



## Pennsylvania Compensation Rating Bureau

30 South 17th Street • Suite 1500  
Philadelphia, PA 19103-4007  
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

November 13, 2018

### PCRB CIRCULAR NO. 1713

To All Members of the PCRB:

Re: **SUBMISSION OF “INTERIM LOSS COST” AND “PROTZ ADJUSTMENT” FILINGS**

On November 13, 2018, the PCRB submitted two filings: Filing No. C-372 (the “Interim Loss Cost Filing”) and Filing No. C-373 (Filing for HB 1840, the “Protz Adjustment Filing”) (together, the “Filings”) to the Pennsylvania Insurance Department. These filings are applicable for policies with effective dates of January 1, 2019 or later, and as explained below, **only the loss costs in the Protz Adjustment Filing (assuming approval by the Pennsylvania Insurance Department) are to be used by carriers.**

The Interim Loss Cost Filing has been made in response to the PCRB’s determination that the financial data valued as of December 31, 2016, reported by a PCRB member and used in the development of Filing No. C-370, were incorrect (Filing C-370 was approved by the Pennsylvania Insurance Commissioner effective April 1, 2018, resulting in an overall average increase of 0.70% in collectible loss costs). This member’s reported losses were, mistakenly, materially overstated, necessitating the preparation of the Interim Loss Cost Filing. It was determined that the member’s data would not be used for the Interim Loss Cost Filing calculations.

The Interim Loss Cost Filing (C-372) presents, **for informational purposes only**, loss costs with an overall average change of -10.02 percent, relative to current loss costs (which became effective on and after April 1, 2018).

The Protz Adjustment Filing has been made in response to the requirement, contained in HB-1840 (signed into Pennsylvania law as Act 111 of 2018, effective October 24, 2018), that:

- (1) within 90 days following October 24, 2018 (i.e., by January 22, 2019) the PCRB must calculate the savings achieved through the implementation of Section 1 of HB-1840 (which amends Section 306 (A.3) of the Pennsylvania Workers’ Compensation Act by adding a new Impairment Rating Evaluation (IRE) provision), and
- (2) “immediately following this calculation, the amount of savings shall be used to provide an immediate reduction in rates, equal to the savings, applicable to employers’ workers’ compensation policies.”

See Section 3.(3) of HB-1840. The “amending Section 306 (A.3) of the Pennsylvania Workers’ Compensation Act” is in HB-1840 itself.

The Protz Adjustment Filing (C-373) proposes, **for use by carriers**, loss costs with an overall average change of -5.24 percent, relative to approval of the loss costs contained in the Interim Loss Cost Filing.

**Together, the Filings represent an effective proposed overall average change of -14.74 percent, relative to current loss costs (which became effective on and after April 1, 2018).** The Protz Adjustment Filing is dependent on immediate prior approval of the Interim Loss Cost Filing and is cumulative and reflective of the full extent of all loss cost changes. Carriers are instructed to utilize the loss costs as provided in the Protz Adjustment Filing, and NOT those associated with the Interim Loss Cost Filing.

Policies issued with effective dates on and after January 1, 2019 must be qualified as carrying tentative rates, and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a “to-be-determined” basis must be endorsed subsequently with the new carrier rates.

The Employer Assessment Factor remains unchanged from the April 1, 2018 loss cost filing.

### **Overview**

The analysis in the Filings is limited to a review of loss cost experience. It does not address questions of whether carrier rates and premiums are adequate or excessive or the extent to which carrier rates or premiums should be revised.

The indicated loss cost change in each of the Filings is sensitive to the experience and parameters used in the analysis. In particular, methods to project losses to their estimated ultimate value and the values determined for claim frequency and claim severity have a significant impact on the final result. Loss costs are estimates of future costs. As such, the estimates developed in the Filings will likely differ from the actual costs that emerge over many years for the policy period that is the subject of the Filings.

### **Filing Materials**

The Filings are available on the PCRB website at [www.pcrb.com](http://www.pcrb.com) in the “Filings” section. Members and other interested parties are encouraged to use the website to access all parts of the Filings. If a hard copy of a Filing is requested, the PCRB will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.), subject to the following considerations:

Price per copy:   \$300 for PCRB members  
                          \$450 for non-members

All parties are advised that a request for a hard copy of a Filing will be held for up to two weeks to allow for an efficient process in producing the required copies.

### **Insurance Department Review of the Filings**

The Insurance Department has assigned review of the Filings to Mr. Eric Zhou. Comments regarding the Filings should be submitted in writing to:

Mr. Eric Zhou  
Actuarial Review Division  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120  
(717) 783-0651  
e-mail: [gzhou@pa.gov](mailto:gzhou@pa.gov)

### **Carrier Filings**

With respect to carrier filing procedures and requirements, the Insurance Department has provided the following statement for distribution to all PCRB members:

*NO ACTION is required of carriers intending to apply their current loss cost multiplier to the PCRB’s new loss costs as presented in the Filing No. C-373 (Protz Adjustment Filing). A carrier wishing to change its loss cost multiplier will be required to make a filing with the Department. Act 44 of 1993 requires all carriers to adopt PCRB loss costs*

*upon approval by the Department. Otherwise, carriers must file their own loss costs which would be subject to prior approval.*

Carriers wishing to clarify the status of their current multipliers or to confirm filing requirements applicable for the implementation of any specified schedule(s) of loss costs are encouraged to consult with the Insurance Department, by contacting:

Mr. Dennis Sloand  
Actuarial Review Division  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120  
(717) 214-1927  
e-mail: [desloand@pa.gov](mailto:desloand@pa.gov)

### **House Bill 1846 of 2014 (HB-1846)**

HB-1846 was signed into law on October 27, 2014 to become effective on December 26, 2014. This legislation includes provisions pertaining to prescription drugs and pharmaceutical services.

The PCRB has estimated that HB-1846 will reduce medical costs for workers compensation insurance in the Commonwealth by approximately 1.51 percent for the policies effective from January 1, 2019 through March 31, 2019. The details of the PCRB's evaluation of HB-1846 are provided in Exhibit 34 of the Interim Loss Cost Filing.

### **House Bill 1840 of 2017 (HB-1840) – “Protz Adjustment” Legislation**

The Pennsylvania Supreme Court issued a decision in *Protz v. WCAB (Derry Area School District)* on June 20, 2017. As a result, Section 306(a.2) of the Workers Compensation Act was declared unconstitutional. This section contained the provisions for IREs.

Following the Court's ruling, the PCRB estimated that the decision would increase indemnity benefits by 13.37%. The details of the PCRB's analysis are provided in Exhibit 35 of the Interim Loss Cost Filing.

On October 24, 2018, HB-1840 was signed into law by Governor Wolf, reinstating an IRE provision in the Workers' Compensation Act. The PCRB has estimated that the new IRE provision (which contains a different impairment threshold percentage (35%) than that previously contained in the Workers' Compensation Act (50%)), together with a new funeral benefit provision, will reduce indemnity benefits by 10.39 percent. The details of the PCRB's analysis are provided in Exhibits 2 through 4 of the Protz Adjustment Filing. The results are incorporated in Exhibit 1 of the Protz Adjustment Filing.

### **Act 86 of 1986**

Pennsylvania law requires a notice of increase in renewal premium for any policy of insurance not written on a retrospective rating plan and covering commercial property or casualty risks in Pennsylvania, with not less than 30 days' notice. Endorsement WC 37 06 03A should be used for purposes of providing the required notices to affected policyholders.

A table including loss costs from Filing No. C-370 (which became effective April 1, 2018), the proposed January 1, 2019 loss costs (from the Protz Adjustment Filing) and the percentage change in loss costs by risk classification is attached. All loss costs in the attached table include loss-based assessments, Merit Rating Plan credit offsets and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) loadings.

The January 1, 2019 proposed loss costs (from the Protz Adjustment Filing) will be adjusted by individual carriers' loss cost multiplier(s) to determine rates and premiums. Experience Rating Modification calculations may be adjusted as a result of these Filings for impacted policies. Carriers may base their rates on loss costs that differ from those approved pursuant to PCRB filings for some or all classifications.

**In Closing**

The PCRB will continue to work with the Pennsylvania Insurance Department for an expeditious review of the Interim Loss Cost Filing and the Protz Adjustment Filing and a timely determination of revisions in rating values effective January 1, 2019, and will keep all members informed about the status of the Filings.

Additional information regarding these Filings is provided within a Frequently Asked Questions message provided on the [PCRB Website](#). A special communications line has been established for questions and inquiries on these Filings. Please call: 215-320-4930.

Questions may also be directed to me at 215-320-4413 or via email at [wtaylor@pcrb.com](mailto:wtaylor@pcrb.com).

William V. Taylor  
President

Attachment

***Remember to visit our website at [www.pcrb.com](http://www.pcrb.com) for more information about this and other topics.***

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**JANUARY 1, 2019 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION   | 4/1/2018               | <u>PROPOSED</u>          | % CHANGE |
|---------------|---|------------------------|--------------------------|----------|
|               |   | MANUAL<br>LOSS COSTS * | 1/1/2019<br>LOSS COSTS * |          |
| 005           | Tree Pruning  | 11.65                  | 9.58                     | -17.8    |
| 0006          | Field Crop or Vegetable Farm  | 3.70                   | 3.22                     | -13.0    |
| 007           | Farm Machinery Operation  | 4.39                   | 3.84                     | -12.5    |
| 0008          | Mushroom Raising  | 3.60                   | 3.11                     | -13.6    |
| 009           | Logging or Lumbering N.O.C.   | 18.22                  | 15.34                    | -15.8    |
| 0011          | Flower Raising  | 2.53                   | 2.11                     | -16.6    |
| 012           | Landscape Contractor  | 4.65                   | 3.98                     | -14.4    |
| 0013          | Nursery   | 3.12                   | 2.57                     | -17.6    |
| 015           | Logging or Lumbering - Mechanized                                     | 9.90                   | 7.98                     | -19.4    |
| 0016          | Orchard   | 2.21                   | 1.89                     | -14.5    |
| 025           | Mining  | 3.52                   | 3.07                     | -12.8    |
| 028           | Oil Or Gas Production   | 2.47                   | 2.03                     | -17.8    |
| 0034          | Animal Raising  | 3.19                   | 2.78                     | -12.9    |
| 0036          | Dairy Farm  | 3.00                   | 2.47                     | -17.7    |
| 050           | Quarries, N.O.C.  | 3.20                   | 2.85                     | -10.9    |
| 051           | Quarry - Limestone  | 3.32                   | 2.82                     | -15.1    |
| 055           | Sand Excavation   | 3.78                   | 3.31                     | -12.4    |
| 059           | Mineral Milling   | 4.59                   | 4.13                     | -10.0    |
| 0066          | Supplemental Disease Loading Class 447                                | 0.06                   | 0.05                     | -16.7    |
| 0067          | Supplemental Disease loading Class 445                                | 0.07                   | 0.06                     | -14.3    |
| 0083          | Livestock Farm  | 3.40                   | 2.78                     | -18.2    |
| 101           | Grain Milling   | 2.73                   | 2.32                     | -15.0    |
| 103           | Sugar Refining  | 1.19                   | 1.01                     | -15.1    |
| 104           | Food Products Mfg., N.O.C.  | 3.27                   | 2.79                     | -14.7    |
| 105           | Bakery, Wholesale   | 3.36                   | 2.90                     | -13.7    |
| 106           | Processed Meat Products Mfg.  | 5.00                   | 4.36                     | -12.8    |
| 107           | Candy Mfg.  | 2.28                   | 1.95                     | -14.5    |
| 108           | Brewery   | 2.70                   | 2.17                     | -19.6    |
| 109           | Dairy Products Mfg.   | 3.74                   | 3.20                     | -14.4    |
| 110           | Ice Cream Mfg.  | 2.64                   | 2.25                     | -14.8    |
| 111           | Slaughter House, Wholesale  | 6.34                   | 5.61                     | -11.5    |
| 112           | Carbonated Beverage Mfg.  | 8.31                   | 6.99                     | -15.9    |
| 113           | Preserving Or Canning Of Food   | 1.98                   | 1.64                     | -17.2    |
| 114           | Rendering   | 5.51                   | 4.65                     | -15.6    |
| 115           | Tobacco Products Mfg.   | 2.09                   | 1.89                     | -9.6     |
| 119           | Meat Products Mfg., N.O.C.  | 3.04                   | 2.57                     | -15.5    |
| 130           | Textile Waste Mfg.  | 4.65                   | 3.96                     | -14.8    |
| 132           | Spinning Or Weaving   | 2.70                   | 2.29                     | -15.2    |
| 0133          | Carcinogen Supplemental Disease Loading                               | A Rated                | A Rated                  |          |
| 134           | Knit Goods Mfg.   | 2.86                   | 2.47                     | -13.6    |
| 135           | Hosiery Mfg.  | 2.28                   | 1.95                     | -14.5    |
| 136           | Embroidery Mfg.   | 2.48                   | 2.20                     | -11.3    |
| 139           | Dyeing  | 3.75                   | 3.26                     | -13.1    |
| 141           | Laundry, N.O.C.   | 4.09                   | 3.50                     | -14.4    |
| 142           | Dry Cleaning Plant  | 2.07                   | 1.81                     | -12.6    |
| 0152          | Supplemental Loading For Class 615                                    | 0.90                   | 0.78                     | -13.3    |
| 161           | Apparel Mfg.  | 1.66                   | 1.42                     | -14.5    |
| 0162          | Non-Ratable Element Class 810   | 0.64                   | 0.74                     | 15.6     |
| 163           | Textile Products Mfg.,N.O.C.  | 3.36                   | 2.93                     | -12.8    |
| 0164          | Federal Coal Mine Coverage Loading                                    | 0.64                   | 0.74                     | 15.6     |
| 165           | Mattress Or Box Spring Mfg.   | 5.26                   | 4.68                     | -11.0    |
| 166           | Canvas Or Burlap Products Mfg.  | 2.69                   | 2.34                     | -13.0    |
| 0170          | Fur Bearing Animal Farms  | 1.96                   | 1.60                     | -18.4    |
| 0176          | Supplemental Loading For Class 513                                    | 0.15                   | 0.12                     | -20.0    |
| 185           | Employment Contractor - Temporary Food Sundries., N.O.C. Staff        | 5.77                   | 5.08                     | -12.0    |
| 187           | Employment Contractor - Temporary Candy Mfg. Staff                    | 3.86                   | 3.34                     | -13.5    |
| 189           | Employment Contractor - Temporary Preserving Or Canning of Food Staff | 3.35                   | 2.81                     | -16.1    |
| 191           | Employment Contractor - Temporary Apparel Mfg. Staff                  | 2.92                   | 2.51                     | -14.0    |
| 201           | Tanning   | 3.63                   | 3.10                     | -14.6    |
| 204           | Shoe Mfg.   | 2.50                   | 2.21                     | -11.6    |
| 205           | Leather Goods Mfg., N.O.C,  | 2.68                   | 2.28                     | -14.9    |
| 221           | Plastic Mfg., Injection Molding                                       | 1.78                   | 1.52                     | -14.6    |
| 222           | Plastic Mfg., N.O.C.  | 2.15                   | 1.85                     | -14.0    |

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**JANUARY 1, 2019 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION   | 4/1/2018               | <b>PROPOSED</b>          | % CHANGE |
|---------------|---|------------------------|--------------------------|----------|
|               |   | MANUAL<br>LOSS COSTS * | 1/1/2019<br>LOSS COSTS * |          |
| 225           | Rubber Goods Mfg.   | 2.34                   | 2.07                     | -11.5    |
| 227           | Oilcloth Mfg.   | 2.92                   | 2.43                     | -16.8    |
| 255           | Paper Mfg.  | 2.38                   | 2.02                     | -15.1    |
| 257           | Paper Products Mfg., N.O.C.   | 2.32                   | 1.97                     | -15.1    |
| 261           | Corrugated Box Or Container Mfg.  | 2.46                   | 2.19                     | -11.0    |
| 263           | Paper Coating/Finishing   | 1.77                   | 1.51                     | -14.7    |
| 265           | Stationery Products Mfg.  | 2.33                   | 2.00                     | -14.2    |
| 275           | Employment Contractor - Temporary Plastic Articles Mfg. - Injection Molding Staff | 3.04                   | 2.62                     | -13.8    |
| 276           | Employment Contractor - Temporary Plastic Articles Mfg. - N.O.C. Staff            | 3.78                   | 3.24                     | -14.3    |
| 281           | Printing, N.O.C.  | 2.04                   | 1.75                     | -14.2    |
| 282           | Newspaper Printing  | 5.08                   | 4.25                     | -16.3    |
| 285           | Printing - Sheet Fed Press  | 2.05                   | 1.65                     | -19.5    |
| 291           | Employment Contractor - Temporary Paper Or Pulp Mfg. Staff                        | 3.75                   | 3.18                     | -15.2    |
| 297           | Employment Contractor - Temporary Printing Staff                                  | 3.58                   | 3.08                     | -14.0    |
| 301           | Sawmill   | 5.06                   | 4.48                     | -11.5    |
| 305           | Carpentry Shop  | 3.66                   | 3.14                     | -14.2    |
| 306           | Woodenware Mfg., N.O.C.   | 3.40                   | 2.82                     | -17.1    |
| 311           | Cabinet Works   | 2.44                   | 2.12                     | -13.1    |
| 319           | Furniture Assembly  | 3.56                   | 3.13                     | -12.1    |
| 323           | Furniture Mfg. - Wood   | 3.40                   | 2.83                     | -16.8    |
| 327           | Furniture Upholstering, Shop  | 2.53                   | 2.10                     | -17.0    |
| 402           | Smelting Or Galvanizing   | 3.40                   | 2.79                     | -17.9    |
| 403           | Rolling, Drawing or Extruding Nonferrous Metals                                   | 2.40                   | 2.09                     | -12.9    |
| 404           | Steel Mfg.  | 2.62                   | 2.24                     | -14.5    |
| 406           | Rolling Mill - Ferrous Metals   | 3.09                   | 2.51                     | -18.8    |
| 407           | Tube Mfg.   | 2.83                   | 2.38                     | -15.9    |
| 411           | Steel Fabricating   | 4.29                   | 3.64                     | -15.2    |
| 413           | Iron Works - Shop   | 4.45                   | 3.81                     | -14.4    |
| 415           | Fabricated Plate Work   | 2.91                   | 2.47                     | -15.1    |
| 416           | Car Mfg. - Railroad   | 1.52                   | 1.31                     | -13.8    |
| 421           | Steel Foundry   | 5.57                   | 4.98                     | -10.6    |
| 425           | Iron Foundry, N.O.C.  | 6.41                   | 5.49                     | -14.4    |
| 427           | Malleable Iron Foundry  | 3.45                   | 3.04                     | -11.9    |
| 429           | Die Casting Mfg.  | 3.42                   | 2.84                     | -17.0    |
| 431           | Forging   | 4.55                   | 3.90                     | -14.3    |
| 433           | Tool Mfg. - Forged  | 2.76                   | 2.43                     | -12.0    |
| 435           | Spring Mfg. - Hot Wound   | 3.32                   | 2.79                     | -16.0    |
| 441           | Tool Mfg., N.O.C.   | 1.06                   | 0.90                     | -15.1    |
| 445           | Hardware Mfg., N.O.C.   | 1.98                   | 1.65                     | -16.7    |
| 446           | Precision Machined Parts Mfg., N.O.C.   | 1.14                   | 0.94                     | -17.5    |
| 447           | Nonferrous Metal Foundry  | 3.87                   | 3.20                     | -17.3    |
| 449           | Electroplating  | 1.93                   | 1.65                     | -14.5    |
| 451           | Automobile Body Mfg.  | 2.90                   | 2.47                     | -14.8    |
| 454           | Sheet Metal Products Fabrication, N.O.C., Shop                                    | 2.48                   | 2.12                     | -14.5    |
| 456           | Metal Furniture Mfg.  | 2.89                   | 2.41                     | -16.6    |
| 457           | Wire Goods Mfg.   | 2.74                   | 2.34                     | -14.6    |
| 458           | Jewelry Mfg.  | 1.54                   | 1.31                     | -14.9    |
| 459           | Eyelet Mfg.   | 0.80                   | 0.66                     | -17.5    |
| 461           | Machine Shop  | 2.19                   | 1.88                     | -14.2    |
| 463           | Automobile Mfg.   | 2.46                   | 2.11                     | -14.2    |
| 465           | Conveyor Mfg.   | 2.86                   | 2.45                     | -14.3    |
| 467           | Ball Bearing Mfg.   | 3.62                   | 3.03                     | -16.3    |
| 471           | Printed Circuit Board Assembly - By Contractor                                    | 0.91                   | 0.78                     | -14.3    |
| 472           | Electronic Component Mfg., N.O.C.   | 0.93                   | 0.80                     | -14.0    |
| 473           | Electrical Apparatus Mfg., N.O.C.   | 2.24                   | 1.99                     | -11.2    |
| 474           | Electric Power Or Electric Transmission Equipment Mfg.                            | 1.76                   | 1.54                     | -12.5    |
| 475           | Battery Mfg.  | 1.64                   | 1.34                     | -18.3    |
| 476           | Industrial Controls Or Systems Mfg/Assembly                                       | 1.15                   | 0.93                     | -19.1    |
| 477           | Electric Motor Mfg. Or Repair   | 1.69                   | 1.43                     | -15.4    |
| 483           | Office Machine Mfg.   | 1.37                   | 1.18                     | -13.9    |
| 485           | Communications Equipment Mfg.   | 1.04                   | 0.86                     | -17.3    |
| 486           | Incandescent Light Bulb Or Electronic Tube Mfg.                                   | 1.21                   | 0.98                     | -19.0    |
| 487           | Surgical Or Optical Instrument Mfg.   | 0.91                   | 0.78                     | -14.3    |

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**JANUARY 1, 2019 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS CODE | CLASS DESCRIPTION   | 4/1/2018               | <b>PROPOSED</b>          | % CHANGE |
|------------|---|------------------------|--------------------------|----------|
|            |   | MANUAL<br>LOSS COSTS * | 1/1/2019<br>LOSS COSTS * |          |
| 488        | Electronic Measuring Or Analytical Instrument Mfg.                                      | 0.73                   | 0.63                     | -13.7    |
| 489        | Dental Laboratory   | 1.05                   | 0.88                     | -16.2    |
| 491        | Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff | 4.05                   | 3.54                     | -12.6    |
| 493        | Employment Contractor - Temporary Hardware Mfg. Staff                                   | 3.37                   | 2.86                     | -15.1    |
| 495        | Employment Contractor - Temporary Automobile Body Mfg. Staff                            | 5.08                   | 4.38                     | -13.8    |
| 497        | Employment Contractor - Temporary Electronic Component Mfg. Staff                       | 1.60                   | 1.38                     | -13.8    |
| 499        | Employment Contractor - Temporary Battery Mfg. - Staff                                  | 2.83                   | 2.33                     | -17.7    |
| 501        | Cement Mfg.   | 3.36                   | 3.02                     | -10.1    |
| 502        | Plaster Statuary Mfg.   | 3.00                   | 2.58                     | -14.0    |
| 506        | Powder Metal Products Mfg.  | 1.55                   | 1.37                     | -11.6    |
| 507        | Graphite Products Mfg.  | 1.96                   | 1.67                     | -14.8    |
| 509        | Asbestos Goods Mfg.   | 4.82                   | 4.11                     | -14.7    |
| 511        | Concrete Products Mfg.  | 5.00                   | 4.29                     | -14.2    |
| 512        | Brick Mfg., N.O.C.  | 3.73                   | 3.16                     | -15.3    |
| 513        | Pottery, N.O.C.   | 2.77                   | 2.36                     | -14.8    |
| 514        | Refractory Product Mfg.   | 3.91                   | 3.34                     | -14.6    |
| 520        | Temporary Staff N.O.C. - Exposure Group A   | 0.29                   | 0.27                     | -6.9     |
| 521        | Temporary Staff N.O.C. - Exposure Group B   | 0.80                   | 0.65                     | -18.8    |
| 522        | Temporary Staff N.O.C. - Exposure Group C   | 1.32                   | 1.11                     | -15.9    |
| 523        | Temporary Staff N.O.C. - Exposure Group D   | 2.23                   | 1.90                     | -14.8    |
| 524        | Temporary Staff N.O.C. - Exposure Group E   | 3.32                   | 2.80                     | -15.7    |
| 525        | Temporary Staff N.O.C. - Exposure Group F   | 5.69                   | 4.80                     | -15.6    |
| 526        | Temporary Staff N.O.C. - Exposure Group G   | 8.35                   | 7.05                     | -15.6    |
| 527        | Temporary Staff N.O.C. - Exposure Group H   | 13.06                  | 11.05                    | -15.4    |
| 528        | Temporary Staff N.O.C. - Exposure Group I   | 19.76                  | 16.32                    | -17.4    |
| 529        | Temporary Staff N.O.C. - Exposure Group J   | 31.14                  | 26.20                    | -15.9    |
| 535        | Glass Or Glassware Mfg.   | 2.31                   | 1.99                     | -13.9    |
| 536        | Glass Products Mfg.   | 4.96                   | 4.30                     | -13.3    |
| 551        | Chemical Mfg.,N.O.C.  | 1.07                   | 0.95                     | -11.2    |
| 553        | Gases - Mfg.  | 1.12                   | 0.93                     | -17.0    |
| 555        | Drug or Medicine Mfg.   | 0.38                   | 0.30                     | -21.1    |
| 563        | Paint Mfg.  | 1.18                   | 0.96                     | -18.6    |
| 571        | Soap Mfg.   | 2.21                   | 1.86                     | -15.8    |
| 573        | Fertilizer Mfg.   | 3.48                   | 2.95                     | -15.2    |
| 581        | Oil Refining  | 1.46                   | 1.20                     | -17.8    |
| 587        | Employment Contractor - Temporary Paint or Colors Mfg. Staff                            | 2.02                   | 1.69                     | -16.3    |
| 601        | Road Construction   | 6.32                   | 5.39                     | -14.7    |
| 603        | Sewer Construction  | 5.75                   | 4.96                     | -13.7    |
| 605        | Railroad Construction   | 6.66                   | 5.82                     | -12.6    |
| 606        | Oil or Gas Drilling   | 5.15                   | 4.13                     | -19.8    |
| 607        | Drilling, N.O.C.  | 3.03                   | 2.48                     | -18.2    |
| 608        | Flat Cement Work  | 6.12                   | 5.26                     | -14.1    |
| 609        | Excavation  | 3.76                   | 3.22                     | -14.4    |
| 611        | Pile Driving  | 8.56                   | 7.52                     | -12.1    |
| 615        | Tunneling   | 8.37                   | 7.22                     | -13.7    |
| 617        | Gas, Steam or Water Main Construction   | 2.78                   | 2.33                     | -16.2    |
| 645        | Wallboard Installation  | 6.73                   | 5.88                     | -12.6    |
| 646        | Furniture or Fixtures Installation  | 5.07                   | 4.29                     | -15.4    |
| 647        | Insulation Work, N.O.C.   | 6.77                   | 5.94                     | -12.3    |
| 648        | Carpentry - Installation of Cabinet Work  | 6.09                   | 5.30                     | -13.0    |
| 649        | Ceiling Installation  | 3.51                   | 3.27                     | -6.8     |
| 651        | Carpentry - Commercial Structures   | 6.24                   | 5.28                     | -15.4    |
| 652        | Carpentry - Residential   | 8.84                   | 7.58                     | -14.3    |
| 653        | Masonry   | 7.04                   | 6.08                     | -13.6    |
| 654        | Concrete Construction   | 7.27                   | 6.20                     | -14.7    |
| 655        | Iron Erection   | 11.14                  | 9.25                     | -17.0    |
| 656        | Electric Line Construction  | 5.36                   | 4.38                     | -18.3    |
| 657        | Rigging, N.O.C.   | 7.53                   | 6.61                     | -12.2    |
| 658        | Iron Erection or Installation - non-structural  | 8.48                   | 7.41                     | -12.6    |
| 659        | Roofing - All Kinds   | 15.19                  | 12.94                    | -14.8    |
| 660        | Alarm Or Sound System - Installation or Repair  | 2.35                   | 2.01                     | -14.5    |
| 661        | Electrical Wiring - Within Buildings  | 3.15                   | 2.71                     | -14.0    |
| 662        | Appliance - Electrical - Service or Repair  | 5.03                   | 4.41                     | -12.3    |

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**JANUARY 1, 2019 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION  | 4/1/2018               | <b>PROPOSED</b>          | % CHANGE |
|---------------|--|------------------------|--------------------------|----------|
|               |  | MANUAL<br>LOSS COSTS * | 1/1/2019<br>LOSS COSTS * |          |
| 663           | Plumbing   | 3.60                   | 3.00                     | -16.7    |
| 664           | Heating, Ventilating or Air Conditioning Contractor                          | 3.38                   | 2.90                     | -14.2    |
| 665           | Painting   | 7.70                   | 6.61                     | -14.2    |
| 666           | Plate Glass Installation   | 6.64                   | 5.88                     | -11.4    |
| 667           | Paper Hanging  | 1.76                   | 1.55                     | -11.9    |
| 668           | Tile, Stone, Mosaic or Terrazzo Work   | 6.75                   | 6.14                     | -9.0     |
| 669           | Plastering   | 6.22                   | 5.41                     | -13.0    |
| 670           | Household Furnishings Installation, N.O.C.                                   | 5.41                   | 4.84                     | -10.5    |
| 673           | Advertising Sign Mfg., Erection or Repair                                    | 5.22                   | 4.61                     | -11.7    |
| 674           | Swimming Pool Construction   | 4.58                   | 4.02                     | -12.2    |
| 675           | Machinery or Equipment Erection or Repair                                    | 3.12                   | 2.69                     | -13.8    |
| 676           | Sheet Metal Installation   | 4.30                   | 3.77                     | -12.3    |
| 677           | Boiler Installation or Repair  | 3.04                   | 2.54                     | -16.4    |
| 679           | Advertising Company, Outdoor   | 7.46                   | 6.55                     | -12.2    |
| 681           | Canvas Goods Erection  | 5.18                   | 4.65                     | -10.2    |
| 691           | Employment Contractor - Temporary Excavation Staff                           | 5.94                   | 5.10                     | -14.1    |
| 693           | Employment Contractor - Temporary Commercial Structure Carpentry Staff       | 9.67                   | 8.20                     | -15.2    |
| 695           | Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff | 4.72                   | 4.06                     | -14.0    |
| 709           | Tallymen And Checking Clerks   | 1.63                   | 1.43                     | -12.3    |
| 716           | Marina   | 2.42                   | 2.17                     | -10.3    |
| 718           | Boat Building Or Repair  | 2.51                   | 2.21                     | -12.0    |
| 721           | Railroad Operation, N.O.C.   | 8.24                   | 7.02                     | -14.8    |
| 744           | Aircraft Manufacture   | 0.34                   | 0.28                     | -17.6    |
| 751           | Gas Utility  | 1.35                   | 1.03                     | -23.7    |
| 752           | Oil Or Gas Pipeline Operation  | 0.81                   | 0.71                     | -12.3    |
| 753           | Waterworks   | 2.85                   | 2.42                     | -15.1    |
| 755           | Electric Utilities   | 1.20                   | 1.03                     | -14.2    |
| 757           | Telecommunications Company   | 1.36                   | 1.14                     | -16.2    |
| 759           | Cable Television Operations  | 5.53                   | 4.80                     | -13.2    |
| 0771          | Non-Ratable Element - Class 4771   | 0.73                   | 0.64                     | -12.3    |
| 801           | Stable   | 6.94                   | 5.90                     | -15.0    |
| 802           | Mobile Crane Rental With Operators   | 4.49                   | 3.63                     | -19.2    |
| 803           | Taxicab Company  | 12.74                  | 10.56                    | -17.1    |
| 804           | School Transportation  | 3.40                   | 2.89                     | -15.0    |
| 805           | Milk Hauling - By Contractor   | 4.70                   | 3.93                     | -16.4    |
| 806           | Furniture Moving and/or Storage  | 8.61                   | 7.43                     | -13.7    |
| 807           | Ambulance Service - Salaried Employees                                       | 4.71                   | 4.04                     | -14.2    |
| 808           | Parcel Delivery  | 3.66                   | 3.17                     | -13.4    |
| 809           | Fuel Distribution  | 5.30                   | 4.56                     | -14.0    |
| 810           | Coal Trucking  | 3.77                   | 3.14                     | -16.7    |
| 811           | Trucking, N.O.C.   | 6.44                   | 5.54                     | -14.0    |
| 812           | Mail Hauling Company   | 6.24                   | 5.37                     | -13.9    |
| 813           | Warehousing - Other Than Furniture Moving or Storage                         | 3.99                   | 3.44                     | -13.8    |
| 814           | Dealer In Mobile, Self-Propelled Equipment                                   | 2.09                   | 1.72                     | -17.7    |
| 815           | Automobile Service Center  | 2.89                   | 2.46                     | -14.9    |
| 816           | Automobile Filling Station   | 2.07                   | 1.78                     | -14.0    |
| 817           | Bus Operation  | 4.94                   | 4.27                     | -13.6    |
| 818           | Automobile Dealer  | 1.17                   | 0.99                     | -15.4    |
| 819           | Mobile Self-Propelled Equipment Salesperson                                  | 1.21                   | 1.03                     | -14.9    |
| 820           | Automobile Auction   | 2.03                   | 1.78                     | -12.3    |
| 821           | Beverage Distributor   | 5.03                   | 4.33                     | -13.9    |
| 825           | Automobile Storage Garage  | 3.30                   | 2.91                     | -11.8    |
| 828           | Paratransit Service  | 6.09                   | 5.01                     | -17.7    |
| 855           | Lumber and/or Building Material Dealer                                       | 3.67                   | 3.12                     | -15.0    |
| 857           | Metal Service Center   | 4.07                   | 3.35                     | -17.7    |
| 858           | Ferrous Scrap Metal Dealer   | 5.52                   | 4.53                     | -17.9    |
| 859           | Nonferrous Scrap Metal Dealer  | 5.85                   | 4.94                     | -15.6    |
| 860           | Junk Dealer  | 6.19                   | 5.15                     | -16.8    |
| 862           | Recycling Center   | 5.79                   | 4.96                     | -14.3    |
| 865           | Poultry and/or Fish Dealer/Processor   | 3.91                   | 3.41                     | -12.8    |
| 867           | Employment Contractor - Temporary Warehousing Staff                          | 6.90                   | 6.01                     | -12.9    |
| 871           | Employment Contractor - Temporary Furniture Store - Wholesale Staff          | 6.56                   | 5.38                     | -18.0    |
| 877           | Employment Contractor - Temporary Department Store Staff                     | 2.60                   | 2.25                     | -13.5    |

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.



**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**JANUARY 1, 2019 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION  | 4/1/2018               | <b>PROPOSED</b>          | % CHANGE |
|---------------|--|------------------------|--------------------------|----------|
|               |  | MANUAL<br>LOSS COSTS * | 1/1/2019<br>LOSS COSTS * |          |
| 879           | Employment Contractor - Temporary Packaging - Contract - Non-Crating Staff | 3.75                   | 3.11                     | -17.1    |
| 880           | Apartment House  | 4.69                   | 3.98                     | -15.1    |
| 881           | Employment Contractor - Temporary Hardware Store Wholesale Staff           | 3.96                   | 3.44                     | -13.1    |
| 882           | Residential Interior Cleaning Services - By Contractor                     | 4.91                   | 4.24                     | -13.6    |
| 883           | Employment Contractor - Temporary Retail Store, N.O.C. Staff               | 3.05                   | 2.64                     | -13.4    |
| 884           | Health Or Exercise Club  | 1.01                   | 0.84                     | -16.8    |
| 885           | Plumbing Supplies Dealer Or Pipe Merchant                                  | 2.48                   | 2.11                     | -14.9    |
| 886           | Electrical Supplies Dealer   | 1.74                   | 1.48                     | -14.9    |
| 887           | Museum   | 0.68                   | 0.56                     | -17.6    |
| 888           | Homeowners Association   | 3.55                   | 3.02                     | -14.9    |
| 889           | Employment Contractor - Temporary Clerical Staff                           | 0.25                   | 0.21                     | -16.0    |
| 890           | Library - Public   | 0.41                   | 0.34                     | -17.1    |
| 891           | Pre-School (Child Care Or Early Education) Services                        | 0.99                   | 0.87                     | -12.1    |
| 892           | Early Intervention   | 0.71                   | 0.59                     | -16.9    |
| 893           | Intermediate Unit (Special Education)                                      | 0.64                   | 0.54                     | -15.6    |
| 894           | School For Disturbed (Or Delinquent) Children                              | 1.55                   | 1.38                     | -11.0    |
| 895           | Employment Contractor - Temporary College or School Staff                  | 0.90                   | 0.79                     | -12.2    |
| 896           | Club, N.O.C.   | 1.29                   | 1.05                     | -18.6    |
| 897           | Fast-Food Restaurant   | 1.45                   | 1.24                     | -14.5    |
| 898           | Caterer  | 1.90                   | 1.56                     | -17.9    |
| 899           | Bar, Nightclub   | 1.16                   | 0.99                     | -14.7    |
| 0901          | + Members Of Religious Orders  | 22.01                  | 19.71                    | -10.4    |
| 0902          | + Members Of Religious Orders - Occasional                                 | 0.99                   | 0.82                     | -17.2    |
| 903           | Labor Union  | 0.24                   | 0.20                     | -16.7    |
| 904           | Investigative Agency   | 1.16                   | 1.00                     | -13.8    |
| 905           | Architectural Consulting Firm  | 0.08                   | 0.07                     | -12.5    |
| 907           | Fruit Or Vegetable Dealer - Wholesale                                      | 3.59                   | 3.13                     | -12.8    |
| 0908          | + Domestic Workers - Inside - Occasional                                   | 179.81                 | 147.09                   | -18.2    |
| 0909          | + Domestic Workers - Outside - Occasional                                  | 60.96                  | 50.07                    | -17.9    |
| 910           | Meat Dealer - Wholesale  | 4.28                   | 3.67                     | -14.3    |
| 911           | Grocery - Wholesale  | 5.56                   | 4.75                     | -14.6    |
| 0912          | + Domestic Workers - Outside   | 339.11                 | 312.87                   | -7.7     |
| 0913          | + Domestic Workers - Inside  | 380.10                 | 310.46                   | -18.3    |
| 914           | Department Store   | 1.44                   | 1.24                     | -13.9    |
| 915           | Meat, Fish and/or Poultry Store - Retail                                   | 1.94                   | 1.59                     | -18.0    |
| 916           | Clothing Or Dry Goods Store - Wholesale or Retail                          | 1.39                   | 1.20                     | -13.7    |
| 917           | Grocery Store - Retail   | 1.81                   | 1.56                     | -13.8    |
| 918           | Bakery Shop - Retail   | 1.88                   | 1.55                     | -17.6    |
| 919           | Florist Store - Retail or Wholesale  | 1.70                   | 1.40                     | -17.6    |
| 920           | Jewelry Store - Wholesale or Retail  | 0.35                   | 0.28                     | -20.0    |
| 921           | Furniture Store - Wholesale  | 4.50                   | 3.74                     | -16.9    |
| 922           | Furniture Store - Retail   | 2.95                   | 2.54                     | -13.9    |
| 923           | Packaging - Contract - Non-Crating   | 2.21                   | 1.83                     | -17.2    |
| 924           | Wholesale Store, N.O.C.  | 3.09                   | 2.65                     | -14.2    |
| 925           | Hardware Store - Retail  | 1.62                   | 1.34                     | -17.3    |
| 926           | Hardware Store - Wholesale   | 2.35                   | 2.02                     | -14.0    |
| 927           | Pharmacy - Retail  | 0.90                   | 0.79                     | -12.2    |
| 928           | Retail Store, N.O.C.   | 1.68                   | 1.44                     | -14.3    |
| 932           | Copying Or Duplicating Service   | 0.79                   | 0.67                     | -15.2    |
| 933           | Vending Or Coin-Operated Machine - Installation, Service or Repair         | 3.31                   | 2.72                     | -17.8    |
| 934           | Automobile Parts And Accessory Store - Retail and/or Wholesale             | 2.86                   | 2.46                     | -14.0    |
| 935           | Lumber and/or Building Material Dealer - Store Employees                   | 1.04                   | 0.89                     | -14.4    |
| 936           | Broadcasting Station   | 0.48                   | 0.41                     | -14.6    |
| 939           | Carnival - Traveling   | 4.47                   | 3.82                     | -14.5    |
| 940           | Residential Care Facility for Individuals With Intellectual Disabilities   | 4.22                   | 3.58                     | -15.2    |
| 941           | Social Rehabilitation Facility   | 2.11                   | 1.85                     | -12.3    |
| 942           | Home Health Care - Professional Staff                                      | 2.60                   | 2.24                     | -13.8    |
| 943           | Home Health Care - Nonprofessional Staff                                   | 3.00                   | 2.60                     | -13.3    |
| 944           | Club - Country, Golf or Yachting   | 1.54                   | 1.29                     | -16.2    |
| 945           | Hotel Restaurant   | 2.09                   | 1.81                     | -13.4    |
| 946           | Employment Contractor - Temporary Medical Staffing                         | 2.80                   | 2.45                     | -12.5    |
| 948           | Mailing or Addressing Company  | 1.71                   | 1.53                     | -10.5    |
| 949           | Employment Contractor - Temporary Marketing                                | 0.32                   | 0.25                     | -21.9    |

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**JANUARY 1, 2019 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

| CLASS<br>CODE | CLASS DESCRIPTION   | 4/1/2018               | <b>PROPOSED</b>          | % CHANGE |
|---------------|---|------------------------|--------------------------|----------|
|               |   | MANUAL<br>LOSS COSTS * | 1/1/2019<br>LOSS COSTS * |          |
| 951           | Salesperson - Outside   | 0.28                   | 0.22                     | -21.4    |
| 952           | Office Machine Service or Repair                              | 0.67                   | 0.55                     | -17.9    |
| 953           | Clerical Office   | 0.12                   | 0.10                     | -16.7    |
| 954           | Security Agency   | 1.98                   | 1.68                     | -15.2    |
| 955           | Engineering Consulting Firm                                   | 0.21                   | 0.18                     | -14.3    |
| 956           | Law Firm  | 0.09                   | 0.08                     | -11.1    |
| 957           | Physician or Dentist  | 0.38                   | 0.30                     | -21.1    |
| 958           | Rehabilitation Hospital                                       | 1.04                   | 0.85                     | -18.3    |
| 959           | Veterinarians   | 1.34                   | 1.15                     | -14.2    |
| 960           | Nursing and Convalescent Home                                 | 2.21                   | 1.93                     | -12.7    |
| 961           | Hospital  | 0.83                   | 0.71                     | -14.5    |
| 962           | Accounting or Financial Auditing Firm                         | 0.03                   | 0.03                     | 0.0      |
| 963           | Church  | 0.38                   | 0.30                     | -21.1    |
| 964           | Work Center   | 1.72                   | 1.48                     | -14.0    |
| 965           | College Or School, N.O.C.                                     | 0.50                   | 0.43                     | -14.0    |
| 966           | Television, Video, Audio or Radio Equipment Service Or Repair | 2.71                   | 2.40                     | -11.4    |
| 967           | Theaters  | 0.90                   | 0.75                     | -16.7    |
| 968           | Amateur Sports, Recreational OR Amusement Facility, Indoor    | 0.99                   | 0.86                     | -13.1    |
| 969           | Amusement, Outdoor  | 2.06                   | 1.69                     | -18.0    |
| 970           | Athletic Team - Contact sports                                | 3.57                   | 3.89                     | 9.0      |
| 971           | Commercial Buildings  | 3.22                   | 2.74                     | -14.9    |
| 972           | Attendant Care Services                                       | 1.56                   | 1.26                     | -19.2    |
| 973           | Hotel - All Other Employees                                   | 2.68                   | 2.29                     | -14.6    |
| 974           | Retirement Or Life Care Community                             | 1.86                   | 1.60                     | -14.0    |
| 975           | Restaurant, N.O.C.  | 1.28                   | 1.11                     | -13.3    |
| 976           | Community Center  | 1.10                   | 0.93                     | -15.5    |
| 977           | Barber Shop, Beauty Parlor Or Hair Styling Salon              | 0.46                   | 0.40                     | -13.0    |
| 978           | Camos, Summer Or Winter                                       | 2.33                   | 2.01                     | -13.7    |
| 979           | Residential Facility For The Elderly - Non-Medical            | 2.76                   | 2.32                     | -15.9    |
| 980           | City, Township, Borough or County                             | 4.77                   | 4.06                     | -14.9    |
| 981           | Casino Gambling   | 1.41                   | 1.20                     | -14.9    |
| 982           | + Workfare Program Employees                                  | 2.84                   | 2.51                     | -11.6    |
| 983           | Housing Authority   | 5.86                   | 4.96                     | -15.4    |
| 984           | Insurance Company   | 0.13                   | 0.11                     | -15.4    |
| 985           | Police Or Firefighters, Salaried                              | 3.52                   | 3.03                     | -13.9    |
| 986           | Shelter Or Halfway House - Residential - Non-Medical          | 1.26                   | 1.07                     | -15.1    |
| 987           | Check Cashing Services  | 0.67                   | 0.55                     | -17.9    |
| 988           | Bank  | 0.16                   | 0.15                     | -6.3     |
| 991           | Athletic Team - Noncontact sports                             | 3.09                   | 2.89                     | -6.5     |
| 992           | Sanitation Company  | 5.30                   | 4.56                     | -14.0    |
| 993           | + Volunteer Ambulance Corps                                   | 746.23                 | 610.03                   | -18.3    |
| 994           | + Firefighter - Volunteer Fire Company                        | See population table   |                          |          |
| 995           | Rubbish Or Garbage Removal                                    | 5.19                   | 4.40                     | -15.2    |
| 996           | + Volunteer Hazardous Materials Response Team                 | 746.23                 | 610.03                   | -18.3    |
| 997           | Undertakers   | 0.71                   | 0.57                     | -19.7    |
| 999           | Cemetery  | 3.77                   | 3.19                     | -15.4    |
| 4771          | Explosives Or Ammunition Mfg., N.O.C.                         | 2.91                   | 2.56                     | -12.0    |
| 4777          | Explosives Distributor  | 5.40                   | 4.42                     | -18.1    |
| 7405          | Aircraft Operation - Scheduled and Supplemental Carriers      | 1.51                   | 1.31                     | -13.2    |
| 7413          | Aircraft Operation - Commuter air carriers                    | 0.47                   | 0.39                     | -17.0    |
| 7421          | Aircraft Operation - Business                                 | 0.57                   | 0.47                     | -17.5    |
| 7424          | Aircraft Operation, N.O.C.                                    | 1.34                   | 1.11                     | -17.2    |
| 7428          | Airport Operation - Ground Employees                          | 3.37                   | 2.77                     | -17.8    |
| 7445          | Non-Ratable Element - Class 7405                              | 0.32                   | 0.27                     | -15.6    |
| 7453          | Non-Ratable Element - Class 7413                              | 0.10                   | 0.09                     | -10.0    |
| 9740          | Terrorism   | 0.02                   | 0.02                     | 0.0      |
| 9741          | Catastrophe (Other than Certified Acts of Terrorism)          | 0.01                   | 0.01                     | 0.0      |
| 9985          | Supplemental Radiation Loading                                | A Rated                | A Rated                  |          |

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.