

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2005 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

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

April 1, 2005 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9672	1.0179	0.9710
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1115	1.1044	1.0717
(3) Final Loss Cost Test Correction Factor	1.0409	0.9440	1.0387
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.1190	1.0612	1.0809

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 1997 through 2001 were translated using composite multipliers, yielding an average claim value of \$ 496,440 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [2 * 496,440] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.855	848,912	1,697,824
II	0.911	904,514	1,809,028
III	1.104	1,096,140	2,192,280
IV	1.305	1,295,708	2,591,416

@ From Pennsylvania 4/1/04 Loss Cost Filing - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	554	175,022,700	59,981,900	235,004,600	424,196
Permanent Total	623	644,944,200	740,712,800	1,385,657,000	2,224,169
Major	15,657	3,712,475,400	3,023,934,100	6,736,409,500	430,249
Total Serious	16,834	4,532,442,300	3,824,628,800	8,357,071,100	496,440
Minor	23,811	790,477,100	762,616,000	1,553,093,100	65,226
Temporary	217,483	1,695,649,600	1,906,481,800	3,602,131,400	16,563
Total Non-Serious	241,294	2,486,126,700	2,669,097,800	5,155,224,500	21,365

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	496,440 =	86,877,000
Non-Serious: 500 *	21,365 =	10,682,500
Medical: .10 *	10,682,500 =	1,068,250

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	86,226,271	10,602,486	1,060,249
0.99	84,929,713	10,443,060	1,044,306
0.98	83,639,719	10,284,441	1,028,444
0.97	82,356,323	10,126,633	1,012,663
0.96	81,079,559	9,969,640	996,964
0.95	79,809,460	9,813,467	981,347
0.94	78,546,063	9,658,118	965,812
0.93	77,289,404	9,503,598	950,360
0.92	76,039,518	9,349,911	934,991
0.91	74,796,442	9,197,061	919,706
0.90	73,560,214	9,045,052	904,505
0.89	72,330,872	8,893,891	889,389
0.88	71,108,456	8,743,581	874,358
0.87	69,893,003	8,594,128	859,413
0.86	68,684,556	8,445,536	844,554
0.85	67,483,153	8,297,810	829,781
0.84	66,288,838	8,150,955	815,096
0.83	65,101,652	8,004,978	800,498
0.82	63,921,638	7,859,882	785,988
0.81	62,748,840	7,715,673	771,567
0.80	61,583,304	7,572,357	757,236
0.79	60,425,074	7,429,940	742,994
0.78	59,274,196	7,288,427	728,843
0.77	58,130,719	7,147,823	714,782
0.76	56,994,691	7,008,136	700,814
0.75	55,866,159	6,869,370	686,937
0.74	54,745,176	6,731,533	673,153
0.73	53,631,791	6,594,630	659,463
0.72	52,526,058	6,458,667	645,867
0.71	51,428,029	6,323,653	632,365
0.70	50,337,759	6,189,592	618,959
0.69	49,255,304	6,056,492	605,649
0.68	48,180,719	5,924,359	592,436
0.67	47,114,065	5,793,202	579,320
0.66	46,055,399	5,663,028	566,303
0.65	45,004,783	5,533,843	553,384
0.64	43,962,279	5,405,655	540,566
0.63	42,927,951	5,278,473	527,847
0.62	41,901,863	5,152,304	515,230
0.61	40,884,082	5,027,156	502,716
0.60	39,874,677	4,903,039	490,304
0.59	38,873,718	4,779,959	477,996
0.58	37,881,277	4,657,928	465,793
0.57	36,897,428	4,536,952	453,695
0.56	35,922,245	4,417,043	441,704
0.55	34,955,808	4,298,208	429,821
0.54	33,998,196	4,180,459	418,046
0.53	33,049,490	4,063,805	406,381
0.52	32,109,776	3,948,257	394,826
0.51	31,179,141	3,833,825	383,383
0.50	30,257,673	3,720,520	372,052
0.49	29,345,465	3,608,354	360,835
0.48	28,442,612	3,497,338	349,734
0.47	27,549,213	3,387,485	338,749
0.46	26,665,367	3,278,806	327,881
0.45	25,791,180	3,171,315	317,132

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	24,926,759	3,065,025	306,503
0.43	24,072,217	2,959,949	295,995
0.42	23,227,668	2,856,102	285,610
0.41	22,393,233	2,753,499	275,350
0.40	21,569,035	2,652,155	265,216
0.39	20,755,204	2,552,085	255,209
0.38	19,951,873	2,453,307	245,331
0.37	19,159,181	2,355,836	235,584
0.36	18,377,274	2,259,692	225,969
0.35	17,606,301	2,164,892	216,489
0.34	16,846,421	2,071,457	207,146
0.33	16,097,798	1,979,405	197,941
0.32	15,360,604	1,888,759	188,876
0.31	14,635,018	1,799,540	179,954
0.30	13,921,230	1,711,772	171,177
0.29	13,219,438	1,625,478	162,548
0.28	12,529,851	1,540,686	154,069
0.27	11,852,689	1,457,421	145,742
0.26	11,188,184	1,375,713	137,571
0.25	10,536,583	1,295,591	129,559
0.24	9,898,145	1,217,088	121,709
0.23	9,273,148	1,140,238	114,024
0.22	8,661,889	1,065,077	106,508
0.21	8,064,682	991,643	99,164
0.20	7,481,867	919,980	91,998
0.19	6,913,809	850,131	85,013
0.18	6,360,902	782,145	78,215
0.17	5,823,572	716,074	71,607
0.16	5,302,286	651,976	65,198
0.15	4,797,553	589,913	58,991
0.14	4,309,935	529,955	52,996
0.13	3,840,057	472,178	47,218
0.12	3,388,614	416,668	41,667
0.11	2,956,394	363,522	36,352
0.10	2,544,292	312,850	31,285
0.09	2,153,345	264,778	26,478
0.08	1,784,766	219,457	21,946
0.07	1,440,005	177,065	17,707
0.06	1,120,840	137,820	13,782
0.05	829,516	101,999	10,200
0.04	569,005	69,966	6,997
0.03	343,507	42,238	4,224
0.02	159,654	19,632	1,963
0.01	30,728	3,779	378
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	6,230,947,820		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,107,717,709	4,672,393,209	764,195,484
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0202	1.3336	8.1536

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	87,968,042	14,139,475	8,644,846
0.99	86,645,293	13,926,865	8,514,853
0.98	85,329,241	13,715,331	8,385,521
0.97	84,019,921	13,504,878	8,256,849
0.96	82,717,366	13,295,512	8,128,846
0.95	81,421,611	13,087,240	8,001,511
0.94	80,132,693	12,880,066	7,874,845
0.93	78,850,650	12,673,998	7,748,855
0.92	77,575,516	12,469,041	7,623,543
0.91	76,307,330	12,265,201	7,498,915
0.90	75,046,130	12,062,481	7,374,972
0.89	73,791,956	11,860,893	7,251,722
0.88	72,544,847	11,660,440	7,129,165
0.87	71,304,842	11,461,129	7,007,310
0.86	70,071,984	11,262,967	6,886,155
0.85	68,846,313	11,065,959	6,765,702
0.84	67,627,873	10,870,114	6,645,967
0.83	66,416,705	10,675,439	6,526,940
0.82	65,212,855	10,481,939	6,408,632
0.81	64,016,367	10,289,622	6,291,049
0.80	62,827,287	10,098,495	6,174,199
0.79	61,645,660	9,908,568	6,058,076
0.78	60,471,535	9,719,846	5,942,694
0.77	59,304,960	9,532,337	5,828,047
0.76	58,145,984	9,346,050	5,714,157
0.75	56,994,655	9,160,992	5,601,010
0.74	55,851,029	8,977,172	5,488,620
0.73	54,715,153	8,794,599	5,376,998
0.72	53,587,084	8,613,278	5,266,141
0.71	52,466,875	8,433,224	5,156,051
0.70	51,354,582	8,254,440	5,046,744
0.69	50,250,261	8,076,938	4,938,220
0.68	49,153,970	7,900,725	4,830,486
0.67	48,065,769	7,725,814	4,723,544
0.66	46,985,718	7,552,214	4,617,408
0.65	45,913,880	7,379,933	4,512,072
0.64	44,850,317	7,208,982	4,407,559
0.63	43,795,096	7,039,372	4,303,853
0.62	42,748,281	6,871,113	4,200,979
0.61	41,709,940	6,704,215	4,098,945
0.60	40,680,145	6,538,693	3,997,743
0.59	39,658,967	6,374,553	3,897,388
0.58	38,646,479	6,211,813	3,797,890
0.57	37,642,756	6,050,479	3,699,248
0.56	36,647,874	5,890,569	3,601,478
0.55	35,661,915	5,732,090	3,504,589
0.54	34,684,960	5,575,060	3,408,580
0.53	33,717,090	5,419,490	3,313,468
0.52	32,758,393	5,265,396	3,219,253
0.51	31,808,960	5,112,789	3,125,952
0.50	30,868,878	4,961,685	3,033,563
0.49	29,938,243	4,812,101	2,942,104
0.48	29,017,153	4,664,050	2,851,591
0.47	28,105,707	4,517,550	2,762,024
0.46	27,204,007	4,372,616	2,673,411
0.45	26,312,162	4,229,266	2,585,767

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	25,430,280	4,087,517	2,499,103
0.43	24,558,476	3,947,388	2,413,425
0.42	23,696,867	3,808,898	2,328,750
0.41	22,845,576	3,672,066	2,245,094
0.40	22,004,730	3,536,914	2,162,465
0.39	21,174,459	3,403,461	2,080,872
0.38	20,354,901	3,271,730	2,000,331
0.37	19,546,196	3,141,743	1,920,858
0.36	18,748,495	3,013,525	1,842,461
0.35	17,961,948	2,887,100	1,765,165
0.34	17,186,719	2,762,495	1,688,986
0.33	16,422,974	2,639,735	1,613,932
0.32	15,670,888	2,518,849	1,540,019
0.31	14,930,645	2,399,867	1,467,273
0.30	14,202,439	2,282,819	1,395,709
0.29	13,486,471	2,167,737	1,325,351
0.28	12,782,954	2,054,659	1,256,217
0.27	12,092,113	1,943,617	1,188,322
0.26	11,414,185	1,834,651	1,121,699
0.25	10,749,422	1,727,800	1,056,372
0.24	10,098,088	1,623,109	992,367
0.23	9,460,466	1,520,621	929,706
0.22	8,836,859	1,420,387	868,424
0.21	8,227,589	1,322,455	808,544
0.20	7,633,001	1,226,885	750,115
0.19	7,053,468	1,133,735	693,162
0.18	6,489,392	1,043,069	637,734
0.17	5,941,208	954,956	583,855
0.16	5,409,392	869,475	531,598
0.15	4,894,464	786,708	480,989
0.14	4,396,996	706,748	432,108
0.13	3,917,626	629,697	384,997
0.12	3,457,064	555,668	339,736
0.11	3,016,113	484,793	296,400
0.10	2,595,687	417,217	255,085
0.09	2,196,843	353,108	215,891
0.08	1,820,818	292,668	178,939
0.07	1,469,093	236,134	144,376
0.06	1,143,481	183,797	112,373
0.05	846,272	136,026	83,167
0.04	580,499	93,307	57,051
0.03	350,446	56,329	34,441
0.02	162,879	26,181	16,006
0.01	31,349	5,040	3,082
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	106,194,283	1,413,301,474	106	191,432	106	297,169	2865	4,141,679	4994	1,080,167	43709	2,261,178	6,161,389	1.331
98	116,171,784	1,509,298,071	105	227,294	71	258,160	2986	4,311,556	4958	1,122,020	44663	2,416,132	6,757,819	1.299
99	126,897,968	1,609,395,531	109	200,219	56	170,128	3143	4,568,745	5078	1,232,931	45333	2,792,045	7,129,888	1.268
00	133,059,876	1,540,390,581	109	206,843	49	157,356	2303	3,293,652	4733	1,322,644	45514	3,113,638	7,309,773	1.158
01	136,917,702	1,163,926,050	87	168,528	23	89,453	860	1,264,922	4334	1,164,517	41974	2,763,814	6,188,027	.850
ALL	619,241,613	7,236,311,707	516	994,316	305	972,266	12157	17,580,554	24097	5,922,279	221193	13,346,807	33,546,896	1.169
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	106,194,283	2,707,740,604	106	334,815	106	1,097,445	2865	6,792,354	4994	1,658,057	43709	3,407,599	13,787,137	2.550
98	116,171,784	2,844,303,282	107	337,996	118	1,221,765	3080	7,305,188	4924	1,634,849	44543	3,473,329	14,469,906	2.448
99	126,897,968	3,083,740,661	116	366,532	138	1,428,435	3484	8,263,684	4999	1,659,839	44960	3,505,391	15,613,526	2.430
00	133,059,876	2,994,466,505	121	382,272	141	1,459,553	3331	7,896,551	4598	1,526,330	44478	3,468,546	15,211,414	2.250
01	136,917,702	2,654,297,949	104	328,612	120	1,242,244	2897	6,866,977	4296	1,425,696	39793	3,101,631	13,577,820	1.939
ALL	619,241,613	14,284,549,001	554	1,750,227	623	6,449,442	15657	37,124,754	23811	7,904,771	217483	16,956,496	72,659,803	2.307
PURE PREMIUM		2.307		.028		.104		.600		.128		.274	1.173	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	106,194,283	2,528,132,882	107	337,878	120	1,242,166	2928	6,941,454	3757	1,247,593	34196	2,665,933	12,846,305	2.381
98	116,171,784	2,660,704,126	113	357,004	127	1,314,943	3079	7,301,932	3951	1,311,666	35966	2,804,475	13,517,020	2.290
99	126,897,968	2,764,730,909	117	373,001	133	1,369,264	3200	7,590,659	4107	1,363,559	37378	2,914,350	14,036,476	2.179
00	133,059,876	2,817,117,914	118	372,099	134	1,389,721	3271	7,754,021	4191	1,391,373	38221	2,980,641	14,283,324	2.117
01	136,917,702	2,855,286,621	120	379,332	137	1,417,725	3325	7,880,973	4269	1,416,397	38777	3,022,663	14,435,777	2.085
ALL	619,241,613	13,625,972,452	575	1,819,314	651	6,733,819	15803	37,469,039	20275	6,730,588	184538	14,388,062	69,118,902	2.200
PURE PREMIUM		2.200		.029		.109		.605		.109		.232	1.116	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	17,004,510	371,787,574	13	36,886	19	55,936	749	1,068,688	1311	254,348	12654	650,356	1,651,662	2.186
98	17,500,999	390,041,253	20	33,445	16	44,456	760	1,095,122	1335	295,631	12299	671,839	1,759,919	2.229
99	18,635,741	404,414,996	13	29,687	14	41,740	769	1,110,933	1344	321,024	12238	753,318	1,787,449	2.170
00	18,587,612	379,370,662	17	49,204	15	54,056	541	760,090	1149	331,423	12060	811,191	1,787,743	2.041
01	17,175,290	278,932,057	13	31,949	3	2,386	208	315,865	1010	272,799	10258	676,411	1,489,911	1.624
ALL	88,904,152	1,824,546,542	76	181,171	67	198,574	3027	4,350,698	6149	1,475,225	59509	3,563,115	8,476,684	2.052
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	17,004,510	697,657,457	13	64,513	19	206,573	749	1,752,648	1311	390,425	12654	980,088	3,582,329	4.103
98	17,500,999	719,954,261	21	50,289	28	259,268	788	1,863,018	1326	430,948	12264	963,934	3,632,086	4.114
99	18,635,741	753,025,422	15	56,577	34	352,236	868	2,044,860	1322	431,662	12133	942,030	3,702,889	4.041
00	18,587,612	726,864,936	20	91,336	36	379,204	813	1,915,527	1132	382,706	11771	898,556	3,601,320	3.910
01	17,175,290	627,926,050	17	63,793	28	276,422	696	1,659,709	1019	340,901	9716	757,074	3,181,362	3.656
ALL	88,904,152	3,525,428,126	86	326,508	145	1,473,703	3914	9,235,762	6110	1,976,642	58538	4,541,682	17,699,986	3.965
PURE PREMIUM		3.965		.037		.166		1.039		.222		.511	1.991	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	17,004,510	646,859,820	13	65,103	22	233,814	765	1,791,121	986	293,772	9900	766,771	3,318,017	3.804
98	17,500,999	668,932,763	22	53,118	30	279,035	788	1,861,886	1064	345,784	9902	778,280	3,371,226	3.822
99	18,635,741	672,684,495	15	58,153	33	337,637	797	1,878,002	1086	354,702	10086	783,108	3,315,243	3.610
00	18,587,612	682,808,450	19	88,990	34	360,882	799	1,881,447	1033	349,110	10112	771,920	3,375,736	3.673
01	17,175,290	673,617,141	20	74,948	32	316,118	798	1,901,968	1014	339,100	9463	737,380	3,366,658	3.922
ALL	88,904,152	3,344,902,669	89	340,312	151	1,527,486	3947	9,314,424	5183	1,682,468	49463	3,837,459	16,746,880	3.762
PURE PREMIUM		3.762		.038		.172		1.048		.189		.432	1.884	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,512,333	267,066,615	37	63,832	24	72,238	573	897,596	707	165,128	5762	368,321	1,103,551	4.845
98	6,066,886	277,564,102	21	56,481	17	76,536	595	925,455	633	157,291	6156	375,645	1,184,234	4.575
99	6,775,298	304,428,833	26	56,723	15	41,511	694	1,070,808	667	173,453	6276	424,557	1,277,236	4.493
00	7,154,639	296,294,492	31	73,024	11	36,498	562	846,878	669	196,043	6459	499,104	1,311,398	4.141
01	7,466,978	226,318,832	16	37,097	8	48,478	227	346,119	810	236,863	6210	489,286	1,105,345	3.031
ALL	32,976,134	1,371,672,874	131	287,157	75	275,261	2651	4,086,856	3486	928,778	30863	2,156,913	5,981,764	4.160
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	5,512,333	546,946,965	37	111,642	24	266,776	573	1,472,057	707	253,472	5762	555,060	2,810,462	9.922
98	6,066,886	553,435,188	21	83,678	26	311,678	598	1,535,421	635	233,915	6141	542,492	2,827,168	9.122
99	6,775,298	625,562,904	27	102,282	31	321,467	711	1,802,731	675	245,653	6231	541,116	3,242,380	9.233
00	7,154,639	597,961,023	33	130,047	29	317,024	664	1,684,722	675	246,490	6326	566,654	3,034,673	8.358
01	7,466,978	537,463,962	19	73,034	24	295,750	531	1,423,822	756	281,781	5930	562,724	2,737,529	7.198
ALL	32,976,134	2,861,370,042	137	500,683	134	1,512,695	3077	7,918,753	3448	1,261,311	30390	2,768,046	14,652,212	8.677
PURE PREMIUM		8.677		.152		.459		2.401		.382		.839	4.443	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	5,512,333	525,006,980	37	112,663	27	301,956	586	1,504,370	532	190,723	4508	434,251	2,706,106	9.524
98	6,066,886	529,030,964	22	88,384	28	335,458	598	1,534,968	510	187,699	4958	437,996	2,705,805	8.720
99	6,775,298	565,192,137	27	103,716	30	308,137	653	1,656,195	555	201,872	5180	449,814	2,932,187	8.342
00	7,154,639	565,679,141	32	124,890	28	301,876	652	1,655,435	615	224,751	5435	486,891	2,862,947	7.906
01	7,466,978	583,463,550	22	84,017	27	336,381	611	1,637,182	747	278,570	5794	549,761	2,948,725	7.814
ALL	32,976,134	2,768,372,772	140	513,670	140	1,583,808	3100	7,988,150	2959	1,083,615	25875	2,358,713	14,155,770	8.395
PURE PREMIUM		8.395		.156		.480		2.422		.329		.715	4.293	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	83,677,440	774,447,285	56	90,715	63	168,994	1543	2,175,396	2976	660,690	25293	1,242,501	3,406,177	.926
98	92,603,899	841,692,716	64	137,368	38	137,168	1631	2,290,980	2990	669,098	26208	1,368,648	3,813,666	.909
99	101,486,929	900,551,702	70	113,809	27	86,877	1680	2,387,004	3067	738,454	26819	1,614,170	4,065,204	.887
00	107,317,625	864,725,427	61	84,615	23	66,802	1200	1,686,684	2915	795,178	26995	1,803,343	4,210,632	.806
01	112,275,434	658,675,161	58	99,482	12	38,589	425	602,938	2514	654,854	25506	1,598,117	3,592,771	.587
ALL	497,361,327	4,040,092,291	309	525,989	163	498,430	6479	9,143,002	14462	3,518,274	130821	7,626,779	19,088,450	.812
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	83,677,440	1,463,136,182	56	158,661	63	624,095	1543	3,567,649	2976	1,014,160	25293	1,872,451	7,394,346	1.749
98	92,603,899	1,570,913,833	65	204,029	64	650,819	1694	3,906,749	2963	969,986	26138	1,966,904	8,010,652	1.696
99	101,486,929	1,705,152,335	74	207,673	73	754,732	1905	4,416,093	3002	982,524	26596	2,022,245	8,668,256	1.680
00	107,317,625	1,669,640,546	68	160,889	76	763,325	1854	4,296,302	2791	897,134	26381	2,003,335	8,575,420	1.556
01	112,275,434	1,488,907,937	68	191,785	68	670,072	1670	3,783,445	2521	803,014	24147	1,781,834	7,658,929	1.326
ALL	497,361,327	7,897,750,833	331	923,037	344	3,463,043	8666	19,970,238	14253	4,666,818	128555	9,646,769	40,307,603	1.588
PURE PREMIUM		1.588		.019		.070		.402		.094		.194	.810	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	83,677,440	1,356,266,082	57	160,112	71	706,395	1577	3,645,963	2239	763,098	19788	1,464,911	6,822,182	1.621
98	92,603,899	1,462,740,399	69	215,503	69	700,450	1693	3,905,078	2377	778,184	21106	1,588,200	7,439,989	1.580
99	101,486,929	1,526,854,277	75	211,132	70	723,490	1750	4,056,462	2466	806,985	22112	1,681,428	7,789,046	1.504
00	107,317,625	1,568,630,323	67	158,218	72	726,963	1820	4,217,139	2543	817,512	22674	1,721,830	8,044,642	1.462
01	112,275,434	1,598,205,930	78	220,367	78	765,225	1916	4,341,824	2508	798,728	23520	1,735,522	8,120,393	1.423
ALL	497,361,327	7,512,697,011	346	965,332	360	3,622,523	8756	20,166,466	12133	3,964,507	109200	8,191,891	38,216,252	1.511
PURE PREMIUM		1.511		.019		.073		.405		.080		.165	.768	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	106,194,283	616,138,948	106	32,201	106	360,791	2865	1,548,978	4994	862,291	43709	2,189,620	1,167,509	.580
98	116,171,784	675,781,906	105	10,099	71	478,118	2986	1,698,788	4958	892,154	44663	2,421,494	1,257,165	.582
99	126,897,968	712,988,820	109	44,535	56	208,495	3143	1,840,781	5078	967,534	45333	2,684,358	1,384,186	.562
00	133,059,876	730,977,255	109	51,699	49	401,214	2303	1,346,560	4733	1,016,330	45514	3,040,282	1,453,687	.549
01	136,917,702	618,802,696	87	29,797	23	124,407	860	667,970	4334	896,525	41974	3,082,675	1,386,652	.452
ALL	619,241,613	3,354,689,625	516	168,331	305	1,573,025	12157	7,103,077	24097	4,634,834	221193	13,418,429	6,649,199	.542
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	106,194,283	1,378,713,668	106	114,797	106	1,260,242	2865	5,532,949	4994	1,599,550	43709	3,831,887	1,447,711	1.298
98	116,171,784	1,446,990,564	107	115,840	118	1,403,130	3080	5,948,564	4924	1,577,046	44543	3,904,156	1,521,170	1.246
99	126,897,968	1,561,352,574	116	125,568	138	1,640,781	3484	6,728,392	4999	1,600,834	44960	3,941,363	1,576,587	1.230
00	133,059,876	1,521,141,355	121	131,027	141	1,676,412	3331	6,433,562	4598	1,472,766	44478	3,898,590	1,599,056	1.143
01	136,917,702	1,357,782,016	104	112,587	120	1,426,563	2897	5,595,874	4296	1,375,964	39793	3,488,822	1,578,010	.992
ALL	619,241,613	7,265,980,177	554	599,819	623	7,407,128	15657	30,239,341	23811	7,626,160	217483	19,064,818	7,722,534	1.173
PURE PREMIUM		1.173		.010		.120		.488		.123		.308	.125	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	106,194,283	1,284,630,476	107	115,859	120	1,426,928	2929	5,655,319	3756	1,202,897	34191	2,997,591	1,447,711	1.210
98	116,171,784	1,351,330,088	113	122,301	127	1,509,774	3073	5,935,195	3951	1,265,486	36017	3,156,789	1,523,756	1.163
99	126,897,968	1,402,842,251	116	125,568	133	1,571,046	3189	6,158,492	4093	1,310,934	37397	3,278,227	1,584,155	1.105
00	133,059,876	1,426,394,183	114	123,555	134	1,590,044	3242	6,260,765	4141	1,326,061	38164	3,345,272	1,618,245	1.072
01	136,917,702	1,438,653,744	113	122,569	136	1,616,864	3259	6,295,570	4147	1,327,715	38557	3,380,796	1,643,024	1.051
ALL	619,241,613	6,903,850,742	563	609,852	650	7,714,656	15692	30,305,341	20088	6,433,093	184326	16,158,675	7,816,891	1.115
PURE PREMIUM		1.115		.010		.125		.489		.104		.261	.126	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	17,004,510	165,166,157	13	6,341	19	82,574	749	380,877	1311	189,939	12654	644,024	347,906	.971
98	17,500,999	175,991,934	20	2,927	16	95,691	760	394,678	1335	209,124	12299	681,293	376,206	1.006
99	18,635,741	178,744,851	13	1,030	14	12,914	769	421,052	1344	235,340	12238	723,632	393,480	.959
00	18,587,612	178,774,253	17	1,064	15	65,192	541	299,901	1149	233,304	12060	789,796	398,487	.962
01	17,175,290	148,991,070	13	1,064	3	2,880	208	155,563	1010	208,743	10258	772,383	349,278	.867
ALL	88,904,152	847,668,265	76	12,426	67	259,251	3027	1,652,071	6149	1,076,450	59509	3,611,128	1,865,357	.953
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	17,004,510	358,232,851	13	22,606	19	288,430	749	1,360,494	1311	352,337	12654	1,127,058	431,403	2.107
98	17,500,999	363,208,585	21	31,871	28	288,562	788	1,390,582	1326	370,535	12264	1,095,327	455,209	2.075
99	18,635,741	370,288,946	15	6,401	34	245,331	868	1,558,245	1322	387,202	12133	1,057,537	448,174	1.987
00	18,587,612	360,132,045	20	8,828	36	322,018	813	1,483,714	1132	342,558	11771	1,005,867	438,335	1.937
01	17,175,290	318,136,179	17	9,595	28	250,847	696	1,328,315	1019	326,007	9716	869,120	397,478	1.852
ALL	88,904,152	1,769,998,606	86	79,301	145	1,395,188	3914	7,121,350	6110	1,778,639	58538	5,154,909	2,170,599	1.991
PURE PREMIUM		1.991		.009		.157		.801		.200		.580	.244	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	17,004,510	331,801,696	13	22,815	22	326,580	766	1,390,583	986	264,965	9899	881,670	431,403	1.951
98	17,500,999	337,044,068	22	33,648	30	310,489	786	1,387,404	1064	297,404	9915	885,513	455,983	1.926
99	18,635,741	331,375,598	15	6,401	33	235,005	794	1,425,411	1083	317,280	10089	879,334	450,325	1.778
00	18,587,612	337,169,627	19	8,443	34	305,650	791	1,442,705	1021	308,897	10093	862,406	443,595	1.814
01	17,175,290	335,643,689	19	10,869	32	286,189	780	1,489,003	985	315,278	9405	841,243	413,854	1.954
ALL	88,904,152	1,673,034,678	88	82,176	151	1,463,913	3917	7,135,106	5139	1,503,824	49401	4,350,166	2,195,160	1.882
PURE PREMIUM		1.882		.009		.165		.803		.169		.489	.247	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,512,333	110,355,091	37	17,806	24	126,153	573	368,397	707	151,450	5762	321,932	117,812	2.002
98	6,066,886	118,423,365	21	3,050	17	184,366	595	377,207	633	145,462	6156	344,718	129,431	1.952
99	6,775,298	127,723,581	26	11,902	15	73,206	694	494,120	667	160,949	6276	396,115	140,944	1.885
00	7,154,639	131,139,769	31	26,601	11	90,096	562	382,375	669	190,765	6459	465,704	155,857	1.833
01	7,466,978	110,534,528	16	15,292	8	63,790	227	187,163	810	207,186	6210	484,648	147,266	1.480
ALL	32,976,134	598,176,334	131	74,651	75	537,611	2651	1,809,262	3486	855,812	30863	2,013,117	691,310	1.814
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	5,512,333	281,046,200	37	63,480	24	440,651	573	1,315,915	707	280,940	5762	563,388	146,087	5.098
98	6,066,886	282,716,806	21	32,147	26	501,504	598	1,309,355	635	268,806	6141	558,745	156,611	4.660
99	6,775,298	324,238,032	27	34,033	31	495,573	711	1,677,325	675	284,023	6231	590,890	160,536	4.786
00	7,154,639	303,467,286	33	57,206	29	389,822	664	1,519,025	675	285,803	6326	611,374	171,443	4.242
01	7,466,978	273,752,910	19	49,422	24	435,893	531	1,220,046	756	293,823	5930	570,757	167,589	3.666
ALL	32,976,134	1,465,221,234	137	236,288	134	2,263,443	3077	7,041,666	3448	1,413,395	30390	2,895,154	802,266	4.443
PURE PREMIUM		4.443		.072		.686		2.135		.429		.878	.243	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	5,512,333	270,610,567	37	64,068	27	498,934	586	1,345,019	532	211,273	4507	440,725	146,087	4.909
98	6,066,886	270,469,092	22	33,946	28	539,630	597	1,306,712	509	215,658	4966	451,867	156,878	4.458
99	6,775,298	292,965,231	27	34,033	30	474,441	651	1,535,733	552	232,383	5186	491,756	161,306	4.324
00	7,154,639	285,785,880	31	53,790	28	369,785	646	1,478,497	606	256,656	5439	525,629	173,500	3.994
01	7,466,978	293,703,688	20	53,186	27	491,371	601	1,380,306	722	280,635	5787	557,045	174,494	3.933
ALL	32,976,134	1,413,534,458	137	239,023	140	2,374,161	3081	7,046,267	2921	1,196,605	25885	2,467,022	812,265	4.287
PURE PREMIUM		4.287		.072		.720		2.137		.363		.748	.246	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	83,677,440	340,617,700	56	8,053	63	152,064	1543	799,703	2976	520,902	25293	1,223,663	701,791	.407
98	92,603,899	381,366,607	64	4,122	38	198,061	1631	926,904	2990	537,568	26208	1,395,483	751,528	.412
99	101,486,929	406,520,388	70	31,603	27	122,375	1680	925,610	3067	571,245	26819	1,564,611	849,761	.401
00	107,317,625	421,063,233	61	24,034	23	245,925	1200	664,285	2915	592,261	26995	1,784,783	899,344	.392
01	112,275,434	359,277,098	58	13,441	12	57,737	425	325,244	2514	480,596	25506	1,825,645	890,108	.320
ALL	497,361,327	1,908,845,026	309	81,253	163	776,162	6479	3,641,746	14462	2,702,572	130821	7,794,185	4,092,532	.384
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	83,677,440	739,434,617	56	28,710	63	531,161	1543	2,856,540	2976	966,273	25293	2,141,441	870,221	.884
98	92,603,899	801,065,173	65	51,822	64	613,065	1694	3,248,627	2963	937,705	26138	2,250,084	909,349	.865
99	101,486,929	866,825,596	74	85,134	73	899,877	1905	3,492,822	3002	929,609	26596	2,292,936	967,878	.854
00	107,317,625	857,542,024	68	64,993	76	964,572	1854	3,430,822	2791	844,405	26381	2,281,349	989,278	.799
01	112,275,434	765,892,927	68	53,571	68	739,823	1670	3,047,514	2521	756,134	24147	2,048,945	1,012,943	.682
ALL	497,361,327	4,030,760,337	331	284,230	344	3,748,498	8666	16,076,325	14253	4,434,126	128555	11,014,755	4,749,669	.810
PURE PREMIUM		.810		.006		.075		.323		.089		.221	.095	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	83,677,440	682,218,213	57	28,976	71	601,414	1577	2,919,717	2238	726,659	19785	1,675,196	870,221	.815
98	92,603,899	743,816,928	69	54,707	69	659,655	1690	3,241,079	2378	752,424	21136	1,819,409	910,895	.803
99	101,486,929	778,501,422	74	85,134	70	861,600	1744	3,197,347	2458	761,272	22122	1,907,138	972,524	.767
00	107,317,625	803,438,676	64	61,321	72	914,609	1805	3,339,562	2514	760,507	22632	1,957,237	1,001,150	.749
01	112,275,434	809,306,367	74	58,514	77	839,303	1878	3,426,262	2440	731,801	23365	1,982,508	1,054,676	.721
ALL	497,361,327	3,817,281,606	338	288,652	359	3,876,581	8694	16,123,967	12028	3,732,663	109040	9,341,488	4,809,466	.768
PURE PREMIUM		.768		.006		.078		.324		.075		.188	.097	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2005 LOSS COST REVISION
LOSS COST SELECTIONS

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

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Temporary Staffing Classifications		
185	4.72	Temporary Staffing Procedure
187	4.53	Temporary Staffing Procedure
189	3.02	Temporary Staffing Procedure, subject to capping
191	4.03	Temporary Staffing Procedure
275	3.27	Temporary Staffing Procedure, subject to capping
276	4.88	Temporary Staffing Procedure
291	4.04	Temporary Staffing Procedure
297	4.17	Temporary Staffing Procedure, subject to capping
491	4.12	Temporary Staffing Procedure
493	4.27	Temporary Staffing Procedure
495	5.81	Temporary Staffing Procedure
497	2.00	Temporary Staffing Procedure
499	4.07	Temporary Staffing Procedure, subject to capping
587	3.27	Temporary Staffing Procedure
691	6.74	Temporary Staffing Procedure
693	9.98	Temporary Staffing Procedure
695	5.12	Temporary Staffing Procedure
867	7.91	Temporary Staffing Procedure
877	2.90	Temporary Staffing Procedure, subject to capping
879	4.60	Temporary Staffing Procedure, subject to capping
881	4.49	Temporary Staffing Procedure, subject to capping
883	2.68	Temporary Staffing Procedure
895	0.77	Temporary Staffing Procedure
Explosives Classifications		
0771	1.23	Explosives - Target = 20% of total
0775	1.12	Explosives - Target = 20% of total, Subject to capping
4771	4.90	Explosives - Target = 80% of total
4775	4.90	Explosives - Target = 80% of total
Aircraft Classifications		
7413	1.65	Aircraft Procedure
7421	2.00	Aircraft Procedure
7424	4.72	Aircraft Procedure
7453	0.35	Aircraft Procedure

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2005 LOSS COST REVISION
LOSS COST SELECTIONS

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

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Other Classifications		
0133	A	"A" Rated
0152	1.52	O.D. non-rateable element for 615. Use 10% of total
162	1.29	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	1.29	Federal black lung - code 615, use CMCRB loss cost
483	1.3	Data reassignment
485	2.33	Data reassignment, Capping due to oscillating indications
615	13.67	Rate excluding non-rateable element. Use 90% of total
670	5.61	Combine with 681
681	5.61	Combine with 670
807	6.21	HCV surcharge
809	5.38	Combine with 992
962	0.16	Capping due to oscillating indications
985	3.78	HCV surcharge
988	0.47	Capping due to oscillating indications
992	5.38	Combine with 809
993	1,220.15	Combine with 996, data correction, HCV surcharge
994	0.99	HCV surcharge
996	976.12	Combine with 993, data correction
7405	1.55	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.33	Non-rateable element of 7405, use 17.5% of total,
9108	76.06	Countrywide loss cost
9985	A	"A" Rated

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

Temporary Staffing Code	PY 97-01 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	30,560	A) Credibility Based on Payroll of \$7,675,200		
187	36,205			
189	10,698	0.20	0.66	0.92
191	31,320	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
275	66,603			
276	42,121	1.310	1.685	1.308
291	7,190	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
297	43,791			
491	8,319	1.062	1.452	1.283
493	44,607	C = A*B + (1-A)		
495	17,445			
497	79,843			
499	10,460			
587	10,925			
691	12,702			
693	13,602			
695	8,755			
867	73,172			
877	5,115			
879	108,986			
881	9,665			
883	43,235			
895	52,201			
TOTAL	767,520			

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

Temporary Staffing Code	PY 97-00 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 97-01 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	30,560	0.0398	7.695	6.051	1.147	104	1,787,990	2.222	1.289	0.288
187	36,205	0.0472	2.261	3.146	0.262	107	655,200	1.620	1.344	0.303
189	10,698	0.0139	0.871	1.871	0.443	113	559,520	1.524	1.161	0.275
191	31,320	0.0408	5.927	4.087	0.641	161	1,951,295	1.463	1.455	0.212
275	66,603	0.0868	1.423	2.428	0.325	221	1,648,916	1.264	1.179	0.240
276	42,121	0.0549	1.940	1.420	0.453	222	2,765,461	2.191	1.408	0.307
291	7,190	0.0094	8.512	4.547	0.903	255	603,750	2.004	1.141	0.145
297	43,791	0.0571	0.180	0.533	0.162	281	2,482,976	2.017	1.159	0.221
491	8,319	0.0108	0.224	0.557	0.148	403	1,232,791	1.700	1.313	0.191
493	44,607	0.0581	1.120	1.675	0.219	445	3,089,202	1.798	1.318	0.277
495	17,445	0.0227	1.456	2.839	0.316	451	947,341	2.321	1.713	0.342
497	79,843	0.1040	1.364	1.309	0.263	472	872,459	0.629	0.542	0.117
499	10,460	0.0136	1.322	3.153	0.086	475	714,958	1.676	1.535	0.101
587	10,925	0.0142	0.125	0.605	0.042	563	916,943	1.512	0.732	0.192
691	12,702	0.0165	4.271	4.073	0.112	609	2,156,370	4.281	1.781	0.191
693	13,602	0.0177	8.516	3.881	0.576	651	2,365,247	6.484	2.519	0.287
695	8,755	0.0114	9.477	6.530	0.121	661	3,863,048	3.092	1.327	0.198
867	73,172	0.0953	5.119	2.813	0.622	813	937,519	4.339	2.052	0.301
877	5,115	0.0067	0.121	0.065	0.009	914	3,072,059	1.189	1.010	0.221
879	108,986	0.1420	2.890	2.057	0.207	923	288,093	2.342	1.695	0.396
881	9,665	0.0126	0.300	1.068	0.115	926	1,354,642	2.060	1.407	0.268
883	43,235	0.0563	1.695	0.828	0.130	928	7,668,831	1.098	0.891	0.199
895	52,201	0.0680	0.231	0.376	0.037	965	36,866,932	0.337	0.232	0.070
TOTAL / WTD	767,520	1.0000	2.593	2.155	0.323			1.980	1.279	0.247
Ratio of Temp codes to Direct codes								1.310	1.685	1.308

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

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium (1)				Industry Group	Indicated Loss Cost *	Selected Loss Cost *	4/1/04 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.969	1.223	0.273	3.465	185	2.091	1.776	0.350	4.217	1	4.72	4.72	4.01	17.7%
107	1.634	1.342	0.283	3.259	187	1.735	1.949	0.363	4.047	1	4.53	4.53	3.81	18.9%
113	0.932	1.081	0.257	2.270	189	0.990	1.570	0.330	2.890	1	3.23	3.02 #	2.42	24.8%
161	1.342	1.327	0.193	2.862	191	1.425	1.927	0.248	3.600	1	4.03	4.03	3.42	17.8%
221	1.085	1.100	0.224	2.409	275	1.152	1.597	0.287	3.036	1	3.40	3.27 #	2.62	24.8%
222	1.953	1.321	0.288	3.562	276	2.074	1.918	0.370	4.362	1	4.88	4.88	4.11	18.7%
255	1.867	0.996	0.138	3.001	291	1.983	1.446	0.177	3.606	1	4.04	4.04	3.25	24.3%
281	1.764	1.096	0.210	3.070	297	1.873	1.591	0.269	3.733	1	4.18	4.17 #	3.34	24.9%
403	1.578	1.231	0.174	2.983	491	1.676	1.787	0.223	3.686	1	4.12	4.12	3.64	13.2%
445	1.633	1.208	0.254	3.095	493	1.734	1.754	0.326	3.814	1	4.27	4.27	3.53	21.0%
451	2.283	1.628	0.312	4.223	495	2.425	2.364	0.400	5.189	1	5.81	5.81	4.90	18.6%
472	0.768	0.572	0.107	1.447	497	0.816	0.831	0.137	1.784	1	2.00	2.00	1.85	8.1%
475	1.278	1.624	0.096	2.998	499	1.357	2.358	0.123	3.838	1	4.29	4.07 #	3.26	24.8%
563	1.540	0.732	0.175	2.447	587	1.635	1.063	0.225	2.923	1	3.27	3.27	2.95	10.8%
609	3.551	1.624	0.174	5.349	691	3.771	2.358	0.223	6.352	2	6.74	6.74	5.73	17.6%
651	5.399	2.297	0.262	7.958	693	5.734	3.335	0.336	9.405	2	9.98	9.98	8.61	15.9%
661	2.668	1.210	0.181	4.059	695	2.833	1.757	0.232	4.822	2	5.12	5.12	4.41	16.1%
813	3.849	1.977	0.277	6.103	867	4.088	2.871	0.355	7.314	3	7.91	7.91	6.74	17.4%
914	1.042	0.946	0.208	2.196	877	1.107	1.374	0.267	2.748	3	2.97	2.90 #	2.34	23.9%
923	1.596	1.569	0.363	3.528	879	1.695	2.278	0.466	4.439	3	4.80	4.60 #	3.71	24.0%
926	1.825	1.322	0.251	3.398	881	1.938	1.920	0.322	4.180	3	4.52	4.49 #	3.62	24.0%
928	0.999	0.815	0.181	1.995	883	1.061	1.183	0.232	2.476	3	2.68	2.68	2.25	19.1%
965	0.307	0.212	0.064	0.583	895	0.326	0.308	0.082	0.716	3	0.77	0.77	0.64	20.3%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate

(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience

Capped

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2005
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	3.50
Code		Loss Cost Index	Loss Cost
7413	30,660	Index * 0.70 * 0.825	1.65
7421	37,117	Index * 0.70	2.00
7424	175,538	Index * 1.65	4.72
7453	31,341	Index * 0.70 * 0.175	0.35

NEW BASE LOSS COST (BLC) = 2.86

WTD AVE LOSS COST = 3.51

TARGET WTD LOSS COST = 3.50

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

CLASSIFICATION STU PENNSYLVANIA

CLASS:
OFFICE MACHINE MFG

INDUSTRY GROUP:

1

CODE:

483

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	112,124	1,083,465	0.966	1,879,119	19,741	0.4013	0	0	2	1	42	45
1998	100,868	362,311	0.359	566,184	12,660	0.2181	0	0	0	2	20	22
1999	103,059	617,246	0.599	1,132,050	33,362	0.1650	0	0	1	0	16	17
2000	91,126	369,094	0.405	616,417	11,958	0.2524	0	0	0	2	21	23
2001	73,505	662,665	0.902	1,155,965	32,623	0.2313	1	0	0	1	15	17
TOTAL	480,682	3,094,781	0.644	5,349,735	20,675	0.2580	1	0	3	6	114	124
O.D.		26,553	0.006				0	1	0	0	2	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	244,196	42,490	158,963	0	0	84,360	33,166	325,181	195,109
1998	0	0	0	78,142	86,303	0	0	0	53,718	60,349	83,799
1999	0	0	84,906	0	258,133	0	0	74,061	0	150,059	50,087
2000	0	0	0	5,292	154,188	0	0	0	3,881	111,674	94,059
2001	401,011	0	0	7,084	43,005	0	0	0	8,228	95,268	108,069
TOTAL	401,011	0	329,102	133,008	700,592	0	0	158,421	98,993	742,531	531,123
O.D.	0	5,000	0	0	11,889	0	1,200	0	0	7,102	1,362

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	400,481	65,222	239,557	0	0	301,334	61,523	569,067	241,935
1998	164	1,753	26,265	108,472	123,594	666	638	17,680	87,481	98,074	101,397
1999	453	24,381	209,439	15,762	307,900	476	32,378	255,823	13,906	214,483	57,049
2000	567	13,835	106,190	19,327	158,779	195	5,591	58,695	13,618	136,155	103,465
2001	673,799	10,172	64,453	13,552	45,065	447	14,416	87,705	21,583	101,790	122,983
TOTAL	674,983	50,141	806,828	222,335	874,895	1,784	53,023	721,237	198,111	1,119,569	626,829
O.D.	290	7,565	10,547	1,441	12,263	109	4,402	4,421	794	8,572	1,583

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,335,330	2,437,980	628,412	
IBNR + FREQ. ADJUSTMENT	18,213	(405,446)	4,663	
TOTAL LOSSES	2,353,543	2,032,534	633,075	
EXPECTED LOSSES	2,936,967	2,509,160	543,171	
CREDIBILITY	0.14	0.48	0.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.490	0.423	0.132	1.045
INDICATED (POST-TEST)	0.447	0.386	0.120	0.953
PRES. ON LOSS COST LEVEL	0.609	0.520	0.113	1.242
DERIVED BY FORMULA	0.586	0.456	0.118	1.160
UNDERLYING PRES. LOSS COST	0.611	0.522	0.113	1.246
PROPOSED	0.586	0.456	0.118	1.160
YEAR	4-1-04	4-1-05	IND. LOSS COST =	1.298
IND. LOSS COST		1.30		
MAN. LOSS COST	1.35	1.30	ADJ. LOSS COST =	1.30

CLASSIFICATION STU PENNSYLVANIA

CLASS:
COMMUNICATIONS EQUIPMENT MFG.

INDUSTRY GROUP:

1

CODE:

485

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	135,324	1,658,138	1.225	2,707,743	20,566	0.4877	0	0	3	5	58	66
1998	141,418	2,926,885	2.070	5,244,452	30,862	0.5869	0	0	7	2	74	83
1999	137,040	3,101,381	2.263	5,584,998	43,303	0.4743	1	0	7	3	54	65
2000	207,683	1,844,817	0.888	3,261,794	21,983	0.3033	0	0	2	6	55	63
2001	194,855	1,159,366	0.595	2,327,003	16,869	0.2463	0	0	0	3	45	48
TOTAL	816,320	10,690,587	1.310	19,125,990	27,471	0.3981	1	0	19	19	286	325
O.D.		73,797	0.009				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	418,813	137,563	338,711	0	0	63,173	21,591	377,477	300,810
1998	0	0	980,655	76,009	536,635	0	0	303,492	108,918	555,832	365,344
1999	11,103	0	932,497	168,874	828,302	9,385	0	273,921	85,349	505,274	286,676
2000	0	0	258,102	133,983	339,904	0	0	103,997	138,489	410,434	459,908
2001	0	0	0	39,792	286,757	0	0	0	43,261	439,895	349,661
TOTAL	11,103	0	2,590,067	556,221	2,330,309	9,385	0	744,583	397,608	2,288,912	1,762,399
O.D.	0	0	0	0	41,632	0	0	0	0	10,460	21,705

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	686,853	211,159	510,437	0	0	225,654	40,051	660,585	373,004
1998	748	113,659	1,619,794	126,930	765,442	4,656	41,978	1,043,115	195,561	890,503	442,066
1999	23,159	218,786	1,721,206	258,322	1,015,758	22,881	124,080	980,965	162,612	730,705	326,524
2000	2,983	107,281	708,463	153,268	373,417	1,797	71,104	630,824	184,945	521,813	505,899
2001	2,733	65,506	417,103	85,484	299,199	2,126	68,431	413,478	103,914	471,115	397,914
TOTAL	29,623	505,232	5,153,419	835,163	2,964,253	31,460	305,593	3,294,036	687,083	3,274,721	2,045,407
O.D.	0	0	0	0	62,739	0	0	0	0	18,305	25,420

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,319,363	7,842,264	2,070,827	
IBNR + FREQ. ADJUSTMENT	79,113	(1,242,287)	29,536	
TOTAL LOSSES	9,398,476	6,599,977	2,100,363	
EXPECTED LOSSES	5,387,712	8,816,256	2,448,960	
CREDIBILITY	0.20	0.69	0.96	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.151	0.809	0.257	2.217
INDICATED (POST-TEST)	1.050	0.738	0.234	2.022
PRES. ON LOSS COST LEVEL	0.657	1.076	0.299	2.032
DERIVED BY FORMULA	0.736	0.843	0.237	1.816
UNDERLYING PRES. LOSS COST	0.660	1.080	0.300	2.040
PROPOSED	0.819	0.939	0.264	2.022
YEAR	4-1-04	4-1-05	IND. LOSS COST =	2.263
IND. LOSS COST		2.26		
MAN. LOSS COST	2.21	2.26	ADJ. LOSS COST =	2.26

CLASSIFICATION STU PENNSYLVANIA

CLASS:
TUNNELING OR SHAFT SINKING

INDUSTRY GROUP:

2

CODE:
615 + 0152

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	1,217	102,971	8.461	169,295	50,806	1.6434	0	0	1	0	1	2
1998	1,611	389,013	24.147	840,313	48,034	4.9659	0	0	1	2	5	8
1999	936	176,999	18.910	314,283	86,572	2.1368	0	0	1	0	1	2
2000	1,531	534,513	34.913	1,253,940	43,836	7.8380	0	0	1	1	10	12
2001	2,020	62,407	3.089	131,892	6,980	3.4653	0	0	0	0	7	7
TOTAL	7,315	1,265,903	17.306	2,709,723	39,804	4.2379	0	0	4	3	24	31
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	83,200	0	4,356	0	0	0	0	14,056	1,359
1998	0	0	176,566	56,372	6,541	0	0	109,960	24,767	10,068	4,739
1999	0	0	159,292	0	4,264	0	0	8,678	0	910	3,855
2000	0	0	183,538	30,232	62,961	0	0	204,587	13,116	31,601	8,478
2001	0	0	0	0	25,214	0	0	0	0	23,643	13,550
TOTAL	0	0	602,596	86,604	103,336	0	0	323,225	37,883	80,278	31,981
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	136,448	0	6,564	0	0	0	0	24,598	1,685
1998	224	21,107	287,561	79,036	13,164	1,347	14,930	355,498	43,076	18,636	5,734
1999	513	30,670	233,994	4,081	8,875	41	3,554	25,759	824	1,581	4,391
2000	1,163	49,387	320,436	38,970	74,990	1,230	73,876	590,586	42,872	51,104	9,326
2001	207	4,667	30,723	5,224	25,701	87	2,854	18,470	3,707	24,832	15,420
TOTAL	2,107	105,831	1,009,162	127,311	129,294	2,705	95,214	990,313	90,479	120,751	36,556
O.D.	0	0	0	0	0	0	0	0	0	0	0

TOTAL TRANSLATED LOSSES	2,205,332	467,835	36,556
IBNR + FREQ. ADJUSTMENT	15,439	(48,827)	224
TOTAL LOSSES	2,220,771	419,008	36,780
EXPECTED LOSSES	669,103	353,241	17,483
CREDIBILITY	0.01	0.03	0.04
PURE PREMIUMS			
INDICATED (PRE-TEST)	30.359	5.728	0.503
INDICATED (POST-TEST)	27.687	5.224	0.459
PRES. ON LOSS COST LEVEL	9.079	4.793	0.237
DERIVED BY FORMULA	9.265	4.806	0.246
UNDERLYING PRES. LOSS COST	9.147	4.829	0.239
PROPOSED	9.265	4.806	0.246
YEAR	4-1-04	4-1-05	IND. LOSS COST = 15.193
IND. LOSS COST		15.19	
MAN. LOSS COST	15.05	15.19	ADJ. LOSS COST = 15.19

CLASSIFICATION STU PENNSYLVANIA

CLASS:
HOUSE FURNISHING INSTALLATION
CANVAS GOODS ERECTION

INDUSTRY GROUP:
2

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	32,790	1,958,847	5.974	3,537,937	29,713	1.9213	0	0	4	5	54	63
1998	38,758	1,291,119	3.331	2,285,639	25,036	1.2127	0	0	3	5	39	47
1999	41,129	1,212,070	2.947	2,346,978	17,727	1.5804	0	0	3	5	57	65
2000	45,006	2,098,259	4.662	3,555,634	23,247	1.3332	0	0	2	4	54	60
2001	46,639	1,231,349	2.640	2,835,195	16,652	1.4794	0	0	1	5	63	69
TOTAL	204,322	7,791,644	3.813	14,561,383	22,186	1.4878	0	0	13	24	267	304
O.D.		86,153	0.042				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	719,887	94,119	580,487	0	0	215,150	26,315	235,967	86,922
1998	0	0	516,901	142,579	164,964	0	0	100,362	77,670	174,210	114,433
1999	0	0	393,836	49,243	259,302	0	0	173,893	72,187	203,762	59,847
2000	0	0	249,504	139,558	433,627	0	0	118,391	94,968	358,759	703,452
2001	0	0	121,268	102,925	425,371	0	0	12,463	82,020	404,957	82,345
TOTAL	0	0	2,001,396	528,424	1,863,751	0	0	620,259	353,160	1,377,655	1,046,999
O.D.	0	0	0	0	71,224	0	0	0	0	14,929	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	1,180,615	144,473	874,794	0	0	768,516	48,814	412,942	107,783
1998	609	61,678	857,209	204,031	241,950	2,005	14,343	352,979	131,260	281,111	138,464
1999	1,590	87,727	685,802	79,220	320,176	1,236	78,148	603,146	121,541	300,226	68,166
2000	3,303	114,319	763,788	166,529	469,858	1,614	68,627	599,596	139,920	454,283	773,797
2001	5,252	135,011	835,624	163,979	459,198	2,558	83,876	479,687	132,620	443,681	93,709
TOTAL	10,754	398,735	4,323,038	758,232	2,365,976	7,413	244,994	2,803,924	574,155	1,892,243	1,181,919
O.D.	247	5,932	46,551	6,962	73,067	20	686	7,301	1,314	18,138	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,849,595	5,690,087	1,181,919	
IBNR + FREQ. ADJUSTMENT	58,552	(768,536)	6,082	
TOTAL LOSSES	7,908,147	4,921,551	1,188,001	
EXPECTED LOSSES	4,826,086	5,328,718	529,194	
CREDIBILITY	0.08	0.27	0.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.870	2.409	0.581	6.860
INDICATED (POST-TEST)	3.529	2.197	0.530	6.256
PRES. ON LOSS COST LEVEL	2.345	2.589	0.257	5.191
DERIVED BY FORMULA	2.440	2.483	0.361	5.284
UNDERLYING PRES. LOSS COST	2.362	2.608	0.259	5.229
PROPOSED	2.440	2.483	0.361	5.284
YEAR	4-1-04	4-1-05	IND. LOSS COST =	5.607
IND. LOSS COST		5.61		
MAN. LOSS COST	5.56	5.61	ADJ. LOSS COST =	5.61

CLASSIFICATION STU PENNSYLVANIA

CLASS: AMBULANCE SERVICE NON-VOLUNTEER

INDUSTRY GROUP:

3

CODE:

807

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	89788	3,116,321	3.471	5,719,954	16,771	1.8488	0	0	5	5	156	166
1998	102960	3,146,644	3.056	5,745,590	14,784	1.8454	0	0	6	3	181	190
1999	112472	4,408,532	3.920	8,103,037	19,680	1.8138	0	0	10	7	187	204
2000	117268	4,335,144	3.697	8,003,755	16,711	1.9443	1	0	8	7	212	228
2001	127255	2,964,837	2.330	6,639,332	12,303	1.5874	0	0	0	10	192	202
TOTAL	549,743	17,971,478	3.269	34,211,668	16,064	1.8008	1	0	29	32	928	990
O.D.		26,905	0.005				0	0	0	0	4	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	839,370	125,812	712,908	0	0	394,509	92,227	619,203	332,292
1998	0	0	725,566	45,792	765,390	0	0	391,738	79,488	801,043	337,627
1999	0	0	1,282,895	234,961	1,055,235	0	0	464,079	171,267	806,252	393,843
2000	332,353	0	886,879	293,985	868,709	11,178	0	322,956	140,801	953,194	525,089
2001	0	0	0	221,693	1,049,811	0	0	0	144,022	1,069,582	479,729
TOTAL	332,353	0	3,734,710	922,243	4,452,053	11,178	0	1,573,282	627,805	4,249,274	2,068,580
O.D.	0	0	0	0	5,776	0	0	0	0	13,805	7,324

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	1,376,567	193,121	1,074,352	0	0	1,409,186	171,081	1,083,605	412,042
1998	531	84,733	1,245,960	87,922	1,081,799	5,388	53,551	1,341,641	156,271	1,279,265	408,529
1999	5,549	298,567	2,341,386	353,901	1,297,725	3,460	211,076	1,664,165	308,585	1,170,036	448,587
2000	569,863	312,994	2,068,601	362,944	957,778	24,567	172,211	1,499,678	264,245	1,193,276	577,598
2001	10,736	263,555	1,656,317	362,752	1,108,558	5,613	180,155	1,068,037	284,022	1,153,655	545,932
TOTAL	586,679	959,849	8,688,831	1,360,640	5,520,212	39,028	616,993	6,982,707	1,184,204	5,879,837	2,392,688
O.D.	30	747	5,111	870	6,565	36	1,191	8,067	1,628	16,637	8,358

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,889,269	13,970,593	2,401,046	
IBNR + FREQ. ADJUSTMENT	211,137	(2,094,056)	28,940	
TOTAL LOSSES	18,100,406	11,876,537	2,429,986	
EXPECTED LOSSES	16,910,095	14,524,210	2,506,828	
CREDIBILITY	0.16	0.53	0.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.293	2.160	0.442	5.895
INDICATED (POST-TEST)	3.003	1.970	0.403	5.376
PRES. ON LOSS COST LEVEL	3.040	2.611	0.451	6.102
DERIVED BY FORMULA	3.034	2.271	0.415	5.720
UNDERLYING PRES. LOSS COST	3.076	2.642	0.456	6.174
PROPOSED	3.034	2.271	0.415	5.720
YEAR	4-1-04	4-1-05	IND. LOSS COST =	6.183
IND. LOSS COST		6.18		
MAN. LOSS COST	6.54	6.18	ADJ. LOSS COST =	6.18

CLASSIFICATION STU PENNSYLVANIA

INDUSTRY GROUP:

3

CLASS:
SANITARY COMPNAY
FUEL DISTRIBUTION

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	178,399	4,447,232	2.493	8,618,906	21,720	1.0482	1	1	10	23	152	187
1998	161,947	4,820,935	2.977	8,491,792	25,183	1.0868	2	0	11	15	148	176
1999	179,160	5,761,000	3.216	11,123,591	25,912	1.1610	1	1	11	12	183	208
2000	169,972	5,476,756	3.222	10,732,774	28,401	1.0766	0	0	10	14	159	183
2001	171,991	7,298,430	4.243	11,356,233	44,979	0.9012	2	1	4	6	142	155
TOTAL	861,469	27,804,353	3.228	50,323,296	28,661	1.0552	6	3	46	70	784	909
O.D.		7,546	0.001				0	0	0	0	2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	3,542	242,094	1,503,006	238,925	531,806	120,021	158,824	409,723	190,360	663,257	385,674
1998	431,224	0	1,500,177	290,417	804,334	11,780	0	359,961	227,884	806,460	388,698
1999	653,386	289,325	1,343,874	253,696	902,159	553	121,244	640,124	202,172	983,141	371,326
2000	0	0	1,548,543	447,070	1,083,488	0	0	588,471	347,849	1,181,990	279,345
2001	302,990	334,169	555,555	183,913	976,776	4,975	2,369,321	516,081	499,589	1,228,365	326,696
TOTAL	1,391,142	865,588	6,451,155	1,414,021	4,298,563	137,329	2,649,389	2,514,360	1,467,854	4,863,213	1,751,739
O.D.	0	0	0	0	3,372	0	0	0	0	1,549	2,625

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	6,195	676,415	2,464,930	366,750	801,432	427,875	419,724	1,463,531	353,118	1,160,700	478,236
1998	632,520	177,299	2,508,389	431,224	1,153,806	106,431	50,983	1,273,346	393,481	1,293,988	470,325
1999	1,103,977	853,444	2,450,779	370,169	1,120,391	12,197	694,746	2,283,279	382,848	1,428,821	422,940
2000	12,731	498,152	3,260,919	537,883	1,220,456	6,554	298,941	2,556,454	521,534	1,511,870	307,280
2001	523,474	385,375	2,123,996	359,591	1,061,162	46,690	1,346,419	2,977,924	721,508	1,438,314	371,780
TOTAL	2,278,897	2,590,685	12,809,013	2,065,617	5,357,247	599,747	2,810,813	10,554,534	2,372,489	6,833,693	2,050,561
O.D.	0	6	266	45	4,869	0	0	123	26	2,511	2,952

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,644,084	16,636,497	2,053,513	
IBNR + FREQ. ADJUSTMENT	274,539	(2,301,165)	21,751	
TOTAL LOSSES	31,918,623	14,335,332	2,075,264	
EXPECTED LOSSES	26,136,969	15,118,781	2,119,214	
CREDIBILITY	0.21	0.72	0.99	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.705	1.664	0.241	5.610
INDICATED (POST-TEST)	3.379	1.518	0.220	5.117
PRES. ON LOSS COST LEVEL	2.999	1.734	0.243	4.976
DERIVED BY FORMULA	3.079	1.578	0.220	4.877
UNDERLYING PRES. LOSS COST	3.034	1.755	0.246	5.035
PROPOSED	3.142	1.610	0.224	4.976
YEAR	4-1-04	4-1-05	IND. LOSS COST =	5.379
IND. LOSS COST		5.38		
MAN. LOSS COST	5.30	5.38	ADJ. LOSS COST =	5.38

CLASSIFICATION STU PENNSYLVANIA

CLASS: POLICE OR FIREFIGHTERS - SALARIED

INDUSTRY GROUP:

3

CODE:

985

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	326954	8,955,980	2.739	16,150,279	31,163	0.8197	1	0	19	14	234	268
1998	382513	7,103,839	1.857	12,133,113	21,049	0.7869	1	0	9	19	272	301
1999	419796	10,539,058	2.511	19,233,777	27,989	0.8266	2	0	29	12	304	347
2000	443943	9,058,108	2.040	16,840,022	27,919	0.6713	1	0	19	9	269	298
2001	448980	10,003,351	2.228	21,247,105	22,481	0.8664	2	0	5	23	359	389
TOTAL	2,022,186	45,660,336	2.258	85,604,296	25,867	0.7927	7	0	81	77	1438	1603
O.D.		321,377	0.016				0	0	0	2	4	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	77,381	0	3,831,720	472,415	1,426,144	0	0	878,702	515,806	1,149,592	604,220
1998	260,108	0	1,717,698	588,546	1,407,770	1,000	0	563,028	270,904	1,526,814	767,971
1999	501,580	0	4,733,915	283,372	1,615,906	24,166	0	1,009,568	115,025	1,428,603	826,923
2000	295,277	0	3,562,799	312,730	1,632,116	0	0	852,707	171,916	1,492,441	738,122
2001	645,247	0	1,250,104	922,416	2,441,787	8,000	0	780,084	447,825	2,249,521	1,258,367
TOTAL	1,779,593	0	15,096,236	2,579,479	8,523,723	33,166	0	4,084,089	1,521,476	7,846,971	4,195,603
O.D.	0	0	0	114,061	3,819	0	0	0	119,783	7,893	75,821

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	135,339	0	6,284,021	725,157	2,149,199	0	0	3,138,724	956,820	2,011,786	749,233
1998	382,838	199,353	2,867,870	852,846	2,010,928	17,946	73,703	1,874,961	482,989	2,440,434	929,245
1999	879,446	981,751	7,590,345	522,163	2,048,307	60,064	439,274	3,395,068	312,837	2,062,657	941,865
2000	521,497	942,329	6,207,791	574,895	1,846,119	7,783	384,212	3,249,765	412,783	1,880,914	811,934
2001	1,118,894	942,106	5,735,392	1,180,664	2,713,939	39,151	720,635	3,997,075	855,790	2,511,437	1,432,022
TOTAL	3,038,014	3,065,539	28,685,419	3,855,725	10,768,492	124,944	1,617,824	15,655,593	3,021,219	10,907,228	4,864,299
O.D.	482	15,651	85,869	32,649	11,399	59	1,969	10,113	4,411	6,122	93,515

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	52,301,476	28,607,245	4,957,814	
IBNR + FREQ. ADJUSTMENT	446,183	(3,786,843)	51,140	
TOTAL LOSSES	52,747,659	24,820,402	5,008,954	
EXPECTED LOSSES	40,281,945	26,065,978	4,529,697	
CREDIBILITY	0.37	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.608	1.227	0.248	4.083
INDICATED (POST-TEST)	2.378	1.119	0.226	3.723
PRES. ON LOSS COST LEVEL	1.969	1.274	0.221	3.464
DERIVED BY FORMULA	2.120	1.119	0.226	3.465
UNDERLYING PRES. LOSS COST	1.992	1.289	0.224	3.505
PROPOSED	2.120	1.119	0.226	3.465
YEAR	4-1-04	4-1-05	IND. LOSS COST =	3.745
IND. LOSS COST		3.75		
MAN. LOSS COST	3.73	3.75	ADJ. LOSS COST =	3.75

CLASSIFICATION STU PENNSYLVANIA

CLASS:
VOLUNTEER AMBULANCE CORP

INDUSTRY GROUP:

3

CODE:

993

Manual Year	Cos/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	594	500,120	84.195	783,220	24,895	28.6195	0	0	0	0	17	17
1998	627	118,510	18.901	169,640	7,789	12.7592	0	0	0	0	8	8
1999	693	973,181	140.430	1,736,401	26,246	47.6190	0	0	3	0	30	33
2000	599	287,804	48.047	492,897	12,976	28.3806	0	0	0	1	16	17
2001	609	278,848	45.788	579,207	10,410	31.1987	0	0	0	1	18	19
TOTAL	3,122	2,158,463	69.137	3,761,365	18,830	30.1089	0	0	3	2	89	94
O.D.		1,998	0.064				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	0	0	217,165	0	0	0	0	206,055	76,900
1998	0	0	0	0	32,573	0	0	0	0	29,736	56,201
1999	0	0	363,679	0	217,580	0	0	88,106	0	196,747	107,069
2000	0	0	0	10,709	79,915	0	0	0	18,884	111,092	67,204
2001	0	0	0	12,451	67,624	0	0	0	27,513	90,194	81,066
TOTAL	0	0	363,679	23,160	614,857	0	0	88,106	46,397	633,824	388,440
O.D.	0	0	0	0	0	0	0	0	0	0	1,998

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	0	0	327,268	0	0	0	0	360,596	95,356
1998	0	75	4,375	730	45,615	27	18	2,994	654	47,149	68,003
1999	1,316	76,549	603,049	20,354	266,539	582	38,780	308,947	17,424	280,909	121,952
2000	335	8,640	63,185	16,456	83,171	255	7,318	74,076	28,182	137,355	73,924
2001	675	16,405	103,580	22,169	71,090	650	20,639	114,871	36,361	100,514	92,253
TOTAL	2,326	101,669	774,189	59,709	793,683	1,514	66,755	500,888	82,621	926,523	451,488
O.D.	0	0	0	0	0	0	0	0	0	0	2,317

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,447,341	1,862,536	453,805	
IBNR + FREQ. ADJUSTMENT	238,323	(2,655,704)	44,950	
TOTAL LOSSES	1,685,664	0	498,755	
EXPECTED LOSSES	2,700,355	1,741,118	444,167	
CREDIBILITY	0.10	0.30	0.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	53.993	0.000	15.975	69.968
INDICATED (POST-TEST)	49.242	0.000	14.569	63.811
PRES. ON LOSS COST LEVEL	854.824	551.168	140.605	1546.597
DERIVED BY FORMULA	774.266	385.818	70.025	1230.109
UNDERLYING PRES. LOSS COST	864.944	557.693	142.270	1564.907
PROPOSED	774.266	385.818	70.025	1230.109
YEAR	4-1-04	4-1-05	IND. LOSS COST =	1329.625
IND. LOSS COST		1329.63		
MAN. LOSS COST	1319.08	1329.63	ADJ. LOSS COST =	1329.63

CLASSIFICATION STU PENNSYLVANIA

CLASS:
VOLUNTEER HAZ MAT RESPONSE TEAM
VOLUNTEER AMBULANCE CORP

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Cos/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	601	500,120	83.215	783,220	24,895	28.2862	0	0	0	0	17	17
1998	633	130,304	20.585	183,911	7,789	12.6382	0	0	0	0	8	8
1999	701	973,181	138.828	1,736,401	26,246	47.0756	0	0	3	0	30	33
2000	617	287,804	46.646	492,897	12,976	27.5527	0	0	0	1	16	17
2001	633	278,909	44.061	579,277	10,410	30.0158	0	0	0	1	18	19
TOTAL	3,185	2,170,318	68.142	3,775,706	18,830	29.5133	0	0	3	2	89	94
O.D.		1,998	0.063				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	0	0	217,165	0	0	0	0	206,055	76,900
1998	0	0	0	0	32,573	0	0	0	0	29,736	67,995
1999	0	0	363,679	0	217,580	0	0	88,106	0	196,747	107,069
2000	0	0	0	10,709	79,915	0	0	0	18,884	111,092	67,204
2001	0	0	0	12,451	67,624	0	0	0	27,513	90,194	81,127
TOTAL	0	0	363,679	23,160	614,857	0	0	88,106	46,397	633,824	400,295
O.D.	0	0	0	0	0	0	0	0	0	0	1,998

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	0	0	327,268	0	0	0	0	360,596	95,356
1998	0	75	4,375	730	45,615	27	18	2,994	654	47,149	82,274
1999	1,316	76,549	603,049	20,354	266,539	582	38,780	308,947	17,424	280,909	121,952
2000	335	8,640	63,185	16,456	83,171	255	7,318	74,076	28,182	137,355	73,924
2001	675	16,405	103,580	22,169	71,090	650	20,639	114,871	36,361	100,514	92,323
TOTAL	2,326	101,669	774,189	59,709	793,683	1,514	66,755	500,888	82,621	926,523	465,829
O.D.	0	0	0	0	0	0	0	0	0	0	2,317

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,447,341	1,862,536	468,146	
IBNR + FREQ. ADJUSTMENT	196,814	(2,173,518)	43,815	
TOTAL LOSSES	1,644,155	0	511,961	
EXPECTED LOSSES	2,130,545	1,432,317	427,086	
CREDIBILITY	0.10	0.42	0.79	
PURE PREMIUMS				
INDICATED (PRE-TEST)	51.622	0.000	16.074	67.696
INDICATED (POST-TEST)	47.079	0.000	14.659	61.738
PRES. ON LOSS COST LEVEL	661.105	444.445	132.524	1238.074
DERIVED BY FORMULA	599.702	257.778	39.411	896.891
UNDERLYING PRES. LOSS COST	668.931	449.707	134.093	1252.731
PROPOSED	599.702	257.778	39.411	896.891
YEAR	4-1-04	4-1-05	IND. LOSS COST =	969.449
IND. LOSS COST		969.45		
MAN. LOSS COST	1319.08	976.12	ADJ. LOSS COST =	976.12

CLASSIFICATION STU PENNSYLVANIA

CLASS:
FIREFIGHTER - VOLUNTEER FIRE CO.

INDUSTRY GROUP:

3

CODE:
994

Manual Year	Persons Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	6,190,370	2,374,084	0.038	4,115,904	22,111	0.0145	2	0	3	6	79	90
1998	6,652,583	1,805,805	0.027	2,819,037	10,986	0.0183	0	0	1	5	116	122
1999	6,865,715	4,741,583	0.069	8,545,180	32,218	0.0192	1	1	8	10	112	132
2000	6,855,752	6,483,238	0.095	11,929,121	37,324	0.0233	1	1	5	10	143	160
2001	6,563,980	3,971,637	0.061	8,113,876	21,715	0.0225	0	0	3	6	139	148
TOTAL	33,128,400	19,376,347	0.058	35,523,118	25,719	0.0197	4	2	20	37	589	652
O.D.		52,008	0.000				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	542,429	0	624,760	115,399	212,934	3,000	0	159,344	68,578	263,536	384,104
1998	0	0	185,014	131,975	451,226	0	0	24,789	35,299	511,940	465,562
1999	235,315	491,515	1,073,761	269,818	552,217	63,140	325,638	421,247	215,101	605,013	488,818
2000	384,204	525,039	1,033,889	290,644	1,101,572	52,730	159,996	944,017	261,416	1,218,332	511,399
2001	0	0	489,164	158,474	781,008	0	0	120,972	97,138	1,567,031	757,850
TOTAL	1,161,948	1,016,554	3,406,588	966,310	3,098,957	118,870	485,634	1,670,369	677,532	4,165,852	2,607,733
O.D.	0	0	0	0	1,176	0	0	0	0	704	50,128

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	948,708	0	1,024,606	177,137	320,892	10,695	0	569,177	127,212	461,188	476,289
1998	388	24,589	374,691	192,170	638,644	1,101	4,004	137,885	68,582	813,653	563,330
1999	412,291	762,238	1,950,686	363,344	700,396	153,305	803,915	1,586,622	366,948	888,671	556,764
2000	663,434	1,080,485	2,441,672	391,666	1,203,101	110,849	641,213	2,817,291	465,507	1,551,364	562,539
2001	11,056	291,400	1,794,930	299,589	854,850	8,052	281,062	1,681,266	352,152	1,677,086	862,433
TOTAL	2,035,877	2,158,712	7,586,585	1,423,906	3,717,883	284,002	1,730,194	6,792,241	1,380,401	5,391,962	3,021,355
O.D.	0	36	389	62	1,393	0	10	177	35	993	59,659

TOTAL TRANSLATED LOSSES	20,588,223	11,916,635	3,081,014	TOTAL
IBNR + FREQ. ADJUSTMENT	146,065	(1,461,962)	27,710	
TOTAL LOSSES	20,734,288	10,454,673	3,108,724	
EXPECTED LOSSES	15,073,422	9,673,493	2,683,400	
CREDIBILITY	0.31	0.94	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.626	0.316	0.094	1.036
INDICATED (POST-TEST)	0.571	0.288	0.086	0.945
PRES. ON LOSS COST LEVEL	0.450	0.289	0.080	0.819
DERIVED BY FORMULA	0.488	0.288	0.086	0.862
UNDERLYING PRES. LOSS COST	0.455	0.292	0.081	0.828
PROPOSED	0.488	0.288	0.086	0.862
YEAR	4-1-04	4-1-05	IND. LOSS COST =	0.932
IND. LOSS COST		0.93		
MAN. LOSS COST	0.93	0.93	ADJ. LOSS COST =	0.93

CLASSIFICATION STU PENNSYLVANIA

CLASS:
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:

3

CODE:

996

Manual Year	Cos/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	7	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
1998	6	11,794	196.567	14,271	#DIV/0!	0.0000	0	0	0	0	0	0
1999	8	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
2000	18	0	0.000	0	#DIV/0!	0.0000	0	0	0	0	0	0
2001	24	61	0.254	69	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	63	11,855	18.817	14,340	#DIV/0!	0.0000	0	0	0	0	0	0
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	11,794
1999	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	61
TOTAL	0	0	0	0	0	0	0	0	0	0	11,855
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	14,271
1999	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	69
TOTAL	0	0	0	0	0	0	0	0	0	0	14,340
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	14,340	
IBNR + FREQ. ADJUSTMENT	1,250	(3,204)	145	
TOTAL LOSSES	1,250	0	14,485	
EXPECTED LOSSES	42,143	28,332	8,448	
CREDIBILITY	0.01	0.02	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.841	0.000	229.919	249.760
INDICATED (POST-TEST)	18.095	0.000	209.686	227.781
PRES. ON LOSS COST LEVEL	661.105	444.445	132.524	1238.074
DERIVED BY FORMULA	654.675	435.556	135.610	1225.841
UNDERLYING PRES. LOSS COST	668.931	449.707	134.093	1252.731
PROPOSED	654.675	435.556	135.610	1225.841
YEAR	4-1-04	4-1-05	IND. LOSS COST =	1325.012
IND. LOSS COST		1325.01		
MAN. LOSS COST	1319.08	1325.01	ADJ. LOSS COST =	1325.01

CLASSIFICATION STU PENNSYLVANIA

CLASS:
EXPLOSIVE CLASSES

INDUSTRY GROUP:
1

CODE:
4771 + 0771
4775 + 0775

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	6109	796,903	13.045	1,395,395	130,080	0.9822	0	0	3	0	3	6
1998	2833	639,655	22.579	934,778	156,944	1.4119	2	0	0	0	2	4
1999	2992	288,666	9.648	491,818	34,100	2.6738	0	0	0	2	6	8
2000	3094	1,591,249	51.430	3,875,871	142,232	3.5553	1	0	2	3	5	11
2001	3324	90,954	2.736	188,431	23,917	0.9025	0	0	0	0	3	3
TOTAL	18,352	3,407,427	18.567	6,886,293	103,667	1.7437	3	0	5	5	19	32
O.D.		982	0.005				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	378,383	0	119,823	0	0	43,869	0	238,406	16,422
1998	614,036	0	0	0	10,693	0	0	0	0	3,047	11,879
1999	0	0	0	54,269	88,201	0	0	0	31,080	99,246	15,870
2000	161,230	0	441,009	108,270	9,530	0	0	684,448	129,389	30,672	26,701
2001	0	0	0	0	28,523	0	0	0	0	43,227	19,204
TOTAL	775,266	0	819,392	162,539	256,770	0	0	728,317	160,469	414,598	90,076
O.D.	0	0	0	0	631	0	0	0	0	135	216

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	620,548	0	180,573	0	0	156,700	0	417,211	20,363
1998	898,519	25	1,436	240	14,974	3	2	307	67	4,831	14,374
1999	225	7,274	56,652	66,311	108,340	198	3,266	42,345	46,155	142,976	18,076
2000	274,879	113,416	713,741	108,599	38,667	4,343	253,698	2,028,378	220,114	90,665	29,371
2001	234	5,280	34,755	5,910	29,073	160	5,217	33,769	6,778	45,401	21,854
TOTAL	1,173,857	125,995	1,427,132	181,060	371,627	4,704	262,183	2,261,499	273,114	701,084	104,038
O.D.	0	18	210	35	747	0	0	34	7	191	246

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,255,632	1,527,865	104,284	
IBNR + FREQ. ADJUSTMENT	9,043	(43,302)	170	
TOTAL LOSSES	5,264,675	1,484,563	104,454	
EXPECTED LOSSES	578,639	266,471	18,719	
CREDIBILITY	0.02	0.05	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	28.687	8.089	0.569	37.345
INDICATED (POST-TEST)	26.163	7.377	0.519	34.059
PRES. ON LOSS COST LEVEL	3.141	1.446	0.102	4.689
DERIVED BY FORMULA	3.601	1.743	0.135	5.479
UNDERLYING PRES. LOSS COST	3.153	1.452	0.102	4.707
PROPOSED	3.601	1.743	0.135	5.479
YEAR	4-1-04	4-1-05	IND. LOSS COST =	6.131
IND. LOSS COST		6.13		
MAN. LOSS COST	6.50	6.13	ADJ. LOSS COST =	6.13

CLASSIFICATION STU PENNSYLVANIA

CLASS :
AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP :

3

CODE :
7405 + 7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	589,454	11,864,123	2.013	21,650,699	24,196	0.8007	0	0	29	144	299	472
1998	660,503	6,883,931	1.042	12,592,590	21,139	0.4709	0	0	12	106	193	311
1999	622,451	6,837,565	1.098	11,972,984	22,562	0.4707	0	0	8	1	284	293
2000	653,988	3,156,872	0.483	5,661,055	12,095	0.3700	0	0	1	2	239	242
2001	688,702	2,339,051	0.340	5,330,022	11,381	0.2672	0	0	0	0	184	184
TOTAL	3,215,098	31,081,542	0.967	57,207,350	19,725	0.4672	0	0	50	253	1199	1502
O.D.		322,195	0.010				0	0	0	0	6	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	4,369,153	2,781,933	713,982	0	0	1,189,877	1,895,045	470,541	443,592
1998	0	0	1,954,686	1,938,248	370,062	0	0	609,266	1,369,649	332,173	309,847
1999	0	0	1,354,473	70,729	2,648,070	0	0	362,325	62,341	2,112,852	226,775
2000	0	0	224,430	20,081	1,459,763	0	0	11,829	16,015	1,194,977	229,777
2001	0	0	0	0	1,192,946	0	0	0	0	901,206	244,899
TOTAL	0	0	7,902,742	4,810,991	6,384,823	0	0	2,173,297	3,343,050	5,011,749	1,454,890
O.D.	0	0	0	0	90,372	0	0	0	0	109,605	122,218

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	0	0	7,165,411	4,270,267	1,075,971	0	0	4,250,241	3,515,308	823,447	550,054
1998	5,243	260,497	3,470,244	2,673,375	608,553	21,762	96,693	2,263,774	2,221,315	596,219	374,915
1999	6,400	348,672	2,890,217	253,711	3,175,198	3,787	181,938	1,634,821	217,587	3,002,356	258,297
2000	6,176	172,600	1,278,339	168,960	1,508,567	2,043	60,940	633,886	122,456	1,454,333	252,755
2001	9,782	220,814	1,453,605	247,178	1,215,970	3,334	108,776	704,022	141,309	946,537	278,695
TOTAL	27,601	1,002,583	16,257,816	7,613,491	7,584,259	30,926	448,347	9,486,744	6,217,975	6,822,892	1,714,716
O.D.	499	11,778	82,582	13,387	92,441	285	9,646	71,658	13,897	122,985	138,457

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,430,465	28,481,327	1,853,173	
IBNR + FREQ. ADJUSTMENT	481,204	(3,963,819)	18,070	
TOTAL LOSSES	27,911,669	24,517,508	1,871,243	
EXPECTED LOSSES	38,838,384	26,653,162	1,671,851	
CREDIBILITY	0.51	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.868	0.763	0.058	1.689
INDICATED (POST-TEST)	0.792	0.696	0.053	1.541
PRES. ON LOSS COST LEVEL	1.194	0.819	0.051	2.064
DERIVED BY FORMULA	0.989	0.696	0.053	1.738
UNDERLYING PRES. LOSS COST	1.208	0.829	0.052	2.089
PROPOSED	0.989	0.696	0.053	1.738
YEAR	4-1-04	4-1-05	IND. LOSS COST =	1.879
IND. LOSS COST		1.88		
MAN. LOSS COST	2.23	1.88	ADJ. LOSS COST =	1.88

CLASSIFICATION STU PENNSYLVANIA

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:
3

CODE:
7413 + 7421 +7424 +7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1997	49,956	686,223	1.374	1,205,722	17,972	0.6606	1	0	2	0	30	33
1998	63,566	267,366	0.421	415,694	9,600	0.3618	0	0	0	1	22	23
1999	68,365	1,768,125	2.586	3,051,756	36,469	0.6582	1	0	3	4	37	45
2000	68,736	915,361	1.332	1,526,763	45,369	0.2619	1	0	0	0	17	18
2001	54,673	318,601	0.583	714,404	11,072	0.4390	0	0	0	1	23	24
TOTAL	305,296	3,955,676	1.296	6,914,339	24,737	0.4684	3	0	5	6	129	143
O.D.		6,755	0.002				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	59,885	0	223,841	0	100,496	0	0	55,672	0	153,193	93,136
1998	0	0	0	38,408	100,176	0	0	0	4,500	77,713	46,569
1999	355,283	0	308,249	137,972	369,541	1,292	0	62,415	28,893	377,445	127,035
2000	575,629	0	0	0	89,681	5,000	0	0	0	146,326	98,725
2001	0	0	0	20,523	128,735	0	0	0	11,305	105,156	52,882
TOTAL	990,797	0	532,090	196,903	788,629	6,292	0	118,087	44,698	859,833	418,347
O.D.	0	0	0	0	279	0	0	0	0	6,316	160

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1997	104,739	0	367,099	0	151,447	0	0	198,860	0	268,088	115,489
1998	81	994	20,667	54,609	141,630	121	97	8,798	8,927	123,422	56,348
1999	612,462	82,147	642,215	183,764	455,008	3,601	32,608	295,101	62,293	537,864	144,693
2000	972,839	7,479	58,616	8,753	92,013	9,489	6,731	71,597	12,891	177,757	108,598
2001	1,253	30,238	191,776	40,119	134,783	519	16,700	100,397	25,618	112,821	60,180
TOTAL	1,691,374	120,858	1,280,373	287,245	974,881	13,730	56,136	674,753	109,729	1,219,952	485,308
O.D.	0	9	93	14	331	5	89	1,597	306	8,920	186

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,839,017	2,601,378	485,494	
IBNR + FREQ. ADJUSTMENT	39,219	(483,362)	4,695	
TOTAL LOSSES	3,878,236	2,118,016	490,189	
EXPECTED LOSSES	7,214,144	3,178,131	473,209	
CREDIBILITY	0.11	0.36	0.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.270	0.694	0.161	2.125
INDICATED (POST-TEST)	1.158	0.633	0.147	1.938
PRES. ON LOSS COST LEVEL	2.335	1.029	0.153	3.517
DERIVED BY FORMULA	2.206	0.886	0.150	3.242
UNDERLYING PRES. LOSS COST	2.363	1.041	0.155	3.559
PROPOSED	2.206	0.886	0.150	3.242
YEAR	4-1-04	4-1-05	IND. LOSS COST =	3.504
IND. LOSS COST		3.50		
MAN. LOSS COST	3.71	3.50	ADJ. LOSS COST	3.50