



Pennsylvania Compensation Rating Bureau

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**Refreshed March 10, 2014 to include
Schedule of Annual Loss Costs for
Volunteer Firemen, Code 994.**

January 31, 2014

PCRB CIRCULAR NO. 1624

To All Members of the PCRB:

Re: **APRIL 1, 2014 LOSS COST REVISION APPROVAL**

By action dated January 30, 2014 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, 2014**.

The approved loss costs are those submitted under PCRB Filing No. C-363, calling for an overall average decrease of 5.15 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, 2014.

In addition to loss costs and expected loss factors, the following rating values, as included in PCRB Filing No. C-363 and approved by the Insurance Commissioner effective April 1, 2014, are provided in attachments to this circular for informational purposes:

- Excess loss (pure premium) factors
- Small deductible program – loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (revised from 0.0262 to 0.0195)

In addition to revisions to the above noted rating values, the following approved revisions to Manual language effective April 1, 2014 are of note:

- **Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:**
 - Executive officers maximum weekly payroll – revised from \$2,200 to \$2,300 per week
 - Executive officers minimum weekly payroll – revised from \$550 to \$650
 - Taxicab drivers for leased cabs where no payroll is available - revised from \$44,400 to \$45,850 per annum
 - Salaried police or firefighters - minimum payroll revised from \$4,450 to \$4,600 per year
- **Discontinuation of payroll division between Code 955, Engineering Consulting Firm, and Code 607, Drilling, N.O.C.**
- **Reclassification of “Geophysical Exploration” from Code 607, Drilling, N.O.C., to Code 955, Engineering Consulting Firm.**
- **Discontinuation of all Retrospective Rating Endorsement forms from the Pennsylvania Basic Manual**
- **Update of Labor and Industry Forms LIBC-513, Executive Officer’s Declaration, and LIBC-509, Application for Executive Officer’s Declaration as published in the Pennsylvania Basic Manual**
- **Procedure to develop payroll for sole proprietors, partners and members of limited liability companies in absence of payroll information**
- **Changes to classification procedure affecting the following classifications:**
 - Code 656 – Electric, Telephone or Telegraph Line Construction
 - Code 648 – Carpentry - Installation of Cabinet Work
 - Code 921 – Furniture Store – Wholesale
 - Code 922 – Furniture Store – Retail
 - Code 952 – Office Machine Service or Repair
 - Code 7428 – Airport Operation - Ground Employees
- **Retitling of seven classifications**
- **Addition or amending “Operations Also Included” and/or “Operations Not Included” sections to 25 classifications**

- **Addition, amendment or deletion of Underwriting Guide entries for numerous classifications including, but not necessarily limited to:**

- Code 028 – Oil or Gas Production
- Code 055 – Sand, Gravel or Slag Excavation
- Code 807 – Ambulance Service – Non-Volunteer
- Code 828 – Paratransit Service
- Code 862 – Recycling Center
- Code 891 – Pre-School (Child Care Or Early Education) Services
- Code 965 – College or School, N.O.C.
- Code 988 – Bank

- **Change to Temporary Staffing Cross-Reference Chart – Code 526, Temporary Staff N.O.C. – Exposure Group G**

Manual revisions reflecting approval of PCRB Filing No. C-363 with respect to rating values and rules effective April 1, 2014 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2014 Loss Cost Filing may be directed to me at Extension 4413 or twisecarver@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, 2014 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	15.07	9.04	11.59	12.83	F
007	4.44	2.66	3.42	3.78	C
009	21.60	12.95	16.61	18.39	G
015	13.27	7.95	10.20	11.29	E
025	3.48	1.92	2.41	2.64	G
028	3.25	1.79	2.25	2.46	F
050	2.69	1.48	1.86	2.04	F
051	3.39	1.87	2.35	2.57	F
055	3.47	1.91	2.40	2.63	F
059	3.97	2.18	2.75	3.01	E
101	2.71	1.57	2.00	2.24	E
103	1.26	0.73	0.93	1.04	C
104	2.91	1.68	2.15	2.41	B
105	2.84	1.64	2.09	2.35	D
106	5.39	3.12	3.97	4.46	C
107	2.33	1.35	1.72	1.93	B
108	3.49	2.02	2.57	2.89	C
109	4.00	2.31	2.94	3.31	C
110	2.81	1.63	2.07	2.33	B
111	3.71	2.15	2.74	3.08	C
112	9.46	5.48	6.97	7.84	C
113	2.04	1.18	1.50	1.69	C
114	6.22	3.60	4.58	5.15	E
115	1.74	1.01	1.29	1.45	D
119	3.59	2.08	2.65	2.98	C
130	4.90	2.84	3.61	4.06	E
132	2.64	1.53	1.94	2.19	C
134	3.18	1.84	2.35	2.64	C
135	2.47	1.43	1.82	2.05	C
136	2.36	1.37	1.74	1.96	C
139	3.80	2.20	2.80	3.15	C
141	3.79	2.20	2.80	3.14	B
142	1.94	1.12	1.43	1.61	C
161	1.84	1.06	1.35	1.52	C
163	3.08	1.78	2.27	2.56	C
165	4.52	2.62	3.33	3.75	B
166	2.64	1.53	1.94	2.19	C
185	4.13	2.39	3.04	3.42	B
187	3.27	1.89	2.41	2.71	B
189	2.83	1.64	2.09	2.34	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, 2014 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	2.64	1.53	1.94	2.19	C
201	3.72	2.15	2.74	3.08	D
204	2.24	1.30	1.65	1.86	B
205	2.70	1.56	1.99	2.24	B
221	2.10	1.22	1.55	1.74	C
222	2.57	1.49	1.89	2.13	C
225	2.50	1.44	1.84	2.07	C
227	3.42	1.98	2.52	2.83	C
255	2.28	1.32	1.68	1.89	E
257	2.36	1.37	1.74	1.96	C
261	2.49	1.44	1.83	2.06	C
263	1.98	1.14	1.46	1.64	C
265	2.46	1.43	1.82	2.04	C
275	2.96	1.71	2.18	2.45	C
276	3.60	2.08	2.65	2.98	C
281	2.01	1.16	1.48	1.66	B
282	5.92	3.43	4.36	4.91	D
285	2.47	1.43	1.82	2.05	B
291	3.10	1.80	2.29	2.57	E
297	2.84	1.64	2.09	2.35	B
301	5.09	2.95	3.75	4.22	F
305	3.75	2.17	2.77	3.11	D
306	3.73	2.16	2.75	3.09	B
311	2.35	1.36	1.73	1.95	C
319	3.57	2.07	2.63	2.96	A
323	3.39	1.96	2.50	2.81	C
327	3.14	1.82	2.32	2.61	C
402	4.28	2.48	3.15	3.55	E
403	2.33	1.35	1.72	1.93	C
404	2.96	1.71	2.18	2.45	E
406	4.15	2.40	3.06	3.44	E
407	3.38	1.96	2.49	2.80	C
411	4.48	2.59	3.30	3.72	E
413	4.72	2.73	3.48	3.91	E
415	2.87	1.66	2.12	2.38	E
416	1.88	1.09	1.38	1.55	C
421	4.97	2.88	3.66	4.12	E
425	6.90	3.99	5.08	5.72	E
427	3.56	2.06	2.62	2.95	E
429	4.17	2.41	3.07	3.45	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, 2014 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	4.96	2.87	3.65	4.11	C
433	2.66	1.54	1.96	2.20	C
435	3.99	2.31	2.94	3.30	C
441	1.25	0.72	0.92	1.03	C
445	2.78 a	1.61	2.05	2.30	C
446	1.49	0.86	1.10	1.24	B
447	4.49 b	2.60	3.31	3.72	E
449	2.04	1.18	1.50	1.69	D
451	3.13	1.81	2.31	2.60	D
454	2.70	1.56	1.99	2.24	C
456	3.28	1.90	2.41	2.71	D
457	3.10	1.80	2.29	2.57	C
458	1.83	1.06	1.35	1.51	B
459	1.00	0.58	0.74	0.83	C
461	2.40	1.39	1.77	1.99	D
463	2.58	1.49	1.90	2.13	D
465	3.14	1.82	2.32	2.61	D
467	3.82	2.21	2.82	3.17	B
471	0.91	0.53	0.67	0.76	B
472	0.97	0.56	0.72	0.81	B
473	1.73	1.00	1.28	1.44	B
474	1.50	0.87	1.11	1.24	C
475	2.34	1.36	1.73	1.94	D
476	1.27	0.73	0.93	1.05	C
477	1.94	1.12	1.43	1.61	C
483	1.31	0.76	0.96	1.08	B
485	1.29	0.75	0.95	1.07	B
486	1.56	0.90	1.15	1.29	C
487	0.97	0.56	0.72	0.81	C
488	0.81	0.47	0.60	0.67	B
489	1.50	0.87	1.11	1.24	B
491	3.29	1.90	2.42	2.72	C
493	4.00	2.31	2.94	3.31	C
495	4.38	2.54	3.23	3.63	D
497	1.35	0.78	0.99	1.12	B
499	3.34	1.93	2.46	2.77	D
501	2.76	1.60	2.03	2.29	E
502	3.14	1.82	2.32	2.61	A
506	1.51	0.87	1.11	1.25	C
507	2.06	1.19	1.52	1.71	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: \$0.10 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.08 Supplemental is not subject to experience rating. Code as 0066.

**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	
509	5.16	2.99	3.80	4.28	G
511	5.01	2.90	3.69	4.15	E
512	4.38	2.54	3.23	3.63	E
513	3.08 c	1.78	2.27	2.56	B
514	4.12	2.38	3.03	3.41	E
520	0.46	0.27	0.35	0.39	C
521	1.24	0.74	0.95	1.05	C
522	2.04	1.22	1.57	1.74	C
523	2.82	1.69	2.17	2.40	C
524	4.78	2.86	3.67	4.07	C
525	7.43	4.46	5.72	6.33	C
526	11.06	6.40	8.15	9.16	D
527	17.68	10.23	13.03	14.65	E
528	24.50	14.69	18.83	20.85	F
529	40.14	24.06	30.86	34.17	G
535	2.51	1.45	1.85	2.08	C
536	4.71	2.72	3.47	3.90	C
551	1.26	0.73	0.93	1.04	F
553	1.32	0.76	0.97	1.09	G
555	0.56	0.32	0.41	0.46	B
563	1.43	0.83	1.05	1.19	C
571	2.62	1.51	1.93	2.17	C
573	3.44	1.99	2.53	2.85	F
581	1.98	1.14	1.46	1.64	E
587	1.95	1.13	1.44	1.61	C
601	5.94	3.23	4.06	4.45	G
603	5.16	2.67	3.36	3.68	F
605	6.28	3.40	4.27	4.68	E
606	8.52	4.61	5.80	6.35	G
607	5.58	3.06	3.85	4.21	F
608	5.30	2.84	3.57	3.91	F
609	4.31	2.35	2.95	3.23	F
611	7.66	4.12	5.18	5.68	E
615	d	4.65	5.85	6.41	G
0152		0.94			G
617		1.87	2.35	2.58	F
645		3.06	3.84	4.21	F
646		2.50	3.15	3.45	E
647		3.44	4.32	4.73	D
648		2.93	3.68	4.03	E
649		1.26	1.59	1.74	E
651		3.31	4.17	4.56	F
652		4.24	5.33	5.84	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.

 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: \$0.16 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$0.39 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

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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	6.52	3.48	4.37	4.78	F
654	7.48	4.00	5.03	5.51	F
655	12.12	6.48	8.14	8.91	G
656	6.10	3.30	4.14	4.54	G
657	6.74	3.64	4.58	5.01	F
658	7.56	4.06	5.10	5.58	F
659	15.00	8.12	10.21	11.18	G
660	2.47	1.32	1.66	1.82	E
661	2.99	1.55	1.95	2.14	E
662	3.97	2.18	2.75	3.01	E
663	3.56	1.89	2.37	2.60	E
664	3.48	1.83	2.30	2.51	E
665	6.90	3.72	4.67	5.11	F
666	5.64	2.97	3.73	4.08	E
667	1.56	0.84	1.06	1.16	F
668	4.85	2.59	3.26	3.57	E
669	5.66	3.04	3.83	4.19	F
670	4.57	2.39	3.00	3.28	E
673	4.47	2.45	3.08	3.37	F
674	3.99	2.15	2.70	2.95	E
675	3.33	1.82	2.29	2.51	F
676	3.58	1.90	2.39	2.61	E
677	3.09	1.67	2.10	2.30	G
679	6.75	3.64	4.58	5.01	F
681	4.40	2.39	3.00	3.28	F
691	5.91	3.19	4.01	4.39	F
693	8.32	4.50	5.66	6.19	F
695	3.95	2.14	2.69	2.95	E
709	1.56	0.86	1.08	1.18	G
716	2.13	1.17	1.48	1.62	E
718	2.33	1.29	1.62	1.77	E
721	8.78	5.08	6.47	7.28	F
744	0.60	0.35	0.44	0.50	D
751	2.27	1.32	1.67	1.88	E
752	0.95	0.55	0.70	0.79	G
753	2.89	1.67	2.13	2.40	C
755	0.99	0.58	0.73	0.82	F
757	1.80	1.04	1.32	1.49	E
759	5.18	3.00	3.82	4.29	E
801	7.03	4.21	5.40	5.98	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
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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	
802	5.97	3.58	4.59	5.09	E
803	15.61	9.36	12.00	13.29	E
804	3.16	1.90	2.43	2.69	E
805	5.08	3.05	3.91	4.33	E
806	8.50	5.10	6.53	7.24	E
807	5.46	3.27	4.20	4.65	E
808	3.91	2.34	3.00	3.32	E
809	5.03	3.02	3.87	4.28	F
810	4.80	2.88	3.69	4.08	F
0162	0.39				E
811	6.76	4.05	5.19	5.75	E
812	6.11	3.66	4.69	5.20	F
813	4.31	2.58	3.31	3.67	D
814	2.69	1.61	2.07	2.29	C
815	3.11	1.87	2.39	2.65	D
816	1.97	1.18	1.51	1.68	D
817	5.63	3.37	4.33	4.79	E
818	1.21	0.72	0.93	1.03	D
819	0.97	0.58	0.75	0.83	D
820	2.32	1.39	1.79	1.98	D
821	5.23	3.14	4.02	4.46	C
825	2.94	1.76	2.26	2.50	C
828	7.75	4.65	5.96	6.60	E
855	3.98	2.38	3.06	3.38	E
857	5.18	3.11	3.98	4.41	E
858	6.47	3.88	4.98	5.51	F
859	6.77	4.06	5.20	5.76	E
860	7.57	4.54	5.82	6.44	E
862	6.61	3.96	5.08	5.63	E
865	3.29	1.97	2.53	2.80	C
867	5.99	3.59	4.61	5.10	D
871	8.01	4.80	6.16	6.82	D
877	2.25	1.35	1.73	1.92	B
879	3.15	1.89	2.43	2.69	B
880	5.05	3.03	3.88	4.30	C
881	4.02	2.41	3.09	3.42	B
882	5.61	3.36	4.31	4.78	B
883	3.00	1.80	2.31	2.56	B
884	1.02	0.61	0.79	0.87	B
885	2.95	1.77	2.27	2.51	C
886	2.05	1.23	1.58	1.74	B
887	0.71	0.43	0.55	0.60	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	0.40	0.24	0.30	0.34	B
890	0.48	0.29	0.37	0.41	C
891	1.19	0.71	0.91	1.01	B
892	0.86	0.52	0.66	0.73	B
893	0.67	0.40	0.51	0.57	B
894	1.22	0.73	0.94	1.04	B
895	0.76	0.46	0.58	0.65	B
896	1.62	0.97	1.25	1.38	A
897	1.41	0.85	1.08	1.20	A
898	2.17	1.30	1.67	1.85	C
899	1.28	0.77	0.98	1.09	C
903	0.29	0.18	0.23	0.25	E
904	1.15	0.69	0.88	0.98	E
905	0.16	0.10	0.12	0.14	D
907	3.86	2.32	2.97	3.29	B
910	4.89	2.93	3.76	4.16	C
911	5.20	3.12	4.00	4.43	B
914	1.55	0.93	1.19	1.32	B
915	2.39	1.44	1.84	2.04	C
916	1.72	1.03	1.33	1.47	B
917	1.73	1.04	1.33	1.48	C
918	2.42	1.45	1.86	2.06	C
919	2.18	1.31	1.68	1.86	B
920	0.44	0.26	0.34	0.37	C
921	5.11	3.06	3.93	4.35	D
922	2.96	1.78	2.28	2.52	D
923	2.25	1.35	1.73	1.92	B
924	3.43	2.06	2.64	2.92	B
925	2.17	1.30	1.67	1.85	B
926	2.89	1.73	2.22	2.46	B
927	0.88	0.53	0.68	0.75	B
928	2.06	1.23	1.58	1.75	B
932	0.69	0.41	0.53	0.59	C
933	4.19	2.51	3.22	3.57	C
934	3.05	1.83	2.35	2.60	C
935	1.26	0.75	0.97	1.07	C
936	0.54	0.32	0.41	0.46	D
939	5.20	3.12	4.00	4.43	F
940	3.93	2.35	3.02	3.34	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, 2014 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	
941	2.01	1.20	1.54	1.71	C
942	3.29	1.97	2.53	2.80	C
943	3.53	2.12	2.71	3.00	C
944	1.51	0.91	1.16	1.29	B
945	2.55	1.53	1.96	2.17	A
946	2.32	1.39	1.79	1.98	C
948	1.69	1.02	1.30	1.44	A
949	0.57	0.34	0.44	0.48	C
951	0.32	0.19	0.25	0.28	E
952	0.75	0.45	0.58	0.64	C
953	0.15	0.09	0.12	0.13	C
954	1.99	1.19	1.53	1.69	E
955	0.25	0.15	0.19	0.22	D
956	0.13	0.08	0.10	0.11	D
957	0.34	0.21	0.27	0.29	C
958	1.33	0.80	1.02	1.13	C
959	1.36	0.81	1.04	1.16	C
960	2.61	1.56	2.00	2.22	C
961	0.87	0.52	0.67	0.74	C
962	0.05	0.03	0.04	0.04	F
963	0.44	0.26	0.34	0.37	B
964	1.58	0.95	1.22	1.35	B
965	0.52	0.31	0.40	0.44	B
966	1.87	1.12	1.43	1.59	E
967	1.05	0.63	0.81	0.90	D
968	1.08	0.64	0.83	0.92	B
969	2.54	1.52	1.95	2.16	C
970	6.17	3.70	4.74	5.25	B
971	3.20	1.92	2.46	2.72	C
972	2.88	1.73	2.21	2.45	C
973	2.76	1.65	2.12	2.35	B
974	2.10	1.26	1.61	1.79	C
975	1.45	0.87	1.12	1.23	A
976	1.24	0.74	0.95	1.05	B
977	0.54	0.32	0.41	0.46	A
978	2.07	1.24	1.59	1.76	C
979	2.87	1.72	2.21	2.44	C
980	4.63	2.77	3.56	3.94	E
981	1.50	0.90	1.15	1.28	A
982	2.81 e				E
983	6.37	3.82	4.90	5.42	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.

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, 2014 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	0.15	0.09	0.12	0.13	C
985	3.66	2.20	2.82	3.12	E
986	1.19	0.71	0.91	1.01	C
987	0.90	0.54	0.69	0.77	C
988	0.20	0.12	0.16	0.17	C
992	5.03	3.02	3.87	4.28	E
993	888.17 f	532.48	682.83	756.12	D
994	g	h	h	h	G
995	6.29	3.77	4.83	5.35	F
996	888.17 i	532.48	682.83	756.12	G
997	0.92	0.55	0.71	0.79	D
999	4.08	2.44	3.13	3.47	D
0006	3.52	2.11	2.71	3.00	D
0008	3.17	1.90	2.44	2.70	D
0011	3.05	1.83	2.35	2.60	B
012	4.52	2.71	3.48	3.85	D
0013	3.75	2.25	2.89	3.19	C
0016	2.46	1.48	1.89	2.10	C
0034	3.15	1.89	2.43	2.69	C
0036	3.45	2.07	2.65	2.94	C
0083	4.17	2.50	3.20	3.55	C
0170	2.43	1.46	1.87	2.07	C
4771	2.24	1.30	1.65	1.86	G
0771	0.56				G
4777	6.92	4.15	5.32	5.89	E
7405	1.86	1.11	1.43	1.58	E
7445	0.40				G
7413	0.72	0.43	0.55	0.61	G
7453	0.15				G
7421 j	0.87	0.52	0.67	0.74	F
7424	2.05	1.23	1.58	1.74	G
7428	4.63	2.77	3.56	3.94	E
9108 k	77.15				
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 = 59.78%, A-2 = 76.66%, A-3 = 84.89%) 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, 2014 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 Capita					
0901	24.22	14.52	18.62	20.62	B
0902	1.23	0.74	0.94	1.04	A
0908	206.11	123.57	158.46	175.46	C
0909	75.61	45.33	58.13	64.37	B
0912	288.41	172.91	221.73	245.53	B
0913	433.18	259.70	333.03	368.77	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, 2014

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,751	6,501 to 7,000	7,316
301 to 500	2,149	7,001 to 7,500	7,582
501 to 700	2,500	7,501 to 8,000	7,848
701 to 1,000	2,892	8,001 to 8,500	8,104
1,001 to 1,500	3,400	8,501 to 9,000	8,355
1,501 to 2,000	3,949	9,001 to 9,500	8,598
2,001 to 2,500	4,417	9,501 to 10,000	8,836
2,501 to 3,000	4,833	10,001 to 15,000	10,140
3,001 to 3,500	5,199	15,001 to 20,000	12,399
3,501 to 4,000	5,545	20,001 to 25,000	14,617
4,001 to 4,500	5,866	25,001 to 30,000	16,810
4,501 to 5,000	6,174	30,001 to 35,000	18,970
5,001 to 5,500	6,473	35,001 to 40,000	21,099
5,501 to 6,000	6,758	40,001 to 45,000	23,192
6,001 to 6,500	7,042	45,001 to 50,000	25,251
		For each additional 5,000 population.....	2,066

PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2014

Excess Loss Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.703	0.745	0.788	0.818	0.849	0.870	0.892
\$15,000	0.648	0.696	0.744	0.778	0.812	0.837	0.865
\$20,000	0.605	0.657	0.709	0.745	0.782	0.810	0.843
\$25,000	0.570	0.624	0.679	0.717	0.756	0.787	0.824
\$30,000	0.540	0.596	0.652	0.693	0.733	0.766	0.806
\$35,000	0.514	0.570	0.629	0.671	0.712	0.747	0.790
\$40,000	0.491	0.548	0.607	0.651	0.693	0.730	0.775
\$50,000	0.451	0.509	0.570	0.615	0.659	0.699	0.748
\$75,000	0.372	0.431	0.494	0.542	0.589	0.635	0.690
\$100,000	0.313	0.371	0.433	0.483	0.532	0.582	0.642
\$125,000	0.268	0.323	0.382	0.433	0.483	0.536	0.600
\$150,000	0.234	0.284	0.341	0.391	0.441	0.495	0.562
\$175,000	0.208	0.254	0.307	0.355	0.404	0.459	0.528
\$200,000	0.187	0.230	0.279	0.326	0.372	0.428	0.497
\$225,000	0.169	0.210	0.256	0.300	0.345	0.400	0.469
\$250,000	0.155	0.193	0.237	0.279	0.322	0.375	0.444
\$275,000	0.142	0.178	0.219	0.260	0.301	0.354	0.421
\$300,000	0.132	0.165	0.204	0.244	0.283	0.335	0.400
\$325,000	0.122	0.154	0.191	0.229	0.267	0.317	0.382
\$350,000	0.114	0.144	0.179	0.216	0.252	0.302	0.366
\$375,000	0.107	0.135	0.169	0.204	0.239	0.288	0.351
\$400,000	0.101	0.128	0.160	0.193	0.227	0.275	0.337
\$425,000	0.095	0.121	0.151	0.184	0.217	0.264	0.324
\$450,000	0.090	0.114	0.144	0.175	0.207	0.253	0.312
\$475,000	0.086	0.109	0.137	0.167	0.198	0.243	0.301
\$500,000	0.081	0.104	0.130	0.160	0.190	0.234	0.291
\$600,000	0.069	0.088	0.110	0.135	0.162	0.203	0.256
\$700,000	0.060	0.077	0.096	0.119	0.141	0.180	0.229
\$800,000	0.054	0.068	0.086	0.106	0.126	0.162	0.208
\$900,000	0.049	0.062	0.077	0.096	0.114	0.148	0.190
\$1,000,000	0.0445	0.0565	0.0706	0.0881	0.1049	0.1361	0.1764
\$2,000,000	0.0251	0.0314	0.0392	0.0496	0.0595	0.0809	0.1088
\$3,000,000	0.0183	0.0226	0.0280	0.0353	0.0424	0.0585	0.0800
\$4,000,000	0.0150	0.0181	0.0222	0.0278	0.0333	0.0461	0.0635
\$5,000,000	0.0117	0.0155	0.0187	0.0230	0.0277	0.0381	0.0526
\$6,000,000	0.0096	0.0129	0.0162	0.0200	0.0237	0.0326	0.0450
\$7,000,000	0.0081	0.0110	0.0143	0.0178	0.0210	0.0287	0.0394
\$8,000,000	0.0069	0.0093	0.0125	0.0160	0.0189	0.0256	0.0351
\$9,000,000	0.0060	0.0081	0.0108	0.0145	0.0171	0.0230	0.0315
\$10,000,000	0.0053	0.0071	0.0095	0.0129	0.0159	0.0211	0.0288

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUES
 EFFECTIVE APRIL 1, 2014

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	9.5%	8.0%	6.5%	5.4%	4.2%	3.6%	3.1%
\$ 5,000	21.8%	18.5%	15.2%	12.8%	10.3%	8.9%	7.4%
\$ 10,000	29.7%	25.5%	21.2%	18.2%	15.1%	13.0%	10.8%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group Factor	A	B	C	D	E	F	G
	1.49	1.03	0.95	0.87	0.74	0.54	0.46

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

First Adjustment	RDF =	0.3769
Second Adjustment	RDF =	0.2370
Third Adjustment	RDF =	0.1721

EMPLOYER ASSESSMENT FACTOR

0.0195