

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2007 LOSS COST FILING

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April 1, 2007 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9849	1.0072	0.9788
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0767	1.1133	1.0648
(3) Final Loss Cost Test Correction Factor	1.0711	0.9906	1.0614
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.1358	1.1108	1.1062

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 1999 through 2003 were translated using composite multipliers, yielding an average claim value of \$ 405,006 . 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 * 405,006] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.853	690,940	1,381,880
II	0.907	734,681	1,469,362
III	1.084	878,053	1,756,106
IV	1.274	1,031,955	2,063,910

@ From Pennsylvania 4/1/06 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	484	134,958,100	38,221,600	173,179,700	357,809
Permanent Total	438	448,675,400	616,316,300	1,064,991,700	2,431,488
Major	19,074	3,985,117,200	2,875,220,000	6,860,337,200	359,670
Total Serious	19,996	4,568,750,700	3,529,757,900	8,098,508,600	405,006
Minor	22,440	705,636,100	618,582,200	1,324,218,300	59,012
Temporary	201,762	1,359,434,200	1,723,793,500	3,083,227,700	15,282
Total Non-Serious	224,202	2,065,070,300	2,342,375,700	4,407,446,000	19,658

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	405,006 =	70,876,050
Non-Serious: 500 *	19,658 =	9,829,000
Medical: .10 *	9,829,000 =	982,900

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	70,345,172	9,755,379	975,538
0.99	69,287,413	9,608,690	960,869
0.98	68,235,010	9,462,744	946,274
0.97	67,187,989	9,317,545	931,755
0.96	66,146,378	9,173,096	917,310
0.95	65,110,205	9,029,400	902,940
0.94	64,079,500	8,886,464	888,646
0.93	63,054,291	8,744,289	874,429
0.92	62,034,608	8,602,881	860,288
0.91	61,020,481	8,462,243	846,224
0.90	60,011,941	8,322,380	832,238
0.89	59,009,019	8,183,296	818,330
0.88	58,011,746	8,044,995	804,500
0.87	57,020,155	7,907,483	790,748
0.86	56,034,278	7,770,763	777,076
0.85	55,054,150	7,634,840	763,484
0.84	54,079,802	7,499,718	749,972
0.83	53,111,271	7,365,404	736,540
0.82	52,148,592	7,231,900	723,190
0.81	51,191,799	7,099,214	709,921
0.80	50,240,931	6,967,348	696,735
0.79	49,296,023	6,836,310	683,631
0.78	48,357,113	6,706,103	670,610
0.77	47,424,241	6,576,734	657,673
0.76	46,497,445	6,448,207	644,821
0.75	45,576,766	6,320,528	632,053
0.74	44,662,245	6,193,703	619,370
0.73	43,753,923	6,067,738	606,774
0.72	42,851,843	5,942,639	594,264
0.71	41,956,048	5,818,412	581,841
0.70	41,066,583	5,695,062	569,506
0.69	40,183,494	5,572,596	557,260
0.68	39,306,826	5,451,021	545,102
0.67	38,436,627	5,330,343	533,034
0.66	37,572,946	5,210,568	521,057
0.65	36,715,831	5,091,705	509,171
0.64	35,865,335	4,973,759	497,376
0.63	35,021,508	4,856,738	485,674
0.62	34,184,405	4,740,650	474,065
0.61	33,354,078	4,625,501	462,550
0.60	32,530,585	4,511,300	451,130
0.59	31,713,982	4,398,055	439,806
0.58	30,904,328	4,285,773	428,577
0.57	30,101,683	4,174,463	417,446
0.56	29,306,109	4,064,134	406,413
0.55	28,517,670	3,954,794	395,479
0.54	27,736,430	3,846,453	384,645
0.53	26,962,456	3,739,119	373,912
0.52	26,195,818	3,632,803	363,280
0.51	25,436,587	3,527,514	352,751
0.50	24,684,834	3,423,262	342,326
0.49	23,940,636	3,320,057	332,006
0.48	23,204,071	3,217,911	321,791
0.47	22,475,217	3,116,835	311,684
0.46	21,754,157	3,016,839	301,684
0.45	21,040,977	2,917,936	291,794

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	20,335,765	2,820,138	282,014
0.43	19,638,612	2,723,458	272,346
0.42	18,949,611	2,627,908	262,791
0.41	18,268,862	2,533,503	253,350
0.40	17,596,464	2,440,256	244,026
0.39	16,932,524	2,348,181	234,818
0.38	16,277,150	2,257,295	225,730
0.37	15,630,456	2,167,612	216,761
0.36	14,992,560	2,079,149	207,915
0.35	14,363,584	1,991,924	199,192
0.34	13,743,658	1,905,953	190,595
0.33	13,132,916	1,821,256	182,126
0.32	12,531,498	1,737,853	173,785
0.31	11,939,550	1,655,762	165,576
0.30	11,357,227	1,575,006	157,501
0.29	10,784,691	1,495,608	149,561
0.28	10,222,112	1,417,590	141,759
0.27	9,669,669	1,340,978	134,098
0.26	9,127,552	1,265,798	126,580
0.25	8,595,962	1,192,077	119,208
0.24	8,075,111	1,119,846	111,985
0.23	7,565,226	1,049,136	104,914
0.22	7,066,548	979,980	97,998
0.21	6,579,334	912,414	91,241
0.20	6,103,862	846,476	84,648
0.19	5,640,428	782,208	78,221
0.18	5,189,355	719,654	71,965
0.17	4,750,990	658,862	65,886
0.16	4,325,714	599,885	59,989
0.15	3,913,943	542,781	54,278
0.14	3,516,134	487,613	48,761
0.13	3,132,797	434,453	43,445
0.12	2,764,501	383,378	38,338
0.11	2,411,887	334,478	33,448
0.10	2,075,686	287,854	28,785
0.09	1,756,743	243,623	24,362
0.08	1,456,049	201,923	20,192
0.07	1,174,786	162,918	16,292
0.06	914,404	126,809	12,681
0.05	676,737	93,849	9,385
0.04	464,207	64,376	6,438
0.03	280,240	38,864	3,886
0.02	130,249	18,063	1,806
0.01	25,069	3,477	348
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/>		
	6,765,172,700		

B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,493,764,681	3,930,095,634	674,744,469

C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0418	1.7214	10.0263

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	73,285,600	16,792,909	9,781,037
0.99	72,183,627	16,540,399	9,633,961
0.98	71,087,233	16,289,168	9,487,627
0.97	69,996,447	16,039,222	9,342,055
0.96	68,911,297	15,790,567	9,197,225
0.95	67,831,812	15,543,209	9,053,147
0.94	66,758,023	15,297,159	8,909,831
0.93	65,689,960	15,052,419	8,767,287
0.92	64,627,655	14,808,999	8,625,506
0.91	63,571,137	14,566,905	8,484,496
0.90	62,520,440	14,326,145	8,344,268
0.89	61,475,596	14,086,726	8,204,822
0.88	60,436,637	13,848,654	8,066,158
0.87	59,403,597	13,611,941	7,928,277
0.86	58,376,511	13,376,591	7,791,197
0.85	57,355,413	13,142,614	7,654,920
0.84	56,340,338	12,910,015	7,519,444
0.83	55,331,322	12,678,806	7,384,771
0.82	54,328,403	12,448,993	7,250,920
0.81	53,331,616	12,220,587	7,117,881
0.80	52,341,002	11,993,593	6,985,674
0.79	51,356,597	11,768,024	6,854,289
0.78	50,378,440	11,543,886	6,723,737
0.77	49,406,574	11,321,190	6,594,027
0.76	48,441,038	11,099,944	6,465,169
0.75	47,481,875	10,880,157	6,337,153
0.74	46,529,127	10,661,840	6,209,989
0.73	45,582,837	10,445,004	6,083,698
0.72	44,643,050	10,229,659	5,958,269
0.71	43,709,811	10,015,814	5,833,712
0.70	42,783,166	9,803,480	5,710,038
0.69	41,863,164	9,592,667	5,587,256
0.68	40,949,851	9,383,388	5,465,356
0.67	40,043,278	9,175,652	5,344,359
0.66	39,143,495	8,969,472	5,224,274
0.65	38,250,553	8,764,861	5,105,101
0.64	37,364,506	8,561,829	4,986,841
0.63	36,485,407	8,360,389	4,869,513
0.62	35,613,313	8,160,555	4,753,118
0.61	34,748,278	7,962,337	4,637,665
0.60	33,890,363	7,765,752	4,523,165
0.59	33,039,626	7,570,812	4,409,627
0.58	32,196,129	7,377,530	4,297,042
0.57	31,359,933	7,185,921	4,185,439
0.56	30,531,104	6,996,000	4,074,819
0.55	29,709,709	6,807,782	3,965,191
0.54	28,895,813	6,621,284	3,856,566
0.53	28,089,487	6,436,519	3,748,954
0.52	27,290,803	6,253,507	3,642,354
0.51	26,499,836	6,072,263	3,536,787
0.50	25,716,660	5,892,803	3,432,263
0.49	24,941,355	5,715,146	3,328,792
0.48	24,174,001	5,539,312	3,226,373
0.47	23,414,681	5,365,320	3,125,037
0.46	22,663,481	5,193,187	3,024,774
0.45	21,920,490	5,022,935	2,925,614

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	21,185,800	4,854,586	2,827,557
0.43	20,459,506	4,688,161	2,730,623
0.42	19,741,705	4,523,681	2,634,821
0.41	19,032,500	4,361,172	2,540,163
0.40	18,331,996	4,200,657	2,446,678
0.39	17,640,304	4,042,159	2,354,356
0.38	16,957,535	3,885,708	2,263,237
0.37	16,283,809	3,731,327	2,173,311
0.36	15,619,249	3,579,047	2,084,618
0.35	14,963,982	3,428,898	1,997,159
0.34	14,318,143	3,280,907	1,910,963
0.33	13,681,872	3,135,110	1,826,050
0.32	13,055,315	2,991,540	1,742,421
0.31	12,438,623	2,850,229	1,660,115
0.30	11,831,959	2,711,215	1,579,152
0.29	11,235,491	2,574,540	1,499,543
0.28	10,649,396	2,440,239	1,421,318
0.27	10,073,861	2,308,360	1,344,507
0.26	9,509,084	2,178,945	1,269,129
0.25	8,955,273	2,052,041	1,195,215
0.24	8,412,651	1,927,703	1,122,795
0.23	7,881,452	1,805,983	1,051,899
0.22	7,361,930	1,686,938	982,557
0.21	6,854,350	1,570,629	914,810
0.20	6,359,003	1,457,124	848,706
0.19	5,876,198	1,346,493	784,267
0.18	5,406,270	1,238,812	721,543
0.17	4,949,581	1,134,165	660,593
0.16	4,506,529	1,032,642	601,468
0.15	4,077,546	934,343	544,208
0.14	3,663,108	839,377	488,892
0.13	3,263,748	747,867	435,593
0.12	2,880,057	659,947	384,388
0.11	2,512,704	575,770	335,360
0.10	2,162,450	495,512	288,607
0.09	1,830,175	419,373	244,261
0.08	1,516,912	347,590	202,451
0.07	1,223,892	280,447	163,348
0.06	952,626	218,289	127,144
0.05	705,025	161,552	94,097
0.04	483,611	110,817	64,549
0.03	291,954	66,900	38,962
0.02	135,693	31,094	18,107
0.01	26,117	5,985	3,489
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	122,353,992	1,709,401,237	105	209,595	79	286,102	3589	5,687,195	4407	1,073,409	43244	2,507,337	7,330,375	1.397
00	130,955,903	1,827,934,534	103	240,535	83	284,994	3712	5,881,587	4436	1,187,948	44282	2,762,044	7,922,237	1.396
01	137,393,614	1,727,319,460	103	226,505	51	168,999	3456	5,407,258	4544	1,368,721	41041	2,634,484	7,467,228	1.257
02	138,631,997	1,550,711,777	97	223,534	32	99,966	2603	3,864,157	5138	1,615,576	39057	2,525,180	7,178,705	1.119
03	143,735,298	1,210,291,863	76	148,014	18	55,510	959	1,401,712	5096	1,424,759	37915	2,439,546	6,633,377	.842
ALL	673,070,804	8,025,658,871	484	1,048,183	263	895,571	14319	22,241,909	23621	6,670,413	205539	12,868,591	36,531,922	1.192
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	122,353,992	2,587,979,596	105	292,804	79	809,384	3589	7,495,723	4407	1,385,771	43244	2,913,526	12,982,589	2.115
00	130,955,903	2,748,902,607	103	287,242	99	1,014,092	3845	8,031,982	4419	1,389,286	44149	2,975,496	13,790,928	2.099
01	137,393,614	2,700,527,227	103	287,190	88	901,350	3921	8,193,724	4418	1,388,992	40662	2,738,914	13,495,102	1.966
02	138,631,997	2,692,312,644	97	270,463	87	891,264	3984	8,324,782	4678	1,471,816	38072	2,566,103	13,398,699	1.942
03	143,735,298	2,544,793,667	76	211,882	85	870,664	3735	7,804,961	4518	1,420,496	35635	2,400,303	12,739,630	1.770
ALL	673,070,804	13,274,515,741	484	1,349,581	438	4,486,754	19074	39,851,172	22440	7,056,361	201762	13,594,342	66,406,948	1.972
PURE PREMIUM		1.972		.020		.067		.592		.105		.202	.987	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	122,353,992	2,565,411,926	93	259,269	76	788,784	4033	8,422,736	4991	1,569,324	29699	2,000,857	12,613,150	2.097
00	130,955,903	2,670,958,944	97	271,744	79	819,552	4198	8,769,792	5194	1,632,952	30919	2,083,869	13,131,679	2.040
01	137,393,614	2,747,094,017	99	275,587	84	854,361	4316	9,019,111	5331	1,676,122	31901	2,148,819	13,496,941	1.999
02	138,631,997	2,705,158,937	100	274,733	82	839,043	4255	8,889,878	5241	1,649,078	31439	2,119,061	13,279,797	1.951
03	143,735,298	2,724,691,171	98	269,291	81	841,482	4297	8,979,832	5254	1,651,888	31968	2,153,510	13,350,909	1.896
ALL	673,070,804	13,413,314,995	487	1,350,624	402	4,143,222	21099	44,081,349	26011	8,179,364	155926	10,506,116	65,872,476	1.993
PURE PREMIUM		1.993		.020		.062		.655		.122		.156	.979	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1999 - 2003

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														
99	18,275,253	436,468,679	10	26,495	22	72,367	940	1,465,029	1147	269,470	11845	702,442	1,828,884	2.388
00	18,212,374	455,012,161	19	58,708	22	73,203	890	1,412,557	1122	318,734	11758	749,175	1,937,744	2.498
01	17,506,459	420,114,796	17	36,441	15	38,759	848	1,321,322	1037	316,802	10139	671,070	1,816,754	2.400
02	17,109,801	322,423,027	10	16,216	6	17,057	492	717,211	1050	326,742	8877	606,531	1,540,473	1.884
03	17,586,269	274,845,594	9	14,724	4	18,003	199	297,476	1040	284,875	8993	574,650	1,558,728	1.563
ALL	88,690,156	1,908,864,257	65	152,584	69	219,389	3369	5,213,595	5396	1,516,623	51612	3,303,868	8,682,583	2.152
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	18,275,253	643,466,845	10	37,013	22	204,725	940	1,930,908	1147	347,886	11845	816,237	3,097,899	3.521
00	18,212,374	672,885,897	19	70,108	25	255,569	927	1,945,009	1118	371,539	11721	805,841	3,280,794	3.695
01	17,506,459	652,522,666	17	46,349	23	215,102	957	2,000,578	1016	324,918	10042	695,851	3,242,427	3.727
02	17,109,801	552,719,956	10	19,828	17	173,379	800	1,666,618	965	303,246	8640	606,821	2,757,306	3.230
03	17,586,269	576,235,617	9	21,440	19	198,207	820	1,704,627	966	302,592	8428	558,498	2,976,992	3.277
ALL	88,690,156	3,097,830,981	65	194,738	106	1,046,982	4444	9,247,740	5212	1,650,181	50676	3,483,248	15,355,418	3.493
PURE PREMIUM		3.493		.022		.118		1.043		.186		.393	1.731	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	18,275,253	633,022,489	9	32,774	21	199,515	1056	2,169,708	1299	393,966	8135	560,550	2,973,713	3.464
00	18,212,374	650,136,426	18	66,321	20	206,541	1012	2,123,702	1314	436,709	8209	564,351	3,103,741	3.570
01	17,506,459	661,903,079	17	45,282	22	203,901	1053	2,201,870	1227	392,289	7875	545,651	3,230,038	3.781
02	17,109,801	552,055,919	12	22,907	16	163,237	854	1,778,957	1084	340,640	7121	500,105	2,714,714	3.227
03	17,586,269	615,037,980	13	29,837	18	191,218	943	1,959,725	1128	353,406	7533	499,244	3,116,949	3.497
ALL	88,690,156	3,112,155,893	69	197,121	97	964,412	4918	10,233,962	6052	1,917,010	38873	2,669,901	15,139,155	3.509
PURE PREMIUM		3.509		.022		.109		1.154		.216		.301	1.707	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1999 - 2003

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														
99	6,530,096	333,049,470	28	58,399	21	84,843	749	1,275,025	605	156,123	6028	378,431	1,377,673	5.100
00	7,022,410	349,316,448	31	75,596	15	53,476	790	1,336,703	588	159,691	6177	418,977	1,448,721	4.974
01	7,424,534	332,614,120	19	42,697	13	69,083	780	1,284,269	684	203,156	5941	414,904	1,312,032	4.480
02	7,769,660	294,737,321	19	65,188	4	19,306	676	1,067,398	731	246,066	5346	382,792	1,166,622	3.793
03	7,657,942	228,327,448	25	49,895	4	16,899	254	379,405	842	271,733	5288	409,065	1,156,277	2.982
ALL	36,404,642	1,538,044,807	122	291,775	57	243,607	3249	5,342,800	3450	1,036,769	28780	2,004,169	6,461,325	4.225
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	6,530,096	546,140,766	28	81,583	21	240,022	749	1,680,483	605	201,555	6028	439,737	2,818,027	8.363
00	7,022,410	550,091,933	31	90,105	19	201,289	798	1,780,903	592	191,851	6161	454,013	2,782,758	7.833
01	7,424,534	540,669,681	19	54,246	20	258,631	828	1,831,163	674	215,648	5895	437,751	2,609,258	7.282
02	7,769,660	516,494,991	19	78,770	16	194,882	822	1,868,511	688	241,486	5229	402,399	2,378,901	6.648
03	7,657,942	491,069,815	25	71,012	15	183,937	644	1,545,107	727	266,691	5000	412,912	2,431,040	6.413
ALL	36,404,642	2,644,467,186	122	375,716	91	1,078,761	3841	8,706,167	3286	1,117,231	28313	2,146,812	13,019,984	7.264
PURE PREMIUM		7.264		.103		.296		2.391		.307		.590	3.576	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	6,530,096	554,501,254	25	72,240	20	233,913	842	1,888,313	685	228,252	4140	301,988	2,820,307	8.491
00	7,022,410	542,354,401	29	84,884	15	162,678	871	1,944,513	696	225,524	4314	317,904	2,688,041	7.723
01	7,424,534	557,038,401	18	52,446	19	244,912	912	2,016,016	813	260,272	4624	343,374	2,653,363	7.503
02	7,769,660	524,454,860	19	78,541	15	183,527	878	1,995,608	770	270,363	4321	332,536	2,383,974	6.750
03	7,657,942	529,639,943	31	87,270	14	177,517	742	1,780,810	842	308,915	4504	371,921	2,569,967	6.916
ALL	36,404,642	2,707,988,859	122	375,381	83	1,002,547	4245	9,625,260	3806	1,293,326	21903	1,667,723	13,115,652	7.439
PURE PREMIUM		7.439		.103		.275		2.644		.355		.458	3.603	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	97,548,643	939,883,088	67	124,701	36	128,893	1900	2,947,141	2655	647,815	25371	1,426,463	4,123,818	.964
00	105,721,119	1,023,605,925	53	106,230	46	158,314	2032	3,132,328	2726	709,523	26347	1,593,892	4,535,772	.968
01	112,462,621	974,590,544	67	147,367	23	61,157	1828	2,801,667	2823	848,764	24961	1,548,509	4,338,442	.867
02	113,752,536	933,551,429	68	142,130	22	63,602	1435	2,079,549	3357	1,042,767	24834	1,535,856	4,471,610	.821
03	118,491,087	707,118,821	42	83,395	10	20,608	506	724,830	3214	868,151	23634	1,455,832	3,918,373	.597
ALL	547,976,006	4,578,749,807	297	603,823	137	432,574	7701	11,685,515	14775	4,117,020	125147	7,560,552	21,388,015	.836
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	97,548,643	1,398,371,985	67	174,207	36	364,637	1900	3,884,331	2655	836,330	25371	1,657,551	7,066,663	1.434
00	105,721,119	1,525,924,777	53	127,029	55	557,234	2120	4,306,069	2709	825,896	26267	1,715,642	7,727,377	1.443
01	112,462,621	1,507,334,880	67	186,595	45	427,617	2136	4,361,983	2728	848,426	24725	1,605,312	7,643,416	1.340
02	113,752,536	1,623,097,697	68	171,864	54	523,003	2362	4,789,653	3025	927,083	24203	1,556,882	8,262,492	1.427
03	118,491,087	1,477,488,235	42	119,430	51	488,520	2271	4,555,227	2825	851,213	22207	1,428,893	7,331,598	1.247
ALL	547,976,006	7,532,217,574	297	779,125	241	2,361,011	10789	21,897,263	13942	4,288,948	122773	7,964,280	38,031,546	1.375
PURE PREMIUM		1.375		.014		.043		.400		.078		.145	.694	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	97,548,643	1,377,888,183	59	154,255	35	355,357	2135	4,364,715	3007	947,106	17424	1,138,319	6,819,130	1.413
00	105,721,119	1,478,468,117	50	120,539	44	450,333	2315	4,701,578	3184	970,720	18396	1,201,615	7,339,897	1.398
01	112,462,621	1,528,152,537	64	177,858	43	405,549	2351	4,801,224	3291	1,023,561	19402	1,259,794	7,613,539	1.359
02	113,752,536	1,628,648,158	69	173,284	51	492,279	2523	5,115,312	3387	1,038,075	19997	1,286,420	8,181,110	1.432
03	118,491,087	1,580,013,248	54	152,184	49	472,747	2612	5,239,298	3284	989,566	19931	1,282,345	7,663,992	1.333
ALL	547,976,006	7,593,170,243	296	778,120	222	2,176,265	11936	24,222,127	16153	4,969,028	95150	6,168,493	37,617,668	1.386
PURE PREMIUM		1.386		.014		.040		.442		.091		.113	.686	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	122,353,992	733,037,520	105	57,602	79	341,329	3589	2,240,310	4407	840,792	43244	2,504,977	1,345,364	.599
00	130,955,903	792,223,743	103	36,760	83	561,393	3712	2,352,730	4436	807,556	44282	2,704,676	1,459,123	.605
01	137,393,614	746,722,791	103	31,931	51	315,821	3456	2,104,949	4544	892,719	41041	2,654,498	1,467,311	.543
02	138,631,997	717,870,529	97	25,634	32	182,776	2603	1,634,332	5138	1,059,313	39057	2,785,417	1,491,235	.518
03	143,735,298	663,337,725	76	23,238	18	120,478	959	753,936	5096	1,239,223	37915	3,028,570	1,467,932	.461
ALL	673,070,804	3,653,192,308	484	175,165	263	1,521,797	14319	9,086,257	23621	4,839,603	205539	13,678,138	7,230,965	.543
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	122,353,992	1,298,258,914	105	82,947	79	1,111,708	3589	5,410,349	4407	1,214,945	43244	3,694,847	1,467,792	1.061
00	130,955,903	1,379,092,849	103	81,344	99	1,392,937	3845	5,796,397	4419	1,218,282	44149	3,772,807	1,529,161	1.053
01	137,393,614	1,349,510,192	103	81,346	88	1,238,296	3921	5,911,388	4418	1,218,116	40662	3,472,999	1,572,957	.982
02	138,631,997	1,339,869,905	97	76,616	87	1,224,154	3984	6,004,441	4678	1,289,312	38072	3,253,292	1,550,884	.966
03	143,735,298	1,273,962,954	76	59,963	85	1,196,068	3735	5,629,625	4518	1,245,167	35635	3,043,990	1,564,816	.886
ALL	673,070,804	6,640,694,814	484	382,216	438	6,163,163	19074	28,752,200	22440	6,185,822	201762	17,237,935	7,685,610	.987
PURE PREMIUM		.987		.006		.092		.427		.092		.256	.114	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	122,353,992	1,261,314,958	93	73,443	76	1,083,378	4031	6,077,962	4990	1,375,536	29669	2,535,039	1,467,792	1.031
00	130,955,903	1,312,821,668	96	75,881	79	1,125,486	4192	6,319,817	5190	1,431,117	30939	2,644,003	1,531,914	1.002
01	137,393,614	1,348,694,045	96	75,238	83	1,168,831	4299	6,480,821	5299	1,461,257	31842	2,719,500	1,581,294	.982
02	138,631,997	1,326,153,482	92	72,167	81	1,144,483	4226	6,368,476	5174	1,425,942	31383	2,681,748	1,568,719	.957
03	143,735,298	1,331,304,160	89	70,473	81	1,142,990	4218	6,359,252	5132	1,413,799	31617	2,701,310	1,625,217	.926
ALL	673,070,804	6,580,288,313	466	367,202	400	5,665,168	20966	31,606,328	25785	7,107,651	155450	13,281,600	7,774,936	.978
PURE PREMIUM		.978		.005		.084		.470		.106		.197	.116	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1999 - 2003

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														
99	18,275,253	182,888,449	10	292	22	27,571	940	537,321	1147	190,261	11845	687,494	385,946	1.001
00	18,212,374	193,774,442	19	1,666	22	103,154	890	531,773	1122	191,187	11758	712,270	397,694	1.064
01	17,506,459	181,675,380	17	818	15	68,825	848	491,978	1037	209,631	10139	679,317	366,186	1.038
02	17,109,801	154,047,283	10	1,032	6	14,208	492	288,892	1050	221,966	8877	672,427	341,949	.900
03	17,586,269	155,872,760	9	10,090	4	24,619	199	162,503	1040	285,528	8993	732,299	343,689	.886
ALL	88,690,156	868,258,314	65	13,898	69	238,377	3369	2,012,467	5396	1,098,573	51612	3,483,807	1,835,464	.979
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	18,275,253	309,789,922	10	420	22	89,800	940	1,297,630	1147	274,927	11845	1,014,055	421,067	1.695
00	18,212,374	328,079,361	19	6,283	25	263,726	927	1,317,188	1118	286,598	11721	990,215	416,784	1.801
01	17,506,459	324,242,740	17	5,064	23	276,709	957	1,394,612	1016	287,584	10042	885,908	392,551	1.852
02	17,109,801	275,730,617	10	4,506	17	173,726	800	1,177,498	965	269,621	8640	776,329	355,627	1.612
03	17,586,269	297,699,166	9	22,789	19	265,314	820	1,300,595	966	289,578	8428	732,344	366,372	1.693
ALL	88,690,156	1,535,541,806	65	39,062	106	1,069,275	4444	6,487,523	5212	1,408,308	50676	4,398,851	1,952,401	1.731
PURE PREMIUM		1.731		.004		.121		.731		.159		.496	.220	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	18,275,253	297,371,289	9	372	21	87,512	1056	1,457,752	1299	311,267	8127	695,744	421,067	1.627
00	18,212,374	310,307,199	18	5,861	20	213,081	1011	1,436,056	1313	336,701	8213	693,840	417,534	1.704
01	17,506,459	322,788,397	16	4,684	22	261,194	1049	1,528,826	1219	345,089	7861	693,460	394,631	1.844
02	17,109,801	271,221,721	10	4,321	16	162,586	848	1,247,891	1069	298,683	7112	639,020	359,716	1.585
03	17,586,269	310,864,030	11	26,684	18	253,806	926	1,469,165	1098	329,249	7472	649,221	380,514	1.768
ALL	88,690,156	1,512,552,636	64	41,922	97	978,179	4890	7,139,690	5998	1,620,989	38785	3,371,285	1,973,462	1.705
PURE PREMIUM		1.705		.005		.110		.805		.183		.380	.223	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1999 - 2003

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														
99	6,530,096	137,767,258	28	8,833	21	183,551	749	549,875	605	129,055	6028	366,175	140,184	2.110
00	7,022,410	144,872,052	31	25,711	15	186,824	790	570,596	588	123,930	6177	393,103	148,557	2.063
01	7,424,534	131,203,202	19	9,797	13	85,172	780	524,045	684	141,991	5941	391,381	159,647	1.767
02	7,769,660	116,662,236	19	12,415	4	32,813	676	418,111	731	156,576	5346	391,880	154,827	1.502
03	7,657,942	115,627,666	25	3,821	4	49,670	254	241,891	842	247,769	5288	457,314	155,813	1.510
ALL	36,404,642	646,132,414	122	60,577	57	538,030	3249	2,304,518	3450	799,321	28780	1,999,853	759,028	1.775
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	6,530,096	281,802,680	28	12,720	21	597,826	749	1,327,948	605	186,484	6028	540,109	152,941	4.315
00	7,022,410	278,275,752	31	50,036	19	446,496	798	1,375,088	592	199,503	6161	555,947	155,687	3.963
01	7,424,534	260,925,847	19	24,299	20	319,728	828	1,366,737	674	205,900	5895	521,453	171,142	3.514
02	7,769,660	237,890,102	19	32,677	16	245,332	822	1,263,660	688	207,560	5229	468,653	161,020	3.062
03	7,657,942	243,103,980	25	11,702	15	333,535	644	1,196,151	727	244,329	5000	479,227	166,096	3.175
ALL	36,404,642	1,301,998,361	122	131,434	91	1,942,917	3841	6,529,584	3286	1,043,776	28313	2,565,389	806,886	3.576
PURE PREMIUM		3.576		.036		.534		1.794		.287		.705	.222	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	6,530,096	282,030,703	25	11,262	20	582,591	841	1,491,810	685	211,133	4136	370,570	152,941	4.319
00	7,022,410	268,687,133	29	46,676	15	360,783	870	1,499,434	695	234,335	4318	389,676	155,968	3.826
01	7,424,534	265,030,990	18	22,474	19	301,771	908	1,498,559	808	246,897	4619	408,561	172,049	3.570
02	7,769,660	237,937,341	18	30,646	15	229,404	872	1,340,328	760	229,275	4316	386,848	162,872	3.062
03	7,657,942	256,194,106	29	13,777	14	317,116	729	1,354,756	819	275,224	4471	428,560	172,508	3.345
ALL	36,404,642	1,309,880,273	119	124,835	83	1,791,665	4220	7,184,887	3767	1,196,864	21860	1,984,215	816,338	3.598
PURE PREMIUM		3.598		.034		.492		1.974		.329		.545	.224	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	97,548,643	412,381,813	67	48,477	36	130,206	1900	1,153,115	2655	521,477	25371	1,451,309	819,235	.423
00	105,721,119	453,577,249	53	9,383	46	271,415	2032	1,250,360	2726	492,439	26347	1,599,303	912,873	.429
01	112,462,621	433,844,209	67	21,316	23	161,825	1828	1,088,925	2823	541,097	24961	1,583,801	941,478	.386
02	113,752,536	447,161,010	68	12,187	22	135,754	1435	927,329	3357	680,771	24834	1,721,110	994,459	.393
03	118,491,087	391,837,299	42	9,328	10	46,190	506	349,542	3214	705,926	23634	1,838,958	968,430	.331
ALL	547,976,006	2,138,801,580	297	100,691	137	745,390	7701	4,769,271	14775	2,941,710	125147	8,194,481	4,636,475	.390
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	97,548,643	706,666,312	67	69,807	36	424,082	1900	2,784,772	2655	753,534	25371	2,140,683	893,785	.724
00	105,721,119	772,737,736	53	25,025	55	682,715	2120	3,104,121	2709	732,181	26267	2,226,645	956,690	.731
01	112,462,621	764,341,605	67	51,984	45	641,859	2136	3,150,039	2728	724,632	24725	2,065,639	1,009,265	.680
02	113,752,536	826,249,186	68	39,433	54	805,097	2362	3,563,283	3025	812,131	24203	2,008,310	1,034,237	.726
03	118,491,087	733,159,808	42	25,472	51	597,219	2271	3,132,880	2825	711,261	22207	1,832,419	1,032,347	.619
ALL	547,976,006	3,803,154,647	297	211,721	241	3,150,972	10789	15,735,095	13942	3,733,739	122773	10,273,696	4,926,324	.694
PURE PREMIUM		.694		.004		.058		.287		.068		.187	.090	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	97,548,643	681,912,966	59	61,808	35	413,275	2134	3,128,400	3006	853,136	17406	1,468,725	893,785	.699
00	105,721,119	733,827,336	49	23,344	44	551,621	2311	3,384,327	3182	860,081	18408	1,560,487	958,412	.694
01	112,462,621	760,874,658	62	48,080	42	605,866	2342	3,453,436	3272	869,271	19362	1,617,480	1,014,614	.677
02	113,752,536	816,994,420	64	37,200	50	752,492	2506	3,780,257	3345	897,985	19955	1,655,879	1,046,131	.718
03	118,491,087	764,246,024	49	30,013	49	572,069	2563	3,535,331	3215	809,325	19674	1,623,528	1,072,195	.645
ALL	547,976,006	3,757,855,404	283	200,445	220	2,895,323	11856	17,281,751	16020	4,289,798	94805	7,926,099	4,985,137	.686
PURE PREMIUM		.686		.004		.053		.315		.078		.145	.091	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2007 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	4.26	Temporary Staffing Procedure, subject to capping
187	3.91	Temporary Staffing Procedure
189	3.32	Temporary Staffing Procedure
191	3.69	Temporary Staffing Procedure
275	3.00	Temporary Staffing Procedure, subject to capping
276	4.46	Temporary Staffing Procedure, subject to capping
291	3.97	Temporary Staffing Procedure
297	3.59	Temporary Staffing Procedure
491	3.96	Temporary Staffing Procedure
493	4.03	Temporary Staffing Procedure, subject to capping
495	5.61	Temporary Staffing Procedure, subject to capping
497	1.68	Temporary Staffing Procedure
499	3.85	Temporary Staffing Procedure
587	3.22	Temporary Staffing Procedure
691	6.72	Temporary Staffing Procedure
693	9.38	Temporary Staffing Procedure
695	4.63	Temporary Staffing Procedure
867	7.39	Temporary Staffing Procedure
877	3.01	Temporary Staffing Procedure
879	4.67	Temporary Staffing Procedure
881	4.27	Temporary Staffing Procedure
883	2.80	Temporary Staffing Procedure
895	0.76	Temporary Staffing Procedure
Explosives Classifications		
0771	1.02	Explosives - Target = 20% of total
0775	1.02	Explosives - Target = 20% of total
4771	4.10	Explosives - Target = 80% of total
4775	4.10	Explosives - Target = 80% of total
Aircraft Classifications		
7413	1.46	Aircraft Procedure
7421	1.77	Aircraft Procedure
7424	4.17	Aircraft Procedure
7453	0.31	Aircraft Procedure

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2007 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	1.42	O.D. non-rateable element for 615. Use 10% of total
162	1.35	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	1.35	Federal black lung - code 615, use CMCRB loss cost
287	4.66	Combine with 924
442	2.74	Combine with 443 and 445, subject to capping
443	2.74	Combine with 442 and 445, subject to capping
445	3.20	Combine with 442 and 443
615	12.79	Rate excluding non-rateable element. Use 90% of total
670	5.27	Combine with 681
681	5.27	Combine with 670
807	6.06	HCV surcharge
809	5.44	Combine with 992
924	4.66	Combine with 287
981	1.51	No experience, use industry group change
985	3.81	HCV surcharge
992	5.44	Combine with 809
993	1,234.56	Combine with 996, HCV surcharge, capping due to oscillating indications
994	1.26	HCV surcharge
996	987.65	Combine with 993
7405	0.92	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.20	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 99-03 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	32,227	A) Credibility Based on Payroll of \$8,735,810		
187	45,378			
189	18,986	0.24	0.64	0.92
191	25,660	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
275	79,532			
276	47,220	1.385	1.793	1.453
291	5,534	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
297	52,805			
491	8,236	1.092	1.508	1.417
493	42,146			
495	17,355			
497	59,318			
499	9,107			
587	17,831			
691	14,759			
693	11,492			
695	9,103			
867	91,395			
877	2,840			
879	145,460			
881	8,694			
883	45,476			
895	83,027			
TOTAL	873,581			

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

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

Temporary Staffing Code	PY 99-03 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 99-03 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	32,227	0.0369	2.656	3.989	1.153	104	1,744,498	2.053	1.162	0.284
187	45,378	0.0519	3.341	3.254	0.499	107	709,276	1.703	0.982	0.246
189	18,986	0.0217	0.244	0.239	0.140	113	625,469	1.751	0.989	0.253
191	25,660	0.0294	3.454	4.442	0.745	161	1,493,283	1.107	1.301	0.189
275	79,532	0.0910	2.258	1.667	0.243	221	1,704,379	1.102	0.841	0.210
276	47,220	0.0541	2.980	1.794	0.518	222	3,087,090	2.055	1.218	0.263
291	5,534	0.0063	10.843	2.158	1.146	255	695,187	2.056	0.948	0.132
297	52,805	0.0604	0.223	0.193	0.151	281	2,448,715	1.391	0.989	0.191
491	8,236	0.0094	0.380	0.427	0.191	403	1,156,747	1.855	1.049	0.168
493	42,146	0.0482	1.786	1.532	0.286	445	2,975,439	1.742	1.120	0.257
495	17,355	0.0199	10.298	2.444	0.328	451	969,974	2.742	1.647	0.303
497	59,318	0.0679	1.641	1.736	0.328	472	724,807	0.742	0.386	0.108
499	9,107	0.0104	3.757	0.772	0.066	475	761,290	2.218	1.129	0.098
587	17,831	0.0204	0.302	0.089	0.164	563	980,328	1.644	0.745	0.162
691	14,759	0.0169	1.396	4.570	0.155	609	2,392,068	4.215	1.463	0.170
693	11,492	0.0132	8.513	3.729	0.513	651	2,527,025	5.485	1.987	0.286
695	9,103	0.0104	7.640	7.449	0.204	661	4,326,158	2.703	0.951	0.178
867	91,395	0.1046	3.977	2.864	0.516	813	1,088,086	3.763	1.673	0.346
877	2,840	0.0033	0.054	0.283	0.220	914	2,702,564	1.345	0.915	0.200
879	145,460	0.1666	2.788	1.505	0.236	923	304,960	2.016	1.214	0.329
881	8,694	0.0100	0.630	0.437	0.720	926	1,395,669	1.968	1.133	0.235
883	45,476	0.0521	2.388	1.223	0.235	928	9,513,344	1.186	0.818	0.202
895	83,027	0.0950	0.271	0.375	0.030	965	41,456,770	0.325	0.206	0.069
TOTAL / WTD	873,581	1.0000	2.527	1.841	0.337			1.824	1.027	0.232
Ratio of Temp codes to Direct codes								1.385	1.793	1.453

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 *	4/1/06 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.786	1.045	0.255	3.086	185	1.950	1.576	0.361	3.887	1	4.41	4.41	3.99	10.5%
107	1.499	0.986	0.222	2.707	187	1.637	1.487	0.315	3.439	1	3.91	3.91	3.79	3.2%
113	1.104	0.924	0.228	2.256	189	1.206	1.393	0.323	2.922	1	3.32	3.32	2.98	11.4%
161	1.128	1.177	0.170	2.475	191	1.232	1.775	0.241	3.248	1	3.69	3.69	3.56	3.7%
221	1.005	0.756	0.189	1.950	275	1.097	1.140	0.268	2.505	1	2.85	2.85	2.75	3.6%
222	1.813	1.095	0.236	3.144	276	1.980	1.651	0.334	3.965	1	4.50	4.50	4.16	8.2%
255	1.796	0.902	0.121	2.819	291	1.961	1.360	0.171	3.492	1	3.97	3.97	3.68	7.9%
281	1.440	0.889	0.172	2.501	297	1.572	1.341	0.244	3.157	1	3.59	3.59	3.57	0.6%
403	1.605	1.002	0.155	2.762	491	1.753	1.511	0.220	3.484	1	3.96	3.96	3.68	7.6%
445	1.566	1.007	0.231	2.804	493	1.710	1.519	0.327	3.556	1	4.04	4.04	3.71	8.9%
451	2.229	1.468	0.272	3.969	495	2.434	2.214	0.385	5.033	1	5.72	5.72	5.11	11.9%
472	0.695	0.388	0.096	1.179	497	0.759	0.585	0.136	1.480	1	1.68	1.68	1.64	2.4%
475	1.446	1.123	0.086	2.655	499	1.579	1.693	0.122	3.394	1	3.85	3.85	3.58	7.5%
563	1.470	0.678	0.146	2.294	587	1.605	1.022	0.207	2.834	1	3.22	3.22	2.98	8.1%
609	3.529	1.315	0.153	4.997	691	3.854	1.983	0.217	6.054	2	6.72	6.72	6.07	10.7%
651	4.919	1.796	0.259	6.974	693	5.372	2.708	0.367	8.447	2	9.38	9.38	8.70	7.8%
661	2.430	0.855	0.160	3.445	695	2.654	1.289	0.227	4.170	2	4.63	4.63	4.42	4.8%
813	3.593	1.538	0.311	5.442	867	3.924	2.319	0.441	6.684	3	7.39	7.39	6.78	9.0%
914	1.123	0.823	0.180	2.126	877	1.226	1.241	0.255	2.722	3	3.01	3.01	2.67	12.7%
923	1.632	1.319	0.318	3.269	879	1.782	1.989	0.451	4.222	3	4.67	4.67	4.32	8.1%
926	1.831	1.038	0.211	3.080	881	1.999	1.565	0.299	3.863	3	4.27	4.27	4.05	5.4%
928	1.066	0.735	0.182	1.983	883	1.164	1.108	0.258	2.530	3	2.80	2.80	2.50	12.0%
965	0.292	0.185	0.062	0.539	895	0.319	0.279	0.088	0.686	3	0.76	0.76	0.68	11.8%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate
(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2007
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	3.25
Code		Loss Cost Index	Loss Cost
7413	22,543	Index * 0.70 * 0.825	1.46
7421	69,032	Index * 0.70	1.77
7424	225,794	Index * 1.65	4.17
7453	22,460	Index * 0.70 * 0.175	0.31

NEW BASE LOSS COST (BLC) = 2.53

WTD AVE LOSS COST = 3.25

TARGET WTD LOSS COST = 3.25

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

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
 Publisher - Product Distribution
 Wholesale Store - N.O.C.

INDUSTRY GROUP:
 3

CODE:
 287+924

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
1999	596,476	19,834,256	3.325	27,781,809	31,382	0.9858	2	2	47	43	494	588
2000	670,588	22,221,546	3.314	32,072,499	35,647	0.8575	1	3	47	46	478	575
2001	687,081	23,567,922	3.430	34,527,442	34,937	0.9038	2	0	53	56	510	621
2002	681,115	19,600,150	2.878	32,820,675	32,502	0.8016	1	0	37	53	455	546
2003	716,377	12,289,821	1.716	25,916,433	23,886	0.6296	0	0	8	55	388	451
TOTAL	3,351,637	97,513,695	2.909	153,118,858	32,062	0.8297	6	5	192	253	2325	2781
O.D.		365,900	0.011				0	0	1	1	8	10

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	583,605	476,121	6,717,851	1,057,772	3,439,937	34,561	315,143	1,867,867	757,939	3,202,039	1,381,421
2000	51	891,017	6,853,346	1,463,970	3,537,243	0	501,386	3,000,187	861,312	3,388,282	1,724,752
2001	189,293	0	7,839,937	1,981,991	3,977,999	3,000	0	2,895,072	967,323	3,840,972	1,872,335
2002	297,077	0	5,405,184	1,676,202	3,340,793	68,653	0	1,756,256	1,170,667	4,031,216	1,854,102
2003	0	0	1,074,179	1,540,111	2,935,266	0	0	578,754	1,456,195	3,188,162	1,517,154
TOTAL	1,070,026	1,367,138	27,890,497	7,720,046	17,231,238	106,214	816,529	10,098,136	5,213,436	17,650,671	8,349,764
O.D.	0	0	91,225	8,492	117,715	0	0	12,623	53,858	56,771	25,216

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	815,296	483,679	8,854,128	1,365,584	3,997,207	49,768	379,888	4,510,899	1,095,222	4,723,008	1,507,130
2000	2,111	1,559,568	9,359,444	1,711,392	3,805,616	7,849	680,609	7,141,905	1,283,945	4,712,520	1,807,540
2001	240,235	830,573	11,682,580	2,012,508	4,125,175	9,566	454,595	6,905,312	1,335,025	4,924,730	2,007,143
2002	358,933	941,603	10,740,731	1,633,245	3,372,766	171,667	761,091	6,804,024	1,470,675	4,637,674	1,928,266
2003	3,130	820,370	8,244,941	1,563,494	2,836,967	10,039	810,112	5,470,957	1,344,277	3,194,860	1,617,286
TOTAL	1,419,705	4,635,793	48,881,824	8,286,223	18,137,731	248,889	3,086,295	30,833,097	6,529,144	22,192,792	8,867,365
O.D.	22	7,153	205,069	21,992	110,720	15	2,087	56,152	82,159	63,324	26,810

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	89,376,101	55,424,085	8,894,175	
IBNR + FREQ. ADJUSTMENT	5,427,026	(5,046,292)	81,684	
TOTAL LOSSES	94,803,127	50,377,793	8,975,859	
EXPECTED LOSSES	89,991,453	48,799,835	8,010,412	
CREDIBILITY	0.59	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.829	1.503	0.268	4.600
INDICATED (POST-TEST)	2.543	1.351	0.241	4.135
PRES. ON LOSS COST LEVEL	2.720	1.475	0.242	4.437
DERIVED BY FORMULA	2.616	1.351	0.241	4.208
UNDERLYING PRES. LOSS COST	2.685	1.456	0.239	4.380
PROPOSED	2.616	1.351	0.241	4.208
YEAR	4-1-06	4-1-07	IND. LOSS COST =	4.655
IND. LOSS COST		4.66		
MAN.LOSS COST	4.75	4.66	ADJ. LOSS COST =	4.66

CLASS:
Hand Tool Mfg. - Non-Forged
Saw Blade or Industrial Knife Mfg.
Hardware Mfg., NOC

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
1

CODE:
442+443+445

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
1999	668,683	17,140,784	2.563	23,837,061	29,639	0.7821	1	1	36	45	440	523
2000	690,757	14,081,323	2.039	19,574,152	27,668	0.6500	0	1	22	34	392	449
2001	644,102	14,374,948	2.232	19,083,543	36,291	0.5543	1	0	25	34	297	357
2002	561,239	11,595,984	2.066	19,280,444	28,653	0.6325	1	0	13	46	295	355
2003	488,817	7,222,594	1.478	14,429,515	21,523	0.5769	0	0	5	19	258	282
TOTAL	3,053,598	64,415,633	2.109	96,204,715	29,055	0.6438	3	2	101	178	1682	1966
O.D.		141,592	0.005				0	0	0	2	1	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	494,992	502,002	5,207,367	1,063,602	2,693,065	5,008	319,161	1,685,602	760,705	2,769,772	1,639,508
2000		175,000	3,369,301	841,901	3,225,522	0	21,000	1,682,568	405,148	2,702,690	1,658,193
2001	74,525	0	3,489,759	1,107,528	2,239,105	0	0	3,330,490	700,601	2,013,763	1,419,177
2002	1,797	0	1,934,547	1,323,169	2,361,003	7,304	0	1,216,746	1,040,554	2,286,635	1,424,229
2003	0	0	742,202	484,140	1,885,732	0	0	162,812	261,339	2,533,227	1,153,142
TOTAL	571,314	677,002	14,743,176	4,820,340	12,404,427	12,312	340,161	8,078,218	3,168,347	12,306,087	7,294,249
O.D.	0	0	0	71,304	5,406	0	0	0	5,644	4,222	55,016

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	691,504	424,189	6,860,573	1,373,110	3,129,342	7,212	310,491	4,067,304	1,099,219	4,085,414	1,788,703
2000	892	612,845	4,661,675	994,738	3,444,406	1,254	157,416	3,614,425	617,824	3,730,891	1,737,786
2001	94,672	383,979	5,346,466	1,108,960	2,307,022	2,216	295,614	4,462,844	929,879	2,630,533	1,521,358
2002	3,029	470,635	5,354,515	1,181,287	2,339,209	22,394	467,342	4,157,742	1,145,035	2,658,058	1,481,198
2003	1,785	438,924	4,431,594	709,957	1,773,132	4,291	332,396	2,604,281	507,069	2,396,837	1,229,249
TOTAL	791,882	2,330,572	26,654,823	5,368,052	12,993,111	37,367	1,563,259	18,906,596	4,299,026	15,501,733	7,758,294
O.D.	2	1,962	19,860	76,182	6,869	0	143	2,361	6,937	5,930	58,695

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,308,827	38,257,840	7,816,989	
IBNR + FREQ. ADJUSTMENT	2,813,168	(3,528,498)	53,822	
TOTAL LOSSES	53,121,995	34,729,342	7,870,811	
EXPECTED LOSSES	47,880,417	31,177,236	6,473,628	
CREDIBILITY	0.56	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.740	1.137	0.258	3.135
INDICATED (POST-TEST)	1.564	1.022	0.232	2.818
PRES. ON LOSS COST LEVEL	1.553	1.011	0.210	2.774
DERIVED BY FORMULA	1.559	1.022	0.232	2.813
UNDERLYING PRES. LOSS COST	1.568	1.021	0.212	2.801
PROPOSED	1.559	1.022	0.232	2.813
YEAR	4-1-06	4-1-07	IND. LOSS COST =	3.195
IND. LOSS COST		3.20		
MAN.LOSS COST	3.16	3.20	ADJ. LOSS COST =	3.20

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

CODE:
615+0152

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1999	936	176,999	18.910	241,407	86,572	2.1368	0	0	1	0	1	2
2000	1,531	619,918	40.491	1,043,346	43,674	9.1444	0	0	1	3	10	14
2001	2,272	84,322	3.711	114,204	7,294	3.9613	0	0	0	1	8	9
2002	2,387	23,836	0.999	35,663	2,261	2.9326	0	0	0	0	7	7
2003	1,211	152,850	12.622	389,691	146,977	0.8258	0	0	0	0	1	1
TOTAL	8,337	1,057,925	12.690	1,824,311	30,698	3.9583	0	0	2	4	27	33
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
1999	0	0	159,292	0	4,264	0	0	8,678	0	910	3,855
2000	0	0	183,538	119,048	51,541	0	0	204,587	23,268	29,458	8,478
2001	0	0	0	4,080	33,714	0	0	0	2,064	25,786	18,678
2002	0	0	0	0	10,203	0	0	0	0	5,621	8,012
2003	0	0	0	84,770	1,000	0	0	0	41,207	20,000	5,873
TOTAL	0	0	342,830	207,898	100,722	0	0	213,265	66,539	81,775	44,896
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
1999	0	0	209,947	0	4,955	0	0	20,957	0	1,342	4,206
2000	37	12,706	261,850	132,607	57,104	82	15,181	473,853	35,768	45,273	8,885
2001	0	906	11,647	4,808	33,590	0	379	7,021	3,231	32,599	20,023
2002	1	560	6,880	847	9,543	2	213	2,633	442	6,210	8,332
2003	43	16,887	163,652	50,494	9,880	154	12,941	77,850	27,205	24,324	6,261
TOTAL	81	31,059	653,976	188,756	115,072	238	28,714	582,314	66,646	109,748	47,707
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,296,382	480,222	47,707	
IBNR + FREQ. ADJUSTMENT	37,443	(34,158)	165	
TOTAL LOSSES	1,333,825	446,064	47,872	
EXPECTED LOSSES	671,712	344,151	18,258	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.999	5.350	0.574	21.923
INDICATED (POST-TEST)	14.383	4.810	0.516	19.709
PRES. ON LOSS COST LEVEL	8.253	4.228	0.224	12.705
DERIVED BY FORMULA	8.314	4.245	0.236	12.795
UNDERLYING PRES. LOSS COST	8.057	4.128	0.219	12.404
PROPOSED	8.314	4.245	0.236	12.795
YEAR	4-1-06	4-1-07	IND. LOSS COST =	14.213
IND. LOSS COST		14.21		
MAN.LOSS COST	13.88	14.21	ADJ. LOSS CO	14.21

CLASSIFICATION STUDY - 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
1999	40,015	1,667,756	4.168	2,493,761	26,445	1.5244	0	0	4	4	53	61
2000	43,319	2,113,795	4.880	3,213,771	34,707	1.3389	0	0	6	2	50	58
2001	46,616	2,630,964	5.644	3,997,473	35,681	1.5231	0	0	8	3	60	71
2002	50,476	2,015,387	3.993	3,394,018	33,878	1.1292	0	0	5	5	47	57
2003	57,102	2,093,400	3.666	4,512,631	27,196	1.2959	0	0	3	9	62	74
TOTAL	237,528	10,521,302	4.429	17,611,654	31,474	1.3514	0	0	26	23	272	321
O.D.		87,103	0.037				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
1999	0	0	856,217	37,634	210,480	0	0	280,977	69,937	157,907	54,604
2000	0	0	1,017,093	19,528	300,848	0	0	402,422	11,468	261,645	100,791
2001	0	0	1,267,338	162,659	397,898	0	0	314,957	63,810	326,715	97,587
2002	0	0	895,894	144,044	341,610	0	0	219,823	53,546	276,151	84,319
2003	0	0	591,963	362,164	260,674	0	0	167,367	426,885	203,416	80,931
TOTAL	0	0	4,628,505	726,029	1,511,510	0	0	1,385,546	625,646	1,225,834	418,232
O.D.	0	0	0	0	71,224	0	0	0	0	15,879	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	1,128,494	48,585	244,578	0	0	678,559	101,059	232,913	59,573
2000	203	57,417	1,328,256	33,544	325,064	161	29,755	939,023	28,133	366,586	105,629
2001	269	123,295	1,769,890	178,597	419,247	422	54,536	820,547	99,424	426,633	104,613
2002	242	132,064	1,509,176	160,784	352,967	822	76,846	663,256	89,000	321,169	87,692
2003	541	185,939	1,756,049	303,354	299,747	2,276	189,474	1,123,424	303,647	261,908	86,272
TOTAL	1,255	498,715	7,491,865	724,864	1,641,603	3,681	350,611	4,224,809	621,263	1,609,209	443,779
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,570,936	4,596,939	443,779	
IBNR + FREQ. ADJUSTMENT	322,957	(487,831)	7,644	
TOTAL LOSSES	12,893,893	4,109,108	451,423	
EXPECTED LOSSES	5,265,996	4,914,454	688,831	
CREDIBILITY	0.10	0.27	0.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.428	1.730	0.190	7.348
INDICATED (POST-TEST)	4.880	1.555	0.171	6.606
PRES. ON LOSS COST LEVEL	2.271	2.119	0.297	4.687
DERIVED BY FORMULA	2.532	1.967	0.248	4.747
UNDERLYING PRES. LOSS COST	2.217	2.069	0.290	4.576
PROPOSED	2.532	1.967	0.248	4.747
YEAR	4-1-06	4-1-07	IND. LOSS COST =	5.273
IND. LOSS COST		5.27		
MAN.LOSS COST	5.12	5.27	ADJ. LOSS CO	5.27

CLASSIFICATION STUDY - PENNSYLVANIA
 INDUSTRY GROUP:
 3

CLASS:
 AMBULANCE SERVICE NON-VOLUNTEER

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
1999	108,380	4,469,408	4.124	6,369,629	20,133	1.8730	0	0	13	6	184	203
2000	113,872	4,588,029	4.029	6,457,030	17,900	2.0022	1	0	10	5	212	228
2001	127,591	5,046,772	3.955	7,631,548	21,209	1.6772	0	0	9	10	195	214
2002	142,702	5,511,037	3.862	9,596,246	21,476	1.5837	0	0	6	22	198	226
2003	148,239	4,523,318	3.051	8,909,173	19,504	1.3087	0	0	7	14	173	194
TOTAL	640,784	24,138,564	3.767	38,963,626	20,041	1.6620	1	0	45	57	962	1065
O.D.		259,444	0.040				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
1999	0	0	1,654,789	212,333	830,963	0	0	518,574	146,373	723,946	382,430
2000	226,121	0	1,199,850	216,113	852,499	12,266	0	452,473	140,890	980,967	506,850
2001	0	0	1,265,970	395,673	909,059	0	0	518,469	245,178	1,204,466	507,957
2002	0	0	773,618	953,079	885,490	0	0	394,509	675,817	1,170,991	657,533
2003	0	0	822,674	596,783	645,263	0	0	243,852	299,518	1,175,619	739,609
TOTAL	226,121	0	5,716,901	2,373,981	4,123,274	12,266	0	2,127,877	1,507,776	5,255,989	2,794,379
O.D.	0	0	0	0	114,306	0	0	0	0	135,841	9,297

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	2,181,012	274,122	965,579	0	0	1,252,356	211,509	1,067,820	417,231
2000	268,600	73,962	1,656,089	258,111	912,237	21,151	35,005	1,134,763	213,784	1,352,149	531,179
2001	293	145,531	2,030,737	401,403	933,623	723	102,773	1,580,905	342,049	1,548,981	544,530
2002	435	231,896	2,595,784	762,634	906,813	2,549	236,266	2,109,528	698,153	1,368,354	683,834
2003	997	313,167	3,013,712	533,636	679,560	3,251	259,209	1,802,161	364,177	1,150,880	788,423
TOTAL	270,325	764,556	11,477,334	2,229,906	4,397,812	27,674	633,253	7,879,713	1,829,672	6,488,184	2,965,197
O.D.	23	5,168	61,566	8,463	110,896	69	5,602	60,730	10,412	152,076	9,865

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,186,013	15,227,421	2,975,062	
IBNR + FREQ. ADJUSTMENT	1,158,541	(1,289,239)	26,484	
TOTAL LOSSES	22,344,554	13,938,182	3,001,546	
EXPECTED LOSSES	19,018,469	12,963,060	2,428,571	
CREDIBILITY	0.20	0.52	0.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.487	2.175	0.468	6.130
INDICATED (POST-TEST)	3.135	1.955	0.421	5.511
PRES. ON LOSS COST LEVEL	3.007	2.049	0.384	5.440
DERIVED BY FORMULA	3.033	2.000	0.412	5.445
UNDERLYING PRES. LOSS COST	2.968	2.023	0.379	5.370
PROPOSED	3.033	2.000	0.412	5.445
YEAR	4-1-06	4-1-07	IND. LOSS COST =	6.023
IND. LOSS COST		6.02		
MAN.LOSS COST	5.84	6.02	ADJ. LOSS CO	6.02

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

INDUSTRY GROUP:
3

CODE:
809+992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1999	154,950	6,280,218	4.053	9,448,642	32,301	1.1875	1	1	14	10	158	184
2000	168,590	5,815,078	3.449	8,516,105	30,554	1.0736	0	0	14	14	153	181
2001	172,084	6,406,350	3.723	10,134,820	38,689	0.9123	2	0	15	8	132	157
2002	190,412	7,623,979	4.004	12,886,219	34,134	1.0766	2	0	15	17	171	205
2003	195,694	4,357,873	2.227	9,413,908	26,203	0.7563	0	0	2	17	129	148
TOTAL	881,730	30,483,498	3.457	50,399,694	32,484	0.9924	5	1	60	66	743	875
O.D.		191,620	0.022				0	0	1	1	2	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	723,430	257,188	2,229,589	222,676	717,600	553	25,000	780,075	197,556	789,689	336,862
2000	0	0	2,306,237	441,153	757,018	0	0	699,794	318,631	1,007,370	284,875
2001	375,972	0	2,220,985	299,815	527,181	5,281	0	1,289,420	628,919	726,535	332,242
2002	525,508	0	2,121,070	673,081	1,061,419	20,059	0	883,440	434,678	1,278,247	626,477
2003	0	0	384,099	670,043	954,203	0	0	49,503	636,606	1,183,581	479,838
TOTAL	1,624,910	257,188	9,261,980	2,306,768	4,017,421	25,893	25,000	3,702,232	2,216,390	4,985,422	2,060,294
O.D.	0	0	19,700	36,520	1,695	0	0	80,400	37,954	9,130	6,221

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	877,361	727,585	2,938,598	287,475	833,851	691	81,425	1,883,881	285,468	1,164,791	367,516
2000	461	138,633	3,096,674	512,002	820,922	280	54,516	1,741,008	456,136	1,396,924	298,549
2001	474,188	209,809	3,009,642	318,993	565,654	12,606	214,607	3,203,577	780,409	989,172	356,163
2002	632,536	360,773	4,101,781	631,942	1,091,884	51,488	342,764	2,972,677	554,670	1,494,168	651,536
2003	1,118	307,303	3,066,139	611,962	942,691	3,542	287,690	1,951,309	540,582	1,190,065	511,507
TOTAL	1,985,664	1,744,103	16,212,834	2,362,374	4,255,002	68,607	981,002	11,752,452	2,617,265	6,235,120	2,185,271
O.D.	17	7,352	330,989	21,854	5,445	127	10,788	256,510	23,411	15,327	6,542

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,350,445	15,535,798	2,191,813	
IBNR + FREQ. ADJUSTMENT	1,630,916	(1,381,137)	20,433	
TOTAL LOSSES	34,981,361	14,154,661	2,212,246	
EXPECTED LOSSES	26,954,486	13,561,007	1,939,806	
CREDIBILITY	0.24	0.65	0.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.967	1.605	0.251	5.823
INDICATED (POST-TEST)	3.566	1.443	0.226	5.235
PRES. ON LOSS COST LEVEL	3.097	1.558	0.223	4.878
DERIVED BY FORMULA	3.210	1.483	0.226	4.919
UNDERLYING PRES. LOSS COST	3.057	1.538	0.220	4.815
PROPOSED	3.210	1.483	0.226	4.919
YEAR	4-1-06	4-1-07	IND. LOSS COST =	5.441
IND. LOSS COST		5.44		
MAN.LOSS COST	5.21	5.44	ADJ. LOSS CO	5.44

CLASSIFICATION STUDY - 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
1999	408,678	12,573,677	3.077	16,986,237	35,301	0.8173	2	1	29	14	288	334
2000	443,104	11,017,733	2.486	14,980,395	33,510	0.6928	2	0	24	14	267	307
2001	450,141	12,781,220	2.839	19,262,440	28,427	0.9242	2	1	20	23	370	416
2002	412,981	9,368,507	2.269	15,732,345	23,410	0.8669	0	0	15	31	312	358
2003	395,464	6,859,107	1.734	14,791,308	19,796	0.7712	0	0	4	24	277	305
TOTAL	2,110,368	52,600,244	2.492	81,752,725	28,095	0.8150	6	2	92	106	1514	1720
O.D.		19,262	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
1999	620,784	644,176	5,258,111	508,009	1,400,695	24,166	5,000	1,750,557	247,971	1,331,043	783,165
2000	770,666	0	4,618,847	497,158	1,358,626	0	0	1,465,512	226,367	1,350,522	730,035
2001	788,358	185,000	3,044,889	1,001,870	2,283,168	8,000	1,000	1,580,231	589,443	2,343,644	955,617
2002	0	0	2,488,309	1,128,242	1,760,729	0	0	608,077	654,471	1,741,122	987,557
2003	0	0	562,410	947,163	2,091,963	0	0	129,473	464,707	1,842,130	821,261
TOTAL	2,179,808	829,176	15,972,566	4,082,442	8,895,181	32,166	6,000	5,533,850	2,182,959	8,608,461	4,277,635
O.D.	0	0	0	0	2,749	0	0	0	0	4,172	12,341

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	846,303	870,276	6,650,685	655,840	1,627,608	33,956	7,776	3,117,754	358,318	1,963,288	854,433
2000	915,521	262,509	5,958,533	598,896	1,472,173	461	84,785	2,701,221	347,858	1,873,361	765,077
2001	994,241	700,258	4,886,180	1,013,530	2,342,798	18,614	276,098	4,156,898	813,279	3,036,123	1,024,421
2002	900	486,451	5,525,063	1,019,016	1,783,431	3,328	313,157	2,818,998	746,920	2,008,022	1,027,059
2003	2,107	532,325	5,392,771	1,014,877	1,998,069	4,044	320,798	2,334,185	534,213	1,782,455	875,464
TOTAL	2,759,072	2,851,819	28,413,232	4,302,159	9,224,079	60,403	1,002,614	15,129,056	2,800,588	10,663,249	4,546,454
O.D.	0	11	285	39	2,909	0	3	300	71	5,696	12,980

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,216,795	26,998,790	4,559,434	
IBNR + FREQ. ADJUSTMENT	2,611,059	(2,404,970)	35,569	
TOTAL LOSSES	52,827,854	24,593,820	4,595,003	
EXPECTED LOSSES	43,874,551	22,369,901	3,819,766	
CREDIBILITY	0.43	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.503	1.165	0.218	3.886
INDICATED (POST-TEST)	2.250	1.047	0.196	3.493
PRES. ON LOSS COST LEVEL	2.106	1.074	0.183	3.363
DERIVED BY FORMULA	2.168	1.047	0.196	3.411
UNDERLYING PRES. LOSS COST	2.079	1.060	0.181	3.320
PROPOSED	2.168	1.047	0.196	3.411
YEAR	4-1-06	4-1-07	IND. LOSS COST =	3.773
IND. LOSS COST		3.77		
MAN. LOSS COST	3.62	3.77	ADJ. LOSS CO	3.77

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
VOLUNTEER HAZ MAT RESPONSE TEAM
VOLUNTEER AMBULANCE CORP

INDUSTRY GROUP:
3

CODE:
993+996

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
1999	700	939,754	134.251	1,398,900	26,005	45.7143	0	0	2	1	29	32
2000	597	385,068	64.501	533,680	18,294	28.4757	0	0	1	0	16	17
2001	591	305,362	51.669	419,526	11,672	33.8409	0	0	0	1	19	20
2002	560	301,273	53.799	488,465	28,425	14.2857	0	0	0	1	7	8
2003	527	297,918	56.531	668,443	16,811	24.6679	0	0	0	3	10	13
TOTAL	2,975	2,229,375	74.937	3,509,014	20,251	30.2521	0	0	3	6	81	90
O.D.		1,054	0.035				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
1999	0	0	286,638	4,580	180,299	0	0	167,410	33,705	159,537	107,585
2000	0	0	85,483	0	82,688	0	0	38,168	0	104,665	74,064
2001	0	0	0	12,451	98,955	0	0	0	22,944	99,092	71,920
2002	0	0	0	60,000	47,538	0	0	0	25,000	94,860	73,875
2003	0	0	0	143,439	20,788	0	0	0	36,110	18,212	79,369
TOTAL	0	0	372,121	220,470	430,268	0	0	205,578	117,759	476,366	406,813
O.D.	0	0	0	0	0	0	0	0	0	0	1,054

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	377,789	5,913	209,507	0	0	404,295	48,704	235,317	117,375
2000	17	5,056	117,275	1,825	88,039	15	2,878	94,603	2,577	143,776	77,619
2001	1	2,684	34,425	14,529	98,605	5	2,010	35,396	28,826	125,947	77,098
2002	17	8,796	96,813	45,562	48,062	66	6,733	70,430	28,386	106,770	76,830
2003	87	31,023	303,525	89,260	33,796	136	11,396	68,734	23,929	21,950	84,607
TOTAL	122	47,559	929,827	157,089	478,009	222	23,017	673,458	132,422	633,760	433,529
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,674,205	1,401,280	433,529	
IBNR + FREQ. ADJUSTMENT	80,305	(98,332)	2,568	
TOTAL LOSSES	1,754,510	1,302,948	436,097	
EXPECTED LOSSES	1,337,483	880,853	291,050	
CREDIBILITY	0.07	0.20	0.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	589.751	437.966	146.587	1174.304
INDICATED (POST-TEST)	530.186	393.731	131.782	1055.699
PRES. ON LOSS COST LEVEL	455.418	299.934	99.104	854.456
DERIVED BY FORMULA	460.652	318.693	113.482	892.827
UNDERLYING PRES. LOSS COST	449.574	296.085	97.832	843.491
PROPOSED	460.652	318.693	113.482	892.827
YEAR	4-1-06	4-1-07	IND. LOSS COST =	987.645
IND. LOSS COST		987.65		
MAN.LOSS COST	912.77	987.65	ADJ. LOSS CO	987.65

CLASSIFICATION STUDY - 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
1999	6,674,555	5,281,505	0.791	7,501,753	34,909	0.0205	1	1	10	9	116	137
2000	6,628,758	7,214,906	1.088	10,124,173	40,305	0.0250	1	1	11	7	146	166
2001	6,495,655	5,012,633	0.772	7,329,684	28,432	0.0236	1	0	5	7	140	153
2002	6,049,180	5,186,482	0.857	8,972,913	28,537	0.0263	1	0	7	16	135	159
2003	5,910,014	3,233,201	0.547	6,994,583	20,894	0.0217	0	1	0	13	114	128
TOTAL	31,758,162	25,928,727	0.816	40,923,106	31,003	0.0234	4	3	33	52	651	743
O.D.		102,283	0.003				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
1999	235,315	522,949	1,464,810	197,750	527,458	63,440	357,049	665,298	139,789	608,738	498,909
2000	421,736	651,721	1,737,282	123,861	952,828	52,730	265,503	744,491	127,153	1,613,340	524,261
2001	356,038	0	1,074,769	176,482	767,949	0	0	379,514	122,645	1,472,633	662,603
2002	134,579	0	1,183,277	662,460	673,308	3,603	0	720,542	358,431	801,171	649,111
2003	0	4,034	0	486,121	946,764	0	1,528	0	319,952	915,970	558,832
TOTAL	1,147,668	1,178,704	5,460,138	1,646,674	3,868,307	119,773	624,080	2,509,845	1,067,970	5,411,852	2,893,716
O.D.	0	0	0	0	3,521	0	0	0	0	2,235	96,527

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	328,735	577,784	1,930,620	255,295	612,906	91,354	454,170	1,606,695	201,995	897,889	544,310
2000	501,285	796,883	2,370,026	165,435	1,022,102	94,327	322,517	1,854,760	222,770	2,224,642	549,426
2001	448,841	115,453	1,642,879	200,976	784,064	518	80,035	1,259,740	210,602	1,876,266	710,310
2002	162,254	235,307	2,652,716	558,320	702,270	11,526	270,902	2,315,539	436,689	952,315	675,075
2003	910	223,717	2,251,346	477,849	898,251	2,097	167,023	1,173,738	310,267	893,670	595,715
TOTAL	1,442,025	1,949,144	10,847,587	1,657,875	4,019,593	199,822	1,294,647	8,210,472	1,382,323	6,844,782	3,074,836
O.D.	1	298	3,267	470	3,463	2	125	1,145	199	2,459	101,586

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,948,535	13,911,164	3,176,422	
IBNR + FREQ. ADJUSTMENT	1,078,903	(1,262,130)	24,774	
TOTAL LOSSES	25,027,438	12,649,034	3,201,196	
EXPECTED LOSSES	18,038,636	11,559,971	2,699,444	
CREDIBILITY	0.40	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.788	0.398	0.101	1.287
INDICATED (POST-TEST)	0.708	0.358	0.091	1.157
PRES. ON LOSS COST LEVEL	0.575	0.369	0.086	1.030
DERIVED BY FORMULA	0.628	0.358	0.091	1.077
UNDERLYING PRES. LOSS COST	0.568	0.364	0.085	1.017
PROPOSED	0.628	0.358	0.091	1.077
YEAR	4-1-06	4-1-07	IND. LOSS COST =	1.191
IND. LOSS COST		1.19		
MAN. LOSS COST	1.09	1.19	ADJ. LOSS COST =	1.19

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVE CLASSES

INDUSTRY GROUP:
1

CODE:
4771+4775+0771+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
1999	2,992	298,643	9.981	390,760	33,650	2.6738	0	0	0	2	6	8
2000	3,094	1,713,352	55.377	2,082,653	153,332	3.5553	1	1	2	2	5	11
2001	3,324	65,834	1.981	90,369	15,828	0.9025	0	0	0	0	3	3
2002	3,424	1,339,632	39.125	1,984,179	445,190	0.8762	0	0	2	0	1	3
2003	9,041	73,598	0.814	172,113	12,831	0.5530	0	0	0	1	4	5
TOTAL	21,875	3,491,059	15.959	4,720,074	113,435	1.3714	1	1	4	5	19	30
O.D.		982	0.004				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
1999	0	0	0	54,269	87,909	0	0	0	31,046	95,978	29,441
2000	174,499	363,910	226,560	78,456	9,530	0	650,574	136,311	16,139	30,672	26,701
2001	0	0	0	0	11,390	0	0	0	0	36,093	18,351
2002	0	0	437,974	0	4,252	0	0	890,000	0	3,344	4,062
2003	0	0	0	27,000	8,496	0	0	0	15,000	13,661	9,441
TOTAL	174,499	363,910	664,534	159,725	121,577	0	650,574	1,026,311	62,185	179,748	87,996
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
1999	0	0	0	70,061	102,150	0	0	0	44,861	141,568	32,120
2000	207,354	367,490	323,681	89,306	13,136	8,723	603,232	342,412	48,139	51,197	27,983
2001	0	237	3,243	417	11,307	0	422	8,208	1,364	45,499	19,672
2002	56	35,556	405,989	12,014	12,891	1,713	157,168	1,260,308	59,377	34,883	4,224
2003	20	6,427	63,520	17,718	10,460	63	5,231	33,111	10,733	14,766	10,064
TOTAL	207,430	409,710	796,433	189,516	149,944	10,499	766,053	1,644,039	164,474	287,913	94,063
O.D.	0	0	0	0	733	0	0	0	0	199	236

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,834,164	792,779	94,299	
IBNR + FREQ. ADJUSTMENT	36,990	(22,630)	346	
TOTAL LOSSES	3,871,154	770,149	94,645	
EXPECTED LOSSES	535,719	275,188	21,656	
CREDIBILITY	0.04	0.09	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.697	3.521	0.433	21.651
INDICATED (POST-TEST)	15.910	3.165	0.389	19.464
PRES. ON LOSS COST LEVEL	2.425	1.246	0.098	3.769
DERIVED BY FORMULA	2.964	1.419	0.121	4.504
UNDERLYING PRES. LOSS COST	2.449	1.258	0.099	3.806
PROPOSED	2.964	1.419	0.121	4.504
YEAR	4-1-06	4-1-07	IND. LOSS COST =	5.116
IND. LOSS COST		5.12		
MAN.LOSS COST	5.33	5.12	ADJ. LOSS COST =	5.12

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP:
3

CODE:
7405+7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1999	622,451	7,012,977	1.127	9,966,676	23,268	0.4691	0	0	14	1	277	292
2000	653,988	3,597,238	0.550	4,950,490	14,098	0.3655	0	0	7	7	225	239
2001	688,702	3,009,323	0.437	4,385,761	15,067	0.2672	0	0	4	1	179	184
2002	338,985	991,469	0.292	1,625,722	10,094	0.2448	0	0	0	1	82	83
2003	513,078	2,629,849	0.513	5,791,365	14,323	0.3450	0	0	3	7	167	177
TOTAL	2,817,204	17,240,856	0.612	26,720,014	16,727	0.3461	0	0	28	17	930	975
O.D.		261,246	0.009				0	0	0	0	11	11

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	2,554,987	62,148	1,817,220	0	0	732,968	37,387	1,589,579	218,688
2000	0	0	1,190,414	302,822	807,728	0	0	194,008	185,789	688,561	227,916
2001	0	0	747,465	66,870	978,699	0	0	211,678	7,392	760,304	236,915
2002	0	0	0	40,419	513,059	0	0	0	26,772	257,579	153,640
2003	0	0	358,556	282,662	923,464	0	0	64,420	151,237	754,916	94,594
TOTAL	0	0	4,851,422	754,921	5,040,170	0	0	1,203,074	408,577	4,050,939	931,753
O.D.	0	0	0	0	78,598	0	0	0	0	85,759	96,889

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	0	0	3,367,473	80,233	2,111,610	0	0	1,770,118	54,024	2,344,629	238,589
2000	238	75,010	1,656,291	352,425	865,819	78	16,201	534,543	263,213	947,816	238,856
2001	156	86,732	1,241,093	107,105	984,989	276	41,663	654,540	48,461	966,773	253,973
2002	59	32,334	389,580	70,619	482,289	117	13,122	148,490	42,660	286,666	159,786
2003	895	223,285	2,251,631	374,411	872,919	1,578	124,486	918,433	197,030	725,860	100,837
TOTAL	1,348	417,361	8,906,068	984,793	5,317,626	2,049	195,472	4,026,124	605,388	5,271,744	992,041
O.D.	2	1,050	15,889	5,071	80,367	2	680	14,701	2,595	111,350	107,303

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,580,746	12,378,934	1,099,344	
IBNR + FREQ. ADJUSTMENT	1,316,846	(1,225,204)	9,178	
TOTAL LOSSES	14,897,592	11,153,730	1,108,522	
EXPECTED LOSSES	21,692,471	10,846,235	1,070,538	
CREDIBILITY	0.53	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.529	0.396	0.039	0.964
INDICATED (POST-TEST)	0.476	0.356	0.035	0.867
PRES. ON LOSS COST LEVEL	0.780	0.390	0.038	1.208
DERIVED BY FORMULA	0.619	0.356	0.035	1.010
UNDERLYING PRES. LOSS COST	0.770	0.385	0.038	1.193
PROPOSED	0.619	0.356	0.035	1.010
YEAR	4-1-06	4-1-07	IND. LOSS COST =	1.117
IND. LOSS COST		1.12		
MAN. LOSS COST	1.29	1.12	ADJ. LOSS COST =	1.12

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:
3

CODE:
7413+7421+7424+7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1999	68,063	2,028,329	2.980	2,721,707	41,316	0.6758	1	0	3	5	37	46
2000	68,786	839,379	1.220	1,039,628	44,051	0.2471	1	0	0	1	15	17
2001	61,024	468,822	0.768	710,977	17,166	0.3933	0	0	1	1	22	24
2002	76,333	697,699	0.914	1,150,161	35,860	0.2358	0	0	2	0	16	18
2003	65,623	745,483	1.136	1,370,739	26,497	0.3962	0	0	1	1	24	26
TOTAL	339,829	4,779,712	1.407	6,993,212	33,556	0.3855	2	0	7	8	114	131
O.D.		25,839	0.008				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
1999	367,176	0	312,900	203,372	396,614	1,292	0	21,456	60,294	537,449	127,776
2000	473,279	0	0	37,066	63,912	0	0	0	34,382	140,232	90,508
2001	0	0	111,102	20,523	108,569	0	0	59,817	11,305	100,676	56,830
2002	0	0	340,314	0	95,711	0	0	96,771	0	112,681	52,222
2003	0	0	283,022	19,400	88,924	0	0	76,510	20,870	200,195	56,562
TOTAL	840,455	0	1,047,338	280,361	753,730	1,292	0	254,554	126,851	1,091,233	383,898
O.D.	0	0	0	0	5,400	0	0	0	0	12,730	7,709

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1999	512,945	0	412,402	262,553	460,865	1,860	0	51,816	87,125	792,737	139,404
2000	561,688	1,050	13,836	41,512	68,059	0	380	17,999	48,177	192,075	94,852
2001	24	12,656	179,283	23,841	110,090	80	10,779	164,167	19,453	129,682	60,922
2002	78	42,656	491,258	20,297	98,945	324	30,535	263,305	18,747	129,705	54,311
2003	157	53,924	495,525	46,673	95,081	601	47,515	327,732	48,685	194,551	60,295
TOTAL	1,074,892	110,286	1,592,304	394,876	833,040	2,865	89,209	825,019	222,187	1,438,750	409,784
O.D.	4	685	7,526	1,080	4,830	13	1,034	9,518	1,654	11,797	8,207

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,713,355	2,908,214	417,991	
IBNR + FREQ. ADJUSTMENT	430,429	(305,686)	4,185	
TOTAL LOSSES	4,143,784	2,602,528	422,176	
EXPECTED LOSSES	7,248,553	2,857,962	434,981	
CREDIBILITY	0.13	0.34	0.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.219	0.766	0.124	2.109
INDICATED (POST-TEST)	1.096	0.689	0.111	1.896
PRES. ON LOSS COST LEVEL	2.161	0.852	0.130	3.143
DERIVED BY FORMULA	2.023	0.797	0.121	2.941
UNDERLYING PRES. LOSS COST	2.133	0.841	0.128	3.102
PROPOSED	2.023	0.797	0.121	2.941
YEAR	4-1-06	4-1-07	IND. LOSS COST =	3.253
IND. LOSS COST		3.25		
MAN. LOSS COST	3.21	3.25	ADJ. LOSS COST =	3.25