



Pennsylvania Compensation Rating Bureau

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March 6, 2009

VIA E-MAIL ONLY

The Honorable Joel Ario
Insurance Commissioner
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Attention: Messrs. Chuck Romberger and Ken Creighton

RE: Amendment to Bureau Filing No. C-356 - April 1, 2009 Loss Cost Filing

Dear Commissioner Ario:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), I am filing herewith ***an amendment*** to Bureau Filing No. C-356, workers compensation loss costs, rating values and rules proposed to be ***effective 12:01 a.m., April 1, 2009*** with respect to new and renewal policies having normal anniversary rating dates on or after that date.

Bureau Filing No. C-356 originally proposed an overall average increase in loss costs (prior to application of the assessment for the Office of the Small Business Advocate, Pennsylvania Construction Classification Premium Adjustment Program loadings, Merit Rating Plan off-balance and Certified Safety Committee loadings) of 0.70 percent.

The Pennsylvania Insurance Department has reviewed Bureau Filing No. C-356 and its supporting information, including public comments received with respect to the filing and the PCRB's responses thereto. At the conclusion of that review, the Insurance Department and PCRB discussed the filing and a variety of approaches resulting in different indicated changes in rating values for Pennsylvania workers compensation insurance coverage. Based on those discussions, the parties have agreed to a revised overall average loss cost reduction of 3.00 percent, and this amendment to Bureau Filing No. C-356 requests approval of that agreed overall average change.

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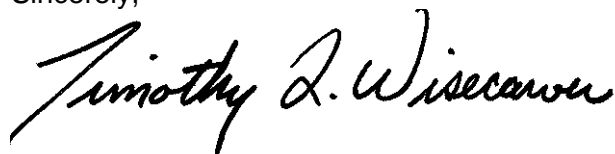
Accompanying this letter are copies of the following exhibits, revisions to which are required to produce or to conform with an overall average reduction of 3.00 percent in loss costs effective April 1, 2009.

Brown Book
Index and Supporting Classification Exhibits
Class Book
Exhibit 12 – Indicated Change in Loss Costs
Exhibit 19 – Review of Experience Rating Plan Parameters
Exhibit 28 – Loss Costs and Expected Loss Factors
Exhibit 29 – Tests of Indicated and Selected Loss Costs
Exhibit 30 – Distribution of Loss Cost Percentage Changes
Exhibit 31 – Hepatitis C Surcharge

All portions of the original Bureau Filing No. C-356 not appearing in the above list of exhibits are incorporated herewith by reference as originally filed and, in concert with the accompanying revisions, form the complete amended Bureau Filing No. C-356.

The PCRB respectfully requests a prompt review and approval of this filing toward the objective of its implementation, as proposed, on a new and renewal basis **effective April 1, 2009**. Toward that objective, the PCRB will be pleased to answer any questions or provide any available supplementary information which you or your staff may require.

Sincerely,



Timothy L. Wisecarver
President

TLW/kg
Enclosures