

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2012 LOSS COST FILING

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April 1, 2012 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9897	1.0130	0.9982
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0276	1.0838	1.0150
(3) Final Loss Cost Test Correction Factor	1.0185	0.9735	1.0067
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0358	1.0688	1.0200

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2004 through 2008 were translated using composite multipliers, yielding an average claim value of \$ 480,947 . 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 * 480,947] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.865	832,038	1,664,076
B	0.906	871,476	1,742,952
C	0.949	912,837	1,825,674
D	0.994	956,123	1,912,246
E	1.041	1,001,332	2,002,664
F	1.090	1,048,464	2,096,928
G	1.141	1,097,521	2,195,042

@ From Pennsylvania 4/1/11 loss cost filing materials - 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	536	219,295,300	46,786,100	266,081,400	496,421
Permanent Total	233	182,169,300	331,316,900	513,486,200	2,203,803
Major	18,460	5,003,347,100	3,465,212,600	8,468,559,700	458,752
Total Serious	19,229	5,404,811,700	3,843,315,600	9,248,127,300	480,947
Minor	29,828	1,380,111,300	1,087,837,200	2,467,948,500	82,739
Temporary	160,617	1,431,186,100	1,663,639,500	3,094,825,600	19,268
Total Non-Serious	190,445	2,811,297,400	2,751,476,700	5,562,774,100	29,209

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	480,947 =	84,165,725
Non-Serious: 500 *	29,209 =	14,604,500
Medical: .10 *	14,604,500 =	1,460,450

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	83,535,304	14,495,109	1,449,511
0.99	82,279,209	14,277,151	1,427,715
0.98	81,029,474	14,060,296	1,406,030
0.97	79,786,130	13,844,550	1,384,455
0.96	78,549,211	13,629,919	1,362,992
0.95	77,318,750	13,416,408	1,341,641
0.94	76,094,782	13,204,024	1,320,402
0.93	74,877,340	12,992,773	1,299,277
0.92	73,666,461	12,782,660	1,278,266
0.91	72,462,179	12,573,692	1,257,369
0.90	71,264,532	12,365,876	1,236,588
0.89	70,073,556	12,159,217	1,215,922
0.88	68,889,289	11,953,722	1,195,372
0.87	67,711,768	11,749,397	1,174,940
0.86	66,541,034	11,546,251	1,154,625
0.85	65,377,125	11,344,288	1,134,429
0.84	64,220,082	11,143,517	1,114,352
0.83	63,069,946	10,943,945	1,094,395
0.82	61,926,759	10,745,578	1,074,558
0.81	60,790,562	10,548,425	1,054,843
0.80	59,661,400	10,352,491	1,035,249
0.79	58,539,316	10,157,787	1,015,779
0.78	57,424,355	9,964,318	996,432
0.77	56,316,564	9,772,093	977,209
0.76	55,215,989	9,581,120	958,112
0.75	54,122,677	9,391,408	939,141
0.74	53,036,677	9,202,965	920,297
0.73	51,958,040	9,015,799	901,580
0.72	50,886,814	8,829,919	882,992
0.71	49,823,053	8,645,334	864,533
0.70	48,766,808	8,462,054	846,205
0.69	47,718,134	8,280,087	828,009
0.68	46,677,086	8,099,444	809,944
0.67	45,643,720	7,920,133	792,013
0.66	44,618,093	7,742,166	774,217
0.65	43,600,265	7,565,551	756,555
0.64	42,590,295	7,390,301	739,030
0.63	41,588,246	7,216,424	721,642
0.62	40,594,181	7,043,933	704,393
0.61	39,608,163	6,872,839	687,284
0.60	38,630,260	6,703,152	670,315
0.59	37,660,539	6,534,886	653,489
0.58	36,699,071	6,368,051	636,805
0.57	35,745,925	6,202,660	620,266
0.56	34,801,177	6,038,727	603,873
0.55	33,864,900	5,876,263	587,626
0.54	32,937,173	5,715,283	571,528
0.53	32,018,075	5,555,801	555,580
0.52	31,107,688	5,397,830	539,783
0.51	30,206,096	5,241,385	524,139
0.50	29,313,385	5,086,481	508,648
0.49	28,429,646	4,933,134	493,313
0.48	27,554,970	4,781,360	478,136
0.47	26,689,451	4,631,174	463,117
0.46	25,833,189	4,482,595	448,260
0.45	24,986,284	4,335,639	433,564

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	24,148,840	4,190,325	419,033
0.43	23,320,966	4,046,672	404,667
0.42	22,502,775	3,904,699	390,470
0.41	21,694,380	3,764,426	376,443
0.40	20,895,905	3,625,874	362,587
0.39	20,107,472	3,489,064	348,906
0.38	19,329,211	3,354,020	335,402
0.37	18,561,258	3,220,764	322,076
0.36	17,803,752	3,089,321	308,932
0.35	17,056,840	2,959,716	295,972
0.34	16,320,675	2,831,976	283,198
0.33	15,595,415	2,706,129	270,613
0.32	14,881,227	2,582,202	258,220
0.31	14,178,286	2,460,227	246,023
0.30	13,486,774	2,340,236	234,024
0.29	12,806,884	2,222,260	222,226
0.28	12,138,817	2,106,337	210,634
0.27	11,482,788	1,992,502	199,250
0.26	10,839,021	1,880,796	188,080
0.25	10,207,755	1,771,258	177,126
0.24	9,589,241	1,663,933	166,393
0.23	8,983,750	1,558,867	155,887
0.22	8,391,567	1,456,111	145,611
0.21	7,812,998	1,355,718	135,572
0.20	7,248,372	1,257,743	125,774
0.19	6,698,042	1,162,250	116,225
0.18	6,162,390	1,069,303	106,930
0.17	5,641,829	978,975	97,898
0.16	5,136,811	891,344	89,134
0.15	4,647,830	806,495	80,650
0.14	4,175,430	724,524	72,452
0.13	3,720,215	645,535	64,554
0.12	3,282,861	569,645	56,965
0.11	2,864,130	496,986	49,699
0.10	2,464,889	427,710	42,771
0.09	2,086,143	361,989	36,199
0.08	1,729,066	300,029	30,003
0.07	1,395,065	242,073	24,207
0.06	1,085,860	188,420	18,842
0.05	803,628	139,447	13,945
0.04	551,248	95,653	9,565
0.03	332,787	57,746	5,775
0.02	154,672	26,839	2,684
0.01	29,769	5,166	517
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/>		
	8,186,551,540		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,767,098,663	3,813,944,543	700,879,558
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.2098	2.1465	11.6804

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	101,061,011	31,113,751	16,930,868
0.99	99,541,387	30,645,905	16,676,282
0.98	98,029,458	30,180,425	16,422,993
0.97	96,525,260	29,717,327	16,170,988
0.96	95,028,835	29,256,621	15,920,292
0.95	93,540,224	28,798,320	15,670,904
0.94	92,059,467	28,342,438	15,422,824
0.93	90,586,606	27,888,987	15,176,075
0.92	89,121,685	27,437,980	14,930,658
0.91	87,664,744	26,989,430	14,686,573
0.90	86,215,831	26,543,353	14,443,842
0.89	84,774,988	26,099,759	14,202,455
0.88	83,342,262	25,658,664	13,962,423
0.87	81,917,697	25,220,081	13,723,769
0.86	80,501,343	24,784,028	13,486,482
0.85	79,093,246	24,350,514	13,250,584
0.84	77,693,455	23,919,559	13,016,077
0.83	76,302,021	23,491,178	12,782,971
0.82	74,918,993	23,065,383	12,551,267
0.81	73,544,422	22,642,194	12,320,988
0.80	72,178,362	22,221,622	12,092,122
0.79	70,820,864	21,803,690	11,864,705
0.78	69,471,985	21,388,409	11,638,724
0.77	68,131,779	20,975,798	11,414,192
0.76	66,800,303	20,565,874	11,191,131
0.75	65,477,615	20,158,657	10,969,543
0.74	64,163,772	19,754,164	10,749,437
0.73	62,858,837	19,352,413	10,530,815
0.72	61,562,868	18,953,421	10,313,700
0.71	60,275,930	18,557,209	10,098,091
0.70	58,998,084	18,163,799	9,884,013
0.69	57,729,399	17,773,207	9,671,476
0.68	56,469,939	17,385,457	9,460,470
0.67	55,219,772	17,000,565	9,251,029
0.66	53,978,969	16,618,559	9,043,164
0.65	52,747,601	16,239,455	8,836,865
0.64	51,525,739	15,863,281	8,632,166
0.63	50,313,460	15,490,054	8,429,067
0.62	49,110,840	15,119,802	8,227,592
0.61	47,917,956	14,752,549	8,027,752
0.60	46,734,889	14,388,316	7,829,547
0.59	45,561,720	14,027,133	7,633,013
0.58	44,398,536	13,669,021	7,438,137
0.57	43,245,420	13,314,010	7,244,955
0.56	42,102,464	12,962,128	7,053,478
0.55	40,969,756	12,613,399	6,863,707
0.54	39,847,392	12,267,855	6,675,676
0.53	38,735,467	11,925,527	6,489,397
0.52	37,634,081	11,586,442	6,304,881
0.51	36,543,335	11,250,633	6,122,153
0.50	35,463,333	10,918,131	5,941,212
0.49	34,394,186	10,588,972	5,762,093
0.48	33,336,003	10,263,189	5,584,820
0.47	32,288,898	9,940,815	5,409,392
0.46	31,252,992	9,621,890	5,235,856
0.45	30,228,406	9,306,449	5,064,201
0.44	29,215,267	8,994,533	4,894,473
0.43	28,213,705	8,686,181	4,726,672

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	101,061,011	31,113,751	16,930,868
0.99	99,541,387	30,645,905	16,676,282
0.42	27,223,857	8,381,436	4,560,846
0.41	26,245,861	8,080,340	4,397,005
0.40	25,279,866	7,782,939	4,235,161
0.39	24,326,020	7,489,276	4,075,362
0.38	23,384,479	7,199,404	3,917,630
0.37	22,455,410	6,913,370	3,761,977
0.36	21,538,979	6,631,228	3,608,449
0.35	20,635,365	6,353,030	3,457,071
0.34	19,744,753	6,078,836	3,307,866
0.33	18,867,333	5,808,706	3,160,868
0.32	18,003,308	5,542,697	3,016,113
0.31	17,152,890	5,280,877	2,873,647
0.30	16,316,299	5,023,317	2,733,494
0.29	15,493,768	4,770,081	2,595,689
0.28	14,685,541	4,521,252	2,460,289
0.27	13,891,877	4,276,906	2,327,320
0.26	13,113,048	4,037,129	2,196,850
0.25	12,349,342	3,802,005	2,068,903
0.24	11,601,064	3,571,632	1,943,537
0.23	10,868,541	3,346,108	1,820,823
0.22	10,152,118	3,125,542	1,700,795
0.21	9,452,165	2,910,049	1,583,535
0.20	8,769,080	2,699,745	1,469,091
0.19	8,103,291	2,494,770	1,357,554
0.18	7,455,259	2,295,259	1,248,985
0.17	6,825,485	2,101,370	1,143,488
0.16	6,214,514	1,913,270	1,041,121
0.15	5,622,945	1,731,142	942,024
0.14	5,051,435	1,555,191	846,268
0.13	4,500,716	1,385,641	754,017
0.12	3,971,605	1,222,743	665,374
0.11	3,465,024	1,066,780	580,504
0.10	2,982,023	918,080	499,582
0.09	2,523,816	777,009	422,819
0.08	2,091,824	644,012	350,447
0.07	1,687,750	519,610	282,747
0.06	1,313,673	404,444	220,082
0.05	972,229	299,323	162,883
0.04	666,900	205,319	111,723
0.03	402,606	123,952	67,454
0.02	187,122	57,610	31,350
0.01	36,015	11,089	6,039
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2004 - 2008

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														
04	149,727,784	1,933,415,993	113	320,159	46	151,907	3718	6,402,881	5828	1,796,578	35068	2,042,265	8,620,369	1.291
05	156,495,313	1,972,826,544	102	241,458	53	197,506	3649	6,313,399	6119	2,030,981	33793	2,017,112	8,927,811	1.261
06	163,263,292	1,919,704,201	106	292,077	28	108,104	3337	5,736,240	6573	2,244,826	32252	2,045,923	8,769,872	1.176
07	173,793,850	1,928,888,263	136	367,063	28	102,758	2666	4,548,334	7504	2,743,404	31794	2,157,607	9,369,718	1.110
08	173,097,021	1,424,310,168	80	234,382	15	42,577	1083	1,824,976	4574	1,775,261	31035	2,472,534	7,893,373	.823
ALL	816,377,260	9,179,145,169	537	1,455,139	170	602,852	14453	24,825,830	30598	10,591,050	163942	10,735,441	43,581,143	1.124
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	149,727,784	3,204,688,152	113	462,310	46	359,716	3718	10,078,135	5828	2,696,665	35068	3,124,669	15,325,387	2.140
05	156,495,313	3,221,778,598	102	417,185	56	437,778	3730	10,107,821	6078	2,811,669	33749	3,007,207	15,436,126	2.059
06	163,263,292	3,165,257,184	106	433,809	41	320,572	3695	10,016,231	6326	2,927,775	32125	2,862,389	15,091,796	1.939
07	173,793,850	3,341,812,790	135	552,359	50	390,898	3975	10,777,102	6603	3,055,445	31354	2,794,239	15,848,086	1.923
08	173,097,021	2,807,589,987	80	327,290	40	312,729	3342	9,054,182	4993	2,309,559	28321	2,523,357	13,548,783	1.622
ALL	816,377,260	15,741,126,711	536	2,192,953	233	1,821,693	18460	50,033,471	29828	13,801,113	160617	14,311,861	75,250,178	1.928
PURE PREMIUM		1.928		.027		.022		.613		.169		.175	.922	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	149,727,784	2,627,866,013	109	445,982	55	430,049	3090	8,374,968	5110	2,364,297	22186	1,976,913	12,686,450	1.755
05	156,495,313	2,629,585,351	110	446,735	55	429,985	3093	8,379,447	5113	2,365,027	22213	1,979,302	12,695,357	1.680
06	163,263,292	2,642,935,767	111	453,143	55	429,898	3107	8,424,650	5132	2,375,278	22325	1,989,054	12,757,334	1.619
07	173,793,850	2,723,693,007	113	463,293	56	446,548	3205	8,691,031	5289	2,447,501	23025	2,051,903	13,136,653	1.567
08	173,097,021	2,682,747,137	110	449,977	55	433,428	3172	8,591,870	5191	2,400,811	22854	2,036,445	12,914,940	1.550
ALL	816,377,260	13,306,827,275	553	2,259,130	276	2,169,908	15667	42,461,966	25835	11,952,914	112603	10,033,617	64,190,734	1.630
PURE PREMIUM		1.630		.028		.027		.520		.146		.123	.786	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2004 - 2008

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														
04	18,197,473	441,578,252	15	59,118	8	33,949	812	1,395,397	1390	408,051	8667	518,071	2,001,196	2.427
05	18,681,576	436,727,010	11	26,985	11	37,544	795	1,387,254	1409	440,774	8120	489,959	1,984,755	2.338
06	19,028,158	422,463,602	13	39,388	2	10,500	737	1,249,082	1607	509,842	7803	504,435	1,911,388	2.220
07	19,878,595	428,219,077	24	85,436	4	19,258	552	927,410	1805	606,320	7297	488,654	2,155,113	2.154
08	18,778,003	270,394,048	6	15,210		0	186	303,541	990	368,375	6314	524,171	1,492,644	1.440
ALL	94,563,805	1,999,381,989	69	226,137	25	101,251	3082	5,262,684	7201	2,333,362	38201	2,525,290	9,545,096	2.114
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	18,197,473	729,271,557	15	85,367	8	80,392	812	2,196,356	1390	612,485	8667	792,649	3,525,467	4.008
05	18,681,576	706,882,197	11	47,053	12	85,175	815	2,221,864	1400	611,541	8108	729,225	3,373,964	3.784
06	19,028,158	689,115,557	13	58,828	6	47,675	829	2,197,208	1542	665,988	7772	702,184	3,219,272	3.622
07	19,878,595	743,567,610	23	128,485	10	78,668	874	2,273,345	1571	672,614	7201	629,468	3,653,096	3.741
08	18,778,003	539,214,293	6	22,306	6	50,050	670	1,796,686	1045	476,631	5766	531,111	2,515,359	2.872
ALL	94,563,805	3,408,051,214	68	342,039	42	341,960	4000	10,685,459	6948	3,039,259	37514	3,384,637	16,287,158	3.604
PURE PREMIUM		3.604		.036		.036		1.130		.321		.358	1.722	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	18,197,473	596,078,506	14	82,352	10	96,110	675	1,825,180	1219	536,995	5483	501,493	2,918,655	3.276
05	18,681,576	572,474,860	12	50,479	12	83,659	676	1,841,816	1178	514,480	5336	479,896	2,754,418	3.064
06	19,028,158	568,393,292	14	62,015	8	63,928	697	1,847,726	1252	540,539	5399	487,776	2,681,949	2.987
07	19,878,595	607,209,696	19	107,328	11	89,878	705	1,833,379	1259	538,969	5287	462,111	3,040,433	3.055
08	18,778,003	509,276,939	9	32,977	8	69,558	634	1,700,984	1087	495,839	4650	428,287	2,365,126	2.712
ALL	94,563,805	2,853,433,293	68	335,151	49	403,133	3387	9,049,085	5995	2,626,822	26155	2,359,563	13,760,581	3.017
PURE PREMIUM		3.017		.035		.043		.957		.278		.250	1.455	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2004 - 2008

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														
04	7,967,136	359,194,560	31	77,351	6	22,614	757	1,397,562	737	243,343	5014	316,467	1,534,607	4.508
05	8,473,414	375,210,085	27	55,196	13	48,744	757	1,399,090	766	275,981	4997	330,293	1,642,796	4.428
06	9,001,323	367,706,157	22	64,632	6	36,700	718	1,368,165	745	279,895	4752	325,560	1,602,110	4.085
07	9,402,375	368,022,554	44	135,247	7	44,537	652	1,217,708	851	350,037	4539	343,372	1,589,325	3.914
08	9,109,893	247,151,898	12	48,222	3	7,147	280	504,623	684	299,768	3983	366,781	1,244,977	2.713
ALL	43,954,141	1,717,285,254	136	380,648	35	159,742	3164	5,887,148	3783	1,449,024	23285	1,682,473	7,613,815	3.907
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	7,967,136	614,551,974	31	111,695	6	53,550	757	2,199,763	737	365,259	5014	484,196	2,931,057	7.714
05	8,473,414	634,320,041	27	94,988	13	106,228	761	2,207,711	769	388,954	4990	492,978	3,052,342	7.486
06	9,001,323	630,724,799	22	95,668	8	93,102	741	2,242,680	743	388,115	4728	458,261	3,029,422	7.007
07	9,402,375	642,637,329	43	202,283	10	120,365	766	2,341,709	804	437,184	4467	450,408	2,874,425	6.835
08	9,109,893	487,120,578	11	67,098	7	58,515	560	1,706,433	725	387,713	3656	386,207	2,265,241	5.347
ALL	43,954,141	3,009,354,721	134	571,732	44	431,760	3585	10,698,296	3778	1,967,225	22855	2,272,050	14,152,487	6.847
PURE PREMIUM		6.847		.130		.098		2.434		.448		.517	3.220	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	7,967,136	505,588,612	30	107,750	7	64,020	629	1,828,011	646	320,240	3172	306,340	2,429,524	6.346
05	8,473,414	521,125,326	29	101,709	13	104,336	631	1,830,237	647	327,254	3284	324,399	2,523,318	6.150
06	9,001,323	538,344,497	23	99,978	11	124,860	623	1,886,456	603	315,227	3283	318,184	2,638,739	5.981
07	9,402,375	523,751,334	35	166,808	11	137,421	618	1,889,934	645	350,851	3276	330,299	2,362,199	5.570
08	9,109,893	466,244,698	15	91,948	10	81,110	532	1,619,659	751	401,676	2962	312,912	2,155,143	5.118
ALL	43,954,141	2,555,054,467	132	568,193	52	511,747	3033	9,054,297	3292	1,715,248	15977	1,592,134	12,108,923	5.813
PURE PREMIUM		5.813		.129		.116		2.060		.390		.362	2.755	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. 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														
04	123,563,175	1,132,643,181	67	183,689	32	95,344	2149	3,609,922	3701	1,145,184	21387	1,207,727	5,084,566	.917
05	129,340,323	1,160,889,449	64	159,277	29	111,218	2097	3,527,054	3944	1,314,226	20676	1,196,859	5,300,260	.898
06	135,233,811	1,129,534,442	71	188,058	20	60,904	1882	3,118,992	4221	1,455,089	19697	1,215,927	5,256,374	.835
07	144,512,880	1,132,646,632	68	146,380	17	38,963	1462	2,403,216	4848	1,787,047	19958	1,325,581	5,625,280	.784
08	145,209,125	906,764,222	62	170,950	12	35,429	617	1,016,811	2900	1,107,118	20738	1,581,582	5,155,752	.624
ALL	677,859,314	5,462,477,926	332	848,354	110	341,858	8207	13,675,995	19614	6,808,664	102456	6,527,676	26,422,232	.806
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	123,563,175	1,860,864,621	67	265,247	32	225,775	2149	5,682,017	3701	1,718,921	21387	1,847,824	8,868,862	1.506
05	129,340,323	1,880,576,360	64	275,143	31	246,376	2154	5,678,246	3909	1,811,174	20651	1,785,004	9,009,821	1.454
06	135,233,811	1,845,416,828	71	279,313	27	179,795	2125	5,576,343	4041	1,873,672	19625	1,701,943	8,843,102	1.365
07	144,512,880	1,955,607,851	69	221,592	30	191,866	2335	6,162,048	4228	1,945,647	19686	1,714,363	9,320,564	1.353
08	145,209,125	1,781,255,116	63	237,886	27	204,164	2112	5,551,064	3223	1,445,215	18899	1,606,039	8,768,183	1.227
ALL	677,859,314	9,323,720,776	334	1,279,181	147	1,047,976	10875	28,649,718	19102	8,794,629	100248	8,655,173	44,810,532	1.375
PURE PREMIUM		1.375		.019		.015		.423		.130		.128	.661	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	123,563,175	1,526,198,895	65	255,879	38	269,919	1786	4,721,777	3245	1,507,062	13531	1,169,080	7,338,271	1.235
05	129,340,323	1,535,985,165	69	294,547	30	241,990	1786	4,707,393	3288	1,523,294	13593	1,175,007	7,417,621	1.188
06	135,233,811	1,536,197,978	74	291,150	36	241,110	1787	4,690,468	3277	1,519,512	13643	1,183,095	7,436,646	1.136
07	144,512,880	1,592,731,977	59	189,157	34	219,250	1882	4,967,718	3385	1,557,682	14462	1,259,493	7,734,021	1.102
08	145,209,125	1,707,225,500	86	325,052	37	282,760	2006	5,271,228	3353	1,503,296	15242	1,295,247	8,394,672	1.176
ALL	677,859,314	7,898,339,515	353	1,355,785	175	1,255,029	9247	24,358,584	16548	7,610,846	70471	6,081,922	38,321,231	1.165
PURE PREMIUM		1.165		.020		.019		.359		.112		.090	.565	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. 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														
04	149,727,784	862,036,900	113	56,432	46	259,051	3718	2,900,598	5828	1,345,483	35068	2,454,361	1,604,444	.576
05	156,495,313	892,781,075	102	42,889	53	364,533	3649	2,869,236	6119	1,598,401	33793	2,422,402	1,630,350	.570
06	163,263,292	876,987,184	106	37,600	28	179,026	3337	2,628,028	6573	1,715,346	32252	2,544,281	1,665,590	.537
07	173,793,850	936,971,765	136	57,431	28	412,366	2666	2,252,972	7504	2,154,718	31794	2,707,712	1,784,519	.539
08	173,097,021	789,337,282	80	31,473	15	112,754	1083	1,113,018	4574	1,465,941	31035	3,416,524	1,753,663	.456
ALL	816,377,260	4,358,114,206	537	225,825	170	1,327,730	14453	11,763,852	30598	8,279,889	163942	13,545,280	8,438,566	.534
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	149,727,784	1,532,538,696	113	98,643	46	654,103	3718	6,978,838	5828	2,125,864	35068	3,632,454	1,835,484	1.024
05	156,495,313	1,543,612,580	102	89,051	56	796,147	3730	7,002,065	6078	2,216,507	33749	3,494,950	1,837,405	.986
06	163,263,292	1,509,179,583	106	92,533	41	583,020	3695	6,935,574	6326	2,306,450	32125	3,327,080	1,847,139	.924
07	173,793,850	1,584,808,572	135	117,807	50	711,191	3975	7,460,869	6603	2,408,176	31354	3,247,745	1,902,297	.912
08	173,097,021	1,354,878,278	80	69,827	40	568,708	3342	6,274,780	4993	1,821,375	28321	2,934,166	1,879,927	.783
ALL	816,377,260	7,525,017,709	536	467,861	233	3,313,169	18460	34,652,126	29828	10,878,372	160617	16,636,395	9,302,252	.922
PURE PREMIUM		.922		.006		.041		.424		.133		.204	.114	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	149,727,784	1,268,400,024	109	95,144	55	782,075	3092	5,804,096	5108	1,863,494	22178	2,297,283	1,841,908	.847
05	156,495,313	1,269,267,074	109	95,144	55	782,059	3091	5,803,638	5116	1,865,756	22215	2,300,584	1,845,489	.811
06	163,263,292	1,274,768,822	109	95,113	55	782,103	3106	5,829,211	5128	1,869,468	22345	2,314,310	1,857,483	.781
07	173,793,850	1,312,040,147	107	94,411	56	811,160	3192	5,993,310	5264	1,920,028	23001	2,382,454	1,919,038	.755
08	173,097,021	1,288,727,308	106	92,579	55	786,616	3131	5,878,108	5102	1,860,652	22678	2,349,724	1,919,594	.745
ALL	816,377,260	6,413,203,375	540	472,391	276	3,944,013	15612	29,308,363	25718	9,379,398	112417	11,644,355	9,383,512	.786
PURE PREMIUM		.786		.006		.048		.359		.115		.143	.115	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2004 - 2008

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														
04	18,197,473	200,119,564	15	3,194	8	75,967	812	630,783	1390	291,187	8667	613,852	386,213	1.100
05	18,681,576	198,475,464	11	7,806	11	51,773	795	606,071	1409	338,377	8120	596,042	384,685	1.062
06	19,028,158	191,138,826	13	3,119	2	11,273	737	541,948	1607	382,693	7803	590,260	382,096	1.005
07	19,878,595	215,511,286	24	28,836	4	126,713	552	509,599	1805	488,164	7297	608,632	393,169	1.084
08	18,778,003	149,264,352	6	646		0	186	172,749	990	276,323	6314	697,291	345,636	.795
ALL	94,563,805	954,509,492	69	43,601	25	265,726	3082	2,461,150	7201	1,776,744	38201	3,106,077	1,891,799	1.009
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	18,197,473	352,546,735	15	5,583	8	191,818	812	1,517,663	1390	460,075	8667	908,501	441,828	1.937
05	18,681,576	337,396,354	11	16,250	12	116,898	815	1,478,547	1400	470,427	8108	858,300	433,540	1.806
06	19,028,158	321,927,217	13	7,907	6	60,842	829	1,444,296	1542	512,284	7772	770,199	423,744	1.692
07	19,878,595	365,309,601	23	54,779	10	205,627	874	1,696,489	1571	546,592	7201	730,491	419,118	1.838
08	18,778,003	251,535,901	6	4,553	6	56,836	670	1,140,642	1045	348,634	5766	594,172	370,521	1.340
ALL	94,563,805	1,628,715,808	68	89,072	42	632,021	4000	7,277,637	6948	2,338,012	37514	3,861,663	2,088,751	1.722
PURE PREMIUM		1.722		.009		.067		.770		.247		.408	.221	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	18,197,473	291,815,978	14	5,385	10	229,346	675	1,262,196	1218	403,294	5481	574,566	443,374	1.604
05	18,681,576	275,401,339	12	17,362	12	114,828	675	1,225,389	1179	396,115	5336	564,872	435,448	1.474
06	19,028,158	268,041,326	13	8,126	8	81,621	697	1,213,558	1250	415,328	5405	535,663	426,117	1.409
07	19,878,595	303,634,603	18	43,895	11	234,497	702	1,363,499	1252	435,735	5283	535,914	422,806	1.527
08	18,778,003	236,119,021	8	6,094	8	79,302	626	1,065,480	1070	356,932	4610	475,043	378,339	1.257
ALL	94,563,805	1,375,012,267	65	80,862	49	739,594	3375	6,130,122	5969	2,007,404	26115	2,686,058	2,106,084	1.454
PURE PREMIUM		1.454		.009		.078		.648		.212		.284	.223	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2004 - 2008

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														
04	7,967,136	153,460,726	31	26,567	6	49,842	757	688,548	737	218,246	5014	376,449	174,956	1.926
05	8,473,414	164,279,624	27	24,852	13	107,138	757	687,270	766	231,157	4997	398,726	193,653	1.939
06	9,001,323	160,210,950	22	7,236	6	101,014	718	672,499	745	222,292	4752	409,892	189,177	1.780
07	9,402,375	158,932,520	44	9,359	7	73,592	652	601,512	851	293,012	4539	419,988	191,862	1.690
08	9,109,893	124,497,715	12	592	3	13,986	280	312,054	684	259,504	3983	474,347	184,494	1.367
ALL	43,954,141	761,381,535	136	68,606	35	345,572	3164	2,961,883	3783	1,224,211	23285	2,079,402	934,142	1.732
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	7,967,136	293,105,729	31	46,440	6	125,850	757	1,656,645	737	344,828	5014	557,144	200,150	3.679
05	8,473,414	305,234,157	27	50,988	13	230,966	761	1,648,172	769	328,628	4990	575,342	218,247	3.602
06	9,001,323	302,942,169	22	17,714	8	274,930	741	1,664,317	743	326,318	4728	536,345	209,798	3.366
07	9,402,375	287,442,530	43	19,497	10	132,151	766	1,647,808	804	363,991	4467	506,453	204,525	3.057
08	9,109,893	226,524,055	11	5,121	7	95,932	560	1,238,079	725	308,908	3656	419,423	197,778	2.487
ALL	43,954,141	1,415,248,640	134	139,760	44	859,829	3585	7,855,021	3778	1,672,673	22855	2,594,707	1,030,498	3.220
PURE PREMIUM		3.220		.032		.196		1.787		.381		.590	.234	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	7,967,136	242,852,500	30	44,793	7	150,472	630	1,377,784	646	302,270	3171	352,356	200,850	3.048
05	8,473,414	252,214,167	29	54,475	13	226,880	631	1,366,222	647	276,688	3284	378,669	219,207	2.977
06	9,001,323	263,506,311	23	18,209	11	368,801	623	1,399,478	603	264,706	3287	372,897	210,973	2.927
07	9,402,375	235,781,200	34	15,625	11	150,748	615	1,323,353	641	290,349	3276	371,411	206,325	2.508
08	9,109,893	215,160,447	15	6,862	10	132,916	524	1,158,429	736	313,694	2944	337,753	201,951	2.362
ALL	43,954,141	1,209,514,625	131	139,964	52	1,029,817	3023	6,625,266	3273	1,447,707	15962	1,813,086	1,039,306	2.752
PURE PREMIUM		2.752		.032		.234		1.507		.329		.412	.236	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. 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														
04	123,563,175	508,456,610	67	26,671	32	133,242	2149	1,581,267	3701	836,051	21387	1,464,060	1,043,275	.411
05	129,340,323	530,025,987	64	10,231	29	205,622	2097	1,575,895	3944	1,028,867	20676	1,427,633	1,052,012	.410
06	135,233,811	525,637,408	71	27,246	20	66,739	1882	1,413,581	4221	1,110,361	19697	1,544,130	1,094,317	.389
07	144,512,880	562,527,959	68	19,236	17	212,061	1462	1,141,860	4848	1,373,543	19958	1,679,092	1,199,488	.389
08	145,209,125	515,575,215	62	30,235	12	98,767	617	628,216	2900	930,114	20738	2,244,887	1,223,534	.355
ALL	677,859,314	2,642,223,179	332	113,619	110	716,431	8207	6,340,819	19614	5,278,936	102456	8,359,802	5,612,626	.390
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	123,563,175	886,886,232	67	46,621	32	336,436	2149	3,804,529	3701	1,320,961	21387	2,166,810	1,193,506	.718
05	129,340,323	900,982,069	64	21,813	31	448,283	2154	3,875,346	3909	1,417,452	20651	2,061,308	1,185,618	.697
06	135,233,811	884,310,197	71	66,912	27	247,249	2125	3,826,961	4041	1,467,847	19625	2,020,536	1,213,597	.654
07	144,512,880	932,056,441	69	43,531	30	373,413	2335	4,116,572	4228	1,497,593	19686	2,010,802	1,278,654	.645
08	145,209,125	876,818,322	63	60,153	27	415,939	2112	3,896,059	3223	1,163,833	18899	1,920,571	1,311,628	.604
ALL	677,859,314	4,481,053,261	334	239,030	147	1,821,320	10875	19,519,467	19102	6,867,686	100248	10,180,027	6,183,003	.661
PURE PREMIUM		.661		.004		.027		.288		.101		.150	.091	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	123,563,175	733,731,546	65	44,967	38	402,257	1787	3,164,116	3244	1,157,930	13526	1,370,361	1,197,684	.594
05	129,340,323	741,651,568	68	23,308	30	440,350	1785	3,212,027	3290	1,192,954	13595	1,357,042	1,190,835	.573
06	135,233,811	743,221,185	73	68,778	36	331,681	1786	3,216,175	3275	1,189,434	13653	1,405,750	1,220,393	.550
07	144,512,880	772,624,344	55	34,891	34	425,915	1875	3,306,458	3371	1,193,944	14442	1,475,129	1,289,906	.535
08	145,209,125	837,447,840	83	79,623	37	574,399	1981	3,654,199	3296	1,190,026	15124	1,536,928	1,339,303	.577
ALL	677,859,314	3,828,676,483	344	251,567	175	2,174,602	9214	16,552,975	16476	5,924,288	70340	7,145,210	6,238,121	.565
PURE PREMIUM		.565		.004		.032		.244		.087		.105	.092	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2012 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	4.01	Temporary Staffing Procedure
187	3.21	Temporary Staffing Procedure
189	2.94	Temporary Staffing Procedure
191	2.75	Temporary Staffing Procedure
275	2.98	Temporary Staffing Procedure
276	3.68	Temporary Staffing Procedure
291	2.85	Temporary Staffing Procedure
297	2.97	Temporary Staffing Procedure
491	3.63	Temporary Staffing Procedure
493	3.86	Temporary Staffing Procedure
495	4.70	Temporary Staffing Procedure
497	1.38	Temporary Staffing Procedure
499	3.48	Temporary Staffing Procedure
587	2.31	Temporary Staffing Procedure
691	6.02	Temporary Staffing Procedure
693	8.00	Temporary Staffing Procedure
695	3.83	Temporary Staffing Procedure
867	6.38	Temporary Staffing Procedure
877	2.36	Temporary Staffing Procedure
879	3.35	Temporary Staffing Procedure
881	3.81	Temporary Staffing Procedure, capping due to oscillating indications
883	3.06	Temporary Staffing Procedure
895	0.72	Temporary Staffing Procedure
520	0.49	Temporary Staffing Exposure Group Procedure
521	1.27	Temporary Staffing Exposure Group Procedure
522	1.96	Temporary Staffing Exposure Group Procedure
523	2.94	Temporary Staffing Exposure Group Procedure
524	5.04	Temporary Staffing Exposure Group Procedure
525	7.54	Temporary Staffing Exposure Group Procedure
526	11.62	Temporary Staffing Exposure Group Procedure
527	18.99	Temporary Staffing Exposure Group Procedure
528	26.48	Temporary Staffing Exposure Group Procedure
529	42.75	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.50	Explosives - Target = 20% of total
4771	2.02	Explosives - Target = 80% of total

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2012 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>
Aircraft Classifications		
7413	0.98	Aircraft Procedure
7421	1.19	Aircraft Procedure
7424	2.80	Aircraft Procedure
7453	0.21	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	1.04	O.D. non-rateable element for 615. Use 10% of total
0162	0.67	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.67	Federal black lung - code 615, use CMCRB loss cost
509	5.52	No experience, use industry group average change
615	9.37	Rate excluding non-rateable element. Use 90% of total
670	4.36	Combine with 681
681	4.36	Combine with 670
809	4.88	Combine with 992
871	9.06	No experience, use industry group average change
992	4.88	Combine with 809
993	923.37	Combine with 996
996	923.37	Combine with 993
7405	1.62	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.34	Non-rateable element of 7405, use 17.5% of total,
9108	76.06	Countrywide loss cost
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Temporary Staffing Code	PY 04-08 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	93,645	A) Credibility Based on Payroll of \$18,665,950		
187	79,250			
189	62,996			
191	26,808	0.32	0.71	1.00
275	161,408	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	63,596			
291	8,688			
297	92,140	1.536	1.826	1.285
491	17,649	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
493	69,824			
495	14,079			
497	68,452	1.172	1.586	1.285
499	7,242			
587	31,123			
691	46,476			
693	10,115			
695	27,749			
867	332,740			
877	4,641			
879	344,642			
881	20,115			
883	98,074			
895	185,143			
TOTAL	1,866,595			

$$C = A * B + (1 - A)$$

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Temporary Staffing Code	PY 04-08 Payrolls (\$000)	Actual			Direct Employee Code	PY 04-08 Payrolls (\$000)	Actual		
		Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	93,645	6.617	3.383	0.683	104	1,989,936	1.824	1.298	0.315
187	79,250	4.666	6.289	0.572	107	800,162	1.388	1.008	0.279
189	62,996	3.781	2.667	0.237	113	923,168	1.181	0.811	0.162
191	26,808	1.033	2.501	0.154	161	896,649	0.906	0.881	0.199
275	161,408	2.054	1.121	0.260	221	1,574,910	1.509	0.958	0.243
276	63,596	3.784	2.777	0.305	222	3,204,269	1.680	1.087	0.226
291	8,688	-	0.197	0.152	255	930,603	1.263	0.637	0.108
297	92,140	1.017	0.265	0.121	281	2,569,995	1.495	0.850	0.200
491	17,649	0.460	1.375	1.060	403	1,095,457	1.285	1.111	0.208
493	69,824	0.866	0.992	0.422	445	2,980,659	1.619	1.294	0.278
495	14,079	21.436	4.149	0.378	451	1,614,990	2.073	1.395	0.298
497	68,452	2.132	0.236	0.140	472	709,381	0.558	0.317	0.130
499	7,242	-	1.084	0.141	475	1,012,502	1.368	1.146	0.101
587	31,123	-	-	0.057	563	1,303,920	1.098	0.484	0.114
691	46,476	0.203	1.398	0.057	609	3,172,025	3.475	1.356	0.206
693	10,115	10.937	2.227	0.369	651	2,925,515	4.724	1.812	0.306
695	27,749	1.876	2.136	0.773	661	4,695,293	2.015	0.975	0.181
867	332,740	2.339	2.336	0.386	813	1,421,553	3.030	1.725	0.373
877	4,641	2.430	9.112	0.417	914	2,490,151	0.908	0.869	0.189
879	344,642	3.042	2.149	0.404	923	490,563	1.270	0.901	0.289
881	20,115	0.266	2.275	0.214	926	1,586,211	2.298	1.219	0.227
883	98,074	2.342	0.556	0.180	928	13,381,527	1.311	1.017	0.242
895	185,143	0.191	0.512	0.065	965	53,046,697	0.280	0.249	0.071
TOTAL / WTD	1,866,595	2.526	1.884	0.320			1.645	1.032	0.249
Ratio of Temp codes to Direct codes							1.536	1.826	1.285

PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium (1)				Industry Group	Indicated Loss Cost *	Selected Loss Cost *	4/1/11 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.526	1.091	0.273	2.890	185	1.788	1.730	0.351	3.869	1	4.01	4.01	4.02	-0.2%
107	1.244	0.853	0.225	2.322	187	1.458	1.353	0.289	3.100	1	3.21	3.21	3.40	-5.6%
113	1.243	0.758	0.143	2.144	189	1.457	1.202	0.184	2.843	1	2.94	2.94	3.31	-11.2%
161	0.948	0.837	0.169	1.954	191	1.111	1.327	0.217	2.655	1	2.75	2.75	3.10	-11.3%
221	1.118	0.815	0.210	2.143	275	1.310	1.293	0.270	2.873	1	2.98	2.98	3.01	-1.0%
222	1.542	0.944	0.196	2.682	276	1.807	1.497	0.252	3.556	1	3.68	3.68	4.00	-8.0%
255	1.470	0.575	0.089	2.134	291	1.723	0.912	0.114	2.749	1	2.85	2.85	3.18	-10.4%
281	1.268	0.732	0.174	2.174	297	1.486	1.161	0.224	2.871	1	2.97	2.97	3.05	-2.6%
403	1.454	0.993	0.175	2.622	491	1.704	1.575	0.225	3.504	1	3.63	3.63	4.05	-10.4%
445	1.431	1.101	0.237	2.769	493	1.677	1.746	0.305	3.728	1	3.86	3.86	4.09	-5.6%
451	1.950	1.208	0.258	3.416	495	2.285	1.916	0.332	4.533	1	4.70	4.70	5.07	-7.3%
472	0.565	0.335	0.108	1.008	497	0.662	0.531	0.139	1.332	1	1.38	1.38	1.55	-11.0%
475	1.366	1.041	0.084	2.491	499	1.601	1.651	0.108	3.360	1	3.48	3.48	3.85	-9.6%
563	1.133	0.491	0.099	1.723	587	1.328	0.779	0.127	2.234	1	2.31	2.31	2.72	-15.1%
609	3.013	1.177	0.179	4.369	691	3.531	1.867	0.230	5.628	2	6.02	6.02	6.41	-6.1%
651	3.966	1.572	0.266	5.804	693	4.648	2.493	0.342	7.483	2	8.00	8.00	8.52	-6.1%
661	1.767	0.831	0.154	2.752	695	2.071	1.318	0.198	3.587	2	3.83	3.83	4.16	-7.9%
813	2.999	1.469	0.318	4.786	867	3.515	2.330	0.409	6.254	3	6.38	6.38	6.94	-8.1%
914	0.843	0.706	0.157	1.706	877	0.988	1.120	0.202	2.310	3	2.36	2.36	2.49	-5.2%
923	1.298	0.920	0.238	2.456	879	1.521	1.459	0.306	3.286	3	3.35	3.35	3.77	-11.1%
926	1.702	0.970	0.194	2.866	881	1.995	1.538	0.249	3.782	3	3.86	3.81 +	3.70	3.0%
928	1.138	0.883	0.210	2.231	883	1.334	1.400	0.270	3.004	3	3.06	3.06	3.17	-3.5%
965	0.243	0.216	0.062	0.521	895	0.285	0.343	0.080	0.708	3	0.72	0.72	0.75	-4.0%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate
(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience
+ Capping due to oscillating indications

PENNSYLVANIA COMPENSATION RATING BUREAU

Temporary Staffing Classification Study - Selected "Grouped" Classifications
Proposed Loss Costs

Indicated Value Based on Combined Experience
Temporary Staffing "Grouped" Classes

Temporary Staffing Classes 544, 682, 929, 937 and 947	Indicated Pre-Surcharge Loss Cost (1)	Payroll (\$000) (2)	Indicated Expected Loss (3) #
Total - Ave	7.45	513,061	38,223,045

(3) = (1)*(2)*1,000/100

Indicated Values Based on Direct Employment Classes

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (4)	Indicated Expected Loss (5)	Average Pre-Surcharge Loss Cost (6)=(5)/((4)*10)
520	A	36,171	69,660	0.19
521	B	7,812	37,950	0.49
522	C	38,478	292,340	0.76
523	D	54,594	624,070	1.14
524	E	84,206	1,640,220	1.95
525	F	144,076	4,212,670	2.92
526	G	108,657	4,891,730	4.50
527	H	36,513	2,684,980	7.35
528	I	1,259	129,030	10.25
529	J	1,293	214,030	16.55
Total - Ave		513,059	14,796,680	2.88

Balanced Values

Balancing Factor = 38223045 / 14796680 = 2.5832

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	36,171	177,238	0.49
521	B	7,812	99,212	1.27
522	C	38,478	754,169	1.96
523	D	54,594	1,605,064	2.94
524	E	84,206	4,243,982	5.04
525	F	144,076	10,863,330	7.54
526	G	108,657	12,625,943	11.62
527	H	36,513	6,933,819	18.99
528	I	1,259	333,383	26.48
529	J	1,293	552,758	42.75
Total - Ave		513,059	38,188,898	7.44

(8) = ((7)*1,000/100)*(9)

(9)=(6)*2.5832

differences from Col (3) due to rounding

Current and Proposed Loss Costs (pre-Surcharge)

Class	Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
520	A	0.64		0.49		-23.4%
521	B	1.20	1.88	1.27	2.59	5.8%
522	C	2.01	1.68	1.96	1.54	-2.5%
523	D	3.23	1.61	2.94	1.50	-9.0%
524	E	5.12	1.59	5.04	1.71	-1.6%
525	F	7.98	1.56	7.54	1.50	-5.5%
526	G	12.24	1.53	11.62	1.54	-5.1%
527	H	19.27	1.57	18.99	1.63	-1.5%
528	I	28.53	1.48	26.48	1.39	-7.2%
529	J	44.64	1.56	42.75	1.61	-4.2%
Wtd Avg		7.79		7.44		-4.4%

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2012
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	2.29
Code		Loss Cost Index	Loss Cost
7413	22,672	Index * 0.70 * 0.825	0.98
7421	121,076	Index * 0.70	1.19
7424	358,084	Index * 1.65	2.80
7453	9,708	Index * 0.70 * 0.175	0.21

NEW BASE LOSS COST (BLC) = 1.695

WTD AVE LOSS COST = 2.29

TARGET WTD LOSS COST = 2.29

(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
"Grouped" Temporary Staffing Classes

INDUSTRY GROUP:
3

CODE:
544 + 682 + 929 + 937 + 947

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
2004	212,841	17,067,711	8.019	25,709,974	33,232	2.2176	0	1	31	66	374	472
2005	268,646	17,941,308	6.678	27,556,743	37,927	1.6416	1	1	32	73	334	441
2006	271,959	16,630,809	6.115	27,088,670	32,367	1.7392	0	0	29	83	361	473
2007	259,252	16,850,472	6.500	30,927,645	35,399	1.7088	1	0	22	95	325	443
2008	253,809	7,384,834	2.910	16,274,346	26,037	0.9889	0	1	2	53	195	251
TOTAL	1,266,507	75,875,134	5.991	127,557,378	33,624	1.6423	2	3	116	370	1589	2080
O.D.		2,580,584	0.204				0	0	3	18	33	54

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	189,141	4,703,704	2,442,504	2,050,228	0	1,450,000	1,878,989	1,327,378	1,643,566	1,382,201
2005	125,809	555,292	5,215,684	3,295,533	1,631,364	0	595,475	1,790,374	1,687,092	1,829,299	1,215,386
2006	0	0	3,892,910	3,651,134	1,591,165	0	0	1,799,508	2,543,503	1,831,506	1,321,083
2007	3,000	0	2,957,726	5,383,119	1,607,745	21,323	0	1,388,227	2,727,648	1,593,159	1,168,525
2008	0	14,653	289,034	2,288,463	1,123,960	0	8,818	128,000	1,492,636	1,189,726	849,544
TOTAL	128,809	759,086	17,059,058	17,060,753	8,004,462	21,323	2,054,293	6,985,098	9,778,257	8,087,256	5,936,739
O.D.	0	0	448,168	1,054,136	178,531	0	0	91,645	471,518	180,166	156,420

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	94,988	7,403,630	3,666,199	3,136,849	0	776,487	4,520,848	2,097,257	2,432,478	1,581,238
2005	221,838	471,808	8,606,223	4,473,156	2,454,679	1,518	516,279	4,498,855	2,293,780	2,648,867	1,369,740
2006	5,840	105,451	7,766,705	4,489,260	2,286,484	2,032	126,050	5,217,730	3,162,328	2,461,709	1,465,081
2007	13,321	225,360	11,199,855	5,248,043	2,293,748	54,048	132,700	5,816,894	2,663,827	2,034,201	1,245,648
2008	7,536	195,410	6,305,143	2,001,220	1,263,949	9,936	173,157	3,114,883	1,181,796	1,110,605	910,711
TOTAL	248,535	1,093,017	41,281,556	19,877,878	11,435,709	67,534	1,724,673	23,169,210	11,398,988	10,687,860	6,572,418
O.D.	1,845	20,139	1,475,103	1,178,315	279,442	1,456	13,782	581,256	496,588	238,502	171,078

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	69,678,106	55,593,282	6,743,496	
IBNR + FREQ. ADJUSTMENT	(6,050,726)	(9,017,103)	41,513	
TOTAL LOSSES	63,627,380	46,576,179	6,785,009	
EXPECTED LOSSES	49,495,094	37,108,655	5,597,961	
CREDIBILITY	0.25	0.55	0.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.024	3.678	0.536	9.238
INDICATED (POST-TEST)	4.362	3.193	0.465	8.020
PRES. ON LOSS COST LEVEL	3.681	2.760	0.416	6.857
DERIVED BY FORMULA	3.851	2.998	0.456	7.305
UNDERLYING PRES. LOSS COST	3.908	2.930	0.442	7.280
PROPOSED	3.851	2.998	0.456	7.305
YEAR	4-1-11	4-1-12	IND. LOSS COST =	7.451
IND. LOSS COST		7.45		
MAN.LOSS COST	7.72	7.45	ADJ. LOSS COST =	7.45

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

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
2004	949	27,555	2.904	39,816	23,255	1.0537	0	0	0	0	1	1
2005	1,968	31,004	1.575	40,599	4,887	1.5244	0	0	0	0	3	3
2006	1,950	1,967	0.101	2,181	#DIV/0!	0.0000	0	0	0	0	0	0
2007	3,048	240,513	7.891	408,895	236,429	0.3281	0	0	1	0	0	1
2008	9,195	196,946	2.142	428,388	26,996	0.7613	0	0	0	1	6	7
TOTAL	17,110	497,985	2.910	919,879	38,610	0.7013	0	0	1	1	10	12
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
2004					9,597					13,658	4,300
2005					8,830					5,831	16,343
2006											1,967
2007			185,467					50,962			4,084
2008				18,776	55,324				49,895	64,979	7,972
TOTAL	0	0	185,467	18,776	73,751	0	0	50,962	49,895	84,468	34,666
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
2004	0	0	0	0	14,683	0	0	0	0	20,214	4,919
2005	0	9	422	207	12,946	0	1	165	132	8,298	18,419
2006	0	0	0	0	0	0	0	0	0	0	2,181
2007	19	5,787	269,038	10,516	4,247	122	2,018	106,434	5,122	1,238	4,354
2008	103	2,957	110,654	33,939	53,038	333	5,350	111,706	44,595	57,167	8,546
TOTAL	122	8,753	380,114	44,662	84,914	455	7,369	218,305	49,849	86,917	38,419
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	615,118	266,342	38,419	
IBNR + FREQ. ADJUSTMENT	(94,976)	(106,975)	472	
TOTAL LOSSES	520,142	159,367	38,891	
EXPECTED LOSSES	1,152,530	594,573	38,669	
CREDIBILITY	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.040	0.931	0.227	4.198
INDICATED (POST-TEST)	2.639	0.808	0.197	3.644
PRES. ON LOSS COST LEVEL	6.361	3.282	0.213	9.856
DERIVED BY FORMULA	6.324	3.208	0.212	9.744
UNDERLYING PRES. LOSS COST	6.736	3.475	0.226	10.437
PROPOSED	6.324	3.208	0.212	9.744
YEAR	4-1-11	4-1-12	IND. LOSS COST =	10.414
IND. LOSS COST		10.41		
MAN.LOSS COST	11.30	10.41	ADJ. LOSS COST =	10.41

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD 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
2004	55,199	1,701,410	3.082	2,751,832	25,820	1.1232	0	0	3	5	54	62
2005	55,727	2,747,611	4.930	4,647,350	43,622	1.0946	0	0	8	1	52	61
2006	61,103	1,973,246	3.229	3,244,608	40,943	0.7528	0	0	5	5	36	46
2007	59,928	2,853,419	4.761	5,123,451	56,119	0.8176	0	0	6	11	32	49
2008	58,083	2,048,307	3.527	3,652,762	61,269	0.5509	0	0	5	3	24	32
TOTAL	290,040	11,323,993	3.904	19,420,003	43,422	0.8620	0	0	27	25	198	250
O.D.		324	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
2004	0	0	574,552	116,665	319,348	0	0	196,465	131,926	261,863	100,591
2005	0	0	1,460,637	70,248	293,018	0	0	555,684	28,099	253,263	86,662
2006	0	0	947,241	96,968	128,984	0	0	299,504	70,677	339,982	89,890
2007	0	0	1,098,947	513,574	158,805	0	0	372,348	430,792	175,383	103,570
2008	0	0	856,720	45,832	222,271	0	0	445,803	49,566	340,429	87,686
TOTAL	0	0	4,938,097	843,287	1,122,426	0	0	1,869,804	711,060	1,370,920	468,399
O.D.	0	0	0	0	0	0	0	0	0	0	324

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	0	904,345	175,114	488,602	0	0	472,695	208,443	387,557	115,076
2005	140	14,635	2,263,961	114,705	435,793	25	10,609	1,292,774	53,886	363,154	97,668
2006	155	19,844	1,484,447	148,107	185,975	57	17,410	732,703	120,572	435,650	99,688
2007	928	47,059	2,255,847	547,833	243,835	2,911	26,617	1,220,592	427,255	240,168	110,406
2008	671	43,170	1,458,604	191,524	241,459	3,901	59,858	1,092,299	171,177	296,100	93,999
TOTAL	1,894	124,708	8,367,204	1,177,283	1,595,664	6,894	114,494	4,811,063	981,333	1,722,629	516,837
O.D.	0	0	0	0	0	0	0	0	0	0	359

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,426,257	5,476,909	517,196	
IBNR + FREQ. ADJUSTMENT	(889,677)	(1,079,783)	3,540	
TOTAL LOSSES	12,536,580	4,397,126	520,736	
EXPECTED LOSSES	7,288,705	4,446,313	478,566	
CREDIBILITY	0.09	0.20	0.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.322	1.516	0.180	6.018
INDICATED (POST-TEST)	3.752	1.316	0.156	5.224
PRES. ON LOSS COST LEVEL	2.373	1.448	0.156	3.977
DERIVED BY FORMULA	2.497	1.422	0.156	4.075
UNDERLYING PRES. LOSS COST	2.513	1.533	0.165	4.211
PROPOSED	2.497	1.422	0.156	4.075
YEAR	4-1-11	4-1-12	IND. LOSS COST =	4.355
IND. LOSS COST		4.36		
MAN.LOSS COST	4.56	4.36	ADJ. LOSS COST =	4.36

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

INDUSTRY GROUP:
3

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
2004	219,949	7,591,189	3.451	12,167,247	38,756	0.8457	0	0	18	16	152	186
2005	224,704	8,286,974	3.688	10,282,355	51,816	0.6675	0	0	14	13	123	150
2006	218,756	14,036,772	6.417	19,637,009	79,362	0.7817	1	0	28	13	129	171
2007	223,927	9,250,416	4.131	15,201,210	53,687	0.7190	0	0	19	22	120	161
2008	227,380	10,491,528	4.614	16,724,384	55,170	0.7916	0	0	7	13	160	180
TOTAL	1,114,716	49,656,879	4.455	74,012,205	55,573	0.7607	1	0	86	77	684	848
O.D.		779,780	0.070				0	0	2	0	1	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	0	3,008,205	763,105	707,434	0	0	945,786	624,776	1,159,296	382,587
2005	0	0	2,212,687	467,651	943,326	0	0	3,105,095	214,607	829,052	514,556
2006	713,696	0	5,249,243	565,691	1,304,301	4,289	0	4,115,935	374,880	1,242,794	465,943
2007	0	0	3,378,610	972,501	708,194	0	0	1,924,318	654,301	1,005,692	606,800
2008	0	0	1,394,798	687,568	1,667,447	0	0	1,857,359	1,958,034	2,365,323	560,999
TOTAL	713,696	0	15,243,543	3,456,516	5,330,702	4,289	0	11,948,493	3,826,598	6,602,157	2,530,885
O.D.	0	0	343,779	0	4,248	0	0	419,801	0	6,832	5,120

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	0	4,686,866	1,145,421	1,082,374	0	0	2,112,002	987,146	1,715,758	437,680
2005	935	19,552	2,997,571	662,372	1,396,036	193	25,076	3,084,416	326,581	1,189,718	579,905
2006	1,039,130	103,034	7,681,043	882,677	1,808,227	10,476	123,997	5,218,063	641,085	1,612,546	516,731
2007	1,975	130,155	6,107,560	1,164,550	961,153	6,891	82,784	4,055,913	832,347	1,211,033	646,849
2008	3,793	135,802	4,870,135	1,183,489	1,646,619	15,386	244,046	4,747,437	1,242,411	2,033,875	601,391
TOTAL	1,045,833	388,543	26,343,175	5,038,509	6,894,409	32,946	475,903	19,217,831	4,029,570	7,762,930	2,782,556
O.D.	4	3,238	481,176	4,714	7,593	0	805	844,572	1,307	8,794	5,615

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,834,026	23,747,826	2,788,171	
IBNR + FREQ. ADJUSTMENT	(4,329,516)	(3,948,330)	16,017	
TOTAL LOSSES	44,504,510	19,799,496	2,804,188	
EXPECTED LOSSES	35,604,029	16,297,148	2,162,549	
CREDIBILITY	0.23	0.50	0.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.992	1.776	0.252	6.020
INDICATED (POST-TEST)	3.466	1.542	0.219	5.227
PRES. ON LOSS COST LEVEL	3.009	1.377	0.183	4.569
DERIVED BY FORMULA	3.114	1.460	0.210	4.784
UNDERLYING PRES. LOSS COST	3.194	1.462	0.194	4.850
PROPOSED	3.114	1.460	0.210	4.784
YEAR	4-1-11	4-1-12	IND. LOSS COST =	4.880
IND. LOSS COST		4.88		
MAN.LOSS COST	4.93	4.88	ADJ. LOSS CC	4.88

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
1

CODE:
993 + 996

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
2004	535	519,280	97.062	797,489	17,162	48.5981	0		1	1	24	26
2005	533	1,336,772	250.802	2,473,679	79,699	30.0188	0	1	3	1	11	16
2006	521	674,985	129.556	1,047,834	30,766	36.4683	0		1	5	13	19
2007	508	689,848	135.797	1,215,564	42,326	29.5276	0		1	3	11	15
2008	526	1,301,190	247.375	2,627,615	69,524	34.2205	0		1	3	14	18
TOTAL	2,623	4,522,075	172.401	8,162,181	44,599	35.8368	0	1	7	13	73	94
O.D.		2,754	0.105				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
2004			175,875	32,986	68,867			30,677	44,299	93,508	73,068
2005		384,669	366,062	28,598	44,892		173,205	194,346	22,369	61,048	61,583
2006			119,172	117,786	91,104			14,931	160,918	80,642	90,432
2007			138,544	197,609	81,136			23,551	82,191	111,861	54,956
2008			189,826	265,824	149,019			90,452	92,046	464,257	49,766
TOTAL	0	384,669	989,479	642,803	435,018	0	173,205	353,957	401,823	811,316	329,805
O.D.	0	0	0	0	0	0	0	0	0	0	2,754

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	0	276,827	49,512	105,367	0	0	73,809	69,992	138,392	83,590
2005	57	730,667	601,974	46,616	67,517	20	355,848	474,298	39,151	88,127	69,404
2006	188	3,410	249,519	147,434	126,454	129	2,896	115,023	192,311	110,181	100,289
2007	334	9,514	464,926	197,760	110,586	457	3,614	152,049	85,838	131,903	58,583
2008	954	26,966	952,003	253,206	169,600	1,715	28,696	582,267	173,538	385,321	53,349
TOTAL	1,533	770,557	2,545,249	694,528	579,524	2,321	391,054	1,397,446	560,830	853,924	365,215
O.D.	0	0	0	0	0	0	0	0	0	0	3,029

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,108,160	2,688,806	368,244	
IBNR + FREQ. ADJUSTMENT	(1,629,805)	(3,594,091)	42,840	
TOTAL LOSSES	3,478,355	0	411,084	
EXPECTED LOSSES	13,401,904	14,788,789	5,848,818	
CREDIBILITY	0.29	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	132.610	0.000	15.672	148.282
INDICATED (POST-TEST)	115.132	0.000	13.606	128.738
PRES. ON LOSS COST LEVEL	483.501	533.535	211.008	1228.044
DERIVED BY FORMULA	376.674	0.000	13.606	390.280
UNDERLYING PRES. LOSS COST	510.938	563.812	222.982	1297.732
PROPOSED	376.674	0.000	13.606	390.280
YEAR	4-1-11	4-1-12	IND. LOSS COST =	404.252
IND. LOSS COST		404.25		
MAN.LOSS COST	1319.10	923.37	ADJ. LOSS COST =	923.37

CLASSIFICATION STUDY - PENNSYLVANIA
 INDUSTRY GROUP:
 1

CLASS:
 EXPLOSIVES

CODE:
 4771 + 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
2004	9,882	215,624	2.182	322,241	30,147	0.7084	0	0	0	1	6	7
2005	9,388	87,705	0.934	130,048	27,754	0.3196	0	0	0	1	2	3
2006	7,376	321,992	4.365	521,448	78,429	0.5423	0	0	0	1	3	4
2007	7,744	133,095	1.719	263,022	58,912	0.2583	0	0	0	1	1	2
2008	7,369	317,834	4.313	544,237	34,227	1.0856	0	0	1	1	6	8
TOTAL	41,759	1,076,250	2.577	1,780,996	41,652	0.5747	0	0	1	5	18	24
O.D.		1,995	0.005				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
2004	0	0	0	18,372	11,468	0	0	0	37,033	144,155	4,596
2005	0	0	0	70,000	4,227	0	0	0	4,598	4,436	4,444
2006	0	0	0	65,732	18,339	0	0	0	174,018	55,625	8,278
2007	0	0	0	102,240	475	0	0	0	13,500	1,608	15,272
2008	0	0	145,664	28,642	13,298	0	0	60,000	10,000	16,210	44,020
TOTAL	0	0	145,664	284,986	47,807	0	0	60,000	239,149	222,034	76,610
O.D.	0	0	0	0	46	0	0	0	0	850	1,099

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	0	0	27,576	17,546	0	0	0	58,512	213,349	5,258
2005	140	32	11,108	93,157	7,135	4	1	922	6,123	6,418	5,008
2006	105	495	34,677	78,236	26,656	139	2,210	85,517	205,060	79,173	9,180
2007	153	2,113	117,205	91,854	7,351	62	352	12,970	11,766	2,916	16,280
2008	150	7,616	255,447	37,202	20,262	503	7,500	133,623	18,302	16,443	47,189
TOTAL	548	10,256	418,437	328,025	78,950	708	10,063	233,032	299,763	318,299	82,915
O.D.	0	0	21	8	53	0	5	197	99	945	1,172

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	673,267	1,026,142	84,087	
IBNR + FREQ. ADJUSTMENT	(95,560)	(62,065)	141	
TOTAL LOSSES	577,707	964,077	84,228	
EXPECTED LOSSES	768,366	250,554	20,462	
CREDIBILITY	0.03	0.06	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.383	2.309	0.202	3.894
INDICATED (POST-TEST)	1.201	2.005	0.175	3.381
PRES. ON LOSS COST LEVEL	1.741	0.568	0.046	2.355
DERIVED BY FORMULA	1.725	0.654	0.056	2.435
UNDERLYING PRES. LOSS COST	1.840	0.600	0.049	2.489
PROPOSED	1.725	0.654	0.056	2.435
YEAR	4-1-11	4-1-12	IND. LOSS COST =	2.522
IND. LOSS COST		2.52		
MAN. LOSS COST	3.19	2.52	ADJ. LOSS COST =	2.52

CLASSIFICATION STUDY - 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
2004	455,755	4,063,825	0.892	6,528,711	22,604	0.3774	0	0	9	9	154	172
2005	535,445	13,264,573	2.477	21,531,320	32,898	0.7153	0	0	25	36	322	383
2006	109,023	1,330,838	1.221	2,175,420	38,047	0.3027	0	0	2	3	28	33
2007	53,055	4,917,329	9.268	8,771,034	31,140	2.8838	0	0	8	19	126	153
2008	282,162	3,046,641	1.080	6,902,170	19,724	0.5281	0	0	1	16	132	149
TOTAL	1,435,440	26,623,206	1.855	45,908,655	28,592	0.6200	0	0	45	83	762	890
O.D.		581,175	0.040				0	0	2	0	1	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004			1,698,475	421,222	675,806			382,317	170,496	539,560	175,949
2005			4,945,975	1,499,403	1,346,870			2,049,847	1,009,268	1,748,507	664,703
2006			341,864	259,805	117,016			121,715	230,505	184,631	75,302
2007			1,321,331	1,095,345	693,080			364,816	571,884	717,970	152,903
2008			108,050	755,628	775,208			41,357	499,051	759,641	107,706
TOTAL	0	0	8,415,695	4,031,403	3,607,980	0	0	2,960,052	2,481,204	3,950,309	1,176,563
O.D.			453,157		15,751			97,080		8,205	6,982

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2004	0	0	2,673,400	632,254	1,033,983	0	0	919,855	269,384	798,549	201,286
2005	2,999	50,165	7,840,066	2,073,532	2,012,450	908	38,417	4,842,210	1,402,400	2,519,053	749,120
2006	416	8,874	655,547	321,559	168,558	184	9,599	395,376	285,661	246,136	83,510
2007	1,983	73,355	3,493,339	1,165,083	908,388	3,651	32,778	1,463,506	610,454	855,502	162,995
2008	2,857	72,387	2,638,821	817,141	792,519	3,781	60,836	1,259,978	476,928	661,461	115,461
TOTAL	8,255	204,781	17,301,173	5,009,569	4,915,898	8,524	141,630	8,880,925	3,044,827	5,080,701	1,312,372
O.D.	91	14,089	658,054	26,031	33,484	234	3,852	202,969	9,938	14,033	7,485

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,424,577	18,134,481	1,319,857	
IBNR + FREQ. ADJUSTMENT	(1,636,087)	(2,129,475)	4,688	
TOTAL LOSSES	25,788,490	16,005,006	1,324,545	
EXPECTED LOSSES	13,938,122	8,626,994	732,074	
CREDIBILITY	0.27	0.59	0.89	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.797	1.115	0.092	3.004
INDICATED (POST-TEST)	1.560	0.968	0.080	2.608
PRES. ON LOSS COST LEVEL	0.915	0.566	0.048	1.529
DERIVED BY FORMULA	1.089	0.803	0.076	1.968
UNDERLYING PRES. LOSS COST	0.971	0.601	0.051	1.623
PROPOSED	1.089	0.803	0.076	1.968
YEAR	4-1-11	4-1-12	IND. LOSS COST =	2.007
IND. LOSS COST		2.01		
MAN.LOSS COST	1.65	1.96	ADJ. LOSS COST =	1.96

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
AIRCRAFT CLASS INDEX

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
2004	81,370	1,713,656	2.106	2,620,404	81,601	0.2458	1	0	1	1	17	20
2005	87,386	484,979	0.555	781,564	34,019	0.1488	3	0	0	1	9	13
2006	102,432	587,597	0.574	843,728	37,067	0.1367	0	0	0	0	14	14
2007	115,771	721,541	0.623	1,128,122	48,275	0.1209	3	0	0	1	10	14
2008	124,581	5,814,404	4.667	2,794,306	385,544	0.1204	1	0	2	1	11	15
TOTAL	511,540	9,322,177	1.822	8,168,124	119,108	0.1486	8	0	3	4	61	76
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
2004	844,069	0	263,372	45,241	140,252	0	0	246,203	26,195	66,689	81,635
2005	332,144	0	0	48,718	22,803	0	0	0	1,841	36,735	42,738
2006	0	0	0	0	251,870	0	0	0	0	267,072	68,655
2007	516,501	0	0	100,115	20,948	0	0	0	7,100	31,191	45,686
2008	3,000	0	804,043	33,894	83,067	0	0	4,699,810	52,500	106,844	31,246
TOTAL	1,695,714	0	1,067,415	227,968	518,940	0	0	4,946,013	87,636	508,531	269,960
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
2004	1,097,521	0	414,548	67,907	214,586	0	0	592,364	41,388	98,700	93,390
2005	568,362	42	8,680	65,300	34,084	2	7	1,359	3,245	52,317	48,166
2006	0	655	39,141	17,354	334,055	0	588	22,915	16,532	336,350	76,138
2007	769,329	2,351	124,324	93,103	30,997	39	345	13,926	9,708	35,299	48,701
2008	4,395	16,976	574,556	82,654	91,621	5,824	90,898	1,599,394	171,285	123,207	33,496
TOTAL	2,439,607	20,024	1,161,249	326,318	705,343	5,865	91,838	2,229,958	242,158	645,873	299,891
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,948,541	1,919,692	299,891	
IBNR + FREQ. ADJUSTMENT	(1,197,736)	(716,943)	3,656	
TOTAL LOSSES	4,750,805	1,202,749	303,547	
EXPECTED LOSSES	10,148,954	3,059,009	450,155	
CREDIBILITY	0.14	0.30	0.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.929	0.235	0.059	1.223
INDICATED (POST-TEST)	0.807	0.204	0.051	1.062
PRES. ON LOSS COST LEVEL	1.869	0.563	0.083	2.515
DERIVED BY FORMULA	1.720	0.455	0.069	2.244
UNDERLYING PRES. LOSS COST	1.984	0.598	0.088	2.670
PROPOSED	1.720	0.455	0.069	2.244
YEAR	4-1-11	4-1-12	IND. LOSS COST =	2.289
IND. LOSS COST		2.29		
MAN.LOSS COST	2.53	2.29	ADJ. LOSS COST =	2.29