

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2013 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V
- 8 Proposed Loss Cost Selections
- 9 Temporary Staffing Procedure
- 10 Temporary Staffing Group Exposure Procedure
- 11 Aircraft Procedure
- 12 Supplemental Class Book Pages

April 1, 2013 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0043	1.0113	1.0156
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0368	1.0883	1.0148
(3) Final Loss Cost Test Correction Factor	0.9839	0.9737	0.9702
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0245	1.0717	0.9999

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2005 through 2009 were translated using composite multipliers, yielding an average claim value of \$ 450,186 . 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 * 450,186] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.828	745,508	1,491,016
B	0.879	791,427	1,582,854
C	0.932	839,147	1,678,294
D	0.989	890,468	1,780,936
E	1.050	945,391	1,890,782
F	1.114	1,003,014	2,006,028
G	1.183	1,065,140	2,130,280

@ From Pennsylvania 4/1/12 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	513	176,218,600	35,011,300	211,229,900	411,754
Permanent Total	249	188,053,900	320,517,300	508,571,200	2,042,455
Major	17,607	4,382,299,800	3,167,366,500	7,549,666,300	428,788
Total Serious	18,369	4,746,572,300	3,522,895,100	8,269,467,400	450,186
Minor	32,812	1,463,545,800	1,239,335,900	2,702,881,700	82,375
Temporary	149,510	1,382,517,500	1,714,699,000	3,097,216,500	20,716
Total Non-Serious	182,322	2,846,063,300	2,954,034,900	5,800,098,200	31,812

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	450,186 =	78,782,550
Non-Serious: 500 *	31,812 =	15,906,000
Medical: .10 *	15,906,000 =	1,590,600

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	78,192,450	15,786,861	1,578,686
0.99	77,016,694	15,549,479	1,554,948
0.98	75,846,891	15,313,298	1,531,330
0.97	74,683,071	15,078,326	1,507,833
0.96	73,525,264	14,844,568	1,484,457
0.95	72,373,503	14,612,030	1,461,203
0.94	71,227,818	14,380,719	1,438,072
0.93	70,088,243	14,150,642	1,415,064
0.92	68,954,811	13,921,804	1,392,180
0.91	67,827,554	13,694,214	1,369,421
0.90	66,706,507	13,467,878	1,346,788
0.89	65,591,705	13,242,802	1,324,280
0.88	64,483,183	13,018,994	1,301,899
0.87	63,380,976	12,796,461	1,279,646
0.86	62,285,121	12,575,211	1,257,521
0.85	61,195,655	12,355,250	1,235,525
0.84	60,112,615	12,136,587	1,213,659
0.83	59,036,041	11,919,230	1,191,923
0.82	57,965,971	11,703,185	1,170,319
0.81	56,902,444	11,488,462	1,148,846
0.80	55,845,502	11,275,068	1,127,507
0.79	54,795,186	11,063,012	1,106,301
0.78	53,751,538	10,852,302	1,085,230
0.77	52,714,600	10,642,946	1,064,295
0.76	51,684,417	10,434,955	1,043,496
0.75	50,661,032	10,228,336	1,022,834
0.74	49,644,492	10,023,099	1,002,310
0.73	48,634,843	9,819,254	981,925
0.72	47,632,133	9,616,809	961,681
0.71	46,636,409	9,415,775	941,578
0.70	45,647,721	9,216,161	921,616
0.69	44,666,119	9,017,978	901,798
0.68	43,691,655	8,821,236	882,124
0.67	42,724,382	8,625,946	862,595
0.66	41,764,354	8,432,119	843,212
0.65	40,811,626	8,239,766	823,977
0.64	39,866,253	8,048,897	804,890
0.63	38,928,294	7,859,526	785,953
0.62	37,997,808	7,671,663	767,166
0.61	37,074,856	7,485,321	748,532
0.60	36,159,499	7,300,513	730,051
0.59	35,251,800	7,117,251	711,725
0.58	34,351,826	6,935,548	693,555
0.57	33,459,643	6,755,419	675,542
0.56	32,575,320	6,576,876	657,688
0.55	31,698,927	6,399,935	639,994
0.54	30,830,537	6,224,609	622,461
0.53	29,970,224	6,050,914	605,091
0.52	29,118,064	5,878,865	587,887
0.51	28,274,137	5,708,478	570,848
0.50	27,438,524	5,539,770	553,977
0.49	26,611,308	5,372,757	537,276
0.48	25,792,575	5,207,457	520,746
0.47	24,982,415	5,043,887	504,389
0.46	24,180,918	4,882,067	488,207
0.45	23,388,180	4,722,016	472,202

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	22,604,299	4,563,752	456,375
0.43	21,829,375	4,407,297	440,730
0.42	21,063,514	4,252,671	425,267
0.41	20,306,825	4,099,898	409,990
0.40	19,559,419	3,948,998	394,900
0.39	18,821,413	3,799,997	380,000
0.38	18,092,930	3,652,918	365,292
0.37	17,374,094	3,507,787	350,779
0.36	16,665,038	3,364,630	336,463
0.35	15,965,898	3,223,475	322,348
0.34	15,276,817	3,084,352	308,435
0.33	14,597,944	2,947,289	294,729
0.32	13,929,435	2,812,319	281,232
0.31	13,271,453	2,679,474	267,947
0.30	12,624,170	2,548,789	254,879
0.29	11,987,765	2,420,300	242,030
0.28	11,362,428	2,294,046	229,405
0.27	10,748,358	2,170,067	217,007
0.26	10,145,766	2,048,405	204,841
0.25	9,554,875	1,929,106	192,911
0.24	8,975,921	1,812,216	181,222
0.23	8,409,156	1,697,788	169,779
0.22	7,854,849	1,585,875	158,588
0.21	7,313,285	1,476,534	147,653
0.20	6,784,772	1,369,829	136,983
0.19	6,269,640	1,265,825	126,583
0.18	5,768,248	1,164,595	116,460
0.17	5,280,982	1,066,217	106,622
0.16	4,808,264	970,777	97,078
0.15	4,350,558	878,367	87,837
0.14	3,908,373	789,091	78,909
0.13	3,482,273	703,063	70,306
0.12	3,072,892	620,410	62,041
0.11	2,680,942	541,276	54,128
0.10	2,307,237	465,826	46,583
0.09	1,952,715	394,249	39,425
0.08	1,618,477	326,767	32,677
0.07	1,305,838	263,646	26,365
0.06	1,016,410	205,211	20,521
0.05	752,229	151,874	15,187
0.04	515,991	104,178	10,418
0.03	311,502	62,892	6,289
0.02	144,779	29,231	2,923
0.01	27,865	5,626	563
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/>		
	8,409,418,360		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,441,607,212	3,817,305,491	773,461,334
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.3055	2.2030	10.8724

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	102,080,243	34,778,455	17,164,106
0.99	100,545,294	34,255,502	16,906,017
0.98	99,018,116	33,735,195	16,649,232
0.97	97,498,749	33,217,552	16,393,764
0.96	95,987,232	32,702,583	16,139,610
0.95	94,483,608	32,190,302	15,886,783
0.94	92,987,916	31,680,724	15,635,294
0.93	91,500,201	31,173,864	15,385,142
0.92	90,020,506	30,669,734	15,136,338
0.91	88,548,872	30,168,353	14,888,893
0.90	87,085,345	29,669,735	14,642,818
0.89	85,629,971	29,173,893	14,398,102
0.88	84,182,795	28,680,844	14,154,767
0.87	82,743,864	28,190,604	13,912,823
0.86	81,313,225	27,703,190	13,672,271
0.85	79,890,928	27,218,616	13,433,122
0.84	78,477,019	26,736,901	13,195,386
0.83	77,071,552	26,258,064	12,959,064
0.82	75,674,575	25,782,117	12,724,176
0.81	74,286,141	25,309,082	12,490,713
0.80	72,906,303	24,838,975	12,258,707
0.79	71,535,115	24,371,815	12,028,147
0.78	70,172,633	23,907,621	11,799,055
0.77	68,818,910	23,446,410	11,571,441
0.76	67,474,006	22,988,206	11,345,306
0.75	66,137,977	22,533,024	11,120,660
0.74	64,810,884	22,080,887	10,897,515
0.73	63,492,788	21,631,817	10,675,881
0.72	62,183,750	21,185,830	10,455,781
0.71	60,883,832	20,742,952	10,237,213
0.70	59,593,100	20,303,203	10,020,178
0.69	58,311,618	19,866,606	9,804,709
0.68	57,039,456	19,433,183	9,590,805
0.67	55,776,681	19,002,959	9,378,478
0.66	54,523,364	18,575,958	9,167,738
0.65	53,279,578	18,152,204	8,958,608
0.64	52,045,393	17,731,720	8,751,086
0.63	50,820,888	17,314,536	8,545,195
0.62	49,606,138	16,900,674	8,340,936
0.61	48,401,225	16,490,162	8,138,339
0.60	47,206,226	16,083,030	7,937,406
0.59	46,021,225	15,679,304	7,738,159
0.58	44,846,309	15,279,012	7,540,607
0.57	43,681,564	14,882,188	7,344,763
0.56	42,527,080	14,488,858	7,150,647
0.55	41,382,949	14,099,057	6,958,271
0.54	40,249,266	13,712,814	6,767,645
0.53	39,126,127	13,330,164	6,578,791
0.52	38,013,633	12,951,140	6,391,743
0.51	36,911,886	12,575,777	6,206,488
0.50	35,820,993	12,204,113	6,023,060
0.49	34,741,063	11,836,184	5,841,480
0.48	33,672,207	11,472,028	5,661,759
0.47	32,614,543	11,111,683	5,483,919
0.46	31,568,188	10,755,194	5,307,982
0.45	30,533,269	10,402,601	5,133,969
0.44	29,509,912	10,053,946	4,961,892
0.43	28,498,249	9,709,275	4,791,793

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	102,080,243	34,778,455	17,164,106
0.99	100,545,294	34,255,502	16,906,017
0.42	27,498,418	9,368,634	4,623,673
0.41	26,510,560	9,032,075	4,457,575
0.40	25,534,822	8,699,643	4,293,511
0.39	24,571,355	8,371,393	4,131,512
0.38	23,620,320	8,047,378	3,971,601
0.37	22,681,880	7,727,655	3,813,810
0.36	21,756,207	7,412,280	3,658,160
0.35	20,843,480	7,101,315	3,504,696
0.34	19,943,885	6,794,827	3,353,429
0.33	19,057,616	6,492,878	3,204,412
0.32	18,184,877	6,195,539	3,057,667
0.31	17,325,882	5,902,881	2,913,227
0.30	16,480,854	5,614,982	2,771,146
0.29	15,650,027	5,331,921	2,631,447
0.28	14,833,650	5,053,783	2,494,183
0.27	14,031,981	4,780,658	2,359,387
0.26	13,245,298	4,512,636	2,227,113
0.25	12,473,889	4,249,821	2,097,406
0.24	11,718,065	3,992,312	1,970,318
0.23	10,978,153	3,740,227	1,845,905
0.22	10,254,505	3,493,683	1,724,232
0.21	9,547,494	3,252,804	1,605,342
0.20	8,857,520	3,017,733	1,489,334
0.19	8,185,015	2,788,612	1,376,261
0.18	7,530,448	2,565,603	1,266,200
0.17	6,894,322	2,348,876	1,159,237
0.16	6,277,189	2,138,622	1,055,471
0.15	5,679,653	1,935,043	954,999
0.14	5,102,381	1,738,367	857,930
0.13	4,546,107	1,548,848	764,395
0.12	4,011,661	1,366,763	674,535
0.11	3,499,970	1,192,431	588,501
0.10	3,012,098	1,026,215	506,469
0.09	2,549,269	868,531	428,644
0.08	2,112,922	719,868	355,277
0.07	1,704,772	580,812	286,651
0.06	1,326,923	452,080	223,113
0.05	982,035	334,578	165,119
0.04	673,626	229,504	113,269
0.03	406,666	138,551	68,377
0.02	189,009	64,396	31,780
0.01	36,378	12,394	6,121
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2005 - 2009

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														
05	156,483,278	2,005,996,411	101	240,696	63	230,177	3727	6,514,904	6274	2,015,823	33548	2,003,721	9,054,644	1.282
06	163,226,118	1,999,224,857	110	297,404	42	174,538	3563	6,307,305	6777	2,192,544	31814	1,975,502	9,044,955	1.225
07	173,762,757	2,099,238,341	139	368,240	39	146,890	3396	6,035,948	7716	2,621,591	31086	2,095,599	9,724,116	1.208
08	173,456,828	1,791,348,939	81	232,567	24	81,892	2411	4,220,443	7353	2,610,180	27869	2,133,290	8,635,117	1.033
09	171,929,996	1,344,782,811	85	201,710	17	55,603	871	1,493,901	4052	1,496,254	29568	2,601,765	7,598,596	.782
ALL	838,858,977	9,240,591,359	516	1,340,617	185	689,100	13968	24,572,501	32172	10,936,392	153885	10,809,877	44,057,428	1.102
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	156,483,278	3,160,393,677	101	346,843	63	475,776	3727	9,277,223	6274	2,797,963	33548	3,101,760	15,604,372	2.020
06	163,226,118	3,098,120,913	110	377,881	46	347,445	3642	9,064,544	6785	3,027,509	31717	2,932,200	15,231,631	1.898
07	173,762,757	3,224,645,531	137	470,711	53	400,195	3751	9,335,916	7604	3,391,241	30821	2,850,643	15,797,750	1.856
08	173,456,828	2,963,305,579	80	274,796	47	354,960	3551	8,835,279	6849	3,054,253	27202	2,515,652	14,598,117	1.708
09	171,929,996	2,536,041,447	85	291,955	40	302,163	2936	7,310,036	5300	2,364,492	26222	2,424,920	12,666,849	1.475
ALL	838,858,977	14,982,507,147	513	1,762,186	249	1,880,539	17607	43,822,998	32812	14,635,458	149510	13,825,175	73,898,719	1.786
PURE PREMIUM		1.786		.021		.022		.522		.174		.165	.881	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	156,483,278	2,369,325,203	96	329,753	38	287,031	2656	6,612,627	5944	2,650,808	21389	1,977,672	11,835,361	1.514
06	163,226,118	2,385,497,409	96	329,781	38	287,819	2675	6,657,774	5980	2,668,752	21543	1,991,652	11,919,197	1.461
07	173,762,757	2,454,461,259	99	342,927	40	302,863	2750	6,843,597	6150	2,742,817	22150	2,048,611	12,263,797	1.413
08	173,456,828	2,423,711,008	96	331,491	39	296,056	2722	6,771,871	6071	2,707,292	21936	2,028,469	12,101,930	1.397
09	171,929,996	2,366,371,110	95	323,868	39	285,538	2661	6,624,085	5883	2,624,847	21645	2,001,872	11,803,501	1.376
ALL	838,858,977	11,999,365,989	482	1,657,820	194	1,459,307	13464	33,509,954	30028	13,394,516	108663	10,048,276	59,923,786	1.430
PURE PREMIUM		1.430		.020		.017		.399		.160		.120	.714	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2005 - 2009

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														
05	18,671,084	444,876,111	11	27,614	13	46,810	810	1,431,570	1444	435,591	8067	492,662	2,014,513	2.383
06	18,995,723	443,554,994	13	40,527	6	31,155	803	1,399,232	1634	490,434	7700	490,355	1,983,847	2.335
07	19,848,752	472,787,306	25	81,937	8	33,150	717	1,267,012	1915	599,629	7143	492,760	2,253,385	2.382
08	18,911,918	356,884,062	6	14,757		0	483	821,665	1885	593,826	5579	423,805	1,714,787	1.887
09	18,741,989	257,233,290	16	37,380	3	20,792	145	246,643	981	313,038	5897	494,300	1,460,180	1.372
ALL	95,169,466	1,975,335,763	71	202,215	30	131,907	2958	5,166,122	7859	2,432,518	34386	2,393,882	9,426,712	2.076
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	18,671,084	697,920,824	11	39,792	13	96,756	810	2,038,556	1444	604,600	8067	762,642	3,436,862	3.738
06	18,995,723	683,785,605	13	51,756	7	65,064	823	2,012,874	1635	678,297	7676	726,418	3,303,448	3.600
07	19,848,752	728,883,333	24	104,757	11	88,297	811	1,985,001	1873	773,676	7086	668,190	3,668,912	3.672
08	18,911,918	593,210,885	6	17,974	6	45,440	773	1,800,276	1692	676,400	5474	503,490	2,888,529	3.137
09	18,741,989	488,815,017	16	54,144	8	71,380	610	1,396,634	1160	466,738	5247	461,841	2,437,412	2.608
ALL	95,169,466	3,192,615,664	70	268,423	45	366,937	3827	9,233,341	7804	3,199,711	33550	3,122,581	15,735,163	3.355
PURE PREMIUM		3.355		.028		.039		.970		.336		.328	1.653	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	18,671,084	520,966,554	10	37,832	8	58,372	577	1,453,044	1368	572,802	5143	486,258	2,601,358	2.790
06	18,995,723	525,080,196	11	45,168	6	53,924	604	1,478,370	1441	597,990	5213	493,351	2,581,999	2.764
07	19,848,752	554,618,627	17	76,271	8	66,816	595	1,455,109	1515	625,829	5092	480,137	2,842,023	2.794
08	18,911,918	483,865,263	8	23,095	5	37,996	592	1,379,023	1498	598,813	4420	406,527	2,393,199	2.559
09	18,741,989	456,822,062	18	60,152	8	67,213	553	1,266,077	1286	517,581	4338	381,836	2,275,363	2.437
ALL	95,169,466	2,541,352,702	64	242,518	35	284,321	2921	7,031,623	7108	2,913,015	24206	2,248,109	12,693,942	2.670
PURE PREMIUM		2.670		.025		.030		.739		.306		.236	1.334	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	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														
05	8,474,091	380,210,441	27	55,365	15	67,334	775	1,432,634	795	274,801	4956	322,568	1,649,401	4.487
06	9,000,084	382,353,701	23	63,577	9	52,291	743	1,455,965	764	274,081	4715	320,045	1,657,579	4.248
07	9,404,531	394,922,828	45	129,608	7	33,078	757	1,501,936	843	319,866	4463	331,510	1,633,230	4.199
08	9,099,445	316,070,302	13	50,010	6	23,180	561	1,087,776	841	326,040	3654	317,322	1,356,375	3.474
09	8,348,585	238,158,416	20	62,917	5	20,797	226	427,774	548	245,628	3512	402,241	1,222,228	2.853
ALL	44,326,736	1,711,715,688	128	361,477	42	196,680	3062	5,906,085	3791	1,440,416	21300	1,693,686	7,518,813	3.862
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	8,474,091	614,910,236	27	79,781	15	139,180	775	2,040,072	795	381,424	4956	499,336	3,009,310	7.256
06	9,000,084	610,566,715	23	80,514	10	98,927	746	2,060,230	776	386,467	4699	476,091	3,003,439	6.784
07	9,404,531	615,577,518	44	164,913	10	90,993	776	2,176,286	864	439,565	4419	453,920	2,830,098	6.546
08	9,099,445	526,210,252	12	58,820	10	85,124	661	1,863,189	826	421,636	3564	379,144	2,454,189	5.783
09	8,348,585	448,429,334	19	90,512	8	72,514	458	1,385,210	694	394,727	3129	382,043	2,159,288	5.371
ALL	44,326,736	2,815,694,055	125	474,540	53	486,738	3416	9,524,987	3955	2,023,819	20767	2,190,534	13,456,324	6.352
PURE PREMIUM		6.352		.107		.110		2.149		.457		.494	3.036	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	8,474,091	451,809,425	26	75,850	9	83,966	552	1,454,124	753	361,363	3160	318,375	2,224,416	5.332
06	9,000,084	463,534,888	20	70,265	8	81,901	548	1,513,228	684	340,774	3191	323,294	2,305,886	5.150
07	9,404,531	461,912,427	32	119,554	8	68,874	569	1,595,466	700	355,915	3173	325,944	2,153,371	4.912
08	9,099,445	424,357,507	14	70,937	8	70,958	507	1,428,172	733	374,183	2871	305,396	1,993,929	4.664
09	8,348,585	418,404,407	21	99,002	8	68,289	416	1,257,588	769	437,445	2589	316,161	2,005,560	5.012
ALL	44,326,736	2,220,018,654	113	435,608	41	373,988	2592	7,248,578	3639	1,869,680	14984	1,589,170	10,683,162	5.008
PURE PREMIUM		5.008		.098		.084		1.635		.422		.359	2.410	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2005 - 2009

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														
05	129,338,103	1,180,909,859	63	157,716	35	116,033	2142	3,650,699	4035	1,305,432	20525	1,188,490	5,390,729	.913
06	135,230,311	1,173,316,162	74	193,300	27	91,093	2017	3,452,108	4379	1,428,029	19399	1,165,102	5,403,529	.868
07	144,509,474	1,231,528,207	69	156,694	24	80,663	1922	3,267,001	4958	1,702,095	19480	1,271,329	5,837,501	.852
08	145,445,465	1,118,394,575	62	167,799	18	58,712	1367	2,311,002	4627	1,690,314	18636	1,392,163	5,563,954	.769
09	144,839,422	849,391,105	49	101,413	9	14,014	500	819,484	2523	937,588	20159	1,705,224	4,916,188	.586
ALL	699,362,775	5,553,539,908	317	776,922	113	360,515	7948	13,500,294	20522	7,063,458	98199	6,722,308	27,111,901	.794
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	129,338,103	1,847,562,617	63	227,269	35	239,840	2142	5,198,595	4035	1,811,939	20525	1,839,783	9,158,200	1.428
06	135,230,311	1,803,768,593	74	245,611	29	183,454	2073	4,991,440	4374	1,962,745	19342	1,729,691	8,924,744	1.334
07	144,509,474	1,880,184,680	69	201,040	32	220,904	2164	5,174,629	4867	2,178,001	19316	1,728,534	9,298,740	1.301
08	145,445,465	1,843,884,442	62	198,002	31	224,395	2117	5,171,814	4331	1,956,217	18164	1,633,017	9,255,399	1.268
09	144,839,422	1,598,797,096	50	147,299	24	158,269	1868	4,528,192	3446	1,503,027	17846	1,581,036	8,070,148	1.104
ALL	699,362,775	8,974,197,428	318	1,019,221	151	1,026,862	10364	25,064,670	21053	9,411,929	95193	8,512,061	44,707,231	1.283
PURE PREMIUM		1.283		.015		.015		.358		.135		.122		.639
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	129,338,103	1,396,549,224	60	216,071	21	144,693	1527	3,705,459	3823	1,716,642	13086	1,173,039	7,009,587	1.080
06	135,230,311	1,396,882,325	65	214,347	24	151,995	1523	3,666,176	3855	1,729,988	13139	1,175,006	7,031,312	1.033
07	144,509,474	1,437,930,205	50	147,102	24	167,173	1586	3,793,022	3935	1,761,073	13885	1,242,530	7,268,403	.995
08	145,445,465	1,515,488,238	74	237,460	26	187,102	1623	3,964,676	3840	1,734,297	14645	1,316,546	7,714,802	1.042
09	144,839,422	1,491,144,641	56	164,714	23	150,036	1692	4,100,421	3828	1,669,822	14718	1,303,875	7,522,579	1.030
ALL	699,362,775	7,237,994,633	305	979,694	118	800,999	7951	19,229,754	19281	8,611,822	69473	6,210,996	36,546,683	1.035
PURE PREMIUM		1.035		.014		.011		.275		.123		.089		.523

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
05	156,483,278	905,464,398	101	42,245	63	381,179	3727	3,027,178	6274	1,601,152	33548	2,371,115	1,631,775	.579
06	163,226,118	904,495,524	110	37,645	42	256,695	3563	2,941,888	6777	1,690,433	31814	2,453,712	1,664,583	.554
07	173,762,757	972,411,550	139	54,826	39	482,526	3396	2,855,939	7716	2,001,283	31086	2,538,333	1,791,208	.560
08	173,456,828	863,511,663	81	26,227	24	184,940	2411	2,046,257	7353	1,972,855	27869	2,641,492	1,763,346	.498
09	171,929,996	759,859,554	85	40,797	17	144,724	871	840,891	4052	1,329,670	29568	3,537,078	1,705,435	.442
ALL	838,858,977	4,405,742,689	516	201,740	185	1,450,064	13968	11,712,153	32172	8,595,393	153885	13,541,730	8,556,347	.525
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	156,483,278	1,560,437,233	101	68,902	63	810,769	3727	6,705,199	6274	2,369,704	33548	3,848,319	1,801,480	.997
06	163,226,118	1,523,163,121	110	75,049	46	592,101	3642	6,550,424	6785	2,562,271	31717	3,637,391	1,814,396	.933
07	173,762,757	1,579,774,955	137	93,511	53	682,283	3751	6,748,661	7604	2,872,529	30821	3,534,327	1,866,439	.909
08	173,456,828	1,459,811,701	80	54,594	47	605,059	3551	6,387,863	6849	2,586,651	27202	3,119,490	1,844,460	.842
09	171,929,996	1,266,684,856	85	58,057	40	514,961	2936	5,281,518	5300	2,002,204	26222	3,007,463	1,802,645	.737
ALL	838,858,977	7,389,871,866	513	350,113	249	3,205,173	17607	31,673,665	32812	12,393,359	149510	17,146,990	9,129,420	.881
PURE PREMIUM		.881		.004		.038		.378		.148		.204	.109	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	156,483,278	1,183,485,107	96	65,480	38	489,053	2655	4,776,886	5943	2,244,815	21372	2,451,733	1,806,884	.756
06	163,226,118	1,191,773,294	96	65,495	38	490,165	2674	4,808,064	5982	2,259,101	21569	2,473,618	1,821,290	.730
07	173,762,757	1,226,012,361	98	67,035	40	516,469	2745	4,938,305	6150	2,323,539	22146	2,539,565	1,875,211	.706
08	173,456,828	1,209,517,151	93	63,701	39	503,574	2710	4,875,188	6047	2,284,168	21902	2,511,723	1,856,818	.697
09	171,929,996	1,178,922,223	92	62,437	38	485,832	2634	4,738,378	5836	2,204,304	21474	2,463,358	1,834,912	.686
ALL	838,858,977	5,989,710,136	475	324,148	193	2,485,093	13418	24,136,821	29958	11,315,927	108463	12,439,997	9,195,115	.714
PURE PREMIUM		.714		.004		.030		.288		.135		.148	.110	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2005 - 2009

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														
05	18,671,084	201,451,330	11	7,801	13	63,010	810	642,141	1444	329,821	8067	591,209	380,531	1.079
06	18,995,723	198,384,720	13	3,119	6	32,857	803	629,664	1634	364,257	7700	571,003	382,948	1.044
07	19,848,752	225,338,456	25	28,624	8	133,807	717	665,081	1915	448,016	7143	580,376	397,479	1.135
08	18,911,918	171,478,687	6	646		0	483	406,609	1885	453,065	5579	496,400	358,068	.907
09	18,741,989	146,017,975	16	9,093	3	59,500	145	120,064	981	260,514	5897	681,233	329,776	.779
ALL	95,169,466	942,671,168	71	49,283	30	289,174	2958	2,463,559	7859	1,855,673	34386	2,920,221	1,848,802	.991
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	18,671,084	343,686,196	11	12,723	13	134,023	810	1,422,343	1444	488,135	8067	959,532	420,106	1.841
06	18,995,723	330,344,762	13	6,402	7	80,204	823	1,401,032	1635	552,739	7676	845,657	417,414	1.739
07	19,848,752	366,891,178	24	48,417	11	184,737	811	1,567,197	1873	646,599	7086	807,788	414,173	1.848
08	18,911,918	288,852,886	6	3,167	6	43,642	773	1,306,478	1692	567,880	5474	592,823	374,539	1.527
09	18,741,989	243,741,242	16	12,486	8	155,399	610	958,931	1160	383,852	5247	578,172	348,573	1.301
ALL	95,169,466	1,573,516,264	70	83,195	45	598,005	3827	6,655,981	7804	2,639,205	33550	3,783,972	1,974,805	1.653
PURE PREMIUM		1.653		.009		.063		.699		.277		.398	.208	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	18,671,084	260,131,829	10	12,092	8	80,842	577	1,013,299	1368	462,409	5139	611,310	421,367	1.393
06	18,995,723	258,179,847	11	5,588	6	66,475	604	1,028,317	1442	487,388	5219	575,031	419,000	1.359
07	19,848,752	284,099,321	17	34,712	8	139,787	594	1,146,904	1515	523,072	5091	580,398	416,120	1.431
08	18,911,918	239,225,934	7	3,694	5	36,511	590	996,423	1491	500,551	4414	478,032	377,049	1.265
09	18,741,989	227,248,430	17	13,417	7	145,668	549	862,420	1277	422,637	4297	473,529	354,813	1.213
ALL	95,169,466	1,268,885,361	62	69,503	34	469,283	2914	5,047,363	7093	2,396,057	24160	2,718,300	1,988,349	1.333
PURE PREMIUM		1.333		.007		.049		.530		.252		.286	.209	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2005 - 2009

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. 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														
05	8,474,091	164,940,144	27	24,852	15	116,071	775	689,661	795	237,336	4956	387,440	194,041	1.946
06	9,000,084	165,757,855	23	7,265	9	112,650	743	725,825	764	222,296	4715	400,684	188,858	1.842
07	9,404,531	163,323,010	45	9,409	7	74,162	757	699,775	843	260,430	4463	397,932	191,523	1.737
08	9,099,445	135,637,536	13	611	6	26,856	561	526,824	841	250,766	3654	358,877	192,441	1.491
09	8,348,585	122,222,818	20	4,368	5	37,011	226	214,059	548	266,764	3512	520,161	179,865	1.464
ALL	44,326,736	751,881,363	128	46,505	42	366,750	3062	2,856,144	3791	1,237,592	21300	2,065,094	946,728	1.696
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	8,474,091	300,931,007	27	40,533	15	246,883	775	1,527,600	795	351,257	4956	628,815	214,222	3.551
06	9,000,084	300,343,918	23	14,399	10	249,737	746	1,590,159	776	349,278	4699	594,011	205,855	3.337
07	9,404,531	283,009,791	44	15,999	10	111,894	776	1,546,724	864	401,459	4419	554,454	199,567	3.009
08	9,099,445	245,418,870	12	2,217	10	102,803	661	1,356,554	826	363,705	3564	427,616	201,293	2.697
09	8,348,585	215,928,785	19	7,161	8	119,710	458	1,033,132	694	356,226	3129	452,940	190,117	2.586
ALL	44,326,736	1,345,632,371	125	80,309	53	831,027	3416	7,054,169	3955	1,821,925	20767	2,657,836	1,011,054	3.036
PURE PREMIUM		3.036		.018		.187		1.591		.411		.600	.228	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	8,474,091	222,394,707	26	38,520	9	148,919	552	1,088,285	753	332,745	3157	400,613	214,864	2.624
06	9,000,084	230,493,531	20	12,565	8	206,558	548	1,167,282	684	308,031	3195	403,862	206,638	2.561
07	9,404,531	215,169,262	32	11,470	8	84,797	568	1,131,701	699	324,979	3174	398,242	200,505	2.288
08	9,099,445	199,132,940	14	2,586	8	85,620	504	1,035,029	729	321,063	2870	344,389	202,642	2.188
09	8,348,585	200,450,996	21	7,739	8	112,642	411	927,351	760	390,196	2577	373,061	193,520	2.401
ALL	44,326,736	1,067,641,436	113	72,880	41	638,536	2583	5,349,648	3625	1,677,014	14973	1,920,167	1,018,169	2.409
PURE PREMIUM		2.409		.016		.144		1.207		.378		.433	.230	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2005 - 2009

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														
05	129,338,103	539,072,924	63	9,593	35	202,098	2142	1,695,375	4035	1,033,995	20525	1,392,466	1,057,203	.417
06	135,230,311	540,352,949	74	27,261	27	111,188	2017	1,586,399	4379	1,103,880	19399	1,482,025	1,092,777	.400
07	144,509,474	583,750,084	69	16,793	24	274,557	1922	1,491,083	4958	1,292,837	19480	1,560,025	1,202,207	.404
08	145,445,465	556,395,440	62	24,971	18	158,083	1367	1,112,824	4627	1,269,025	18636	1,786,215	1,212,837	.383
09	144,839,422	491,618,761	49	27,337	9	48,213	500	506,769	2523	802,393	20159	2,335,683	1,195,794	.339
ALL	699,362,775	2,711,190,158	317	105,955	113	794,139	7948	6,392,450	20522	5,502,130	98199	8,556,414	5,760,818	.388
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
05	129,338,103	915,820,030	63	15,646	35	429,862	2142	3,755,256	4035	1,530,312	20525	2,259,973	1,167,152	.708
06	135,230,311	892,474,441	74	54,248	29	262,159	2073	3,559,233	4374	1,660,254	19342	2,197,723	1,191,127	.660
07	144,509,474	929,873,986	69	29,094	32	385,652	2164	3,634,739	4867	1,824,471	19316	2,172,085	1,252,699	.643
08	145,445,465	925,539,945	62	49,210	31	458,614	2117	3,724,831	4331	1,655,065	18164	2,099,051	1,268,627	.636
09	144,839,422	807,014,829	50	38,411	24	239,852	1868	3,289,455	3446	1,262,125	17846	1,976,351	1,263,954	.557
ALL	699,362,775	4,470,723,231	318	186,609	151	1,776,139	10364	17,963,514	21053	7,932,227	95193	10,705,183	6,143,559	.639
PURE PREMIUM		.639		.003		.025		.257		.113		.153	.088	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
05	129,338,103	700,958,571	60	14,869	21	259,292	1526	2,675,302	3822	1,449,661	13076	1,439,810	1,170,653	.542
06	135,230,311	703,099,916	65	47,342	24	217,132	1522	2,612,465	3856	1,463,682	13155	1,494,726	1,195,653	.520
07	144,509,474	726,743,778	49	20,854	24	291,885	1583	2,659,700	3936	1,475,488	13881	1,560,925	1,258,587	.503
08	145,445,465	771,158,277	72	57,421	26	381,443	1616	2,843,736	3827	1,462,554	14618	1,689,302	1,277,127	.530
09	144,839,422	751,222,797	54	41,281	23	227,522	1674	2,948,607	3799	1,391,472	14600	1,616,767	1,286,579	.519
ALL	699,362,775	3,653,183,339	300	181,767	118	1,377,274	7921	13,739,810	19240	7,242,857	69330	7,801,530	6,188,599	.522
PURE PREMIUM		.522		.003		.020		.196		.104		.112	.088	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2013 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	3.96	Temporary Staffing Procedure
187	3.21	Temporary Staffing Procedure
189	2.75	Temporary Staffing Procedure
191	2.56	Temporary Staffing Procedure
275	2.90	Temporary Staffing Procedure
276	3.51	Temporary Staffing Procedure
291	2.77	Temporary Staffing Procedure
297	2.78	Temporary Staffing Procedure
491	3.22	Temporary Staffing Procedure
493	3.86	Temporary Staffing Procedure
495	4.39	Temporary Staffing Procedure
497	1.30	Temporary Staffing Procedure
499	3.31	Temporary Staffing Procedure
587	1.98	Temporary Staffing Procedure
691	5.63	Temporary Staffing Procedure
693	7.77	Temporary Staffing Procedure
695	3.61	Temporary Staffing Procedure
867	5.94	Temporary Staffing Procedure
877	2.23	Temporary Staffing Procedure
879	3.14	Temporary Staffing Procedure
881	3.86	Temporary Staffing Procedure
883	2.99	Temporary Staffing Procedure
895	0.73	Temporary Staffing Procedure
520	0.45	Temporary Staffing Exposure Group Procedure, capping due to oscillating indications
521	1.29	Temporary Staffing Exposure Group Procedure
522	2.11	Temporary Staffing Exposure Group Procedure
523	3.05	Temporary Staffing Exposure Group Procedure
524	5.13	Temporary Staffing Exposure Group Procedure
525	7.85	Temporary Staffing Exposure Group Procedure
526	11.91	Temporary Staffing Exposure Group Procedure
527	19.00	Temporary Staffing Exposure Group Procedure
528	26.60	Temporary Staffing Exposure Group Procedure
529	44.12	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.52	Explosives - Target = 20% of total
4771	2.10	Explosives - Target = 80% of total

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2013 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	0.84	Aircraft Procedure
7421	1.02	Aircraft Procedure
7424	2.39	Aircraft Procedure
7453	0.18	Aircraft Procedure
Attendant Care and affected classes		
908	212.33	See Exhibit 33
913	464.75	See Exhibit 33
943	3.78	See Exhibit 33
972	3.18	See Exhibit 33
Other Classifications		
0133	A	"A" Rated
0152	0.98	O.D. non-rateable element for 615. Use 10% of total
0162	0.50	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.50	Federal black lung - code 615, use CMCRB loss cost
509	5.35	No experience, use industry group average change
615	8.84	Rate excluding non-rateable element. Use 90% of total
670	4.32	Combine with 681
681	4.32	Combine with 670
752	1.04	Data reassignment
809	4.91	Combine with 992
956	0.18	Capping due to oscillating indications
992	4.91	Combine with 809
993	801.20	Combine with 996, capping due to oscillating indications
996	801.20	Combine with 993, capping due to oscillating indications
7405	1.88	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.40	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 05-09 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	101,988	A) Credibility Based on Payroll of \$19,774,700		
187	97,699			
189	75,459			
191	26,289	0.33	0.68	1.00
275	152,237	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	65,968			
291	8,951			
297	94,110	1.359	1.815	1.317
491	18,162	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
493	68,060			
495	15,433			
497	83,131	1.118	1.554	1.317
499	6,499			
587	28,292			
691	56,429			
693	10,412			
695	30,642			
867	382,940			
877	5,686			
879	344,007			
881	21,958			
883	106,384			
895	176,734			
TOTAL	1,977,470			

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

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

Temporary Staffing Code	PY 05-09 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 05-09 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	101,988	0.0516	4.509	3.182	0.679	104	2,110,893	1.458	1.356	0.303
187	97,699	0.0494	3.819	4.335	0.549	107	810,812	1.115	1.237	0.264
189	75,459	0.0382	1.605	2.244	0.249	113	1,045,151	0.997	0.865	0.165
191	26,289	0.0133	2.121	3.088	0.150	161	821,089	0.522	0.979	0.194
275	152,237	0.0770	1.251	1.603	0.275	221	1,567,525	1.084	0.992	0.217
276	65,968	0.0334	3.506	3.556	0.359	222	3,166,140	1.312	1.136	0.204
291	8,951	0.0045	-	0.616	0.240	255	942,780	1.424	0.792	0.108
297	94,110	0.0476	0.612	0.413	0.146	281	2,657,612	0.967	0.868	0.191
491	18,162	0.0092	0.161	1.961	1.123	403	1,123,180	0.798	1.003	0.194
493	68,060	0.0344	1.174	0.821	0.388	445	2,892,157	1.380	1.376	0.263
495	15,433	0.0078	12.978	6.911	0.429	451	1,525,589	1.456	1.457	0.262
497	83,131	0.0420	1.551	1.059	0.210	472	715,544	0.457	0.413	0.120
499	6,499	0.0033	-	1.467	0.118	475	1,078,799	0.938	1.355	0.101
587	28,292	0.0143	-	-	0.085	563	1,468,688	0.487	0.541	0.100
691	56,429	0.0285	-	1.805	0.103	609	3,167,409	2.655	1.450	0.209
693	10,412	0.0053	6.240	2.799	0.326	651	2,901,563	3.812	1.995	0.284
695	30,642	0.0155	0.663	2.529	0.713	661	4,732,334	1.496	1.032	0.176
867	382,940	0.1935	1.072	2.372	0.333	813	1,503,092	2.130	1.929	0.348
877	5,686	0.0029	0.412	5.561	0.359	914	2,448,008	0.690	0.904	0.169
879	344,007	0.1740	2.542	2.727	0.386	923	492,335	1.198	1.060	0.302
881	21,958	0.0111	-	2.288	0.178	926	1,614,829	1.742	1.309	0.240
883	106,384	0.0538	1.504	1.289	0.235	928	13,581,898	0.958	1.154	0.240
895	176,734	0.0894	0.042	0.487	0.064	965	55,742,856	0.214	0.286	0.069
TOTAL / WTD	1,977,470	1.0000	1.738	2.111	0.320			1.279	1.163	0.243
Ratio of Temp codes to Direct codes								1.359	1.815	1.317

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 *	4/1/12 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.440	1.209	0.284	2.933	185	1.610	1.879	0.374	3.863	1	3.96	3.96	4.02	-1.5%
107	1.186	0.960	0.237	2.383	187	1.326	1.492	0.312	3.130	1	3.21	3.21	3.40	-5.6%
113	1.153	0.773	0.150	2.076	189	1.289	1.201	0.198	2.688	1	2.75	2.75	3.31	-16.9%
161	0.842	0.855	0.176	1.873	191	0.941	1.329	0.232	2.502	1	2.56	2.56	3.10	-17.4%
221	1.071	0.875	0.204	2.150	275	1.197	1.360	0.269	2.826	1	2.90	2.90	3.01	-3.7%
222	1.375	1.054	0.191	2.620	276	1.537	1.638	0.252	3.427	1	3.51	3.51	4.00	-12.3%
255	1.416	0.638	0.097	2.151	291	1.583	0.991	0.128	2.702	1	2.77	2.77	3.18	-12.9%
281	1.103	0.799	0.180	2.082	297	1.233	1.242	0.237	2.712	1	2.78	2.78	3.05	-8.9%
403	1.268	0.958	0.180	2.406	491	1.418	1.489	0.237	3.144	1	3.22	3.22	4.05	-20.5%
445	1.341	1.256	0.244	2.841	493	1.499	1.952	0.321	3.772	1	3.86	3.86	4.09	-5.6%
451	1.754	1.289	0.247	3.290	495	1.961	2.003	0.325	4.289	1	4.39	4.39	5.07	-13.4%
472	0.526	0.345	0.109	0.980	497	0.588	0.536	0.144	1.268	1	1.30	1.30	1.55	-16.1%
475	1.220	1.122	0.090	2.432	499	1.364	1.744	0.119	3.227	1	3.31	3.31	3.85	-14.0%
563	0.929	0.495	0.094	1.518	587	1.039	0.769	0.124	1.932	1	1.98	1.98	2.72	-27.2%
609	2.641	1.319	0.193	4.153	691	2.953	2.050	0.254	5.257	2	5.63	5.63	6.41	-12.2%
651	3.654	1.813	0.264	5.731	693	4.085	2.817	0.348	7.250	2	7.77	7.77	8.52	-8.8%
661	1.494	0.957	0.164	2.615	695	1.670	1.487	0.216	3.373	2	3.61	3.61	4.16	-13.2%
813	2.643	1.644	0.325	4.612	867	2.955	2.555	0.428	5.938	3	5.94	5.94	6.94	-14.4%
914	0.722	0.784	0.153	1.659	877	0.807	1.218	0.202	2.227	3	2.23	2.23	2.49	-10.4%
923	1.237	0.918	0.253	2.408	879	1.383	1.427	0.333	3.143	3	3.14	3.14	3.77	-16.7%
926	1.639	1.113	0.224	2.976	881	1.832	1.730	0.295	3.857	3	3.86	3.86	3.70	4.3%
928	0.901	1.086	0.226	2.213	883	1.007	1.688	0.298	2.993	3	2.99	2.99	3.17	-5.7%
965	0.201	0.269	0.065	0.535	895	0.225	0.418	0.086	0.729	3	0.73	0.73	0.75	-2.7%

* 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

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	7.54	488,925	36,864,945

(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	38,784	76,020	0.20
521	B	8,602	40,740	0.47
522	C	39,224	303,020	0.77
523	D	51,990	577,840	1.11
524	E	83,125	1,553,140	1.87
525	F	126,985	3,630,550	2.86
526	G	100,942	4,384,440	4.34
527	H	36,771	2,544,360	6.92
528	I	1,308	126,680	9.69
529	J	1,194	191,890	16.07
Total - Ave		488,925	13,428,680	2.75

Balanced Values

Balancing Factor = 36864945 / 13428680 = 2.7452

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###	
520	A	38,784	213,312	0.55	0.55
521	B	8,602	110,966	1.29	1.29
522	C	39,224	827,626	2.11	2.11
523	D	51,990	1,585,695	3.05	3.05
524	E	83,125	4,264,313	5.13	5.13
525	F	126,985	9,968,323	7.85	7.85
526	G	100,942	12,022,192	11.91	11.91
527	H	36,771	6,986,490	19.00	19
528	I	1,308	347,928	26.60	26.6
529	J	1,194	526,793	44.12	44.12
Total - Ave		488,925	36,853,638	7.54	7.5377

(8) = ((7)*1,000/100)*(9) ### (9)=(6)*2.7452
differences from Col (3) due to rounding

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.49		0.45	*	-8.2%
B	1.27	2.59	1.29	2.87	1.6%
C	1.96	1.54	2.11	1.64	7.7%
D	2.94	1.50	3.05	1.45	3.7%
E	5.04	1.71	5.13	1.68	1.8%
F	7.54	1.50	7.85	1.53	4.1%
G	11.62	1.54	11.91	1.52	2.5%
H	18.99	1.63	19.00	1.60	0.1%
I	26.48	1.39	26.60	1.40	0.5%
J	42.75	1.61	44.12	1.66	3.2%
Wtd Avg	7.35		7.53		2.5%

* Capped value, 0.55 prior to capping

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2013
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	1.96
Code		Loss Cost Index	Loss Cost
7413	22,672	Index * 0.70 * 0.825	0.84
7421	121,076	Index * 0.70	1.02
7424	358,084	Index * 1.65	2.39
7453	9,708	Index * 0.70 * 0.175	0.18

NEW BASE LOSS COST (BLC) = 1.450

WTD AVE LOSS COST = 1.96

TARGET WTD LOSS COST = 1.96

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

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
"Grouper" Temporary Staffing Classes

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
2005	268,646	18,615,738	6.929	26,987,273	39,457	1.6416	1	1	32	76	331	441
2006	271,959	17,497,378	6.434	26,703,107	33,886	1.7539	0	0	31	90	356	477
2007	259,272	20,401,408	7.869	31,454,694	42,404	1.7511	1	0	34	104	315	454
2008	253,626	9,899,092	3.903	17,346,152	35,895	0.9936	0	1	9	80	162	252
2009	235,299	7,058,305	3.000	14,224,849	26,560	1.0157	0	0	4	35	200	239
TOTAL	1,288,802	73,471,921	5.701	116,716,075	36,612	1.4455	2	2	110	385	1364	1863
O.D.		2,632,372	0.204				0	0	2	21	35	58

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	125,809	575,749	5,469,214	3,424,296	1,583,489	0	819,536	1,871,378	1,755,442	1,775,757	1,215,068
2006	0	0	4,181,231	3,894,363	1,557,134	0	0	1,852,612	2,941,451	1,736,675	1,333,912
2007	3,000	0	5,321,467	5,409,963	1,625,546	21,323	0	2,797,733	2,557,753	1,514,559	1,150,064
2008	0	14,653	1,303,162	3,405,507	762,491	0	8,818	678,301	1,930,573	941,960	853,627
2009	0	0	501,047	1,501,936	1,379,473	0	0	351,100	971,925	1,642,355	710,469
TOTAL	128,809	590,402	16,776,121	17,636,065	6,908,133	21,323	828,354	7,551,124	10,157,144	7,611,306	5,263,140
O.D.	0	0	305,675	1,232,469	178,580	0	0	56,353	522,606	185,023	151,666

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	181,291	361,282	7,764,174	4,752,923	2,451,241	0	529,185	4,125,634	2,598,054	2,882,054	1,341,435
2006	5,452	49,113	6,297,061	5,263,228	2,332,997	2,353	34,630	4,362,845	4,294,518	2,606,946	1,453,964
2007	10,295	157,632	9,120,740	6,606,771	2,317,129	37,626	93,084	6,282,172	3,445,489	2,185,389	1,198,367
2008	3,822	146,606	5,223,493	3,404,873	1,028,994	8,688	121,903	3,193,271	2,118,115	1,203,493	892,894
2009	3,056	144,930	4,713,769	1,737,586	1,332,011	5,254	127,136	2,828,597	1,151,956	1,429,588	750,966
TOTAL	203,916	859,563	33,119,237	21,765,381	9,462,372	53,921	905,938	20,792,519	13,608,132	10,307,470	5,637,626
O.D.	1,276	12,861	861,394	10,855,286	281,257	614	6,779	323,703	668,661	279,282	161,993

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,141,721	67,227,841	5,799,619	
IBNR + FREQ. ADJUSTMENT	(12,157,063)	(7,133,042)	32,265	
TOTAL LOSSES	44,984,658	60,094,799	5,831,884	
EXPECTED LOSSES CREDIBILITY	48,291,411	37,169,050	5,516,073	
	0.25	0.51	0.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.490	4.663	0.453	8.606
INDICATED (POST-TEST)	3.284	4.388	0.426	8.098
PRES. ON LOSS COST LEVEL	3.596	2.768	0.411	6.775
DERIVED BY FORMULA	3.518	3.594	0.423	7.535
UNDERLYING PRES. LOSS COST	3.747	2.884	0.428	7.059
PROPOSED	3.518	3.594	0.423	7.535
YEAR	4-1-12	4-1-13	IND. LOSS COST =	7.535
IND. LOSS COST		7.54		
MAN.LOSS COST	7.45	7.54	ADJ. LOSS COST =	7.54

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
2005	1,968	31,004	1.575	41,176	4,887	1.5244	0	0	0	0	3	3
2006	1,950	1,967	0.101	2,144	#DIV/0!	0.0000	0	0	0	0	0	0
2007	3,054	240,864	7.887	372,399	236,780	0.3274	0	0	1	0	0	1
2008	9,722	494,800	5.089	822,708	69,568	0.7200	0	0	1	1	5	7
2009	7,292	303,425	4.161	644,681	37,395	1.0971	0	0	0	0	8	8
TOTAL	23,986	1,072,060	4.470	1,883,108	54,610	0.7921	0	0	2	1	16	19
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
2005	0	0	0	0	8,830	0	0	0	0	5,831	16,343
2006	0	0	0	0	0	0	0	0	0	0	1,967
2007	0	0	185,467	0	0	0	0	51,313	0	0	4,084
2008	0	0	280,859	18,776	22,298	0	0	99,939	49,925	15,182	7,821
2009	0	0	0	0	164,246	0	0	0	0	134,917	4,262
TOTAL	0	0	466,326	18,776	195,374	0	0	151,252	49,925	155,930	34,477
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
2005	0	0	0	0	13,669	0	0	0	0	9,464	18,043
2006	0	0	0	0	0	0	0	0	0	0	2,144
2007	0	4,117	248,192	4,859	1,966	0	1,447	103,519	3,438	605	4,256
2008	23	10,433	395,501	37,146	30,104	225	8,334	247,122	63,023	22,616	8,181
2009	131	5,404	193,679	72,104	142,845	108	2,671	77,078	37,750	108,406	4,505
TOTAL	154	19,954	837,372	114,109	188,584	333	12,452	427,719	104,211	141,091	37,129
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,297,984	547,995	37,129	
IBNR + FREQ. ADJUSTMENT	(318,627)	(113,627)	400	
TOTAL LOSSES	979,357	434,368	37,529	
EXPECTED LOSSES	1,495,047	758,437	50,610	
CREDIBILITY	0.02	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.083	1.811	0.156	6.050
INDICATED (POST-TEST)	3.843	1.704	0.147	5.694
PRES. ON LOSS COST LEVEL	6.008	3.048	0.203	9.259
DERIVED BY FORMULA	5.965	2.994	0.200	9.159
UNDERLYING PRES. LOSS COST	6.233	3.162	0.211	9.606
PROPOSED	5.965	2.994	0.200	9.159
YEAR	4-1-12	4-1-13	IND. LOSS COST =	9.816
IND. LOSS COST		9.82		
MAN.LOSS COST	10.41	9.82	ADJ. LOSS COST =	9.82

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
2005	55,834	3,098,050	5.549	4,667,709	48,572	1.1104	0	0	9	1	52	62
2006	60,665	1,983,289	3.269	3,059,042	40,288	0.7747	0	0	5	5	37	47
2007	59,985	2,988,692	4.982	4,645,509	57,711	0.8335	0	0	7	10	33	50
2008	59,103	2,392,804	4.049	3,948,753	69,723	0.5583	0	0	6	6	21	33
2009	48,472	1,113,425	2.297	2,443,246	29,335	0.7427	0	0	0	6	30	36
TOTAL	284,059	11,576,260	4.075	18,764,259	48,892	0.8027	0	0	27	28	173	228
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
2005	0	0	1,697,292	70,248	293,018	0	0	669,198	28,099	253,595	86,600
2006	0	0	947,241	96,968	135,516	0	0	301,494	70,677	341,663	89,730
2007	0	0	1,400,428	421,404	162,778	0	0	452,466	256,141	192,314	103,161
2008	0	0	982,818	126,939	223,795	0	0	521,740	182,928	262,650	91,934
2009	0	0	0	369,366	252,983	0	0	0	190,697	242,997	57,382
TOTAL	0	0	5,027,779	1,084,925	1,068,090	0	0	1,944,898	728,542	1,293,219	428,807
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
2005	0	0	2,255,616	97,504	453,592	0	0	1,312,219	41,587	411,585	95,606
2006	136	9,910	1,323,916	141,117	202,867	57	5,158	657,006	118,225	502,844	97,806
2007	506	34,498	2,049,320	543,416	237,794	179	14,796	1,020,790	361,099	275,617	107,494
2008	161	39,065	1,484,106	211,834	265,619	821	41,329	1,216,489	278,004	315,162	96,163
2009	645	27,604	914,901	377,816	248,793	671	15,929	389,038	193,088	214,108	60,653
TOTAL	1,448	111,077	8,027,859	1,371,687	1,408,665	1,728	77,212	4,595,542	992,003	1,719,316	457,722
O.D.	0	0	0	0	0	0	0	0	0	0	353

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,814,866	5,491,671	458,075	
IBNR + FREQ. ADJUSTMENT	(1,768,083)	(777,344)	2,500	
TOTAL LOSSES	11,046,783	4,714,327	460,575	
EXPECTED LOSSES CREDIBILITY	6,976,489	4,016,594	434,610	
	0.09	0.19	0.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.889	1.660	0.162	5.711
INDICATED (POST-TEST)	3.660	1.562	0.152	5.374
PRES. ON LOSS COST LEVEL	2.367	1.363	0.147	3.877
DERIVED BY FORMULA	2.483	1.401	0.149	4.033
UNDERLYING PRES. LOSS COST	2.456	1.414	0.153	4.023
PROPOSED	2.483	1.401	0.149	4.033
YEAR	4-1-12	4-1-13	IND. LOSS COST =	4.322
IND. LOSS COST		4.32		
MAN.LOSS COST	4.36	4.32	ADJ. LOSS COST =	4.32

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
OIL OR GAS PIPELINE PRODUCTION

INDUSTRY GROUP:
1

CODE:
752

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
2005	42,012	374,833	0.892	533,180	35,862	0.2142	0	0	0	4	5	9
2006	40,967	763,253	1.863	1,118,682	247,132	0.0732	0	1	0	0	2	3
2007	54,370	339,962	0.625	488,068	34,125	0.1471	0	0	-1	3	6	8
2008	68,590	74,182	0.108	103,379	12,244	0.0583	0	0	0	1	3	4
2009	59,737	242,934	0.407	472,746	22,986	0.1507	0	0	0	1	8	9
TOTAL	265,676	1,795,164	0.676	2,716,055	48,273	0.1242	0	1	-1	9	24	33
O.D.		21,484	0.008				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
2005	0	0	0	130,977	38,788	0	0	0	101,124	51,871	52,073
2006	0	621,905	0	0	13,909	0	100,000	0	0	5,581	21,858
2007	0	0	0	69,317	58,697	0	0	0	28,066	116,916	66,966
2008	0	0	0	1,166	12,110	0	0	0	4,922	30,777	25,207
2009	0	0	0	46,475	38,802	0	0	0	35,000	86,594	36,063
TOTAL	0	621,905	0	247,935	162,306	0	100,000	0	169,112	291,739	202,167
O.D.	0	0	0	7,763	0	0	0	0	11,690	0	2,031

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	0	181,796	60,044	0	0	0	149,664	84,187	57,489
2006	0	821,237	55,800	3,082	20,257	0	174,423	9,788	2,100	8,170	23,825
2007	83	634	32,897	85,704	77,932	20	319	18,915	43,663	158,122	69,779
2008	2	160	5,608	3,155	13,118	22	359	10,563	9,520	34,505	26,367
2009	87	3,703	123,336	50,598	37,366	157	3,756	95,395	47,189	73,040	38,119
TOTAL	172	825,734	217,641	324,335	208,717	199	178,857	134,661	252,136	358,024	215,579
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,357,264	1,143,212	215,579	
IBNR + FREQ. ADJUSTMENT	(395,906)	(171,067)	1,691	
TOTAL LOSSES	961,358	972,145	217,270	
EXPECTED LOSSES	1,655,161	956,434	257,706	
CREDIBILITY	0.09	0.18	0.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.362	0.366	0.082	0.810
INDICATED (POST-TEST)	0.341	0.344	0.077	0.762
PRES. ON LOSS COST LEVEL	0.603	0.349	0.094	1.046
DERIVED BY FORMULA	0.579	0.348	0.089	1.016
UNDERLYING PRES. LOSS COST	0.623	0.360	0.097	1.080
PROPOSED	0.579	0.348	0.089	1.016
YEAR	4-1-12	4-1-13	IND. LOSS COST =	1.041
IND. LOSS COST		1.04		
MAN.LOSS COST	1.11	1.04	ADJ. LOSS CC	1.04

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
2005	224,710	8,582,435	3.819	10,398,720	53,429	0.6720			16	13	122	151
2006	217,476	14,858,672	6.832	19,878,255	83,692	0.7909	1		34	10	127	172
2007	220,980	10,379,500	4.697	15,966,481	61,140	0.7240			20	28	112	160
2008	225,014	14,176,158	6.300	15,789,951	75,466	0.8000		1	15	22	142	180
2009	242,292	7,841,986	3.237	14,282,379	40,973	0.7181	2		5	19	148	174
TOTAL	1,130,472	55,838,751	4.939	76,315,786	63,271	0.7404	3	1	90	92	651	837
O.D.		193,187	0.017				0	0	1	0	1	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	2,571,151	461,630	942,888	0	0	3,154,145	207,114	730,837	514,670
2006	746,375	0	6,116,093	361,110	1,059,589	3,440	0	4,753,468	256,060	1,098,827	463,710
2007	0	0	4,286,804	1,043,966	687,147	0	0	1,975,419	896,468	892,603	597,093
2008	0	885,826	2,432,246	875,062	1,136,308	0	2,652,009	1,688,695	2,392,372	1,521,273	592,367
2009	320,022	0	843,229	1,040,740	1,475,260	3,477	0	964,806	516,988	1,964,796	712,668
TOTAL	1,066,397	885,826	16,249,523	3,782,508	5,301,192	6,917	2,652,009	12,536,533	4,269,002	6,208,336	2,880,508
O.D.			162,000		4,248			15,880		6,832	4,227

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	3,191,626	640,742	1,459,591	0	0	3,045,888	306,529	1,186,148	568,196
2006	941,312	59,468	7,938,910	559,218	1,573,609	6,935	48,334	6,151,329	467,477	1,626,219	505,444
2007	1,251	103,248	6,146,149	1,387,381	964,206	625	59,445	4,121,455	1,298,466	1,262,084	622,171
2008	986	286,432	4,207,225	1,081,076	1,309,601	6,116	832,603	3,921,387	1,711,815	1,813,094	619,616
2009	459,550	134,339	4,340,273	1,469,694	1,386,862	9,794	139,607	2,942,695	990,688	1,655,587	753,290
TOTAL	1,403,099	583,487	25,824,183	5,138,111	6,693,869	23,470	1,079,989	20,182,754	4,774,975	7,543,132	3,068,717
O.D.		1,657	223,612	1,560	6,937	0	266	33,799	585	10,070	4,433

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,356,316	24,169,239	3,073,150	
IBNR + FREQ. ADJUSTMENT	(8,687,560)	(3,072,108)	14,466	
TOTAL LOSSES	40,668,756	21,097,131	3,087,616	
EXPECTED LOSSES	35,474,211	16,561,415	2,317,468	
CREDIBILITY	0.23	0.47	0.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.598	1.866	0.273	5.737
INDICATED (POST-TEST)	3.386	1.756	0.257	5.399
PRES. ON LOSS COST LEVEL	3.012	1.406	0.197	4.615
DERIVED BY FORMULA	3.098	1.571	0.242	4.911
UNDERLYING PRES. LOSS COST	3.138	1.465	0.205	4.808
PROPOSED	3.098	1.571	0.242	4.911
YEAR	4-1-12	4-1-13	IND. LOSS COST =	4.911
IND. LOSS COST		4.91		
MAN.LOSS COST	4.88	4.91	ADJ. LOSS COST =	4.91

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Comp/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
2005	533	964,397	180.938	1,649,835	56,426	30.0188	0	1	3	1	11	16
2006	521	725,328	139.218	1,055,209	30,603	38.3877	0	0	1	6	13	20
2007	508	688,670	135.565	1,035,557	42,242	29.5276	0	0	1	3	11	15
2008	527	1,527,710	289.888	2,639,137	82,201	34.1556	0	0	3	3	12	18
2009	526	272,797	51.863	479,153	16,902	20.9125	0	0	0	0	11	11
TOTAL	2,615	4,178,902	159.805	6,858,891	47,675	30.5927	0	1	8	13	58	80
O.D.		3,832	0.147				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
2005	0	91,387	366,054	28,598	44,892	0	93,415	194,347	22,369	61,752	61,583
2006	0	0	119,172	130,416	98,474	0	0	14,931	195,918	53,142	113,275
2007	0	0	138,544	197,609	80,136	0	0	23,551	82,191	111,594	55,045
2008	0	0	537,287	195,190	105,364	0	0	201,765	375,986	64,029	48,089
2009	0	0	0	0	89,641	0	0	0	0	96,277	86,879
TOTAL	0	91,387	1,161,057	551,813	418,507	0	93,415	434,594	676,464	386,794	364,871
O.D.	0	0	0	0	0	0	0	0	0	0	3,832

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	188,897	521,261	39,694	69,493	0	198,694	430,479	33,106	100,223	67,988
2006	183	1,475	184,169	177,256	145,505	157	494	59,301	281,576	81,623	123,470
2007	237	4,683	268,072	241,529	110,934	58	1,368	85,849	111,581	153,889	57,357
2008	226	23,893	930,611	231,483	133,774	1,692	24,042	737,369	402,398	103,348	50,301
2009	72	2,949	105,705	39,352	77,961	77	1,906	55,003	26,938	77,359	91,831
TOTAL	718	221,897	2,009,818	729,314	537,667	1,984	226,504	1,368,001	855,599	516,442	390,947
O.D.	0	0	0	0	0	0	0	0	0	0	4,101

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,828,922	2,639,022	395,048	
IBNR + FREQ. ADJUSTMENT	(224,736)	(196,062)	2,598	
TOTAL LOSSES	3,604,186	2,442,960	397,646	
EXPECTED LOSSES	907,800	1,044,060	427,016	
CREDIBILITY	0.05	0.16	0.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1378.274	934.210	152.064	2464.548
INDICATED (POST-TEST)	1297.094	879.185	143.107	2319.386
PRES. ON LOSS COST LEVEL	333.161	383.168	156.714	873.043
DERIVED BY FORMULA	381.358	462.531	150.999	994.888
UNDERLYING PRES. LOSS COST	347.151	399.258	163.295	909.704
PROPOSED	381.358	462.531	150.999	994.888
YEAR	4-1-12	4-1-13	IND. LOSS COST =	994.888
IND. LOSS COST		994.89		
MAN.LOSS COST	923.37	994.89	ADJ. LOSS COST =	994.89

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

INDUSTRY GROUP:
1

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
2005	9,388	87,705	0.934	122,614	27,754	0.3196	0	0	0	1	2	3
2006	7,376	325,038	4.407	497,905	79,159	0.5423	0	0	0	1	3	4
2007	7,744	73,597	0.950	108,248	29,163	0.2583	0	0	0	1	1	2
2008	7,369	271,940	3.690	408,711	32,048	0.9499	0	0	1	1	5	7
2009	7,614	2,099,323	27.572	2,554,413	257,904	1.0507	0	2	0	2	4	8
TOTAL	39,491	2,857,603	7.236	3,691,891	114,408	0.6077	0	2	1	6	15	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
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	174,523	58,041	8,403
2007	0	0	0	50,766	475	0	0	0	5,476	1,608	15,272
2008	0	0	150,450	8,642	8,831	0	0	33,894	10,000	12,517	47,606
2009	0	1,240,749	0	124,324	31,318	0	550,000	0	82,259	34,584	36,089
TOTAL	0	1,240,749	150,450	319,464	63,190	0	550,000	33,894	276,856	111,186	111,814
O.D.					46					850	1,099

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	0	97,160	6,543	0	0	0	6,805	7,200	4,906
2006	92	102	8,600	87,998	27,485	140	221	24,971	250,820	88,317	9,159
2007	61	367	18,677	59,634	2,127	4	41	2,124	6,878	2,422	15,913
2008	11	5,525	209,363	18,037	12,694	45	2,707	79,517	15,694	15,322	49,796
2009	157	972,708	439,731	120,253	38,816	213	604,920	219,826	82,340	37,303	38,146
TOTAL	321	978,702	676,371	383,082	87,665	402	607,889	326,438	362,537	150,564	117,920
O.D.	0	0	5	4	60	0	0	62	65	1,139	1,145

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,590,190	985,116	119,065	
IBNR + FREQ. ADJUSTMENT	(166,625)	(54,482)	115	
TOTAL LOSSES	2,423,565	930,634	119,180	
EXPECTED LOSSES	663,449	285,915	19,351	
CREDIBILITY	0.02	0.05	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.137	2.357	0.302	8.796
INDICATED (POST-TEST)	5.776	2.218	0.284	8.278
PRES. ON LOSS COST LEVEL	1.627	0.701	0.047	2.375
DERIVED BY FORMULA	1.710	0.777	0.066	2.553
UNDERLYING PRES. LOSS COST	1.680	0.724	0.049	2.453
PROPOSED	1.710	0.777	0.066	2.553
YEAR	4-1-12	4-1-13	IND. LOSS COST =	2.616
IND. LOSS COST		2.62		
MAN.LOSS COST	2.52	2.62	ADJ. LOSS COST =	2.62

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
2005	535,445	13,314,807	2.487	20,343,704	33,030	0.7134	0	0	24	40	318	382
2006	109,023	1,714,309	1.572	2,778,388	48,271	0.3119	0	0	3	5	26	34
2007	97,542	5,256,369	5.389	8,110,582	33,383	1.5686	0	0	7	20	126	153
2008	282,265	3,789,898	1.343	6,315,539	24,571	0.5314	0	0	5	13	132	150
2009	280,597	3,117,402	1.111	6,183,649	22,875	0.4704	0	0	4	17	111	132
TOTAL	1,304,872	27,192,785	2.084	43,731,862	30,636	0.6522	0	0	43	95	713	851
O.D.		821,170	0.063				0	0	2	2	6	10

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005			4,963,592	1,496,231	1,312,358			2,057,340	1,093,511	1,694,505	697,270
2006			512,785	208,178	97,450			465,138	208,350	149,324	73,084
2007			1,310,266	1,240,801	709,476			356,789	746,021	744,241	148,775
2008			875,427	596,168	773,773			330,105	337,845	772,258	104,322
2009			692,034	616,700	636,835			113,448	351,344	609,150	97,891
TOTAL	0	0	8,354,104	4,158,078	3,529,892	0	0	3,322,820	2,737,071	3,969,478	1,121,342
O.D.			453,157	78,642	56,230			97,080	75,177	48,656	12,228

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2005	0	0	6,942,223	2,076,769	2,031,530	0	0	4,154,818	1,618,396	2,750,182	769,786
2006	291	5,523	727,386	284,262	146,712	167	7,788	989,278	312,734	224,585	79,662
2007	1,489	39,654	2,298,787	1,543,317	967,863	522	16,176	1,047,903	1,001,577	1,038,270	155,024
2008	733	51,320	2,003,416	741,054	882,018	1,520	37,391	1,112,441	487,941	888,584	109,121
2009	1,457	82,348	2,581,373	790,280	623,003	1,853	44,808	1,007,743	418,643	528,670	103,471
TOTAL	3,970	178,845	14,553,185	5,435,682	4,651,126	4,062	106,163	8,312,183	3,839,291	5,430,291	1,217,064
O.D.	130	15,556	785,489	86,451	70,512	216	7,937	317,607	67,160	54,402	12,836

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,285,343	19,634,915	1,229,900	
IBNR + FREQ. ADJUSTMENT	(3,717,276)	(1,697,010)	5,355	
TOTAL LOSSES	20,568,067	17,937,905	1,235,255	
EXPECTED LOSSES	14,901,638	9,408,127	887,313	
CREDIBILITY	0.25	0.52	0.83	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.576	1.375	0.095	3.046
INDICATED (POST-TEST)	1.483	1.294	0.089	2.866
PRES. ON LOSS COST LEVEL	1.096	0.692	0.065	1.853
DERIVED BY FORMULA	1.193	1.005	0.085	2.283
UNDERLYING PRES. LOSS COST	1.142	0.721	0.068	1.931
PROPOSED	1.193	1.005	0.085	2.283
YEAR	4-1-12	4-1-13	IND. LOSS COST =	2.283
IND. LOSS COST		2.28		
MAN.LOSS COST	1.96	2.28	ADJ. LOSS COST =	2.28

CLASSIFICATION STUDY - 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
2005	85,896	525,211	0.611	748,032	36,883	0.1513	3	0	0	1	9	13
2006	102,632	585,783	0.571	863,790	37,072	0.1364	0	0	0	0	14	14
2007	116,597	725,247	0.622	958,920	56,747	0.1029	3	0	0	1	8	12
2008	117,281	5,897,975	5.029	2,729,674	325,919	0.1535	1	0	2	2	13	18
2009	108,961	253,502	0.233	467,834	18,218	0.1010	0	0	0	0	11	11
TOTAL	531,367	7,987,718	1.503	5,768,250	113,917	0.1280	7	0	2	4	55	68
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
2005	369,376	0	0	48,718	22,803	0	0	0	1,841	36,735	45,738
2006	0	0	0	0	256,870	0	0	0	0	262,143	66,770
2007	516,501	0	0	100,115	17,631	0	0	0	18,986	27,728	44,286
2008	3,000	0	804,043	94,031	71,452	0	0	4,699,819	86,482	107,715	31,433
2009	0	0	0	0	89,786	0	0	0	0	110,614	53,102
TOTAL	888,877	0	804,043	242,864	458,542	0	0	4,699,819	107,309	544,935	241,329
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
2005	532,271	0	0	67,621	35,299	0	0	0	2,725	59,621	50,495
2006	0	231	11,354	6,576	374,105	0	52	7,235	7,707	383,751	72,779
2007	655,611	762	38,958	118,834	25,771	13	165	9,000	25,561	38,099	46,146
2008	3,588	13,026	501,934	117,016	87,385	168	53,766	1,591,233	188,336	140,343	32,879
2009	72	2,954	105,876	39,416	78,087	88	2,190	63,194	30,950	88,878	56,129
TOTAL	1,191,542	16,973	658,122	349,463	600,647	269	56,173	1,670,662	255,279	710,692	258,428
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,593,741	1,916,081	258,428	
IBNR + FREQ. ADJUSTMENT	(2,312,253)	(477,740)	2,319	
TOTAL LOSSES	1,281,488	1,438,341	260,747	
EXPECTED LOSSES CREDIBILITY	9,437,078 0.14	2,566,503 0.28	371,957 0.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.241	0.271	0.049	0.561
INDICATED (POST-TEST)	0.227	0.255	0.046	0.528
PRES. ON LOSS COST LEVEL	1.704	0.464	0.067	2.235
DERIVED BY FORMULA	1.497	0.405	0.057	1.959
UNDERLYING PRES. LOSS COST	1.776	0.483	0.070	2.329
PROPOSED	1.497	0.405	0.057	1.959
YEAR	4-1-12	4-1-13	IND. LOSS COST =	1.959
IND. LOSS COST		1.96		
MAN.LOSS COST	2.29	1.96	ADJ. LOSS COST =	1.96