.275
\$700,000	0.064	0.081	0.101	0.122	0.150	0.191	0.244
\$800,000	0.056	0.071	0.089	0.108	0.133	0.172	0.221
\$900,000	0.051	0.064	0.080	0.098	0.120	0.156	0.203
\$1,000,000	0.0459	0.0581	0.0729	0.0892	0.1100	0.1440	0.1876
\$2,000,000	0.0248	0.0312	0.0391	0.0490	0.0615	0.0851	0.1159
\$3,000,000	0.0178	0.0221	0.0275	0.0344	0.0434	0.0615	0.0861
\$4,000,000	0.0140	0.0174	0.0215	0.0269	0.0340	0.0482	0.0685
\$5,000,000	0.0110	0.0147	0.0178	0.0222	0.0280	0.0397	0.0568
\$6,000,000	0.0089	0.0120	0.0154	0.0191	0.0240	0.0339	0.0486
\$7,000,000	0.0074	0.0099	0.0134	0.0170	0.0210	0.0296	0.0425
\$8,000,000	0.0062	0.0086	0.0114	0.0152	0.0188	0.0264	0.0378
\$9,000,000	0.0054	0.0074	0.0099	0.0134	0.0171	0.0238	0.0340
\$10,000,000	0.0050	0.0065	0.0087	0.0117	0.0158	0.0217	0.0309

PENNSYLVANIA COMPENSATION RATING BUREAU
MISCELLANEOUS RATING VALUES
EFFECTIVE APRIL 1, 2012

SMALL DEDUCTIBLE PROGRAM
Loss Elimination Ratios

Note: These values are unchanged from those effective 4/1/11.

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	A	B	C	D	E	F	G
Factor	1.46	1.00	0.90	0.83	0.70	0.53	0.46

RETROSPECTIVE DEVELOPMENT FACTORS
(No Loss Limitation)

First Adjustment	RDF =	0.3949
Second Adjustment	RDF =	0.2573
Third Adjustment	RDF =	0.1722

EMPLOYER ASSESSMENT FACTOR

0.0225