

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2002 LOSS COST FILING

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April 1, 2002 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9865	1.0518	0.9791
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0888	1.0698	1.0554
(3) Final Loss Cost Test Correction Factor	1.0445	0.9134	1.0435
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.1219	1.0278	1.0783

CALCULATION OF IBNR AMOUNTS

Loss amounts shown in this Class Book attributable to IBNR (incurred but not reported losses) include frequency trend and are calculated as a function of expected losses. The factors used appear below:

INJURY TYPE

MANUAL YEAR	SERIOUS INCL. MEDICAL	NON-SERIOUS INCL. MEDICAL	MEDICAL ONLY
1994	(0.9571)	(0.3180)	0.0000
1995	(0.6753)	(0.2239)	0.0048
1996	(0.4409)	(0.1636)	0.0100
1997	(0.4197)	(0.1369)	0.0181
1998	(0.3915)	(0.0633)	0.0405

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 1994 through 1998 were translated using composite multipliers, yielding an average claim value of \$ 409,552 . 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 * 409,552] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.857	701,972	1,403,944
II	0.913	747,842	1,495,684
III	1.115	913,301	1,826,602
IV	1.322	1,082,855	2,165,710

@ From Pennsylvania 10/1/01 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	576	165,876,600	65,953,400	231,830,000	402,483
Permanent Total	1,455	615,230,100	735,101,800	1,350,331,900	928,063
Major	16,418	3,349,983,900	2,623,686,300	5,973,670,200	363,849
Total Serious	18,449	4,131,090,600	3,424,741,500	7,555,832,100	409,552
Minor	24,378	621,430,300	518,372,200	1,139,802,500	46,755
Temporary	223,255	1,247,575,200	1,397,578,400	2,645,153,600	11,848
Total Non-Serious	247,633	1,869,005,500	1,915,950,600	3,784,956,100	15,285

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	409,552 =	71,671,600
Non-Serious: 500 *	15,285 =	7,642,500
Medical: .10 *	7,642,500 =	764,250

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	71,134,763	7,585,256	758,526
0.99	70,065,131	7,471,199	747,120
0.98	69,000,915	7,357,719	735,772
0.97	67,942,142	7,244,820	724,482
0.96	66,888,839	7,132,504	713,250
0.95	65,841,036	7,020,775	702,078
0.94	64,798,762	6,909,635	690,964
0.93	63,762,046	6,799,087	679,909
0.92	62,730,917	6,689,136	668,914
0.91	61,705,407	6,579,783	657,978
0.90	60,685,547	6,471,033	647,103
0.89	59,671,367	6,362,889	636,289
0.88	58,662,900	6,255,354	625,535
0.87	57,660,179	6,148,432	614,843
0.86	56,663,237	6,042,126	604,213
0.85	55,672,106	5,936,439	593,644
0.84	54,686,823	5,831,376	583,138
0.83	53,707,420	5,726,941	572,694
0.82	52,733,935	5,623,136	562,314
0.81	51,766,403	5,519,966	551,997
0.80	50,804,861	5,417,434	541,743
0.79	49,849,347	5,315,546	531,555
0.78	48,899,899	5,214,304	521,430
0.77	47,956,555	5,113,713	511,371
0.76	47,019,357	5,013,778	501,378
0.75	46,088,344	4,914,502	491,450
0.74	45,163,557	4,815,890	481,589
0.73	44,245,040	4,717,946	471,795
0.72	43,332,834	4,620,676	462,068
0.71	42,426,985	4,524,083	452,408
0.70	41,527,536	4,428,173	442,817
0.69	40,634,534	4,332,950	433,295
0.68	39,748,026	4,238,420	423,842
0.67	38,868,060	4,144,587	414,459
0.66	37,994,684	4,051,457	405,146
0.65	37,127,949	3,959,035	395,904
0.64	36,267,906	3,867,327	386,733
0.63	35,414,608	3,776,338	377,634
0.62	34,568,108	3,686,074	368,607
0.61	33,728,462	3,596,540	359,654
0.60	32,895,725	3,507,744	350,774
0.59	32,069,956	3,419,690	341,969

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.58	31,251,214	3,332,386	333,239
0.57	30,439,560	3,245,838	324,584
0.56	29,635,056	3,160,052	316,005
0.55	28,837,767	3,075,035	307,504
0.54	28,047,758	2,990,794	299,079
0.53	27,265,097	2,907,338	290,734
0.52	26,489,854	2,824,672	282,467
0.51	25,722,100	2,742,804	274,280
0.50	24,961,910	2,661,744	266,174
0.49	24,209,359	2,581,497	258,150
0.48	23,464,525	2,502,074	250,207
0.47	22,727,490	2,423,483	242,348
0.46	21,998,337	2,345,731	234,573
0.45	21,277,152	2,268,830	226,883
0.44	20,564,024	2,192,787	219,279
0.43	19,859,046	2,117,614	211,761
0.42	19,162,312	2,043,320	204,332
0.41	18,473,921	1,969,915	196,992
0.40	17,793,976	1,897,411	189,741
0.39	17,122,584	1,825,819	182,582
0.38	16,459,853	1,755,151	175,515
0.37	15,805,900	1,685,418	168,542
0.36	15,160,844	1,616,634	161,663
0.35	14,524,809	1,548,813	154,881
0.34	13,897,924	1,481,967	148,197
0.33	13,280,327	1,416,111	141,611
0.32	12,672,158	1,351,260	135,126
0.31	12,073,566	1,287,431	128,743
0.30	11,484,707	1,224,640	122,464
0.29	10,905,744	1,162,904	116,290
0.28	10,336,850	1,102,241	110,224
0.27	9,778,206	1,042,672	104,267
0.26	9,230,004	984,216	98,422
0.25	8,692,447	926,895	92,690
0.24	8,165,750	870,732	87,073
0.23	7,650,142	815,752	81,575
0.22	7,145,866	761,980	76,198
0.21	6,653,184	709,444	70,944
0.20	6,172,375	658,174	65,817
0.19	5,703,740	608,203	60,820
0.18	5,247,603	559,564	55,956
0.17	4,804,318	512,295	51,230

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.16	4,374,268	466,438	46,644
0.15	3,957,875	422,037	42,204
0.14	3,555,601	379,142	37,914
0.13	3,167,962	337,807	33,781
0.12	2,795,531	298,094	29,809
0.11	2,438,959	260,072	26,007
0.10	2,098,985	223,820	22,382
0.09	1,776,462	189,428	18,943
0.08	1,472,392	157,005	15,701
0.07	1,187,972	126,677	12,668
0.06	924,668	98,600	9,860
0.05	684,333	72,972	7,297
0.04	469,417	50,055	5,006
0.03	283,386	30,218	3,022
0.02	131,711	14,045	1,405
0.01	25,350	2,704	270
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/>		
	5,034,421,020		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	4,829,116,247	4,051,443,758	617,907,781
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0425	1.2426	8.1475

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	74,157,990	9,425,439	6,180,091
0.99	73,042,899	9,283,712	6,087,160
0.98	71,933,454	9,142,702	5,994,702
0.97	70,829,683	9,002,413	5,902,717
0.96	69,731,615	8,862,849	5,811,204
0.95	68,639,280	8,724,015	5,720,181
0.94	67,552,709	8,585,912	5,629,629
0.93	66,471,933	8,448,546	5,539,559
0.92	65,396,981	8,311,920	5,449,977
0.91	64,327,887	8,176,038	5,360,876
0.90	63,264,683	8,040,906	5,272,272
0.89	62,207,400	7,906,526	5,184,165
0.88	61,156,073	7,772,903	5,096,546
0.87	60,110,737	7,640,042	5,009,433
0.86	59,071,425	7,507,946	4,922,825
0.85	58,038,171	7,376,619	4,836,714
0.84	57,011,013	7,246,068	4,751,117
0.83	55,989,985	7,116,297	4,666,024
0.82	54,975,127	6,987,309	4,581,453
0.81	53,966,475	6,859,110	4,497,396
0.80	52,964,068	6,731,703	4,413,851
0.79	51,967,944	6,605,097	4,330,844
0.78	50,978,145	6,479,294	4,248,351
0.77	49,994,709	6,354,300	4,166,395
0.76	49,017,680	6,230,121	4,084,977
0.75	48,047,099	6,106,760	4,004,089
0.74	47,083,008	5,984,225	3,923,746
0.73	46,125,454	5,862,520	3,843,950
0.72	45,174,479	5,741,652	3,764,699
0.71	44,230,132	5,621,626	3,685,994
0.70	43,292,456	5,502,448	3,607,852
0.69	42,361,502	5,384,124	3,530,271
0.68	41,437,317	5,266,661	3,453,253
0.67	40,519,953	5,150,064	3,376,805
0.66	39,609,458	5,034,340	3,300,927
0.65	38,705,887	4,919,497	3,225,628
0.64	37,809,292	4,805,541	3,150,907
0.63	36,919,729	4,692,478	3,076,773
0.62	36,037,253	4,580,316	3,003,226
0.61	35,161,922	4,469,061	2,930,281
0.60	34,293,793	4,358,723	2,857,931
0.59	33,432,929	4,249,307	2,786,192

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.58	32,579,391	4,140,823	2,715,065
0.57	31,733,241	4,033,278	2,644,548
0.56	30,894,546	3,926,681	2,574,651
0.55	30,063,372	3,821,038	2,505,389
0.54	29,239,788	3,716,361	2,436,746
0.53	28,423,864	3,612,658	2,368,755
0.52	27,615,673	3,509,937	2,301,400
0.51	26,815,289	3,408,208	2,234,696
0.50	26,022,791	3,307,483	2,168,653
0.49	25,238,257	3,207,768	2,103,277
0.48	24,461,767	3,109,077	2,038,562
0.47	23,693,408	3,011,420	1,974,530
0.46	22,933,266	2,914,805	1,911,184
0.45	22,181,431	2,819,248	1,848,529
0.44	21,437,995	2,724,757	1,786,576
0.43	20,703,055	2,631,347	1,725,323
0.42	19,976,710	2,539,029	1,664,795
0.41	19,259,063	2,447,816	1,604,992
0.40	18,550,220	2,357,723	1,545,915
0.39	17,850,294	2,268,763	1,487,587
0.38	17,159,397	2,180,951	1,430,008
0.37	16,477,651	2,094,300	1,373,196
0.36	15,805,180	2,008,829	1,317,149
0.35	15,142,113	1,924,555	1,261,893
0.34	14,488,586	1,841,492	1,207,435
0.33	13,844,741	1,759,660	1,153,776
0.32	13,210,725	1,679,076	1,100,939
0.31	12,586,693	1,599,762	1,048,934
0.30	11,972,807	1,521,738	997,775
0.29	11,369,238	1,445,025	947,473
0.28	10,776,166	1,369,645	898,050
0.27	10,193,780	1,295,624	849,515
0.26	9,622,279	1,222,987	801,893
0.25	9,061,876	1,151,760	755,192
0.24	8,512,794	1,081,972	709,427
0.23	7,975,273	1,013,653	664,632
0.22	7,449,565	946,836	620,823
0.21	6,935,944	881,555	578,016
0.20	6,434,701	817,847	536,244
0.19	5,946,149	755,753	495,531
0.18	5,470,626	695,314	455,902
0.17	5,008,502	636,578	417,396

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.16	4,560,174	579,596	380,032
0.15	4,126,085	524,423	343,857
0.14	3,706,714	471,122	308,904
0.13	3,302,600	419,759	275,231
0.12	2,914,341	370,412	242,869
0.11	2,542,615	323,165	211,892
0.10	2,188,192	278,119	182,357
0.09	1,851,962	235,383	154,338
0.08	1,534,969	195,094	127,924
0.07	1,238,461	157,409	103,213
0.06	963,966	122,520	80,334
0.05	713,417	90,675	59,452
0.04	489,367	62,198	40,786
0.03	295,430	37,549	24,622
0.02	137,309	17,452	11,447
0.01	26,427	3,360	2,200
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1994 - 1998

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														
94	89,846,149	1,679,663,185	170	371,265	338	1,098,171	4211	5,995,737	5585	1,231,800	49115	2,234,810	5,864,848	1.869
95	93,223,180	1,478,013,276	110	232,379	175	509,424	3515	4,950,970	5043	1,130,550	45620	2,251,808	5,705,002	1.585
96	98,002,083	1,278,994,365	107	213,519	85	207,520	2570	3,417,120	4819	1,116,631	44168	2,190,831	5,644,324	1.305
97	104,882,855	1,180,572,299	90	154,294	75	174,875	1710	2,230,477	5155	1,174,659	44003	2,415,733	5,655,684	1.126
98	114,082,904	1,001,735,773	82	181,200	33	102,754	777	1,046,188	4951	985,623	44593	2,363,452	5,338,142	.878
ALL	500,037,171	6,618,978,898	559	1,152,657	706	2,092,744	12783	17,640,492	25553	5,639,263	227499	11,456,634	28,208,000	1.324
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	89,846,149	2,869,197,410	170	489,328	338	1,429,819	4211	8,591,891	5585	1,423,961	49115	2,744,347	14,012,628	3.193
95	93,223,180	2,486,206,926	110	316,928	294	1,243,402	3525	7,189,807	5037	1,284,187	45432	2,537,818	12,289,928	2.667
96	98,002,083	2,199,341,194	108	310,839	263	1,112,007	2917	5,954,597	4672	1,190,348	43632	2,438,208	10,987,412	2.244
97	104,882,855	2,177,394,462	94	270,840	282	1,192,198	2844	5,803,336	4649	1,185,252	42883	2,396,905	10,925,413	2.076
98	114,082,904	2,190,015,062	94	270,831	278	1,174,875	2921	5,960,208	4435	1,130,555	42193	2,358,474	11,005,207	1.920
ALL	500,037,171	11,922,155,054	576	1,658,766	1455	6,152,301	16418	33,499,839	24378	6,214,303	223255	12,475,752	59,220,588	2.384
PURE PREMIUM		2.384		.033		.123		.670		.124		.249	1.184	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	89,846,149	1,567,484,929	117	336,738	211	892,813	1689	3,447,549	3541	902,910	36515	2,040,385	8,054,454	1.745
95	93,223,180	1,584,098,327	118	340,384	213	901,077	1708	3,481,608	3581	912,762	36901	2,061,386	8,143,766	1.699
96	98,002,083	1,609,514,848	118	336,336	216	917,209	1736	3,543,230	3644	928,347	37488	2,094,771	8,275,255	1.642
97	104,882,855	1,645,453,590	120	345,625	222	937,568	1775	3,623,375	3721	948,506	38333	2,142,502	8,456,961	1.569
98	114,082,904	1,736,237,750	124	357,410	234	987,650	1878	3,833,592	3942	1,004,767	40468	2,262,192	8,916,766	1.522
ALL	500,037,171	8,142,789,444	597	1,716,493	1096	4,636,317	8786	17,929,354	18429	4,697,292	189705	10,601,236	41,847,202	1.628
PURE PREMIUM		1.628		.034		.093		.359		.094		.212	.837	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1994 - 1998

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														
94	15,065,984	465,189,994	36	73,912	82	264,159	1151	1,589,788	1513	326,679	15018	716,173	1,681,189	3.088
95	15,223,487	414,546,025	19	49,791	36	109,712	965	1,371,383	1363	307,017	13886	704,058	1,603,499	2.723
96	15,893,787	333,784,549	17	36,203	23	50,579	612	810,330	1187	280,521	12647	649,087	1,511,125	2.100
97	16,840,762	302,847,624	11	22,436	22	23,832	411	538,380	1343	283,959	12701	691,574	1,468,297	1.798
98	17,320,457	251,094,042	11	19,560	11	30,403	174	223,321	1238	237,785	12324	659,195	1,340,676	1.450
ALL	80,344,477	1,767,462,234	94	201,902	174	478,685	3313	4,533,202	6644	1,435,961	66576	3,420,087	7,604,786	2.200
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	15,065,984	782,400,988	36	97,416	82	343,935	1151	2,278,167	1513	377,641	15018	879,460	3,847,391	5.193
95	15,223,487	683,444,414	19	67,957	70	309,906	970	1,998,106	1367	351,068	13823	791,099	3,316,308	4.489
96	15,893,787	560,405,998	17	53,194	66	270,714	717	1,464,910	1165	302,916	12478	715,959	2,796,366	3.526
97	16,840,762	543,687,031	12	41,352	74	281,114	737	1,466,726	1229	298,322	12357	678,204	2,671,153	3.228
98	17,320,457	534,763,556	14	33,032	73	297,639	754	1,509,169	1148	290,312	11630	648,840	2,568,643	3.087
ALL	80,344,477	3,104,701,987	98	292,951	365	1,503,308	4329	8,717,078	6422	1,620,259	65306	3,713,562	15,199,861	3.864
PURE PREMIUM		3.864		.036		.187		1.085		.202		.462	1.892	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	15,065,984	433,792,776	25	67,038	51	214,761	462	914,128	959	239,456	11166	653,867	2,248,677	2.879
95	15,223,487	440,345,823	20	73,012	51	224,584	470	967,459	972	249,614	11226	642,489	2,246,300	2.893
96	15,893,787	415,170,650	19	58,177	54	223,283	427	871,507	910	236,592	10715	614,835	2,147,311	2.612
97	16,840,762	412,241,435	16	53,589	58	221,157	460	914,942	987	239,468	11035	605,614	2,087,644	2.448
98	17,320,457	426,978,342	19	45,493	61	249,781	484	968,511	1025	259,085	11138	621,364	2,125,548	2.465
ALL	80,344,477	2,128,529,026	99	297,309	275	1,133,566	2303	4,636,547	4853	1,224,215	55280	3,138,169	10,855,480	2.649
PURE PREMIUM		2.649		.037		.141		.577		.152		.391	1.351	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. TOTAL 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														
94	4,708,305	325,694,473	36	86,031	67	270,684	923	1,496,214	738	159,512	6090	315,419	929,085	6.917
95	4,645,429	276,962,272	28	70,378	36	122,311	741	1,162,691	655	143,569	5456	295,993	974,681	5.962
96	5,047,738	247,514,980	26	86,595	20	56,043	595	853,881	672	165,069	5851	339,903	973,659	4.903
97	5,411,222	232,773,982	31	54,135	20	60,032	402	574,496	769	200,138	5841	391,341	1,047,598	4.302
98	5,938,283	192,379,881	20	53,633	6	23,128	196	283,426	793	188,436	6143	387,064	988,112	3.240
ALL	25,750,977	1,275,325,588	141	350,772	149	532,198	2857	4,370,708	3627	856,724	29381	1,729,720	4,913,135	4.953
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	4,708,305	581,281,065	36	113,389	67	352,431	923	2,144,075	738	184,395	6090	387,334	2,631,185	12.346
95	4,645,429	507,027,888	28	95,913	61	291,490	718	1,634,976	662	170,289	5438	336,748	2,540,864	10.915
96	5,047,738	450,857,538	26	124,986	57	266,017	602	1,354,531	668	188,184	5789	382,888	2,191,969	8.932
97	5,411,222	454,508,542	32	92,312	57	279,838	522	1,237,152	702	212,006	5711	395,457	2,328,321	8.399
98	5,938,283	439,813,435	22	77,906	47	236,570	483	1,168,390	688	208,610	5844	395,834	2,310,824	7.406
ALL	25,750,977	2,433,488,468	144	504,506	289	1,426,346	3248	7,539,124	3458	963,484	28872	1,898,261	12,003,163	9.450
PURE PREMIUM		9.450		.196		.554		2.928		.374		.737	4.661	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	4,708,305	296,261,606	25	78,031	42	220,066	370	860,324	468	116,922	4528	287,978	1,399,296	6.292
95	4,645,429	306,943,690	30	102,980	44	211,238	348	791,798	471	121,037	4417	273,529	1,568,856	6.607
96	5,047,738	322,598,792	28	133,799	47	219,422	358	806,443	521	146,754	4974	328,963	1,590,607	6.391
97	5,411,222	338,796,568	40	116,759	45	219,965	326	773,479	561	169,333	5109	353,753	1,754,677	6.261
98	5,938,283	345,113,192	29	101,503	40	198,969	311	753,279	608	184,421	5619	380,574	1,832,386	5.812
ALL	25,750,977	1,609,713,848	152	533,072	218	1,069,660	1713	3,985,323	2629	738,467	24647	1,624,797	8,145,822	6.251
PURE PREMIUM		6.251		.207		.415		1.548		.287		.631	3.163	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1994 - 1998

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														
94	70,071,860	888,778,718	98	211,322	189	563,329	2137	2,909,734	3334	745,610	28007	1,203,218	3,254,575	1.268
95	73,354,264	786,504,979	63	112,210	103	277,400	1809	2,416,896	3025	679,964	26278	1,251,758	3,126,822	1.072
96	77,060,558	697,694,836	64	90,721	42	100,898	1363	1,752,909	2960	671,041	25670	1,201,840	3,159,539	.905
97	82,630,871	644,950,693	48	77,724	33	91,011	897	1,117,601	3043	690,563	25461	1,332,818	3,139,790	.781
98	90,824,164	558,261,850	51	108,006	16	49,223	407	539,441	2920	559,401	26126	1,317,193	3,009,354	.615
ALL	393,941,717	3,576,191,076	324	599,983	383	1,081,861	6613	8,736,581	15282	3,346,579	131542	6,306,827	15,690,080	.908
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	70,071,860	1,505,515,357	98	278,523	189	733,454	2137	4,169,649	3334	861,925	28007	1,477,552	7,534,051	2.149
95	73,354,264	1,295,734,624	63	153,058	163	642,006	1837	3,556,724	3008	762,831	26171	1,409,971	6,432,756	1.766
96	77,060,558	1,188,077,658	65	132,660	140	575,276	1598	3,135,156	2839	699,248	25365	1,339,361	5,999,077	1.542
97	82,630,871	1,179,198,889	50	137,176	151	631,247	1585	3,099,458	2718	674,925	24815	1,323,245	5,925,939	1.427
98	90,824,164	1,215,438,071	58	159,892	158	640,667	1684	3,282,649	2599	631,633	24719	1,313,800	6,125,740	1.338
ALL	393,941,717	6,383,964,599	334	861,309	801	3,222,650	8841	17,243,636	14498	3,630,562	129077	6,863,929	32,017,563	1.621
PURE PREMIUM		1.621		.022		.082		.438		.092		.174	.813	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	70,071,860	837,430,547	67	191,669	118	457,986	857	1,673,098	2114	546,532	20821	1,098,540	4,406,480	1.195
95	73,354,264	836,808,814	68	164,393	118	465,254	890	1,722,352	2138	542,111	21258	1,145,368	4,328,610	1.141
96	77,060,558	871,745,406	71	144,360	115	474,504	951	1,865,279	2213	545,001	21799	1,150,973	4,537,337	1.131
97	82,630,871	894,415,587	64	175,276	119	496,447	989	1,934,953	2173	539,705	22189	1,183,134	4,614,640	1.082
98	90,824,164	964,146,216	76	210,414	133	538,900	1083	2,111,802	2309	561,260	23711	1,260,254	4,958,832	1.062
ALL	393,941,717	4,404,546,570	346	886,112	603	2,433,091	4770	9,307,484	10947	2,734,609	109778	5,838,269	22,845,899	1.118
PURE PREMIUM		1.118		.022		.062		.236		.069		.148	.580	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1994 - 1998

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	89,846,149	586,484,802	170	51,106	338	370,831	4211	1,639,058	5585	794,192	49115	2,029,476	980,185	.653
95	93,223,180	570,500,216	110	25,929	175	292,742	3515	1,556,276	5043	735,452	45620	2,073,674	1,020,928	.612
96	98,002,083	564,432,354	107	53,545	85	283,544	2570	1,238,458	4819	829,252	44168	2,167,225	1,072,300	.576
97	104,882,855	565,568,445	90	32,539	75	358,598	1710	844,390	5155	918,229	44003	2,371,325	1,130,603	.539
98	114,082,904	533,814,216	82	10,355	33	262,950	777	592,351	4951	793,859	44593	2,541,177	1,137,450	.468
ALL	500,037,171	2,820,800,033	559	173,474	706	1,568,665	12783	5,870,533	25553	4,070,984	227499	11,182,877	5,341,466	.564
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	89,846,149	1,401,262,750	170	194,611	338	1,707,675	4211	6,729,974	5585	1,187,317	49115	3,074,659	1,118,392	1.560
95	93,223,180	1,228,992,789	110	125,943	294	1,485,391	3525	5,632,725	5037	1,070,973	45432	2,843,707	1,131,189	1.318
96	98,002,083	1,098,741,213	108	123,615	263	1,328,923	2917	4,661,209	4672	993,579	43632	2,731,654	1,148,433	1.121
97	104,882,855	1,092,541,302	94	107,607	282	1,424,730	2844	4,544,688	4649	988,739	42883	2,684,952	1,174,696	1.042
98	114,082,904	1,100,520,725	94	107,758	278	1,404,299	2921	4,668,267	4435	943,114	42193	2,640,812	1,240,958	.965
ALL	500,037,171	5,922,058,779	576	659,534	1455	7,351,018	16418	26,236,863	24378	5,183,722	223255	13,975,784	5,813,668	1.184
PURE PREMIUM		1.184		.013		.147		.525		.104		.279	.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	89,846,149	805,445,366	117	133,949	211	1,066,138	1688	2,697,890	3541	752,894	36505	2,285,192	1,118,392	.896
95	93,223,180	814,152,601	118	135,090	213	1,076,343	1705	2,725,666	3576	760,126	36848	2,306,324	1,137,976	.873
96	98,002,083	826,981,204	115	132,112	216	1,093,778	1733	2,768,421	3631	772,127	37394	2,340,930	1,162,444	.844
97	104,882,855	844,402,607	119	135,320	220	1,111,951	1767	2,824,960	3702	786,867	38092	2,384,975	1,199,952	.805
98	114,082,904	888,931,137	120	137,157	227	1,146,145	1857	2,969,638	3882	825,001	40116	2,511,096	1,300,275	.779
ALL	500,037,171	4,179,912,915	589	673,628	1087	5,494,355	8750	13,986,575	18332	3,897,015	188955	11,828,517	5,919,039	.836
PURE PREMIUM		.836		.013		.110		.280		.078		.237	.118	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1994 - 1998

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	15,065,984	168,118,897	36	24,559	82	66,830	1151	445,239	1513	190,839	15018	653,646	300,076	1.116
95	15,223,487	160,349,927	19	14,067	36	60,191	965	393,872	1363	191,505	13886	640,301	303,562	1.053
96	15,893,787	151,112,496	17	13,362	23	67,836	612	271,547	1187	187,845	12647	647,078	323,456	.951
97	16,840,762	146,829,672	11	4,198	22	19,318	411	203,424	1343	218,957	12701	683,098	339,302	.872
98	17,320,457	134,067,599	11	2,612	11	28,059	174	75,724	1238	177,930	12324	715,019	341,333	.774
ALL	80,344,477	760,478,591	94	58,798	174	242,234	3313	1,389,806	6644	967,076	66576	3,339,142	1,607,729	.947
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	15,065,984	384,739,081	36	93,521	82	307,753	1151	1,828,151	1513	285,305	15018	990,274	342,387	2.554
95	15,223,487	331,630,830	19	63,993	70	323,891	970	1,435,717	1367	280,791	13823	875,569	336,347	2.178
96	15,893,787	279,636,639	17	30,683	66	310,331	717	1,069,401	1165	232,034	12478	807,496	346,421	1.759
97	16,840,762	267,115,290	12	15,422	74	186,271	737	1,109,858	1229	242,438	12357	764,629	352,535	1.586
98	17,320,457	256,864,289	14	22,427	73	226,626	754	999,866	1148	222,585	11630	724,744	372,394	1.483
ALL	80,344,477	1,519,986,129	98	226,046	365	1,354,872	4329	6,442,993	6422	1,263,153	65306	4,162,712	1,750,084	1.892
PURE PREMIUM		1.892		.028		.169		.802		.157		.518	.218	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	15,065,984	224,867,726	25	64,370	51	192,137	461	732,863	959	180,916	11162	736,006	342,387	1.493
95	15,223,487	224,584,106	20	68,639	51	234,699	469	694,731	971	199,365	11210	710,041	338,365	1.475
96	15,893,787	214,642,034	18	32,759	54	255,415	426	635,181	907	180,721	10689	691,696	350,648	1.350
97	16,840,762	208,590,445	15	19,506	58	145,855	457	688,146	982	193,639	10967	678,644	360,115	1.239
98	17,320,457	212,211,164	18	28,530	60	185,742	478	633,811	1013	196,362	11031	687,472	390,195	1.225
ALL	80,344,477	1,084,895,475	96	213,804	274	1,013,848	2291	3,384,732	4832	951,003	55059	3,503,859	1,781,710	1.350
PURE PREMIUM		1.350		.027		.126		.421		.118		.436	.222	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1994 - 1998

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	4,708,305	92,908,451	36	9,616	67	94,220	923	366,806	738	102,693	6090	254,393	101,357	1.973
95	4,645,429	97,468,072	28	8,151	36	90,113	741	408,855	655	115,820	5456	252,303	99,439	2.098
96	5,047,738	97,365,917	26	9,607	20	101,928	595	308,795	672	150,359	5851	295,045	107,925	1.929
97	5,411,222	104,759,791	31	20,815	20	124,214	402	253,341	769	181,087	5841	354,397	113,744	1.936
98	5,938,283	98,811,236	20	3,347	6	160,259	196	160,031	793	162,590	6143	384,188	117,698	1.664
ALL	25,750,977	491,313,467	141	51,536	149	570,734	2857	1,497,828	3627	712,549	29381	1,540,326	540,163	1.908
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	4,708,305	263,118,543	36	36,619	67	433,883	923	1,506,104	738	153,526	6090	385,406	115,648	5.588
95	4,645,429	254,086,350	28	37,253	61	438,139	718	1,433,414	662	172,233	5438	349,646	110,179	5.470
96	5,047,738	219,196,910	26	22,243	57	410,131	602	1,081,337	668	183,361	5789	379,310	115,588	4.342
97	5,411,222	232,832,132	32	63,108	57	436,905	522	1,097,807	702	198,389	5711	413,931	118,180	4.303
98	5,938,283	231,082,433	22	33,687	47	539,646	483	1,006,184	688	185,020	5844	417,878	128,409	3.891
ALL	25,750,977	1,200,316,368	144	192,910	289	2,258,704	3248	6,124,846	3458	892,529	28872	1,946,171	588,004	4.661
PURE PREMIUM		4.661		.075		.877		2.378		.347		.756	.228	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	4,708,305	139,929,646	25	25,205	42	270,882	370	603,762	468	97,353	4526	286,446	115,648	2.972
95	4,645,429	156,780,618	30	39,958	44	317,482	347	693,714	470	122,182	4411	283,630	110,840	3.375
96	5,047,738	158,845,946	28	23,914	47	337,466	358	642,612	518	142,195	4965	325,275	116,998	3.147
97	5,411,222	174,960,117	40	78,842	44	340,772	325	683,868	556	157,061	5082	368,338	120,721	3.233
98	5,938,283	182,221,758	28	42,833	38	438,014	311	647,604	596	160,216	5580	399,003	134,547	3.069
ALL	25,750,977	812,738,085	151	210,752	215	1,704,616	1711	3,271,560	2608	679,007	24564	1,662,692	598,754	3.156
PURE PREMIUM		3.156		.082		.662		1.270		.264		.646	.233	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1994 - 1998

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	70,071,860	325,457,454	98	16,930	189	209,781	2137	827,014	3334	500,660	28007	1,121,438	578,753	.464
95	73,354,264	312,682,217	63	3,712	103	142,439	1809	753,549	3025	428,126	26278	1,181,070	617,927	.426
96	77,060,558	315,953,941	64	30,575	42	113,781	1363	658,116	2960	491,048	25670	1,225,101	640,918	.410
97	82,630,871	313,978,982	48	7,526	33	215,067	897	387,625	3043	518,185	25461	1,333,829	677,556	.380
98	90,824,164	300,935,381	51	4,397	16	74,632	407	356,597	2920	453,340	26126	1,441,970	678,418	.331
ALL	393,941,717	1,569,007,975	324	63,140	383	755,700	6613	2,982,901	15282	2,391,359	131542	6,303,408	3,193,572	.398
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	70,071,860	753,405,126	98	64,470	189	966,039	2137	3,395,719	3334	748,487	28007	1,698,979	660,357	1.075
95	73,354,264	643,275,609	63	24,697	163	723,360	1837	2,763,595	3008	617,949	26171	1,618,492	684,663	.877
96	77,060,558	599,907,664	65	70,688	140	608,461	1598	2,510,471	2839	578,185	25365	1,544,848	686,424	.778
97	82,630,871	592,593,880	50	29,076	151	801,554	1585	2,337,024	2718	547,912	24815	1,506,391	703,981	.717
98	90,824,164	612,574,003	58	51,643	158	638,027	1684	2,662,217	2599	535,509	24719	1,498,189	740,154	.674
ALL	393,941,717	3,201,756,282	334	240,574	801	3,737,441	8841	13,669,026	14498	3,028,042	129077	7,866,899	3,475,579	.813
PURE PREMIUM		.813		.006		.095		.347		.077		.200	.088	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	70,071,860	440,647,994	67	44,374	118	603,119	857	1,361,265	2114	474,626	20817	1,262,740	660,357	.629
95	73,354,264	432,787,877	68	26,493	118	524,161	889	1,337,222	2135	438,579	21227	1,312,653	688,771	.590
96	77,060,558	453,493,224	69	75,439	115	500,897	949	1,490,628	2206	449,211	21740	1,323,958	694,798	.588
97	82,630,871	460,852,045	64	36,973	118	625,324	985	1,452,947	2164	436,167	22043	1,337,993	719,117	.558
98	90,824,164	494,498,215	74	65,793	129	522,389	1068	1,688,223	2273	468,423	23505	1,424,620	775,534	.544
ALL	393,941,717	2,282,279,355	342	249,072	598	2,775,890	4748	7,330,285	10892	2,267,006	109332	6,661,964	3,538,577	.579
PURE PREMIUM		.579		.006		.070		.186		.058		.169	.090	

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2002 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>	
Temporary Staffing Classifications			
185	4.08	Use loss cost for associated non-temporary class	104
187	4.02	Use loss cost for associated non-temporary class	107
189	2.31	Use loss cost for associated non-temporary class	113
191	3.37	Use loss cost for associated non-temporary class	161
275	3.28	Use loss cost for associated non-temporary class	221
276	4.01	Use loss cost for associated non-temporary class	222
291	3.28	Use loss cost for associated non-temporary class	255
297	3.08	Use loss cost for associated non-temporary class	281
491	3.59	Use loss cost for associated non-temporary class	403
493	3.44	Use loss cost for associated non-temporary class	445
495	5.45	Use loss cost for associated non-temporary class	451
497	2.05	Use loss cost for associated non-temporary class	472
499	2.94	Use loss cost for associated non-temporary class	475
587	3.15	Use loss cost for associated non-temporary class	563
691	5.54	Use loss cost for associated non-temporary class	609
693	8.52	Use loss cost for associated non-temporary class	651
695	4.23	Use loss cost for associated non-temporary class	661
867	7.32	Use loss cost for associated non-temporary class	813
877	2.12	Use loss cost for associated non-temporary class	914
879	3.48	Use loss cost for associated non-temporary class	923
881	3.32	Use loss cost for associated non-temporary class	926
883	2.16	Use loss cost for associated non-temporary class	928
889	0.30	Use loss cost for associated non-temporary class	953
895	0.65	Use loss cost for associated non-temporary class	965
Explosives Classifications			
0771	1.96	Explosives - Target = 20% of total, Subject to capping, Data reassignment	
0775	0.57	Explosives - Target = 20% of total, Subject to capping	
4771	6.79	Explosives - Target = 80% of total, Subject to capping, Data reassignment	
4775	3.52	Explosives - Target = 80% of total, Subject to capping	
Aircraft Classifications			
7413	1.94	Aircraft Procedure	
7421	2.35	Aircraft Procedure	
7424	5.54	Aircraft Procedure	
7453	0.41	Aircraft Procedure	

Other Classifications

0133	A	"A" Rated
0152	1.56	O.D. non-rateable element for 615. Use 10% of total, Data reassignment
0162	0.59	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.59	Federal black lung - code 615, use CMCRB loss cost
459	1.71	Capping due to oscillating indications
474	1.12	Capping due to oscillating indications
615	14.05	Rate excluding non-rateable element. Use 90% of total
670	6.06	Combine with 681
681	6.06	Combine with 670
744	1.77	Data reassignment, Capping due to oscillating indications
809	5.41	Combine with 992
819	0.66	Capping due to oscillating indications
855	5.99	Data reassignment
892	1.03	Capping due to oscillating indications
897	2.18	Capping due to oscillating indications
0909	72.75	Data reassignment
0912	257.24	Data reassignment
962	0.17	Capping due to oscillating indications
965	0.65	Capping due to oscillating indications
992	5.41	Combine with 809
993	1,900.83	Combine with 996
996	1,900.83	Combine with 993, Data reassignment
7405	1.73	Rate ex non-rateable element (7445), use 82.5% of total
7428	2.78	Capping due to oscillating indications
7445	0.37	Non-rateable element of 7405, use 17.5% of total
9108	76.06	Countrywide loss cost, Data reassignment
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2002
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	3.59
Code		Loss Cost Index	Loss Cost
7413	29,226	Index * 0.70 * 0.825	1.94
7421	77,192	Index * 0.70	2.35
7424	123,558	Index * 1.65	5.54
7453	30,657	Index * 0.70 * 0.175	0.41

NEW BASE LOSS COST (BLC) = 3.36

WTD AVE LOSS COST = 3.59
 TARGET WTD LOSS COST = 3.59
 (Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

CLASSIFICATION STU PENNSYLVANIA

CLASS:
NON-RATEABLE ELEMENT - CLASS 615

INDUSTRY GROUP:
2

CODE:
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
1994	2,354	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1995	2,698	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1996	750	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1997	445	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1998	1,164	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	7,411	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
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
1994	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
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
1994	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQ. ADJUSTMENT	(65,928)	(9,128)	18	
TOTAL LOSSES	0	0	18	
EXPECTED LOSSES	96,788	42,020	1,779	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON LOSS COST LEVEL	1.320	0.573	0.024	1.917
DERIVED BY FORMULA	1.307	0.550	0.023	1.880
UNDERLYING PRES. LOSS COST	1.306	0.567	0.024	1.897
PROPOSED	1.307	0.550	0.023	1.880
YEAR	4-1-01	4-1-02	IND. LOSS COST =	1.932
IND. LOSS COST		1.93		
MAN. LOSS COST	2.05	1.93	ADJ. LOSS COST	1.93

CLASSIFICATION STU PENNSYLVANIA

CLASS:
TUNNELING OR SHAFT SINKING

INDUSTRY GROUP:

2

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
1994	2,359	66,945	2.838	86,920	15,842	1.6956	0	0	0	1	3	4
1995	2,698	2,518,026	93.329	3,833,529	193,322	4.8184	1	1	2	0	9	13
1996	1,038	63,676	6.134	93,903	14,999	3.8536	0	0	0	0	4	4
1997	787	19,240	2.445	31,620	18,412	1.2706	0	0	0	0	1	1
1998	1,331	176,190	13.237	438,260	24,624	5.2592	0	0	0	1	6	7
TOTAL	8,213	2,844,077	34.629	4,484,232	97,494	3.5310	1	1	2	2	23	29
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
1994	0	0	0	31,198	5,848	0	0	0	14,219	12,102	3,578
1995	527,721	609,775	916,084	0	52,121	84,150	54,210	235,122	0	34,003	4,840
1996	0	0	0	0	29,747	0	0	0	0	30,249	3,680
1997	0	0	0	0	4,356	0	0	0	0	14,056	828
1998	0	0	0	61,677	25,418	0	0	0	35,810	49,461	3,824
TOTAL	527,721	609,775	916,084	92,875	117,490	84,150	54,210	235,122	50,029	139,871	16,750
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
1994	0	0	0	36,065	7,181	0	0	0	21,257	18,335	4,082
1995	717,921	766,905	993,400	12,336	61,963	359,037	246,703	615,187	6,767	47,947	5,363
1996	24	1,014	10,063	1,636	31,401	6	508	7,275	1,434	36,601	3,941
1997	13	386	2,767	491	4,002	15	571	6,348	1,221	14,946	860
1998	392	26,832	141,574	38,026	32,954	801	15,518	95,609	28,041	54,341	4,172
TOTAL	718,350	795,137	1,147,804	88,554	137,501	359,859	263,300	724,419	58,720	172,170	18,418
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,008,869	456,945	18,418	
IBNR + FREQ. ADJUSTMENT	(330,980)	(61,349)	160	
TOTAL LOSSES	3,677,889	395,596	18,578	
EXPECTED LOSSES	504,442	293,615	14,373	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	44.781	4.817	0.226	49.824
INDICATED (POST-TEST)	49.586	5.903	0.263	55.752
PRES. ON LOSS COST LEVEL	6.208	3.613	0.177	9.998
DERIVED BY FORMULA	6.642	3.728	0.181	10.551
UNDERLYING PRES. LOSS COST	6.142	3.575	0.175	9.892
PROPOSED	6.642	3.728	0.181	10.551
YEAR	4-1-99	4-1-00	IND. LOSS COST =	10.844
IND. LOSS COST		10.84		
MAN. LOSS COST	20.54	15.61	ADJ. LOSS COST	15.61

CLASSIFICATION STU PENNSYLVANIA

CLASS:
HOUSE FURNISHING 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
1994	27,753	2,499,098	9.005	4,313,664	42,627	2.0538	0	1	5	2	49	57
1995	29,258	931,140	3.183	1,544,258	17,899	1.6406	0	0	4	3	41	48
1996	29,695	1,400,920	4.718	2,368,876	25,024	1.7848	0	0	4	0	49	53
1997	34,505	1,503,732	4.358	2,705,900	21,487	1.9417	0	0	2	5	60	67
1998	38,750	896,862	2.314	1,960,048	16,022	1.3161	0	0	1	6	44	51
TOTAL	159,961	7,231,752	4.521	12,892,746	24,898	1.7254	0	1	16	16	243	276
O.D.		87,993	0.055				0	0	0	0	3	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	449,392	954,762	53,362	388,290	0	90,000	257,526	50,251	186,136	69,379
1995	0	0	451,655	29,385	158,451	0	0	107,372	8,558	103,748	71,971
1996	0	0	460,063	0	429,265	0	0	142,806	0	294,114	74,672
1997	0	0	288,962	63,894	635,198	0	0	91,750	46,811	313,037	64,080
1998	0	0	163,360	117,138	234,611	0	0	15,000	87,072	199,927	79,754
TOTAL	0	449,392	2,318,802	263,779	1,845,815	0	90,000	614,454	192,692	1,096,962	359,856
O.D.	0	0	0	0	52,624	0	0	0	0	35,369	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	534,616	1,368,174	61,686	476,820	0	378,684	1,057,402	75,125	281,996	79,161
1995	48	60,314	631,693	40,155	177,890	214	25,686	370,039	17,050	141,425	79,744
1996	803	114,702	758,760	38,286	460,309	159	57,294	475,489	23,395	359,705	79,974
1997	2,769	145,534	854,263	131,421	598,040	1,027	54,546	436,618	71,772	343,331	66,579
1998	3,425	131,599	699,217	127,028	239,608	3,012	53,342	324,094	82,369	209,342	87,012
TOTAL	7,045	986,765	4,312,107	398,576	1,952,667	4,412	569,552	2,663,642	269,711	1,335,799	392,470
O.D.	0	252	6,771	1,184	57,859	0	43	3,472	847	47,671	2,072

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,554,061	4,064,314	394,542	
IBNR + FREQ. ADJUSTMENT	(2,092,142)	(881,813)	6,920	
TOTAL LOSSES	6,461,919	3,182,501	401,462	
EXPECTED LOSSES	3,757,484	5,145,945	420,697	
CREDIBILITY	0.08	0.34	0.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.040	1.990	0.251	6.281
INDICATED (POST-TEST)	4.473	2.439	0.293	7.205
PRES. ON LOSS COST LEVEL	2.374	3.251	0.266	5.891
DERIVED BY FORMULA	2.542	2.975	0.276	5.793
UNDERLYING PRES. LOSS COST	2.349	3.217	0.263	5.829
PROPOSED	2.585	3.025	0.281	5.891
YEAR	4-1-01	4-1-02	IND. LOSS COST =	6.055
IND. LOSS COST		6.06		
MAN. LOSS COST	6.30	6.06	ADJ. LOSS COST	6.06

CLASSIFICATION STU PENNSYLVANIA

CLASS:
AIRCRAFT MANUFACTURE

INDUSTRY GROUP:

1

CODE:

744

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
1994	161,735	2,525,659	1.562	3,638,922	23,138	0.6430	0	0	5	12	87	104
1995	167,789	2,664,828	1.588	3,932,163	29,415	0.5066	1	0	4	5	75	85
1996	139,606	1,636,305	1.172	2,758,915	22,583	0.4728	0	0	3	2	61	66
1997	196,616	878,710	0.447	1,486,699	17,633	0.2187	0	0	0	4	39	43
1998	197,618	1,789,700	0.906	3,904,228	28,959	0.2834	0	0	3	8	45	56
TOTAL	863,364	9,495,202	1.100	15,720,927	24,794	0.4100	1	0	15	31	307	354
O.D.		384,045	0.044				0	0	1	3	4	8

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	0	738,618	329,176	449,241	0	0	65,397	229,847	594,062	119,318
1995	584,405	0	741,673	64,191	384,635	500	0	118,574	56,313	549,953	164,584
1996	0	0	479,070	30,540	285,015	0	0	170,000	40,079	485,748	145,853
1997	0	0	0	131,906	188,150	0	0	0	65,514	372,647	120,493
1998	0	0	340,239	294,314	250,056	0	0	40,401	254,297	442,391	168,002
TOTAL	584,405	0	2,299,600	850,127	1,557,097	500	0	394,372	646,050	2,444,801	718,250
O.D.	0	0	156,965	145,236	28,871	0	0	15,000	31,700	3,219	3,054

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	0	1,058,440	380,527	551,668	0	0	268,520	343,621	900,004	136,142
1995	745,910	99,947	1,056,436	85,588	429,360	3,174	29,757	463,543	91,144	744,945	182,359
1996	719	116,311	752,414	57,195	310,296	561	73,060	623,462	72,754	595,934	156,209
1997	1,092	42,550	266,034	108,109	185,522	1,006	26,325	246,485	79,710	404,674	125,192
1998	6,157	244,305	1,261,002	237,882	289,903	7,787	140,703	838,111	218,903	476,185	183,290
TOTAL	753,878	503,113	4,394,326	869,301	1,766,749	12,528	269,845	2,440,121	806,132	3,121,742	783,192
O.D.	11	2,241	242,646	160,165	34,853	170	1,293	73,961	36,693	6,683	3,385

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,694,133	6,802,318	786,577	
IBNR + FREQ. ADJUSTMENT	(3,480,657)	(1,187,432)	14,452	
TOTAL LOSSES	5,213,476	5,614,886	801,029	
EXPECTED LOSSES	6,138,518	6,777,407	906,532	
CREDIBILITY	0.24	0.94	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.604	0.650	0.093	1.347
INDICATED (POST-TEST)	0.754	0.816	0.108	1.678
PRES. ON LOSS COST LEVEL	0.715	0.789	0.106	1.610
DERIVED BY FORMULA	0.724	0.814	0.108	1.646
UNDERLYING PRES. LOSS COST	0.711	0.785	0.105	1.601
PROPOSED	0.724	0.814	0.108	1.646
YEAR	4-1-01	4-1-02	IND. LOSS COST =	1.847
IND. LOSS COST		1.85		
MAN. LOSS COST	1.77	1.85	ADJ. LOSS COST	1.85

CLASSIFICATION STU PENNSYLVANIA

CLASS:
NON-RATEABLE ELEMENT - CLASS 4771

INDUSTRY GROUP:

1

CODE:

0771

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
1994	2,006	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1995	1,555	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1996	5,203	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1997	5,193	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1998	2,029	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	15,986	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
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
1994	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
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
1994	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQ. ADJUSTMENT	(73,647)	(29,015)	49	
TOTAL LOSSES	0	0	49	
EXPECTED LOSSES	142,915	173,288	3,357	
CREDIBILITY	0.02	0.07	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON LOSS COST LEVEL	0.899	1.090	0.021	2.010
DERIVED BY FORMULA	0.881	1.014	0.019	1.914
UNDERLYING PRES. LOSS COST	0.894	1.084	0.021	1.999
PROPOSED	0.881	1.014	0.019	1.914
YEAR	4-1-01	4-1-02	IND. LOSS COST =	2.147
IND. LOSS COST		2.15		
MAN. LOSS COST	2.23	2.15	ADJ. LOSS COST	2.15

CLASSIFICATION STU PENNSYLVANIA

INDUSTRY GROUP:

3

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

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
1994	149,392	6,816,001	4.562	11,173,521	25,586	1.7069	2	1	16	16	220	255
1995	151,281	6,248,534	4.130	9,262,457	33,416	1.1766	1	1	12	10	154	178
1996	144,853	5,064,545	3.496	8,718,681	24,894	1.3186	1	1	12	16	161	191
1997	176,336	4,184,828	2.373	7,008,155	16,519	1.0435	1	1	4	25	153	184
1998	151,778	4,166,377	2.745	8,238,193	23,479	1.0739	2	1	4	10	146	163
TOTAL	773,640	26,480,285	3.423	44,401,007	24,813	1.2551	7	5	48	77	834	971
O.D.		21,185	0.003				0	0	0	0	5	5

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	305,657	403,589	2,214,340	444,375	1,165,711	355,465	28,000	512,158	199,341	895,857	291,508
1995	153,100	486,037	2,197,763	233,293	713,772	3,000	694,277	535,679	105,944	825,270	300,399
1996	445,053	246,549	1,732,070	255,823	594,290	0	33,577	607,234	140,928	699,181	309,840
1997	3,542	242,094	405,232	304,166	768,091	120,021	158,824	166,289	202,965	668,328	1,145,276
1998	627,430	191,796	525,108	215,706	1,044,217	17,501	15,000	140,313	131,634	918,299	339,373
TOTAL	1,534,782	1,570,065	7,074,513	1,453,363	4,286,081	495,987	929,678	1,961,673	780,812	4,006,935	2,386,396
O.D.	0	0	0	0	10,024	0	0	0	0	8,678	2,483

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	400,834	525,473	3,173,149	513,698	1,431,493	909,164	128,940	2,102,921	298,015	1,357,223	332,611
1995	208,505	442,733	3,094,936	287,770	805,086	15,130	846,677	1,928,173	177,584	1,123,021	332,842
1996	638,601	662,413	2,691,107	309,517	671,295	1,784	336,425	1,990,398	210,135	875,167	331,839
1997	10,198	450,686	1,403,329	315,572	747,248	351,024	504,532	1,055,589	233,305	746,730	1,189,942
1998	856,059	568,244	2,353,000	392,945	1,014,265	86,951	236,604	1,210,244	235,382	914,243	370,256
TOTAL	2,114,197	2,649,549	12,715,521	1,819,502	4,669,387	1,364,053	2,053,178	8,287,325	1,154,421	5,016,384	2,557,490
O.D.	14	542	3,965	722	10,545	10	121	1,619	363	11,198	2,761

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,190,094	12,682,522	2,560,251	
IBNR + FREQ. ADJUSTMENT	(13,224,476)	(2,641,828)	25,560	
TOTAL LOSSES	15,965,618	10,040,694	2,585,811	
EXPECTED LOSSES	23,124,100	14,722,369	1,717,481	
CREDIBILITY	0.22	0.87	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.064	1.298	0.334	3.696
INDICATED (POST-TEST)	2.555	1.650	0.391	4.596
PRES. ON LOSS COST LEVEL	3.045	1.939	0.226	5.210
DERIVED BY FORMULA	2.937	1.688	0.391	5.016
UNDERLYING PRES. LOSS COST	2.989	1.903	0.222	5.114
PROPOSED	2.937	1.688	0.391	5.016
YEAR	4-1-01	4-1-02	IND. LOSS COST =	5.409
IND. LOSS COST		5.41		
MAN. LOSS COST	5.41	5.41	ADJ. LOSS COST	5.41

CLASSIFICATION STU PENNSYLVANIA

CLASS: LUMBER AND BUILDING MAT. DEALER

INDUSTRY GROUP:

3

CODE:

855

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
1994	334,130	13,787,965	4.127	23,719,942	25,674	1.5264	1	1	40	28	440	510
1995	300,213	12,910,345	4.300	20,589,109	26,938	1.5123	3	2	28	36	385	454
1996	337,377	13,651,177	4.046	23,115,424	26,314	1.4287	3	2	27	30	420	482
1997	355,889	14,481,006	4.069	26,583,126	24,776	1.5033	2	2	20	63	448	535
1998	398,659	11,227,652	2.816	21,357,042	21,171	1.2216	2	2	9	44	430	487
TOTAL	1,726,268	66,058,145	3.827	115,364,643	24,949	1.4297	11	9	124	201	2123	2468
O.D.		623,553	0.036				0	0	2	1	8	11

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	19,139	385,583	5,911,060	674,599	1,551,286	0	200,000	1,821,061	838,749	1,692,410	694,078
1995	1,225,549	571,507	3,840,157	670,979	2,019,862	15,456	65,000	1,707,402	454,948	1,659,174	680,311
1996	219,856	375,606	3,247,525	944,013	2,507,978	3,000	74,784	2,107,002	630,068	2,573,315	968,030
1997	338,315	312,830	2,804,229	1,265,660	2,825,239	5,762	27,039	1,301,117	1,442,842	2,932,356	1,225,617
1998	738,175	999,786	1,431,641	782,321	2,256,979	12,000	77,150	880,986	539,322	2,592,109	917,183
TOTAL	2,541,034	2,645,312	17,234,612	4,337,572	11,161,344	36,218	443,973	7,817,568	3,905,929	11,449,364	4,485,219
O.D.	0	0	283,101	10,166	155,366	0	0	71,218	4,721	92,163	6,818

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	25,225	322,202	8,340,056	779,836	1,904,979	0	591,098	7,146,672	1,253,930	2,564,001	791,943
1995	1,667,552	1,144,580	5,456,822	794,709	2,262,817	75,576	581,926	4,896,875	683,260	2,271,207	753,785
1996	319,847	1,214,394	5,609,282	1,051,563	2,757,654	13,703	945,383	6,099,676	848,353	3,218,809	1,036,760
1997	575,895	1,518,154	6,928,080	1,328,116	2,798,268	36,665	903,547	6,405,658	1,448,991	3,366,336	1,273,416
1998	1,026,112	1,813,209	5,959,616	1,039,094	2,265,477	96,222	844,158	3,913,939	776,018	2,622,550	1,000,647
TOTAL	3,614,631	6,012,539	32,293,856	4,993,318	11,989,195	222,166	3,866,112	28,462,820	5,010,552	14,042,903	4,856,551
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74,472,124	36,035,968	4,856,551	
IBNR + FREQ. ADJUSTMENT	(27,817,008)	(6,878,603)	75,904	
TOTAL LOSSES	46,655,116	29,157,365	4,932,455	
EXPECTED LOSSES	49,164,113	39,238,072	4,781,762	
CREDIBILITY	0.38	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.703	1.689	0.286	4.678
INDICATED (POST-TEST)	3.346	2.148	0.335	5.829
PRES. ON LOSS COST LEVEL	2.902	2.316	0.282	5.500
DERIVED BY FORMULA	3.071	2.148	0.335	5.554
UNDERLYING PRES. LOSS COST	2.848	2.273	0.277	5.398
PROPOSED	3.071	2.148	0.335	5.554
YEAR	4-1-01	4-1-02	IND. LOSS COST =	5.989
IND. LOSS COST		5.99		
MAN. LOSS COST	5.71	5.99	ADJ. LOSS COST	5.99

CLASSIFICATION STU PENNSYLVANIA

CLASS:
OUTSERVANTS - OCCASIONAL

INDUSTRY GROUP:

3

CODE:

0909

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
1994	558	259,550	46.514	417,317	51,368	8.9606	0	0	1	2	2	5
1995	510	2,393	0.469	2,651	#DIV/0!	0.0000	0	0	0	0	0	0
1996	756	5,975	0.790	6,399	#DIV/0!	0.0000	0	0	0	0	0	0
1997	534	37,291	6.983	76,939	36,313	1.8727	0	0	0	1	0	1
1998	448	809	0.181	883	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	2,806	306,018	10.906	504,189	48,859	2.1383	0	0	1	3	2	6
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
1994	0	0	70,623	79,146	4,738	0	0	23,965	70,812	7,556	2,710
1995	0	0	0	0	0	0	0	0	0	0	2,393
1996	0	0	0	0	0	0	0	0	0	0	5,975
1997	0	0	0	30,566	0	0	0	0	5,747	0	978
1998	0	0	0	0	0	0	0	0	0	0	809
TOTAL	0	0	70,623	109,712	4,738	0	0	23,965	76,559	7,556	12,865
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
1994	0	0	101,203	91,493	5,818	0	0	98,400	105,864	11,447	3,092
1995	0	0	0	0	0	0	0	0	0	0	2,651
1996	0	0	0	0	0	0	0	0	0	0	6,399
1997	122	5,997	33,953	20,134	2,931	52	982	6,860	4,152	740	1,016
1998	0	0	0	0	0	0	0	0	0	0	883
TOTAL	122	5,997	135,156	111,627	8,749	52	982	105,260	110,016	12,187	14,041
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	247,569	242,579	14,041	
IBNR + FREQ. ADJUSTMENT	(47,659)	(44,699)	(8,962)	
TOTAL LOSSES	199,910	197,880	5,079	
EXPECTED LOSSES	82,996	77,841	15,607	
CREDIBILITY	0.01	0.05	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	71.244	70.520	1.810	143.574
INDICATED (POST-TEST)	88.200	89.666	2.121	179.987
PRES. ON LOSS COST LEVEL	30.134	28.263	5.667	64.064
DERIVED BY FORMULA	30.715	31.333	5.419	67.467
UNDERLYING PRES. LOSS COST	29.578	27.741	5.562	62.881
PROPOSED	30.715	31.333	5.419	67.467
YEAR	4-1-01	4-1-02	IND. LOSS COST =	72.750
IND. LOSS COST		72.75		
MAN. LOSS COST	66.52	72.75	ADJ. LOSS COST	72.75

CLASSIFICATION STU PENNSYLVANIA

INDUSTRY GROUP:

3

CLASS:
OUTSERVANTS

CODE:
0912

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
1994	573	547,874	95.615	944,010	73,776	12.2164	0	0	2	1	4	7
1995	569	43,546	7.653	55,572	6,741	7.0299	0	0	0	0	4	4
1996	596	219,749	36.871	380,504	41,492	8.3893	0	0	1	1	3	5
1997	759	334,426	44.061	679,391	33,002	13.1752	0	0	1	1	8	10
1998	1,005	20,316	2.021	23,610	1,000	0.9950	0	0	0	0	1	1
TOTAL	3,502	1,165,911	33.293	2,083,087	40,070	7.7099	0	0	4	3	20	27
O.D.		170,709	4.875				0	0	0	0	3	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	0	373,354	38,724	14,129	0	0	67,394	15,236	7,594	31,443
1995	0	0	0	0	11,605	0	0	0	0	15,360	16,581
1996	0	0	71,465	18,319	5,922	0	0	14,750	88,293	8,711	12,289
1997	0	0	109,583	50,000	56,107	0	0	60,000	19,943	34,390	4,403
1998	0	0	0	0	1,000	0	0	0	0	0	19,316
TOTAL	0	0	554,402	107,043	88,763	0	0	142,144	123,472	66,055	84,032
O.D.	0	0	0	0	95,866	0	0	0	0	74,843	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	0	535,016	44,765	17,350	0	0	276,720	22,778	11,505	35,876
1995	0	56	1,494	296	12,760	0	18	1,507	367	20,702	18,372
1996	83	17,182	107,569	18,344	8,542	771	11,230	98,554	86,150	18,917	13,162
1997	598	43,875	235,215	45,970	59,491	387	26,932	195,875	24,427	42,046	4,575
1998	5	199	1,199	223	910	0	0	0	0	0	21,074
TOTAL	686	61,312	880,493	109,598	99,053	1,158	38,180	572,656	133,722	93,170	93,059
O.D.	0	295	7,918	1,386	109,818	0	46	4,121	1,005	106,367	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,566,865	654,119	93,059	
IBNR + FREQ. ADJUSTMENT	(1,732,308)	(806,976)	16,191	
TOTAL LOSSES	0	0	109,250	
EXPECTED LOSSES	318,045	491,789	89,812	
CREDIBILITY	0.03	0.16	0.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	31.196	31.196
INDICATED (POST-TEST)	0.000	0.000	36.559	36.559
PRES. ON LOSS COST LEVEL	92.525	143.071	26.128	261.724
DERIVED BY FORMULA	89.749	120.180	28.631	238.560
UNDERLYING PRES. LOSS COST	90.818	140.431	25.646	256.895
PROPOSED	89.749	120.180	28.631	238.560
YEAR	4-1-01	4-1-02	IND. LOSS COST =	257.239
IND. LOSS COST		257.24		
MAN. LOSS COST	271.76	257.24	ADJ. LOSS COST	257.24

CLASSIFICATION STU PENNSYLVANIA

CLASS:
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:

3

CODE:

996

Manual Year	Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1994	6	772	12.867	881	#DIV/0!	0.0000	0	0	0	0	0	0
1995	5	21,834	436.680	26,887	11,465	200.0000	0	0	0	0	1	1
1996	6	1,449	24.150	1,552	#DIV/0!	0.0000	0	0	0	0	0	0
1997	14	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1998	2	9,786	489.300	10,677	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	33	33,841	102.548	39,997	11,465	30.3030	0	0	0	0	1	1
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
1994	0	0	0	0	0	0	0	0	0	0	772
1995	0	0	0	0	6,895	0	0	0	0	4,570	10,369
1996	0	0	0	0	0	0	0	0	0	0	1,449
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	9,786
TOTAL	0	0	0	0	6,895	0	0	0	0	4,570	22,376
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
1994	0	0	0	0	0	0	0	0	0	0	881
1995	0	33	887	176	7,581	0	5	448	109	6,159	11,489
1996	0	0	0	0	0	0	0	0	0	0	1,552
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	10,677
TOTAL	0	33	887	176	7,581	0	5	448	109	6,159	24,599
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,373	14,025	24,599	
IBNR + FREQ. ADJUSTMENT	(16,411)	(4,177)	74	
TOTAL LOSSES	0	9,848	24,673	
EXPECTED LOSSES	29,395	22,776	5,821	
CREDIBILITY	0.01	0.02	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	298.420	747.661	1046.081
INDICATED (POST-TEST)	0.000	379.441	876.184	1255.625
PRES. ON LOSS COST LEVEL	907.510	703.147	179.722	1790.379
DERIVED BY FORMULA	898.435	696.673	207.580	1802.688
UNDERLYING PRES. LOSS COST	890.764	690.172	176.406	1757.342
PROPOSED	892.300	691.916	206.163	1790.379
YEAR	4-1-01	4-1-02	IND. LOSS COST =	1930.566
IND. LOSS COST		1930.57		
MAN. LOSS COST	1859.03	1930.57	ADJ. LOSS CO\$	1930.57

CLASSIFICATION STU PENNSYLVANIA

CLASS:
EXPLOSIVES OR AMMUNITION MFG, NOC

INDUSTRY GROUP:
1

CODE:
4771

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
1994	2,006	385,354	19.210	925,127	77,071	2.4925	0	0	1	1	3	5
1995	1,554	161,077	10.365	290,366	22,887	4.5045	0	0	1	2	4	7
1996	5,654	538,078	9.517	843,940	44,317	2.1224	2	0	1	1	8	12
1997	5,401	307,933	5.701	581,649	97,971	0.5555	0	0	1	0	2	3
1998	2,029	799,805	39.419	1,073,303	396,985	0.9857	2	0	0	0		2
TOTAL	16,644	2,192,247	13.171	3,714,385	74,664	1.7424	4	0	4	4	17	29
O.D.		1,152	0.007				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
1994	0	0	133,572	55,669	4,754	0	0	144,507	40,000	6,852	0
1995	0	0	105,607	16,397	2,184	0	0	25,556	3,649	6,816	868
1996	334,890	0	83,400	20,000	13,275	0	0	29,500	118	50,616	6,279
1997	0	0	127,026	0	72,203	0	0	48,000	0	46,683	14,021
1998	793,969	0	0	0	0	0	0	0	0	0	5,836
TOTAL	1,128,859	0	449,605	92,066	92,416	0	0	247,563	43,767	110,967	27,004
O.D.	0	0	0	0	154	0	0	0	0	815	183

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	0	191,409	64,353	5,838	0	0	593,346	59,800	10,381	0
1995	13	14,118	145,071	18,348	3,513	83	6,123	86,740	5,761	9,634	962
1996	478,894	20,161	126,915	20,572	16,598	32	11,673	95,858	4,465	62,047	6,725
1997	484	40,122	212,826	15,918	69,986	185	19,597	146,314	9,683	51,966	14,568
1998	1,066,936	0	0	0	0	0	0	0	0	0	6,367
TOTAL	1,546,327	74,401	676,221	119,191	95,935	300	37,393	922,258	79,709	134,028	28,622
O.D.	0	15	100	18	141	0	30	368	70	866	195

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,257,413	429,958	28,817	
IBNR + FREQ. ADJUSTMENT	(478,075)	(61,575)	371	
TOTAL LOSSES	2,779,338	368,383	29,188	
EXPECTED LOSSES	933,562	368,831	25,299	
CREDIBILITY	0.02	0.07	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.699	2.213	0.175	19.087
INDICATED (POST-TEST)	20.834	2.778	0.203	23.815
PRES. ON LOSS COST LEVEL	5.640	2.228	0.153	8.021
DERIVED BY FORMULA	5.944	2.267	0.158	8.369
UNDERLYING PRES. LOSS COST	5.609	2.216	0.152	7.977
PROPOSED	5.944	2.267	0.158	8.369
YEAR	4-1-01	4-1-02	IND. LOSS COST =	9.389
IND. LOSS COST		9.39		
MAN. LOSS COST	8.89	9.39	ADJ. LOSS COST	9.39

CLASSIFICATION STU PENNSYLVANIA

CLASS:
EXPLOSIVE CLASSES

INDUSTRY GROUP:
1

CODE:
4771 + 0771
4775 + 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
1994	2,857	386,992	13.545	927,207	64,433	2.1001	0	0	1	1	4	6
1995	1,954	161,333	8.257	290,649	22,887	3.5824	0	0	1	2	4	7
1996	5,984	575,061	9.610	902,347	40,433	2.3396	2	0	1	2	9	14
1997	6,109	477,342	7.814	869,867	91,838	0.8185	0	0	2	0	3	5
1998	2,833	819,286	28.919	1,112,509	201,927	1.4119	2	0	0	0	2	4
TOTAL	19,737	2,420,014	12.261	4,102,579	66,105	1.8240	4	0	5	5	22	36
O.D.		1,152	0.006				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
1994	0	0	133,572	55,669	5,640	0	0	144,507	40,000	7,212	392
1995	0	0	105,607	16,397	2,184	0	0	25,556	3,649	6,816	1,124
1996	334,890	0	83,400	41,138	14,099	0	0	29,500	11,618	51,419	8,997
1997	0	0	281,164	0	72,395	0	0	53,250	0	52,382	18,151
1998	793,969	0	0	0	10,693	0	0	0	0	3,047	11,577
TOTAL	1,128,859	0	603,743	113,204	105,011	0	0	252,813	55,267	120,876	40,241
O.D.	0	0	0	0	154	0	0	0	0	815	183

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1994	0	0	191,409	64,353	6,926	0	0	593,346	59,800	10,926	447
1995	13	14,118	145,071	18,348	3,513	83	6,123	86,740	5,761	9,634	1,245
1996	478,902	21,846	139,033	38,777	18,825	131	12,426	103,170	15,543	64,058	9,636
1997	807	81,063	415,547	25,373	74,586	207	21,766	162,585	10,793	58,281	18,859
1998	1,066,989	2,131	12,818	2,380	9,733	19	285	2,163	455	2,905	12,631
TOTAL	1,546,711	119,158	903,878	149,231	113,583	440	40,600	948,004	92,352	145,804	42,818
O.D.	0	15	100	18	141	0	30	368	70	866	195

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,559,304	502,065	43,013	
IBNR + FREQ. ADJUSTMENT	(515,559)	(67,276)	388	
TOTAL LOSSES	3,043,745	434,789	43,401	
EXPECTED LOSSES	981,689	397,472	26,010	
CREDIBILITY	0.02	0.08	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.422	2.203	0.220	17.845
INDICATED (POST-TEST)	19.240	2.766	0.255	22.261
PRES. ON LOSS COST LEVEL	5.002	2.025	0.133	7.160
DERIVED BY FORMULA	5.287	2.084	0.145	7.516
UNDERLYING PRES. LOSS COST	4.974	2.014	0.132	7.119
PROPOSED	5.287	2.084	0.145	7.516
YEAR	4-1-01	4-1-02	IND. LOSS COST =	8.432
IND. LOSS COST		8.43		
MAN. LOSS COST	9.93	8.43	ADJ. LOSS COST	8.43

CLASSIFICATION STU 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
1994	493,572	10,245,177	2.076	16,358,569	17,141	1.1467	1	0	32	150	383	566
1995	528,970	7,806,961	1.476	11,707,147	19,950	0.7222	0	0	9	149	224	382
1996	584,215	5,490,324	0.940	8,758,258	10,822	0.8353	0	0	2	154	332	488
1997	589,192	6,126,088	1.040	12,112,332	12,012	0.8062	0	0	1	164	310	475
1998	658,647	4,100,830	0.623	10,556,949	12,307	0.4722	0	0	1	111	199	311
TOTAL	2,854,596	33,769,380	1.183	59,493,255	14,463	0.7784	1	0	45	728	1448	2222
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
1994	3,902	0	3,408,286	2,393,287	700,706	1,359	0	930,390	1,644,360	619,565	543,322
1995	0	0	926,059	3,416,597	557,868	0	0	318,186	2,004,858	397,260	186,133
1996	0	0	348,150	2,326,820	569,748	0	0	38,998	1,506,470	490,995	209,143
1997	0	0	103,619	2,673,924	625,907	0	0	5,700	1,868,357	428,303	420,278
1998	0	0	78,736	1,680,567	393,159	0	0	14,500	1,297,556	362,845	273,467
TOTAL	3,902	0	4,864,850	12,491,195	2,847,388	1,359	0	1,307,774	8,321,601	2,298,968	1,632,343
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
1994	5,143	0	4,884,074	2,766,640	860,467	5,175	0	3,820,181	2,458,318	938,641	619,930
1995	435	189,561	1,978,669	3,558,065	710,184	40,224	112,850	1,620,249	2,667,786	622,889	206,235
1996	1,735	277,574	1,960,291	2,041,413	756,239	13,081	119,412	1,161,121	1,472,066	731,334	223,992
1997	12,792	607,590	3,503,968	1,838,257	834,486	17,489	338,793	2,438,364	1,387,589	696,335	436,669
1998	10,034	692,396	3,598,412	975,904	628,974	20,707	436,532	2,483,573	804,720	607,345	298,352
TOTAL	30,139	1,767,121	15,925,414	11,180,279	3,790,350	96,676	1,007,587	11,523,488	8,790,479	3,596,544	1,785,178
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,350,425	27,357,652	1,785,178	
IBNR + FREQ. ADJUSTMENT	(9,888,405)	(2,594,877)	14,173	
TOTAL LOSSES	20,462,020	24,762,775	1,799,351	
EXPECTED LOSSES	17,727,041	15,015,175	884,925	
CREDIBILITY	0.54	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.717	0.867	0.063	1.647
INDICATED (POST-TEST)	0.888	1.102	0.074	2.064
PRES. ON LOSS COST LEVEL	0.633	0.536	0.032	1.201
DERIVED BY FORMULA	0.771	1.102	0.074	1.947
UNDERLYING PRES. LOSS COST	0.621	0.526	0.031	1.178
PROPOSED	0.771	1.102	0.074	1.947
YEAR	4-1-01	4-1-02	IND. LOSS COST =	2.099
IND. LOSS COST		2.10		
MAN. LOSS COST	2.47	2.10	ADJ. LOSS COST	2.1

CLASSIFICATION STU 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
1994	48,758	503,201	1.032	654,992	16,308	0.5743	0	0	0	3	25	28
1995	61,856	1,494,949	2.417	2,106,223	27,083	0.8407	1	1	1	9	40	52
1996	44,334	356,747	0.805	526,756	10,821	0.6090	0	0	0	4	23	27
1997	49,859	1,027,409	2.061	1,746,817	29,714	0.6218	1	0	2	1	27	31
1998	55,826	229,018	0.410	474,961	8,410	0.3941	0	0	0	1	21	22
TOTAL	260,633	3,611,324	1.386	5,509,749	20,395	0.6139	2	1	3	18	136	160
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
1994	0	0	0	54,261	242,567	0	0	0	42,194	117,609	46,570
1995	3,500	406,496	244,368	185,013	160,761	757	38,308	0	107,081	262,011	86,654
1996	0	0	0	64,994	77,686	0	0	0	63,035	86,441	64,591
1997	374,052	0	223,840	31,626	84,210	0	0	58,265	8,700	140,426	106,290
1998	0	0	0	9,999	88,398	0	0	0	9,985	76,641	43,995
TOTAL	377,552	406,496	468,208	345,893	653,622	757	38,308	58,265	230,995	683,128	348,100
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
1994	0	0	0	62,726	297,872	0	0	0	63,080	178,178	53,136
1995	4,804	486,492	417,531	199,891	183,364	5,371	146,394	60,669	148,053	357,641	96,013
1996	88	7,745	62,684	60,109	86,178	559	5,505	59,808	64,611	110,292	69,177
1997	616,128	73,096	382,835	44,030	86,829	396	28,676	225,813	25,317	153,262	110,435
1998	485	21,147	123,975	24,924	82,052	613	10,203	71,276	17,208	75,079	47,999
TOTAL	621,505	588,480	987,025	391,680	736,295	6,939	190,778	417,566	318,269	874,452	376,760
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,812,293	2,320,696	376,760	
IBNR + FREQ. ADJUSTMENT	(3,527,929)	(558,439)	4,177	
TOTAL LOSSES	0	1,762,257	380,937	
EXPECTED LOSSES	6,098,812	3,098,926	278,877	
CREDIBILITY	0.11	0.42	0.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.676	0.146	0.822
INDICATED (POST-TEST)	0.000	0.860	0.171	1.031
PRES. ON LOSS COST LEVEL	2.384	1.211	0.109	3.704
DERIVED BY FORMULA	2.122	1.064	0.144	3.330
UNDERLYING PRES. LOSS COST	2.340	1.189	0.107	3.636
PROPOSED	2.122	1.064	0.144	3.330
YEAR	4-1-01	4-1-02	IND. LOSS COST =	3.591
IND. LOSS COST		3.59		
MAN. LOSS COST	3.93	3.59	ADJ. LOSS COST	3.59

CLASSIFICATION STU PENNSYLVANIA

CLASS:
AIRCRAFT PASSENGER SURCHARGE

INDUSTRY GROUP:

3

CODE:
9108

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
1994	1,592	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1995	2,098	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1996	2,138	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1997	2,318	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1998	991	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	9,137	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
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
1994	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
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
1994	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQ. ADJUSTMENT	(3,142,133)	(188,734)	1,041	
TOTAL LOSSES	0	0	1,041	
EXPECTED LOSSES	5,474,799	1,010,918	83,786	
CREDIBILITY	0.18	0.26	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.011	0.011
INDICATED (POST-TEST)	0.000	0.000	0.013	0.013
PRES. ON LOSS COST LEVEL	61.045	11.272	0.934	73.251
DERIVED BY FORMULA	50.057	8.341	0.722	59.120
UNDERLYING PRES. LOSS COST	59.919	11.064	0.917	71.900
PROPOSED	50.057	8.341	0.722	59.120
YEAR	4-1-01	4-1-02	IND. LOSS COST =	63.749
IND. LOSS COST		63.75		
MAN. LOSS COST	76.06	63.75	ADJ. LOSS COST	63.75