



Pennsylvania Compensation Rating Bureau

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January 30, 2003

BUREAU CIRCULAR NO. 1454

To All Members of the Bureau:

Re: **APRIL 1, 2003 LOSS COST REVISION APPROVAL**

By action dated January 30, 2003 the Insurance Commissioner has approved revised loss costs and related rating values **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2003**.

While the approved loss costs are consistent with the overall loss cost indication submitted under Proposal C-345 (an overall average decrease of 2.41 percent from existing loss costs), the approved loss costs differ from those in the original filing in the following respects:

- Hepatitis C loadings for Classification Codes 807, 985, 993 and 994 have been **approved at amended levels lower than those originally submitted with the filing.**
- Offsets for credits granted under the Certified Safety Committee Program have been **approved at amended levels higher than those originally submitted with the filing** in recognition of the effects of S. B. 813, which removed the five-year limit on credits under this program.
- Manual language changes and a new endorsement form necessary for compliance with the provisions of S. B. 813 have been submitted as amendments to the filing and have been approved effective December 9, 2002, consistent with the date of signature of that legislation. The various Manual language additions or revisions originally included in Proposal C-345 have been approved as originally submitted.

For reference purposes a complete table of approved loss costs and expected loss factors for use in the uniform Experience Rating Plan has been attached to this circular. In addition, copies of this circular and the accompanying tables are available in various locations within the Bureau's website (www.pcrb.com).

The Manual loss costs set forth in the attachment include all of the following provisions and/or adjustments:

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for effect of Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) credits
- Provision for the Office of the Small Business Advocate's portion of the Administration Fund
- Offsets for the effects of credits granted under the Certified Safety Committee Program

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2003.

In addition to loss costs and expected loss factors the following rating values as included in Proposal C-345 and approved by the Insurance Commissioner effective April 1, 2003 are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- Small deductible loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (0.0280)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2003 are of note:

- *Revisions to Designated Auditable Payrolls for corporate officers, taxicab drivers and auxiliary or special school police as follows:*
 - o Corporate officers minimum weekly payroll – revised from \$300 to \$350 per week
 - o Corporate officers maximum weekly payroll - revised from \$1,600 to \$1,650 per week
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$32,200 to \$33,100 per annum
 - o Auxiliary or special school police - minimum payroll revised from \$3,200 to \$3,300 per year

Manual revisions reflecting approval of Proposal C-345 with respect to rating values and rules effective April 1, 2003 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2003 Loss Cost Filing may be directed to me at Extension 210 or to Michael Doyle, Chief Actuary, at Extension 213.

Timothy L. Wisecarver
President

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**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
005	18.66	9.46	11.46	12.55	III
007	6.60	3.34	4.05	4.44	III
009	27.08	13.73	16.64	18.22	III
025	5.46	2.69	3.22	3.49	III
028	4.55	2.23	2.68	2.90	III
050	3.29	1.62	1.94	2.10	III
051	3.35	1.65	1.98	2.14	III
055	4.90	2.41	2.89	3.13	III
059	4.01	1.97	2.37	2.56	III
101	2.90	1.42	1.75	1.90	III
103	1.53	0.75	0.92	1.00	II
104	3.89	1.90	2.35	2.54	II
105	4.17	2.04	2.53	2.73	III
106	6.44	3.15	3.90	4.22	II
107	3.86	1.89	2.34	2.52	II
108	4.38	2.15	2.65	2.87	II
109	5.42	2.65	3.28	3.55	III
110	3.73	1.82	2.26	2.44	II
111	4.54	2.22	2.75	2.97	II
112	9.83	4.81	5.95	6.43	II
113	2.35	1.15	1.42	1.54	II
114	10.21	5.00	6.18	6.68	III
115	2.06	1.01	1.25	1.35	II
119	6.60	3.23	3.99	4.32	II
130	5.03	2.46	3.04	3.29	III
132	2.58	1.26	1.56	1.69	II
134	4.23	2.07	2.56	2.77	II
135	3.17	1.55	1.92	2.07	II
136	2.73	1.33	1.65	1.78	II
139	4.02	1.97	2.43	2.63	II
141	4.90	2.40	2.97	3.20	II
142	2.48	1.22	1.50	1.63	II
161	3.31	1.62	2.01	2.17	II
163	3.60	1.76	2.18	2.35	II
165	4.99	2.44	3.02	3.26	II
166	2.88	1.41	1.74	1.88	II
185	3.89	1.90	2.35	2.54	II
187	3.86	1.89	2.34	2.52	II
189	2.35	1.15	1.42	1.54	II
191	3.31	1.62	2.01	2.17	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
201	4.25	2.08	2.57	2.78	II
204	3.52	1.72	2.13	2.30	II
205	3.05	1.49	1.85	2.00	II
221	2.92	1.43	1.77	1.91	II
222	4.05	1.98	2.45	2.65	II
225	4.13	2.02	2.50	2.70	II
227	3.80	1.86	2.30	2.48	II
255	3.22	1.58	1.95	2.11	II
257	4.69	2.29	2.84	3.07	II
261	4.29	2.10	2.60	2.81	II
263	4.18	2.05	2.53	2.74	II
265	4.22	2.07	2.56	2.76	II
275	2.92	1.43	1.77	1.91	II
276	4.05	1.98	2.45	2.65	II
281	3.02	1.48	1.83	1.98	II
282	5.82	2.85	3.52	3.81	III
291	3.22	1.58	1.95	2.11	II
297	3.02	1.48	1.83	1.98	II
301	7.79	3.81	4.71	5.09	III
305	5.88	2.88	3.56	3.85	II
306	4.63	2.26	2.80	3.03	II
311	4.19	2.05	2.54	2.74	II
319	4.31	2.11	2.61	2.82	II
323	2.87	1.40	1.74	1.88	II
327	3.30	1.62	2.00	2.16	II
402	5.93	2.90	3.59	3.88	III
403	3.53	1.73	2.13	2.31	II
404	4.47	2.19	2.71	2.93	III
406	4.68	2.29	2.83	3.06	III
407	4.12	2.02	2.49	2.70	II
411	5.88	2.88	3.56	3.85	III
413	6.26	3.07	3.79	4.10	III
415	4.78	2.34	2.89	3.13	III
416	9.96	4.87	6.03	6.52	II
421	7.58	3.71	4.59	4.96	III
425	8.18	4.00	4.95	5.35	III
427	4.28	2.10	2.59	2.80	III
429	5.44	2.66	3.30	3.56	III
431	7.54	3.69	4.56	4.93	II
433	4.39	2.15	2.66	2.87	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
435	5.67	2.77	3.43	3.71	II
441	1.90	0.93	1.15	1.24	II
445	3.52 a	1.72	2.13	2.30	II
447	5.54 b	2.71	3.35	3.62	III
449	4.00	1.96	2.42	2.62	II
451	5.19	2.54	3.14	3.40	II
454	4.24	2.08	2.57	2.78	II
456	4.29	2.10	2.60	2.81	II
457	3.86	1.89	2.34	2.52	II
458	3.03	1.48	1.83	1.98	II
459	1.75	0.86	1.06	1.14	I
461	3.75	1.83	2.27	2.45	II
463	2.32	1.14	1.41	1.52	II
465	3.54	1.73	2.14	2.31	III
467	3.71	1.81	2.24	2.43	II
471	2.35	1.15	1.42	1.54	II
472	2.01	0.98	1.22	1.31	II
473	2.72	1.33	1.64	1.78	II
474	0.96	0.47	0.58	0.63	II
475	3.06	1.50	1.85	2.00	III
476	1.65	0.81	1.00	1.08	II
477	3.33	1.63	2.02	2.18	II
483	1.55	0.76	0.94	1.01	II
485	1.81	0.88	1.09	1.18	II
486	3.34	1.64	2.02	2.19	II
487	2.16	1.06	1.31	1.41	II
488	1.52	0.74	0.92	0.99	II
489	1.20	0.59	0.73	0.79	II
491	3.53	1.73	2.13	2.31	II
493	3.52	1.72	2.13	2.30	II
495	5.19	2.54	3.14	3.40	II
497	2.01	0.98	1.22	1.31	II
499	3.06	1.50	1.85	2.00	III
501	3.72	1.82	2.25	2.43	III
502	4.26	2.09	2.58	2.79	I
506	2.64	1.29	1.60	1.72	II
507	4.18	2.05	2.53	2.74	III
509	6.77	3.31	4.10	4.43	III
511	6.94	3.40	4.20	4.54	III
512	4.10	2.01	2.48	2.68	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.33 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.21 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2003 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
513	4.32 c	2.12	2.62	2.83	II
514	6.93	3.39	4.19	4.53	III
535	3.85	1.88	2.33	2.52	II
536	6.15	3.01	3.72	4.02	II
544	11.14	5.45	6.74	7.29	III
551	3.85	1.88	2.33	2.52	IV
553	1.18	0.58	0.72	0.77	III
555	0.95	0.46	0.57	0.62	II
563	3.06	1.50	1.85	2.00	II
571	3.04	1.49	1.84	1.99	II
573	3.98	1.95	2.41	2.60	III
581	2.62	1.28	1.58	1.71	III
587	3.06	1.50	1.85	2.00	II
601	8.54	4.11	4.93	5.34	III
602	4.70	2.24	2.69	2.92	III
603	7.01	3.27	3.92	4.25	III
605	8.17	3.91	4.69	5.09	III
606	12.51	5.97	7.17	7.77	III
607	9.44	4.59	5.51	5.96	III
608	6.25	2.98	3.58	3.88	III
609	5.53	2.67	3.20	3.47	III
611	11.72	5.55	6.67	7.22	III
615 d	13.51	6.44	7.73	8.37	IV
0152	1.45				IV
617	6.03	2.88	3.46	3.74	III
645	7.62	3.59	4.31	4.67	III
646	5.47	2.61	3.13	3.40	III
647	8.83	4.25	5.11	5.53	II
648	6.08	2.90	3.48	3.77	III
649	3.12	1.43	1.72	1.87	III
651	8.58	4.09	4.91	5.32	III
652	9.27	4.53	5.44	5.89	III
653	8.15	3.87	4.64	5.03	III
654	9.43	4.43	5.31	5.76	III
655	18.68	8.58	10.30	11.15	IV

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

0152 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

c OD: \$0.31 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$1.27 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
656	8.73	4.17	5.01	5.43	III
657	11.52	5.52	6.63	7.18	IV
658	9.76	4.60	5.52	5.98	III
659	18.09	8.59	10.31	11.17	III
660	2.38	1.15	1.38	1.49	III
661	4.52	2.09	2.51	2.72	III
662	3.86	1.90	2.28	2.47	II
663	5.02	2.38	2.86	3.10	III
664	4.28	2.02	2.42	2.63	III
665	9.12	4.39	5.27	5.71	III
666	6.23	2.97	3.57	3.87	III
667	2.36	1.13	1.35	1.47	III
668	5.75	2.71	3.25	3.52	II
669	7.54	3.61	4.33	4.69	III
670	5.58	2.66	3.19	3.45	III
673	5.86	2.81	3.37	3.65	III
674	5.64	2.74	3.29	3.56	III
675	5.36	2.58	3.09	3.35	III
676	5.18	2.47	2.96	3.21	III
677	7.41	3.54	4.25	4.61	III
679	11.94	5.70	6.85	7.42	III
681	5.52	2.66	3.19	3.45	III
682	18.02	8.66	10.40	11.26	III
691	5.53	2.67	3.20	3.47	III
693	8.58	4.09	4.91	5.32	III
695	4.52	2.09	2.51	2.72	III
709	2.42	1.19	1.43	1.55	III
716	3.67	1.80	2.16	2.34	III
718	3.58	1.76	2.11	2.29	III
721	12.06	5.90	7.30	7.89	III
744	1.74	0.85	1.05	1.14	II
751	1.37	0.67	0.83	0.90	III
752	0.78	0.38	0.47	0.51	III
753	3.17	1.55	1.92	2.07	III
755	1.26	0.62	0.76	0.83	III
757	1.54	0.75	0.93	1.00	III
759	5.97	2.92	3.61	3.91	III
801	7.38	3.74	4.54	4.97	II
803	18.13	9.19	11.14	12.20	III
804	3.25	1.65	2.00	2.19	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
805	5.29	2.68	3.25	3.56	III
806	12.03	6.10	7.39	8.09	III
807	6.63	3.34	4.05	4.43	III
808	7.13	3.62	4.38	4.80	III
809	5.25	2.66	3.23	3.53	III
810	6.22	3.15	3.82	4.19	III
0162	1.27				III
811	8.38	4.25	5.15	5.64	III
812	6.87	3.48	4.22	4.62	III
813	7.21	3.66	4.43	4.85	II
814	4.14	2.10	2.54	2.79	II
815	4.03	2.04	2.48	2.71	III
816	2.94	1.49	1.81	1.98	II
817	7.24	3.67	4.45	4.87	III
818	3.09	1.57	1.90	2.08	III
819	0.65	0.33	0.40	0.43	III
821	6.86	3.48	4.21	4.61	III
825	4.45	2.26	2.74	3.00	II
855	6.41	3.25	3.94	4.32	III
857	8.80	4.46	5.40	5.92	III
858	8.12	4.12	4.99	5.46	III
859	9.78	4.96	6.01	6.58	III
860	9.64	4.89	5.92	6.48	III
861	6.64	3.36	4.08	4.46	III
862	8.82	4.47	5.42	5.93	II
865	5.23	2.65	3.21	3.52	II
867	7.21	3.66	4.43	4.85	II
877	2.25	1.14	1.38	1.52	II
879	3.54	1.79	2.17	2.38	II
880	5.42	2.75	3.33	3.65	II
881	3.57	1.81	2.19	2.40	II
882	6.66	3.37	4.09	4.48	II
883	2.16	1.10	1.33	1.45	II
884	1.11	0.56	0.68	0.75	II
885	3.79	1.92	2.33	2.55	II
886	2.62	1.33	1.61	1.76	II
887	1.13	0.57	0.69	0.76	II
889	0.29	0.15	0.18	0.20	II
890	0.48	0.25	0.30	0.33	II
891	1.19	0.60	0.73	0.80	II
892	0.99	0.50	0.61	0.67	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
893	0.70	0.35	0.43	0.47	II
894	1.35	0.69	0.83	0.91	II
895	0.64	0.32	0.39	0.43	II
896	2.71	1.37	1.66	1.82	II
897	2.15	1.09	1.32	1.45	II
898	3.42	1.74	2.10	2.30	II
899	2.00	1.01	1.23	1.35	II
903	0.42	0.22	0.26	0.29	II
907	6.59	3.34	4.05	4.43	II
910	11.33	5.75	6.96	7.63	II
911	7.01	3.55	4.31	4.72	II
914	2.25	1.14	1.38	1.52	II
915	4.33	2.20	2.66	2.92	II
916	2.31	1.17	1.42	1.56	II
917	2.81	1.42	1.72	1.89	II
918	3.49	1.77	2.15	2.35	II
919	2.25	1.14	1.38	1.52	II
920	0.77	0.39	0.47	0.52	II
922	5.07	2.57	3.11	3.41	II
923	3.54	1.79	2.17	2.38	II
924	5.00	2.53	3.07	3.36	II
925	2.57	1.30	1.58	1.73	II
926	3.57	1.81	2.19	2.40	II
927	1.36	0.69	0.84	0.92	II
928	2.16	1.10	1.33	1.45	II
929	6.20	3.14	3.81	4.17	II
932	1.19	0.60	0.73	0.80	II
933	5.77	2.92	3.54	3.88	II
934	3.02	1.53	1.86	2.03	II
935	1.60	0.81	0.98	1.07	II
936	0.39	0.20	0.24	0.27	II
937	16.36	8.30	10.05	11.01	II
939	5.58	2.83	3.43	3.75	III
940	6.58	3.33	4.04	4.42	II
941	2.85	1.44	1.75	1.92	II
942	4.12	2.09	2.53	2.77	II
943	6.99	3.54	4.29	4.70	II
944	2.51	1.27	1.54	1.69	II
945	3.08	1.56	1.89	2.07	II
946	4.59	2.32	2.82	3.09	II
947	6.82	3.46	4.19	4.59	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
948	2.42	1.23	1.49	1.63	II
949	1.06	0.54	0.65	0.71	II
951	0.65	0.33	0.40	0.43	III
952	1.05	0.53	0.65	0.71	III
953	0.29	0.15	0.18	0.20	II
954	3.35	1.70	2.06	2.26	IV
955	0.64	0.32	0.39	0.43	III
956	0.26	0.13	0.16	0.18	III
957	0.44	0.23	0.27	0.30	III
958	2.04	1.03	1.25	1.37	III
959	2.08	1.05	1.28	1.40	II
960	4.97	2.52	3.05	3.34	II
961	1.24	0.63	0.76	0.84	III
962	0.14	0.07	0.09	0.10	III
963	0.51	0.26	0.31	0.34	II
964	2.74	1.39	1.68	1.84	II
965	0.64	0.32	0.39	0.43	II
966	3.28	1.66	2.02	2.21	III
967	1.83	0.93	1.12	1.23	III
968	1.66	0.84	1.02	1.11	II
969	2.76	1.40	1.69	1.86	III
970	8.18	4.15	5.03	5.50	II
971	5.43	2.76	3.34	3.66	II
973	3.64	1.84	2.23	2.45	II
974	3.31	1.68	2.04	2.23	II
975	2.41	1.22	1.48	1.62	II
976	1.60	0.81	0.98	1.07	II
977	0.99	0.50	0.61	0.67	I
978	3.43	1.74	2.11	2.31	III
979	5.30	2.69	3.26	3.57	II
980	5.71	2.89	3.51	3.84	III
982	3.76 e				III
983	7.93	4.02	4.87	5.33	II
984	0.35	0.18	0.22	0.24	III
985	4.09	2.05	2.49	2.73	III
986	1.56	0.79	0.96	1.05	II
987	1.20	0.61	0.74	0.81	II
988	0.38	0.19	0.24	0.26	II
992	5.25	2.66	3.23	3.53	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.
Not subject to Experience or Retrospective Rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2003 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
993	2,031.92 f	866.03	1,049.35	1,149.29	III
994	g	h	h	h	IV
995	8.94	4.53	5.49	6.01	III
996	1,708.21 ii	866.03	1,049.35	1,149.29	IV
997	0.99	0.50	0.61	0.67	II
999	5.51	2.79	3.38	3.70	II
0006	4.35	2.21	2.67	2.93	II
0008	2.60	1.32	1.59	1.75	II
0011	3.77	1.91	2.31	2.53	II
0012	6.06	3.07	3.72	4.08	II
0013	6.38	3.24	3.92	4.30	II
0016	3.86	1.96	2.37	2.60	II
0034	5.67	2.87	3.48	3.81	II
0036	5.45	2.77	3.35	3.67	II
0083	6.47	3.28	3.98	4.36	III
0170	3.11	1.58	1.91	2.09	II
4771	5.40	2.65	3.27	3.54	IV
0771	1.44				IV
4775	4.37	2.14	2.65	2.86	IV
0775	0.71				IV
4777	11.34	5.75	6.97	7.63	III
7405	1.75	0.89	1.07	1.18	III
7445	0.37				IV
7413	1.93	0.98	1.19	1.30	IV
7453	0.40				IV
7421 j	2.33	1.18	1.43	1.57	III
7424	5.51	2.79	3.38	3.70	IV
7428	3.33	1.69	2.05	2.24	II
9108 k	76.83				I

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

f Per ambulance corps.

g See appropriate page of Section 2, proposed effective 4/1/03.

h Apply the following percentages (A-1 = 46.84%, A-2 = 56.76%, A-3 = 62.16%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

j Code 9108 may also apply.

k Not subject to experience rating

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2003 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
Per Capita					
0901	17.62	8.93	10.82	11.85	I
0902	1.61	0.81	0.99	1.08	I
0908	82.72	41.94	50.81	55.65	I
0909	71.55	36.27	43.95	48.14	II
0912	265.31	134.51	162.98	178.50	II
0913	343.27	174.03	210.87	230.96	II
A Rated					
9985	A	A	A	A	
0133	A	A	A	A	

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS
Approved Effective Date: April 1, 2003

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,217	6,501 to 7,000	5,084
301 to 500	1,495	7,001 to 7,500	5,269
501 to 700	1,739	7,501 to 8,000	5,453
701 to 1,000	2,008	8,001 to 8,500	5,631
1,001 to 1,500	2,362	8,501 to 9,000	5,806
1,501 to 2,000	2,744	9,001 to 9,500	5,976
2,001 to 2,500	3,070	9,501 to 10,000	6,141
2,501 to 3,000	3,359	10,001 to 15,000	7,048
3,001 to 3,500	3,613	15,001 to 20,000	8,616
3,501 to 4,000	3,853	20,001 to 25,000	10,159
4,001 to 4,500	4,077	25,001 to 30,000	11,683
4,501 to 5,000	4,290	30,001 to 35,000	13,182
5,001 to 5,500	4,499	35,001 to 40,000	14,664
5,501 to 6,000	4,697	40,001 to 45,000	16,119
6,001 to 6,500	4,893	45,001 to 50,000	17,549
		For each additional 5,000 population.....	1,435

PENNSYLVANIA COMPENSATION RATING BUREAU
 Effective April 1, 2003
 Excess Loss Factors

Per Accident Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.715	0.720	0.796	0.847
\$15,000	0.658	0.663	0.753	0.813
\$20,000	0.614	0.620	0.718	0.784
\$25,000	0.576	0.587	0.688	0.757
\$30,000	0.543	0.556	0.660	0.731
\$35,000	0.514	0.526	0.635	0.706
\$40,000	0.485	0.501	0.611	0.683
\$50,000	0.442	0.459	0.571	0.642
\$75,000	0.355	0.374	0.488	0.565
\$100,000	0.297	0.314	0.423	0.501
\$125,000	0.252	0.272	0.375	0.453
\$150,000	0.219	0.240	0.337	0.410
\$175,000	0.193	0.212	0.300	0.374
\$200,000	0.172	0.188	0.273	0.343
\$225,000	0.155	0.170	0.248	0.314
\$250,000	0.141	0.155	0.227	0.289
\$275,000	0.127	0.141	0.209	0.266
\$300,000	0.118	0.131	0.195	0.251
\$325,000	0.109	0.122	0.182	0.237
\$350,000	0.103	0.114	0.172	0.224
\$375,000	0.097	0.108	0.162	0.213
\$400,000	0.092	0.102	0.154	0.203
\$425,000	0.088	0.097	0.146	0.194
\$450,000	0.084	0.093	0.140	0.186
\$475,000	0.081	0.089	0.134	0.179
\$500,000	0.078	0.086	0.130	0.173
\$600,000	0.069	0.076	0.115	0.154
\$700,000	0.064	0.070	0.105	0.141
\$800,000	0.059	0.065	0.097	0.131
\$900,000	0.055	0.061	0.090	0.123
\$1,000,000	0.0521	0.0576	0.0860	0.1171
\$2,000,000	0.0316	0.0345	0.0510	0.0665
\$3,000,000	0.0240	0.0262	0.0376	0.0486
\$4,000,000	0.0200	0.0216	0.0304	0.0388
\$5,000,000	0.0173	0.0191	0.0261	0.0332
\$6,000,000	0.0151	0.0172	0.0235	0.0293
\$7,000,000	0.0135	0.0154	0.0210	0.0260
\$8,000,000	0.0122	0.0138	0.0195	0.0237
\$9,000,000	0.0113	0.0125	0.0182	0.0218
\$10,000,000	0.0105	0.0114	0.0171	0.0203

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUES
 EFFECTIVE APRIL 1, 2003

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group			
	I	II	III	IV
\$ 1,000	7.5%	7.3%	3.5%	1.4%
\$ 5,000	21.9%	21.8%	15.8%	12.4%
\$ 10,000	29.8%	29.4%	21.1%	16.9%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	Factor
I	1.012
II	0.881
III	0.687
IV	0.527

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

First Adjustment	RDF =	0.4037
Second Adjustment	RDF =	0.2757
Third Adjustment	RDF =	0.1968

EMPLOYER ASSESSMENT FACTOR

0.0280