



Pennsylvania Compensation Rating Bureau

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February 13, 2008

BUREAU CIRCULAR NO. 1542

To All Members of the Bureau:

Re: **APRIL 1, 2008 LOSS COST REVISION APPROVAL**

By action dated February 12, 2008 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, 2008**.

The approved loss costs are consistent with the overall loss cost indication submitted under Proposal C-353, calling for an overall average decrease of 10.22 percent from existing loss costs.

For reference purposes a complete table of approved loss costs and expected loss factors has been attached to this circular. In addition, copies of this circular and the accompanying tables will be 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, 2008.

In addition to loss costs and expected loss factors the following rating values, as included in Proposal C-353 and approved by the Insurance Commissioner effective April 1, 2008, 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 (0.0226)
- Retrospective rating plan expected loss ranges

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2008 are of note:

- ***Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:***
 - o Executive officers maximum weekly payroll - revised from \$1,850 to \$1,950 per week
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$37,250 to \$38,950 per annum
 - o Salaried police or firefighters - minimum payroll revised from \$3,700 to \$3,900 per year

Manual revisions reflecting approval of Proposal C-353 with respect to rating values and rules effective April 1, 2008 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2008 Loss Cost Filing may be directed to me at Extension 4413 or wisecarver@pcrb.com or to Michael Doyle, Chief Actuary, at Extension 4480 or mdoyle@pcrb.com.

Timothy L. Wisecarver
President

Attachment
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Remember to visit our web site at www.pcrb.com for more information about this and other topics.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2008 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	17.38	8.57	11.14	12.55	III
007	5.31	2.62	3.41	3.84	III
009	27.26	13.43	17.47	19.68	III
015	17.68	8.71	11.33	12.76	III
025	4.22	1.93	2.48	2.84	III
028	3.79	1.74	2.23	2.55	III
050	2.62	1.20	1.54	1.76	III
051	3.34	1.53	1.96	2.24	III
055	4.46	2.04	2.62	3.00	III
059	4.41	2.02	2.59	2.96	III
101	2.93	1.45	1.88	2.15	III
103	1.35	0.67	0.86	0.99	II
104	3.11	1.54	1.99	2.29	II
105	4.09	2.03	2.62	3.00	III
106	4.77	2.36	3.05	3.50	II
107	2.63	1.30	1.68	1.93	II
108	3.92	1.95	2.51	2.88	II
109	5.02	2.49	3.21	3.68	III
110	3.56	1.77	2.28	2.61	II
111	4.10	2.03	2.62	3.01	II
112	9.67	4.79	6.19	7.09	II
113	2.37	1.18	1.52	1.74	II
114	8.09	4.01	5.18	5.94	III
115	1.97	0.98	1.26	1.44	II
119	5.21	2.59	3.34	3.83	II
130	5.42	2.69	3.47	3.97	III
132	2.15	1.07	1.38	1.58	II
134	3.70	1.84	2.37	2.72	II
135	2.95	1.46	1.89	2.17	II
136	2.55	1.26	1.63	1.87	II
139	4.06	2.01	2.60	2.98	II
141	4.01	1.99	2.56	2.94	II
142	2.04	1.01	1.30	1.50	II
161	2.51	1.24	1.60	1.84	II
163	3.41	1.69	2.18	2.50	II
165	4.63	2.30	2.97	3.40	II
166	2.95	1.46	1.89	2.17	II
185	3.98	1.97	2.54	2.92	II
187	3.36	1.67	2.15	2.46	II
189	3.08	1.53	1.97	2.26	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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
191	3.31	1.64	2.12	2.43	II
201	3.97	1.97	2.54	2.91	II
204	2.65	1.31	1.69	1.94	II
205	3.11	1.54	1.99	2.29	II
221	2.00	0.99	1.28	1.47	II
222	3.22	1.59	2.06	2.36	II
225	3.18	1.58	2.04	2.34	II
227	4.13	2.05	2.64	3.03	II
255	2.85	1.41	1.82	2.09	II
257	3.13	1.55	2.01	2.30	II
261	3.61	1.79	2.31	2.65	II
263	3.26	1.61	2.08	2.39	II
265	3.16	1.57	2.03	2.32	II
275	2.63	1.30	1.68	1.93	II
276	4.09	2.03	2.62	3.00	II
281	2.42	1.20	1.55	1.78	II
282	4.93	2.45	3.15	3.62	III
285	2.62	1.30	1.67	1.92	II
287	4.01	1.99	2.56	2.94	II
291	3.56	1.77	2.28	2.61	II
297	3.12	1.55	2.00	2.29	II
301	5.86	2.91	3.75	4.30	III
305	4.59	2.28	2.94	3.37	II
306	4.08	2.02	2.61	2.99	II
311	2.96	1.47	1.90	2.17	II
319	3.63	1.80	2.32	2.66	II
323	2.67	1.32	1.71	1.96	I
327	3.52	1.75	2.25	2.58	II
402	5.51	2.73	3.52	4.04	III
403	2.92	1.45	1.87	2.14	II
404	4.63	2.30	2.97	3.40	III
406	4.82	2.39	3.08	3.54	III
407	4.09	2.03	2.62	3.00	II
411	5.42	2.69	3.47	3.97	III
413	5.74	2.85	3.67	4.21	III
415	3.50	1.74	2.24	2.57	III
416	6.58	3.27	4.21	4.83	II
421	6.09	3.02	3.89	4.47	III
425	8.10	4.02	5.19	5.95	III
427	4.02	1.99	2.57	2.95	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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
429	5.07	2.52	3.25	3.72	III
431	6.38	3.16	4.08	4.68	II
433	3.66	1.82	2.34	2.69	II
435	4.73	2.34	3.02	3.47	II
441	1.36	0.67	0.87	1.00	II
442	2.80	1.39	1.79	2.05	II
443	2.80	1.39	1.79	2.05	II
445	2.80 a	1.39	1.79	2.05	II
446	1.86	0.92	1.19	1.36	II
447	4.74 b	2.35	3.03	3.48	III
449	3.26	1.61	2.08	2.39	II
451	3.83	1.90	2.45	2.81	II
454	3.87	1.92	2.48	2.84	II
456	3.79	1.88	2.43	2.78	II
457	3.54	1.76	2.27	2.60	II
458	2.35	1.17	1.51	1.73	II
459	1.38	0.68	0.88	1.01	II
461	2.94	1.46	1.88	2.16	II
463	2.22	1.10	1.42	1.63	II
465	2.86	1.42	1.83	2.10	III
467	3.51	1.74	2.25	2.58	II
471	1.34	0.66	0.86	0.98	II
472	1.21	0.60	0.77	0.89	II
473	2.79	1.38	1.79	2.05	II
474	0.62	0.31	0.40	0.45	II
475	2.85	1.41	1.82	2.09	III
476	1.35	0.67	0.86	0.99	II
477	2.55	1.26	1.63	1.87	II
483	1.24	0.61	0.79	0.91	II
485	1.54	0.76	0.99	1.13	II
486	1.87	0.93	1.19	1.37	II
487	1.34	0.66	0.86	0.98	II
488	1.21	0.60	0.77	0.89	II
489	1.71	0.85	1.10	1.26	II
491	3.72	1.85	2.38	2.73	II
493	3.61	1.79	2.31	2.65	II
495	4.90	2.43	3.14	3.59	II
497	1.54	0.76	0.99	1.13	II
499	3.67	1.82	2.35	2.69	III
501	3.08	1.53	1.97	2.26	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: \$0.20 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.14 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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
502	3.65	1.81	2.34	2.68	II
506	1.99	0.99	1.27	1.46	II
507	3.35	1.66	2.14	2.46	III
509	6.08	3.01	3.89	4.46	III
511	5.70	2.83	3.65	4.18	III
512	5.50	2.73	3.52	4.03	III
513	3.24 ^c	1.60	2.07	2.37	I
514	5.05	2.51	3.23	3.71	III
535	3.04	1.51	1.95	2.23	II
536	5.25	2.61	3.36	3.86	II
544	8.70	4.32	5.57	6.39	III
551	1.77	0.88	1.14	1.30	III
553	1.29	0.64	0.82	0.95	III
555	0.74	0.37	0.47	0.54	II
563	2.34	1.16	1.50	1.72	II
571	2.80	1.39	1.79	2.05	II
573	3.77	1.87	2.41	2.77	III
581	2.20	1.09	1.41	1.62	III
587	2.95	1.46	1.89	2.17	II
601	7.45	3.34	4.28	4.90	III
602	4.99	2.22	2.84	3.26	IV
603	5.74	2.50	3.20	3.67	IV
605	7.17	3.19	4.09	4.69	III
606	11.57	5.14	6.59	7.55	III
607	8.22	3.72	4.77	5.47	III
608	6.54	2.89	3.71	4.25	IV
609	5.17	2.32	2.97	3.40	IV
611	9.86	4.36	5.59	6.40	IV
615 ^d	11.79	5.23	6.71	7.68	IV
0152	1.27				IV
617	5.65	2.52	3.24	3.71	IV
645	6.60	2.83	3.63	4.16	IV
646	5.37	2.35	3.02	3.46	III
647	6.93	3.14	4.03	4.61	II
648	5.69	2.53	3.25	3.72	III
649	2.97	1.25	1.61	1.84	III
651	7.11	3.16	4.05	4.63	IV
652	8.24	3.75	4.81	5.51	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.

 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: \$0.22 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$1.13 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
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
653	7.64	3.36	4.31	4.93	III
654	8.88	3.88	4.98	5.70	IV
655	13.32	5.95	7.62	8.73	IV
656	7.20	3.23	4.14	4.74	IV
657	8.81	3.93	5.03	5.77	IV
658	8.94	3.88	4.97	5.70	III
659	17.14	7.64	9.79	11.22	IV
660	2.08	0.93	1.20	1.37	III
661	3.72	1.59	2.03	2.33	III
662	4.97	2.26	2.90	3.33	II
663	4.58	2.01	2.58	2.96	III
664	4.24	1.84	2.36	2.71	III
665	8.32	3.73	4.78	5.48	IV
666	6.18	2.70	3.46	3.96	III
667	1.93	0.86	1.10	1.26	III
668	5.01	2.20	2.83	3.24	II
669	7.17	3.15	4.04	4.63	IV
670	5.01	2.16	2.77	3.17	III
673	5.23	2.39	3.06	3.50	III
674	4.74	2.17	2.78	3.18	III
675	4.75	2.13	2.73	3.13	IV
676	4.90	2.12	2.72	3.11	IV
677	4.55	2.03	2.60	2.98	III
679	8.59	3.82	4.90	5.61	III
681	4.81	2.16	2.77	3.17	III
682	13.69	6.14	7.87	9.01	III
691	6.40	2.85	3.65	4.19	IV
693	8.72	3.89	4.99	5.71	IV
695	4.40	1.96	2.52	2.88	III
709	2.06	0.94	1.21	1.38	III
716	2.93	1.34	1.72	1.97	III
718	3.04	1.39	1.79	2.04	III
721	10.59	5.25	6.78	7.77	IV
744	1.68	0.84	1.08	1.24	II
751	2.42	1.20	1.55	1.78	III
752	0.94	0.47	0.60	0.69	III
753	3.12	1.55	2.00	2.29	III
755	0.96	0.48	0.62	0.71	III
757	1.84	0.91	1.17	1.35	III
759	4.68	2.32	2.99	3.43	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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
801	6.78	3.34	4.35	4.90	II
803	18.95	9.34	12.14	13.68	III
804	3.29	1.62	2.11	2.37	III
805	5.03	2.48	3.22	3.63	III
806	10.97	5.41	7.03	7.92	III
807	5.44	2.66	3.46	3.90	III
808	6.57	3.24	4.21	4.75	III
809	4.93	2.43	3.16	3.56	III
810	5.88	2.90	3.77	4.25	III
0162	1.13				III
811	7.82	3.85	5.01	5.65	III
812	6.20	3.05	3.97	4.47	III
813	5.42	2.67	3.47	3.91	II
814	3.64	1.79	2.33	2.63	II
815	3.61	1.78	2.31	2.61	III
816	2.15	1.06	1.38	1.55	II
817	7.16	3.53	4.59	5.17	III
818	2.87	1.41	1.84	2.07	III
819	0.67	0.33	0.43	0.48	III
820	2.91	1.43	1.87	2.10	III
821	6.44	3.17	4.13	4.65	III
825	3.35	1.65	2.15	2.42	II
855	5.02	2.47	3.22	3.62	III
857	7.53	3.71	4.82	5.43	III
858	7.89	3.89	5.06	5.70	III
859	8.88	4.38	5.69	6.41	III
860	8.86	4.37	5.68	6.40	III
861	8.05	3.97	5.16	5.81	III
862	8.20	4.04	5.26	5.92	II
863	6.67	3.29	4.28	4.82	II
865	3.54	1.74	2.27	2.56	II
867	6.77	3.34	4.34	4.89	II
877	2.85	1.40	1.83	2.06	I
879	4.19	2.06	2.68	3.02	II
880	4.74	2.33	3.04	3.42	II
881	3.92	1.93	2.52	2.83	II
882	7.45	3.67	4.78	5.38	II
883	2.63	1.29	1.68	1.90	II
884	0.86	0.42	0.55	0.62	II
885	3.17	1.56	2.03	2.29	II
886	2.53	1.24	1.62	1.82	II
887	0.77	0.38	0.49	0.56	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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
889	0.45	0.22	0.29	0.32	II
890	0.61	0.30	0.39	0.44	II
891	0.90	0.44	0.58	0.65	II
892	0.89	0.44	0.57	0.64	II
893	0.72	0.35	0.46	0.52	II
894	1.20	0.59	0.77	0.86	II
895	0.68	0.33	0.44	0.49	II
896	2.33	1.15	1.50	1.68	II
897	1.72	0.85	1.11	1.24	I
898	2.01	0.99	1.29	1.45	II
899	1.58	0.78	1.01	1.14	II
903	0.54	0.26	0.34	0.39	III
904	1.61	0.79	1.03	1.16	III
907	5.24	2.58	3.36	3.79	II
910	8.25	4.06	5.29	5.95	II
911	5.43	2.67	3.48	3.92	II
914	2.21	1.09	1.42	1.60	I
915	3.47	1.71	2.22	2.50	II
916	1.89	0.93	1.21	1.36	II
917	2.13	1.05	1.37	1.54	I
918	3.05	1.50	1.96	2.20	II
919	2.00	0.98	1.28	1.44	II
920	0.52	0.25	0.33	0.37	II
921	5.74	2.83	3.68	4.14	II
922	3.99	1.96	2.55	2.88	II
923	3.22	1.58	2.06	2.32	II
924	4.01	1.97	2.57	2.89	II
925	2.32	1.14	1.49	1.68	II
926	3.08	1.52	1.98	2.23	II
927	0.96	0.47	0.62	0.70	II
928	2.03	1.00	1.30	1.46	II
929	5.19	2.56	3.33	3.75	II
932	1.03	0.51	0.66	0.75	II
933	5.93	2.92	3.80	4.28	II
934	3.09	1.52	1.98	2.23	II
935	1.75	0.86	1.12	1.27	II
936	0.40	0.19	0.25	0.29	II
937	10.98	5.41	7.04	7.93	II
939	5.29	2.61	3.39	3.82	III
940	4.62	2.28	2.96	3.34	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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
941	2.26	1.11	1.45	1.63	II
942	3.35	1.65	2.15	2.42	II
943	5.34	2.63	3.43	3.86	II
944	1.99	0.98	1.27	1.44	II
945	2.41	1.19	1.55	1.74	I
946	2.78	1.37	1.78	2.01	II
947	4.39	2.16	2.81	3.17	II
948	1.99	0.98	1.27	1.44	II
949	1.04	0.51	0.67	0.75	II
951	0.52	0.25	0.33	0.37	III
952	0.90	0.44	0.58	0.65	III
953	0.29	0.14	0.19	0.21	II
954	2.65	1.30	1.70	1.91	III
955	0.58	0.28	0.37	0.42	III
956	0.16	0.08	0.10	0.12	III
957	0.38	0.18	0.24	0.27	III
958	1.55	0.76	0.99	1.12	III
959	1.56	0.77	1.00	1.13	II
960	3.86	1.90	2.48	2.79	II
961	0.97	0.48	0.62	0.70	III
962	0.09	0.04	0.06	0.07	III
963	0.55	0.27	0.35	0.40	II
964	1.99	0.98	1.27	1.44	I
965	0.53	0.26	0.34	0.38	II
966	2.44	1.20	1.57	1.76	III
967	1.00	0.49	0.64	0.72	III
968	1.36	0.67	0.87	0.98	II
969	2.51	1.23	1.61	1.81	III
970	8.55	4.21	5.48	6.17	II
971	4.05	1.99	2.59	2.92	II
973	3.17	1.56	2.03	2.29	II
974	2.78	1.37	1.78	2.01	II
975	1.87	0.92	1.20	1.35	I
976	1.25	0.61	0.80	0.90	II
977	0.93	0.46	0.60	0.67	II
978	3.08	1.52	1.98	2.23	III
979	3.97	1.95	2.54	2.86	II
980	4.43	2.18	2.84	3.20	III
981	1.34	0.66	0.86	0.97	II
982	3.28 e				III
983	7.32	3.61	4.69	5.29	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.

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, 2008 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
984	0.25	0.12	0.16	0.18	II
985	3.70	1.80	2.35	2.64	III
986	1.24	0.61	0.79	0.89	II
987	1.03	0.51	0.66	0.75	II
988	0.27	0.13	0.18	0.20	II
992	4.93	2.43	3.16	3.56	III
993	1,181.39 f	465.75	605.82	682.42	III
994	g	h	h	h	IV
995	8.41	4.14	5.39	6.07	III
996	945.11 i	465.75	605.82	682.42	IV
997	1.09	0.53	0.70	0.78	II
999	4.95	2.44	3.17	3.57	II
0006	3.98	1.96	2.55	2.87	II
0008	2.18	1.07	1.40	1.57	II
0011	3.62	1.78	2.32	2.61	II
012	5.34	2.63	3.43	3.86	II
0013	4.98	2.45	3.19	3.60	II
0016	3.47	1.71	2.22	2.50	I
0034	5.05	2.49	3.24	3.65	II
0036	4.51	2.22	2.89	3.26	II
0083	5.44	2.68	3.48	3.93	III
0170	2.91	1.43	1.87	2.10	II
4771	3.17	1.57	2.03	2.33	IV
0771	0.79				
4775	3.17	1.57	2.03	2.33	IV
0775	0.79				
4777	9.59	4.73	6.15	6.93	III
7405	0.75	0.37	0.48	0.54	III
7445	0.16				IV
7413	1.28	0.63	0.82	0.92	IV
7453	0.27				IV
7421 j	1.55	0.76	0.99	1.12	III
7424	3.65	1.80	2.34	2.64	IV
7428	4.14	2.04	2.65	2.99	II
9108 k	77.14				I
9740 k	0.03				
9741 k	0.01				

* 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 4/1/08.

h Apply the following percentages (A-1 = 46.38%, A-2 = 60.33%, A-3 = 67.96%) 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, 2008 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	26.77	13.19	17.16	19.33	I
0902	1.52	0.75	0.98	1.10	I
0908	135.20	66.63	86.66	97.62	II
0909	71.59	35.28	45.89	51.69	II
0912	256.61	126.46	164.49	185.29	II
0913	434.11	213.93	278.26	313.45	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, 2008

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,855	6,501 to 7,000	7,750
301 to 500	2,278	7,001 to 7,500	8,032
501 to 700	2,650	7,501 to 8,000	8,313
701 to 1,000	3,062	8,001 to 8,500	8,584
1,001 to 1,500	3,601	8,501 to 9,000	8,850
1,501 to 2,000	4,183	9,001 to 9,500	9,109
2,001 to 2,500	4,680	9,501 to 10,000	9,361
2,501 to 3,000	5,120	10,001 to 15,000	10,743
3,001 to 3,500	5,508	15,001 to 20,000	13,134
3,501 to 4,000	5,874	20,001 to 25,000	15,485
4,001 to 4,500	6,214	25,001 to 30,000	17,808
4,501 to 5,000	6,540	30,001 to 35,000	20,095
5,001 to 5,500	6,858	35,001 to 40,000	22,351
5,501 to 6,000	7,159	40,001 to 45,000	24,570
6,001 to 6,500	7,459	45,001 to 50,000	26,749
		For each additional 5,000 population.....	2,188

PENNSYLVANIA COMPENSATION RATING BUREAU
 Effective April 1, 2008
 Excess Loss Factors

Per Accident Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.677	0.753	0.809	0.871
\$15,000	0.620	0.710	0.770	0.843
\$20,000	0.578	0.675	0.740	0.819
\$25,000	0.542	0.643	0.714	0.798
\$30,000	0.512	0.617	0.692	0.779
\$35,000	0.484	0.595	0.673	0.763
\$40,000	0.461	0.574	0.654	0.748
\$50,000	0.419	0.537	0.622	0.721
\$75,000	0.336	0.463	0.554	0.662
\$100,000	0.278	0.404	0.501	0.612
\$125,000	0.235	0.357	0.457	0.571
\$150,000	0.203	0.319	0.418	0.534
\$175,000	0.177	0.287	0.384	0.500
\$200,000	0.157	0.260	0.357	0.470
\$225,000	0.139	0.237	0.329	0.443
\$250,000	0.125	0.216	0.307	0.419
\$275,000	0.114	0.199	0.287	0.397
\$300,000	0.106	0.185	0.269	0.377
\$325,000	0.098	0.172	0.253	0.360
\$350,000	0.091	0.159	0.239	0.342
\$375,000	0.084	0.149	0.223	0.327
\$400,000	0.080	0.138	0.212	0.314
\$425,000	0.074	0.130	0.201	0.301
\$450,000	0.071	0.125	0.191	0.289
\$475,000	0.068	0.118	0.183	0.278
\$500,000	0.064	0.113	0.175	0.267
\$600,000	0.056	0.096	0.148	0.235
\$700,000	0.050	0.083	0.131	0.209
\$800,000	0.044	0.075	0.117	0.190
\$900,000	0.041	0.068	0.107	0.178
\$1,000,000	0.0374	0.0621	0.0984	0.1660
\$2,000,000	0.0220	0.0359	0.0585	0.1124
\$3,000,000	0.0159	0.0258	0.0424	0.0885
\$4,000,000	0.0119	0.0203	0.0331	0.0730
\$5,000,000	0.0093	0.0169	0.0272	0.0619
\$6,000,000	0.0077	0.0146	0.0230	0.0535
\$7,000,000	0.0065	0.0122	0.0202	0.0468
\$8,000,000	0.0057	0.0105	0.0180	0.0416
\$9,000,000	0.0053	0.0093	0.0164	0.0373
\$10,000,000	0.0048	0.0084	0.0152	0.0338

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUE
 EFFECTIVE APRIL 1, 2008

SMALL DEDUCTIBLE PROGRAM
Loss Elimination Ratios

Deductible Level	Hazard Group			
	I	II	III	IV
\$ 1,000	6.8%	5.3%	4.0%	2.8%
\$ 5,000	24.9%	18.5%	14.3%	9.2%
\$ 10,000	32.4%	24.4%	19.3%	12.9%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	Factor
I	1.496
II	1.086
III	0.872
IV	0.619

RETROSPECTIVE DEVELOPMENT FACTORS
(No Loss Limitation)

First Adjustment	RDF =	0.4508
Second Adjustment	RDF =	0.3130
Third Adjustment	RDF =	0.2314

EMPLOYER ASSESSMENT FACTOR

0.0226

ITEM R-1396—2007 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS

EXHIBIT 1

RETROSPECTIVE RATING PLAN MANUAL
2008 EXPECTED LOSS RANGES
EFFECTIVE JANUARY 1, 2008

Expected Loss Group	Range Rounded Values	Expected Loss Group	Range Rounded Values	Expected Loss Group	Range Rounded Values
95	985 — 1,537	65	82,577 — 89,187	35	1,029,916 — 1,156,359
94	1,538 — 2,276	64	89,188 — 96,327	34	1,156,360 — 1,298,329
93	2,277 — 3,006	63	96,328 — 104,038	33	1,298,330 — 1,480,488
92	3,007 — 3,974	62	104,039 — 112,366	32	1,480,489 — 1,701,726
91	3,975 — 5,169	61	112,367 — 121,361	31	1,701,727 — 1,956,028
90	5,170 — 6,243	60	121,362 — 131,102	30	1,956,029 — 2,248,333
89	6,244 — 7,535	59	131,103 — 141,754	29	2,248,334 — 2,672,625
88	7,536 — 8,747	58	141,755 — 153,053	28	2,672,626 — 3,195,877
87	8,748 — 10,153	57	153,054 — 164,905	27	3,195,878 — 3,821,580
86	10,154 — 11,777	56	164,906 — 177,679	26	3,821,581 — 4,711,215
85	11,778 — 13,319	55	177,680 — 191,443	25	4,711,216 — 5,995,158
84	13,320 — 15,057	54	191,444 — 206,999	24	5,995,159 — 7,629,014
83	15,058 — 17,005	53	207,000 — 223,883	23	7,629,015 — 9,748,539
82	17,006 — 18,921	52	223,884 — 242,150	22	9,748,540 — 12,474,179
81	18,922 — 21,052	51	242,151 — 261,898	21	12,474,180 — 15,961,893
80	21,053 — 23,419	50	261,899 — 282,616	20	15,961,894 — 20,424,753
79	23,420 — 26,056	49	282,617 — 304,923	19	20,424,754 — 26,135,402
78	26,057 — 28,752	48	304,924 — 329,150	18	26,135,403 — 35,850,102
77	28,753 — 31,654	47	329,151 — 358,098	17	35,850,103 — 53,022,012
76	31,655 — 34,853	46	358,099 — 389,589	16	53,022,013 — 78,419,139
75	34,854 — 38,300	45	389,590 — 423,852	15	78,419,140 — 115,981,280
74	38,301 — 41,931	44	423,853 — 463,178	14	115,981,281 — 171,535,390
73	41,932 — 45,906	43	463,179 — 506,816	13	171,535,391 — 253,699,472
72	45,907 — 50,264	42	506,817 — 554,570	12	253,699,473 — 397,136,574
71	50,265 — 54,866	41	554,571 — 611,345	11	397,136,575 — 628,429,113
70	54,867 — 59,848	40	611,346 — 675,595	10	628,429,114 — 994,426,545
69	59,849 — 65,277	39	675,596 — 746,600	9	994,426,546 — & over
68	65,278 — 70,775	38	746,601 — 825,066		
67	70,776 — 76,448	37	825,067 — 917,292		
66	76,449 — 82,576	36	917,293 — 1,029,915		