

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2009 LOSS COST FILING

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April 1, 2009 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9868	1.0228	0.9890
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0463	1.0951	1.0399
(3) Final Loss Cost Test Correction Factor	1.0365	0.9659	1.0366
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0702	1.0819	1.0661

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2001 through 2005 were translated using composite multipliers, yielding an average claim value of \$ 467,576 . 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 * 467,576] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.842	787,398	1,574,796
B	0.918	858,470	1,716,940
C	0.925	865,016	1,730,032
D	1.005	939,828	1,879,656
E	1.014	948,244	1,896,488
F	1.146	1,071,684	2,143,368
G	1.192	1,114,701	2,229,402

@ From Pennsylvania 4/1/08 loss cost filing materials adjusted for revised hazard group definitions - 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	486	145,916,800	62,345,700	208,262,500	428,524
Permanent Total	335	295,428,900	666,831,800	962,260,700	2,872,420
Major	19,381	4,025,807,000	4,249,641,100	8,275,448,100	426,988
Total Serious	20,202	4,467,152,700	4,978,818,600	9,445,971,300	467,576
Minor	26,096	846,774,500	822,985,800	1,669,760,300	63,985
Temporary	181,989	1,155,123,700	1,724,223,800	2,879,347,500	15,822
Total Non-Serious	208,085	2,001,898,200	2,547,209,600	4,549,107,800	21,862

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	467,576 =	81,825,800
Non-Serious: 500 *	21,862 =	10,931,000
Medical: .10 *	10,931,000 =	1,093,100

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	81,212,905	10,849,125	1,084,913
0.99	79,991,732	10,685,990	1,068,599
0.98	78,776,741	10,523,681	1,052,368
0.97	77,567,964	10,362,202	1,036,220
0.96	76,365,433	10,201,557	1,020,156
0.95	75,169,181	10,041,752	1,004,175
0.94	73,979,240	9,882,789	988,279
0.93	72,795,645	9,724,674	972,467
0.92	71,618,430	9,567,411	956,741
0.91	70,447,629	9,411,006	941,101
0.90	69,283,278	9,255,462	925,546
0.89	68,125,413	9,100,784	910,078
0.88	66,974,070	8,946,978	894,698
0.87	65,829,287	8,794,047	879,405
0.86	64,691,100	8,641,999	864,200
0.85	63,559,550	8,490,836	849,084
0.84	62,434,674	8,340,566	834,057
0.83	61,316,513	8,191,192	819,119
0.82	60,205,108	8,042,721	804,272
0.81	59,100,499	7,895,158	789,516
0.80	58,002,729	7,748,508	774,851
0.79	56,911,841	7,602,778	760,278
0.78	55,827,878	7,457,973	745,797
0.77	54,750,885	7,314,098	731,410
0.76	53,680,907	7,171,162	717,116
0.75	52,617,991	7,029,168	702,917
0.74	51,562,184	6,888,124	688,812
0.73	50,513,533	6,748,036	674,804
0.72	49,472,090	6,608,911	660,891
0.71	48,437,902	6,470,755	647,076
0.70	47,411,023	6,333,576	633,358
0.69	46,391,503	6,197,380	619,738
0.68	45,379,398	6,062,174	606,217
0.67	44,374,760	5,927,966	592,797
0.66	43,377,648	5,794,763	579,476
0.65	42,388,117	5,662,573	566,257
0.64	41,406,226	5,531,403	553,140
0.63	40,432,035	5,401,262	540,126
0.62	39,465,606	5,272,158	527,216
0.61	38,507,001	5,144,100	514,410
0.60	37,556,285	5,017,095	501,710
0.59	36,613,524	4,891,152	489,115
0.58	35,678,785	4,766,282	476,628
0.57	34,752,138	4,642,492	464,249
0.56	33,833,655	4,519,794	451,979
0.55	32,923,408	4,398,195	439,820
0.54	32,021,473	4,277,707	427,771
0.53	31,127,928	4,158,339	415,834
0.52	30,242,851	4,040,103	404,010
0.51	29,366,324	3,923,009	392,301
0.50	28,498,432	3,807,068	380,707
0.49	27,639,262	3,692,293	369,229
0.48	26,788,903	3,578,694	357,869
0.47	25,947,447	3,466,285	346,629
0.46	25,114,990	3,355,079	335,508
0.45	24,291,630	3,245,087	324,509

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	23,477,469	3,136,324	313,632
0.43	22,672,611	3,028,804	302,880
0.42	21,877,166	2,922,542	292,254
0.41	21,091,246	2,817,552	281,755
0.40	20,314,969	2,713,850	271,385
0.39	19,548,456	2,611,453	261,145
0.38	18,791,832	2,510,376	251,038
0.37	18,045,229	2,410,639	241,064
0.36	17,308,783	2,312,258	231,226
0.35	16,582,636	2,215,253	221,525
0.34	15,866,937	2,119,644	211,964
0.33	15,161,840	2,025,451	202,545
0.32	14,467,508	1,932,696	193,270
0.31	13,784,109	1,841,401	184,140
0.30	13,111,823	1,751,591	175,159
0.29	12,450,834	1,663,291	166,329
0.28	11,801,341	1,576,526	157,653
0.27	11,163,551	1,491,324	149,132
0.26	10,537,681	1,407,715	140,772
0.25	9,923,965	1,325,730	132,573
0.24	9,322,647	1,245,400	124,540
0.23	8,733,989	1,166,762	116,676
0.22	8,158,269	1,089,853	108,985
0.21	7,595,786	1,014,711	101,471
0.20	7,046,857	941,381	94,138
0.19	6,511,827	869,907	86,991
0.18	5,991,066	800,339	80,034
0.17	5,484,978	732,731	73,273
0.16	4,994,000	667,142	66,714
0.15	4,518,614	603,636	60,364
0.14	4,059,347	542,283	54,228
0.13	3,616,788	483,162	48,316
0.12	3,191,593	426,361	42,636
0.11	2,784,503	371,978	37,198
0.10	2,396,362	320,127	32,013
0.09	2,028,145	270,938	27,094
0.08	1,680,996	224,562	22,456
0.07	1,356,280	181,184	18,118
0.06	1,055,672	141,026	14,103
0.05	781,286	104,371	10,437
0.04	535,922	71,594	7,159
0.03	323,535	43,221	4,322
0.02	150,371	20,088	2,009
0.01	28,942	3,867	387
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/>		
	7,293,416,370		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,267,706,275	3,457,724,458	671,828,020
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.1636	2.1093	10.8561

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	94,499,336	22,884,059	11,777,924
0.99	93,078,379	22,539,959	11,600,818
0.98	91,664,616	22,197,600	11,424,612
0.97	90,258,083	21,856,993	11,249,308
0.96	88,858,818	21,518,144	11,074,916
0.95	87,466,859	21,181,067	10,901,424
0.94	86,082,244	20,845,767	10,728,856
0.93	84,705,013	20,512,255	10,557,199
0.92	83,335,205	20,180,540	10,386,476
0.91	81,972,861	19,850,635	10,216,687
0.90	80,618,022	19,522,546	10,047,820
0.89	79,270,731	19,196,284	9,879,898
0.88	77,931,028	18,871,861	9,712,931
0.87	76,598,958	18,549,283	9,546,909
0.86	75,274,564	18,228,568	9,381,842
0.85	73,957,892	17,909,720	9,217,741
0.84	72,648,987	17,592,756	9,054,606
0.83	71,347,895	17,277,681	8,892,438
0.82	70,054,664	16,964,511	8,731,257
0.81	68,769,341	16,653,257	8,571,065
0.80	67,491,975	16,343,928	8,411,860
0.79	66,222,618	16,036,540	8,253,654
0.78	64,961,319	15,731,102	8,096,447
0.77	63,708,130	15,427,627	7,940,260
0.76	62,463,103	15,126,132	7,785,083
0.75	61,226,294	14,826,624	7,630,937
0.74	59,997,757	14,529,120	7,477,812
0.73	58,777,547	14,233,632	7,325,740
0.72	57,565,724	13,940,176	7,174,699
0.71	56,362,343	13,648,764	7,024,722
0.70	55,167,466	13,359,412	6,875,798
0.69	53,981,153	13,072,134	6,727,938
0.68	52,803,468	12,786,944	6,581,152
0.67	51,634,471	12,503,859	6,435,464
0.66	50,474,231	12,222,894	6,290,849
0.65	49,322,813	11,944,065	6,147,343
0.64	48,180,285	11,667,388	6,004,943
0.63	47,046,716	11,392,882	5,863,662
0.62	45,922,179	11,120,563	5,723,510
0.61	44,806,746	10,850,450	5,584,486
0.60	43,700,493	10,582,558	5,446,614
0.59	42,603,497	10,316,907	5,309,881
0.58	41,515,834	10,053,519	5,174,321
0.57	40,437,588	9,792,408	5,039,934
0.56	39,368,841	9,533,601	4,906,729
0.55	38,309,678	9,277,113	4,774,730
0.54	37,260,186	9,022,967	4,643,925
0.53	36,220,457	8,771,184	4,514,335
0.52	35,190,581	8,521,789	4,385,973
0.51	34,170,655	8,274,803	4,258,859
0.50	33,160,775	8,030,249	4,132,993
0.49	32,161,045	7,788,154	4,008,387
0.48	31,171,568	7,548,539	3,885,062
0.47	30,192,449	7,311,435	3,763,039
0.46	29,223,802	7,076,868	3,642,308
0.45	28,265,741	6,844,862	3,522,902

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	27,318,383	6,615,448	3,404,820
0.43	26,381,850	6,388,656	3,288,096
0.42	25,456,270	6,164,518	3,172,739
0.41	24,541,774	5,943,062	3,058,760
0.40	23,638,498	5,724,324	2,946,183
0.39	22,746,583	5,508,338	2,835,016
0.38	21,866,176	5,295,136	2,725,294
0.37	20,997,428	5,084,761	2,617,015
0.36	20,140,500	4,877,246	2,510,213
0.35	19,295,555	4,672,633	2,404,898
0.34	18,462,768	4,470,965	2,301,102
0.33	17,642,317	4,272,284	2,198,849
0.32	16,834,392	4,076,636	2,098,158
0.31	16,039,189	3,884,067	1,999,042
0.30	15,256,917	3,694,631	1,901,544
0.29	14,487,790	3,508,380	1,805,684
0.28	13,732,040	3,325,366	1,711,497
0.27	12,989,908	3,145,650	1,618,992
0.26	12,261,646	2,969,293	1,528,235
0.25	11,547,526	2,796,362	1,439,226
0.24	10,847,832	2,626,922	1,352,019
0.23	10,162,870	2,461,051	1,266,646
0.22	9,492,962	2,298,827	1,183,152
0.21	8,838,457	2,140,330	1,101,579
0.20	8,199,723	1,985,655	1,021,972
0.19	7,577,162	1,834,895	944,383
0.18	6,971,204	1,688,155	868,857
0.17	6,382,320	1,545,549	795,459
0.16	5,811,018	1,407,203	724,254
0.15	5,257,859	1,273,249	655,318
0.14	4,723,456	1,143,838	588,705
0.13	4,208,495	1,019,134	524,523
0.12	3,713,738	899,323	462,861
0.11	3,240,048	784,613	403,825
0.10	2,788,407	675,244	347,536
0.09	2,359,950	571,490	294,135
0.08	1,956,007	473,669	243,785
0.07	1,578,167	382,171	196,691
0.06	1,228,380	297,466	153,104
0.05	909,104	220,150	113,305
0.04	623,599	151,013	77,719
0.03	376,465	91,166	46,920
0.02	174,972	42,372	21,810
0.01	33,677	8,157	4,201
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	137,613,400	1,851,117,566	107	242,057	67	218,793	3881	6,409,336	4661	1,357,264	40404	2,460,718	7,823,007	1.345
02	138,217,219	1,827,737,789	107	252,211	56	185,721	3781	6,130,907	5183	1,549,309	38150	2,204,903	7,954,327	1.322
03	144,104,994	1,745,917,944	82	190,935	34	103,813	3393	5,373,219	5633	1,724,757	36270	2,158,333	7,908,122	1.212
04	149,605,282	1,649,042,440	105	273,754	34	116,092	2488	3,845,615	6441	2,118,569	35474	2,188,045	7,948,349	1.102
05	156,438,898	1,326,089,742	82	186,867	29	114,860	910	1,435,747	5198	1,538,057	35795	2,436,695	7,548,670	.848
ALL	725,979,793	8,399,905,481	483	1,145,824	220	739,279	14453	23,194,824	27116	8,287,956	186093	11,448,694	39,182,475	1.157
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	137,613,400	3,001,483,346	107	321,210	67	590,742	3881	8,062,945	4661	1,511,992	40404	2,564,072	16,963,873	2.181
02	138,217,219	3,002,626,342	108	324,331	66	582,100	3912	8,123,678	5154	1,671,996	38029	2,413,577	16,910,582	2.172
03	144,104,994	2,947,831,532	82	246,112	61	537,926	3872	8,044,212	5460	1,771,429	35920	2,280,540	16,598,097	2.046
04	149,605,282	3,032,952,247	106	318,244	71	626,148	3982	8,272,261	5788	1,878,906	34574	2,194,112	17,039,852	2.027
05	156,438,898	2,842,117,630	83	249,271	70	617,373	3734	7,754,974	5033	1,633,422	33062	2,098,936	16,067,200	1.817
ALL	725,979,793	14,827,011,097	486	1,459,168	335	2,954,289	19381	40,258,070	26096	8,467,745	181989	11,551,237	83,579,604	2.042
PURE PREMIUM		2.042		.020		.041		.555		.117		.159	1.151	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	137,613,400	3,220,918,898	108	324,357	71	634,938	4254	8,838,475	7543	2,447,148	31486	1,998,105	17,966,167	2.341
02	138,217,219	3,156,225,648	107	320,049	71	617,411	4173	8,666,334	7390	2,397,476	30901	1,961,108	17,599,879	2.284
03	144,104,994	3,179,220,543	106	316,771	71	628,089	4202	8,729,859	7428	2,409,985	31151	1,977,860	17,729,643	2.206
04	149,605,282	3,172,738,755	107	320,351	71	630,880	4193	8,710,460	7390	2,398,610	31170	1,977,961	17,689,126	2.121
05	156,438,898	3,171,342,419	105	315,755	71	632,810	4206	8,734,701	7320	2,375,390	31625	2,007,587	17,647,181	2.027
ALL	725,979,793	15,900,446,263	533	1,597,283	355	3,144,128	21028	43,679,829	37071	12,028,609	156333	9,922,621	88,631,996	2.190
PURE PREMIUM		2.190		.022		.043		.602		.166		.137	1.221	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2001 - 2005

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														
01	17,591,939	457,213,824	18	41,626	16	47,059	976	1,605,410	1075	308,380	9991	638,035	1,931,629	2.599
02	17,172,122	383,663,154	13	27,729	11	36,512	780	1,255,691	1058	310,373	8719	539,916	1,666,410	2.234
03	17,799,552	397,106,742	11	22,473	7	25,312	748	1,199,114	1282	376,854	8657	540,016	1,807,298	2.231
04	17,867,401	364,496,639	12	52,150	6	18,322	512	799,532	1500	462,086	8763	547,219	1,765,658	2.040
05	18,552,531	291,131,176	9	17,978	4	13,167	192	323,866	1045	287,487	8538	581,335	1,687,478	1.569
ALL	88,983,545	1,893,611,535	63	161,956	44	140,372	3208	5,183,613	5960	1,745,180	44668	2,846,521	8,858,473	2.128
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	17,591,939	736,456,929	18	55,238	16	127,060	976	2,019,605	1075	343,535	9991	664,833	4,154,298	4.186
02	17,172,122	609,653,720	13	36,047	13	116,326	809	1,669,747	1055	336,959	8689	589,085	3,348,374	3.550
03	17,799,552	661,033,258	11	29,404	13	124,608	862	1,805,926	1245	391,086	8570	567,237	3,692,071	3.714
04	17,867,401	659,308,062	12	60,745	15	125,256	879	1,796,587	1352	415,859	8530	541,502	3,653,131	3.690
05	18,552,531	617,544,797	9	24,709	14	118,177	817	1,678,583	1080	341,530	7861	493,205	3,519,244	3.329
ALL	88,983,545	3,283,996,766	63	206,143	71	611,427	4343	8,970,448	5807	1,828,969	43641	2,855,862	18,367,118	3.691
PURE PREMIUM		3.691		.023		.069		1.008		.206		.321	2.064	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	17,591,939	784,594,587	18	55,779	17	136,566	1070	2,213,860	1740	556,009	7786	518,085	4,365,647	4.460
02	17,172,122	634,914,712	13	36,267	14	123,382	863	1,781,212	1513	483,323	7057	478,488	3,446,474	3.697
03	17,799,552	708,192,349	15	38,832	15	145,473	935	1,959,643	1695	532,423	7427	491,619	3,913,933	3.979
04	17,867,401	687,859,239	12	61,678	15	126,274	925	1,891,418	1729	531,759	7677	487,323	3,780,140	3.850
05	18,552,531	685,965,037	12	33,418	14	121,433	919	1,887,500	1578	498,865	7475	469,003	3,849,431	3.697
ALL	88,983,545	3,501,525,924	70	225,974	75	653,128	4712	9,733,633	8255	2,602,379	37422	2,444,518	19,355,625	3.935
PURE PREMIUM		3.935		.025		.073		1.094		.292		.275	2.175	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2001 - 2005

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														
01	7,332,832	350,967,271	21	46,423	18	74,470	825	1,454,712	717	209,864	5815	381,329	1,342,875	4.786
02	7,578,842	343,174,634	19	63,207	8	31,727	848	1,488,078	682	202,494	5252	333,786	1,312,455	4.528
03	7,642,039	320,115,066	25	45,502	7	33,858	739	1,237,747	740	239,231	5045	318,432	1,326,381	4.189
04	7,958,209	317,298,050	33	73,083	5	20,435	583	934,494	842	313,988	5091	346,561	1,484,419	3.987
05	8,471,970	263,812,645	21	44,119	9	37,590	229	374,686	803	282,163	5405	441,727	1,457,842	3.114
ALL	38,983,892	1,595,367,666	119	272,334	47	198,080	3224	5,489,717	3784	1,247,740	26608	1,821,835	6,923,972	4.092
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	7,332,832	598,045,206	21	61,604	18	201,068	825	1,830,028	717	233,788	5815	397,345	3,256,619	8.156
02	7,578,842	579,744,009	19	80,774	11	111,493	855	1,922,914	685	224,424	5237	367,122	3,090,714	7.650
03	7,642,039	568,126,312	25	58,269	12	135,827	783	1,736,562	733	256,262	5000	340,837	3,153,506	7.434
04	7,958,209	613,003,426	33	84,500	12	122,709	751	1,689,896	789	295,668	4965	353,241	3,584,019	7.703
05	8,471,970	578,972,275	21	58,711	14	143,420	639	1,548,444	785	305,494	5002	384,626	3,349,027	6.834
ALL	38,983,892	2,937,891,228	119	343,858	67	714,517	3853	8,727,844	3709	1,315,636	26019	1,843,171	16,433,885	7.536
PURE PREMIUM		7.536		.088		.183		2.239		.337		.473	4.216	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	7,332,832	646,639,949	21	62,207	19	216,111	904	2,006,048	1160	378,385	4532	309,639	3,494,010	8.818
02	7,578,842	610,092,106	19	79,594	12	118,251	912	2,051,310	982	321,868	4254	298,229	3,231,669	8.050
03	7,642,039	616,350,201	32	74,824	14	158,524	850	1,884,801	997	348,699	4335	295,543	3,401,111	8.065
04	7,958,209	641,890,927	33	83,758	12	123,682	791	1,779,651	1008	377,575	4474	318,324	3,735,920	8.066
05	8,471,970	647,557,751	26	73,757	14	146,555	721	1,745,995	1141	443,941	4790	368,286	3,697,043	7.644
ALL	38,983,892	3,162,530,934	131	374,140	71	763,123	4178	9,467,805	5288	1,870,468	22385	1,590,021	17,559,753	8.112
PURE PREMIUM		8.112		.096		.196		2.429		.480		.408	4.504	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	112,688,629	1,042,936,471	68	154,008	33	97,264	2080	3,349,214	2869	839,020	24598	1,441,354	4,548,504	.926
02	113,466,255	1,100,900,001	75	161,275	37	117,483	2153	3,387,138	3443	1,036,442	24179	1,331,201	4,975,462	.970
03	118,663,403	1,028,696,136	46	122,960	20	44,644	1906	2,936,358	3611	1,108,672	22568	1,299,885	4,774,443	.867
04	123,779,672	967,247,751	60	148,520	23	77,335	1393	2,111,589	4099	1,342,495	21620	1,294,265	4,698,272	.781
05	129,414,397	771,145,921	52	124,770	16	64,103	489	737,195	3350	968,408	21852	1,413,633	4,403,350	.596
ALL	598,012,356	4,910,926,280	301	711,533	129	400,829	8021	12,521,494	17372	5,295,037	114817	6,780,338	23,400,031	.821
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	112,688,629	1,666,981,211	68	204,368	33	262,613	2080	4,213,312	2869	934,669	24598	1,501,894	9,552,956	1.479
02	113,466,255	1,813,228,613	76	207,510	42	354,281	2248	4,531,017	3414	1,110,613	24103	1,457,370	10,471,494	1.598
03	118,663,403	1,718,671,962	46	158,439	36	277,491	2227	4,501,724	3482	1,124,080	22350	1,372,466	9,752,519	1.448
04	123,779,672	1,760,640,759	61	172,998	44	378,183	2352	4,785,778	3647	1,167,379	21079	1,299,369	9,802,702	1.422
05	129,414,397	1,645,600,558	53	165,851	42	355,776	2278	4,527,947	3168	986,398	20199	1,221,105	9,198,929	1.272
ALL	598,012,356	8,605,123,103	304	909,166	197	1,628,344	11185	22,559,778	16580	5,323,139	112329	6,852,204	48,778,600	1.439
PURE PREMIUM		1.439		.015		.027		.377		.089		.115	.816	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	112,688,629	1,789,684,362	69	206,370	35	282,261	2280	4,618,567	4643	1,512,754	19168	1,170,381	10,106,511	1.588
02	113,466,255	1,911,218,830	75	204,188	45	375,778	2398	4,833,812	4895	1,592,284	19590	1,184,390	10,921,737	1.684
03	118,663,403	1,854,677,993	59	203,115	42	324,091	2417	4,885,415	4736	1,528,862	19389	1,190,698	10,414,598	1.563
04	123,779,672	1,842,988,589	62	174,916	44	380,923	2477	5,039,390	4653	1,489,276	19019	1,172,315	10,173,066	1.489
05	129,414,397	1,837,819,631	67	208,580	43	364,822	2566	5,101,206	4601	1,432,584	19360	1,170,298	10,100,707	1.420
ALL	598,012,356	9,236,389,405	332	997,169	209	1,727,875	12138	24,478,390	23528	7,555,760	96526	5,888,082	51,716,619	1.545
PURE PREMIUM		1.545		.017		.029		.409		.126		.098	.865	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	137,613,400	782,300,734	107	28,920	67	347,415	3881	2,559,601	4661	926,402	40404	2,483,337	1,477,331	.568
02	138,217,219	795,432,658	107	30,156	56	342,494	3781	2,532,715	5183	1,014,642	38150	2,509,189	1,525,130	.575
03	144,104,994	790,812,198	82	44,102	34	258,182	3393	2,324,595	5633	1,254,347	36270	2,519,055	1,507,840	.549
04	149,605,282	794,834,902	105	71,604	34	204,899	2488	1,812,882	6441	1,594,992	35474	2,689,799	1,574,174	.531
05	156,438,898	754,867,040	82	32,308	29	399,722	910	924,244	5198	1,359,942	35795	3,250,533	1,581,921	.483
ALL	725,979,793	3,918,247,532	483	207,090	220	1,552,712	14453	10,154,037	27116	6,150,325	186093	13,451,913	7,666,396	.540
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	137,613,400	1,696,387,299	107	137,284	67	1,333,727	3881	8,510,675	4661	1,470,200	40404	3,829,307	1,682,680	1.233
02	138,217,219	1,691,058,154	108	138,558	66	1,313,674	3912	8,578,127	5154	1,625,469	38029	3,603,038	1,651,715	1.223
03	144,104,994	1,659,809,722	82	105,199	61	1,214,271	3872	8,490,659	5460	1,722,260	35920	3,402,561	1,663,147	1.152
04	149,605,282	1,703,985,171	106	135,972	71	1,413,198	3982	8,730,656	5788	1,825,213	34574	3,275,633	1,659,179	1.139
05	156,438,898	1,606,720,026	83	106,444	70	1,393,448	3734	8,186,294	5033	1,586,716	33062	3,131,699	1,662,599	1.027
ALL	725,979,793	8,357,960,372	486	623,457	335	6,668,318	19381	42,496,411	26096	8,229,858	181989	17,242,238	8,319,320	1.151
PURE PREMIUM		1.151		.009		.092		.585		.113		.238	.115	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	137,613,400	1,795,557,127	108	138,556	71	1,433,088	4254	9,329,747	7540	2,378,074	31469	2,982,488	1,693,618	1.305
02	138,217,219	1,758,501,702	104	133,526	71	1,393,507	4168	9,139,934	7379	2,327,137	30896	2,927,140	1,663,773	1.272
03	144,104,994	1,770,243,358	102	131,192	71	1,414,557	4188	9,183,895	7393	2,331,934	31182	2,953,759	1,687,097	1.228
04	149,605,282	1,765,765,806	101	128,598	71	1,424,805	4174	9,151,905	7334	2,312,433	31147	2,951,039	1,688,878	1.180
05	156,438,898	1,759,237,063	100	127,734	71	1,425,892	4135	9,067,869	7189	2,266,159	31412	2,975,613	1,729,103	1.125
ALL	725,979,793	8,849,305,056	515	659,606	355	7,091,849	20919	45,873,350	36835	11,615,737	156106	14,790,039	8,462,469	1.219
PURE PREMIUM		1.219		.009		.098		.632		.160		.204	.117	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2001 - 2005

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														
01	17,591,939	193,162,854	18	618	16	75,352	976	638,858	1075	204,484	9991	646,010	366,308	1.098
02	17,172,122	166,641,020	13	1,970	11	32,961	780	477,601	1058	204,036	8719	606,977	342,864	.970
03	17,799,552	180,729,782	11	10,624	7	29,386	748	508,735	1282	276,033	8657	629,962	352,557	1.015
04	17,867,401	176,565,782	12	1,465	6	31,356	512	348,924	1500	342,480	8763	666,703	374,731	.988
05	18,552,531	168,747,846	9	5,110	4	54,268	192	200,825	1045	257,660	8538	800,831	368,784	.910
ALL	88,983,545	885,847,284	63	19,787	44	223,323	3208	2,174,943	5960	1,284,693	44668	3,350,483	1,805,244	.996
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	17,591,939	415,429,791	18	2,934	16	289,275	976	2,124,202	1075	324,515	9991	996,147	417,225	2.361
02	17,172,122	334,837,361	13	9,779	13	140,671	809	1,629,237	1055	327,871	8689	869,493	371,322	1.950
03	17,799,552	369,207,141	11	24,238	13	174,074	862	1,874,899	1245	382,678	8570	847,312	388,871	2.074
04	17,867,401	365,313,122	12	4,115	15	247,975	879	1,804,842	1352	397,393	8530	803,840	394,966	2.045
05	18,552,531	351,924,350	9	16,242	14	233,606	817	1,782,675	1080	338,686	7861	760,443	387,592	1.897
ALL	88,983,545	1,836,711,765	63	57,308	71	1,085,601	4343	9,215,855	5807	1,771,143	43641	4,277,235	1,959,976	2.064
PURE PREMIUM		2.064		.006		.122		1.036		.199		.481	.220	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	17,591,939	436,312,663	18	2,961	17	310,825	1070	2,328,636	1739	524,910	7782	775,858	419,937	2.480
02	17,172,122	344,413,824	13	9,426	14	149,219	862	1,735,758	1511	469,531	7057	706,173	374,032	2.006
03	17,799,552	390,863,543	14	30,228	15	202,861	932	2,027,524	1687	518,412	7435	735,141	394,470	2.196
04	17,867,401	377,489,117	12	4,072	15	250,301	921	1,891,037	1716	504,328	7673	723,117	402,036	2.113
05	18,552,531	383,937,472	11	19,545	14	240,421	903	1,971,189	1550	486,028	7433	719,095	403,095	2.069
ALL	88,983,545	1,933,016,619	68	66,232	75	1,153,627	4688	9,954,144	8203	2,503,209	37380	3,659,384	1,993,570	2.172
PURE PREMIUM		2.172		.007		.130		1.119		.281		.411	.224	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2001 - 2005

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR PERM. 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														
01	7,332,832	134,287,527	21	9,797	18	73,750	825	585,123	717	150,929	5815	362,083	161,195	1.831
02	7,578,842	131,245,473	19	11,998	8	30,380	848	598,564	682	133,583	5252	353,905	184,025	1.732
03	7,642,039	132,638,118	25	1,953	7	67,365	739	577,358	740	172,523	5045	348,978	158,204	1.736
04	7,958,209	148,441,878	33	36,588	5	61,610	583	535,398	842	269,249	5091	410,487	171,086	1.865
05	8,471,970	145,784,152	21	16,462	9	123,913	229	320,244	803	248,971	5405	555,369	192,883	1.721
ALL	38,983,892	692,397,148	119	76,798	47	357,018	3224	2,616,687	3784	975,255	26608	2,030,822	867,393	1.776
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	7,332,832	325,661,918	21	46,504	18	283,125	825	1,945,534	717	239,524	5815	558,332	183,601	4.441
02	7,578,842	309,071,365	19	48,750	11	138,913	855	1,972,396	685	221,667	5237	509,688	199,299	4.078
03	7,642,039	315,350,639	25	6,804	12	306,848	783	1,937,170	733	252,067	5000	476,117	174,500	4.127
04	7,958,209	358,401,873	33	67,442	12	393,031	751	2,105,838	789	326,332	4965	511,051	180,324	4.504
05	8,471,970	334,902,742	21	44,309	14	390,173	639	1,862,848	785	303,244	5002	545,734	202,720	3.953
ALL	38,983,892	1,643,388,537	119	213,809	67	1,512,090	3853	9,823,786	3709	1,342,834	26019	2,600,922	940,444	4.216
PURE PREMIUM		4.216		.055		.388		2.520		.344		.667	.241	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	7,332,832	349,101,525	21	46,935	19	304,217	904	2,132,773	1160	387,434	4529	434,862	184,794	4.761
02	7,578,842	322,786,086	18	46,978	12	147,355	911	2,101,355	981	317,371	4254	414,048	200,754	4.259
03	7,642,039	339,296,813	31	8,486	14	357,432	847	2,095,390	992	341,233	4342	413,415	177,012	4.440
04	7,958,209	372,559,773	31	63,524	12	395,924	788	2,208,570	998	412,738	4482	461,288	183,552	4.681
05	8,471,970	368,173,008	25	53,003	14	397,866	709	2,067,754	1118	431,766	4771	520,512	210,829	4.346
ALL	38,983,892	1,751,917,205	126	218,926	71	1,602,794	4159	10,605,842	5249	1,890,542	22378	2,244,125	956,941	4.494
PURE PREMIUM		4.494		.056		.411		2.721		.485		.576	.245	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2001 - 2005

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														
01	112,688,629	454,850,353	68	18,506	33	198,314	2080	1,335,621	2869	570,990	24598	1,475,245	949,829	.404
02	113,466,255	497,546,165	75	16,188	37	279,153	2153	1,456,550	3443	677,023	24179	1,548,307	998,241	.438
03	118,663,403	477,444,298	46	31,525	20	161,431	1906	1,238,502	3611	805,792	22568	1,540,115	997,078	.402
04	123,779,672	469,827,242	60	33,551	23	111,933	1393	928,561	4099	983,263	21620	1,612,608	1,028,357	.380
05	129,414,397	440,335,042	52	10,736	16	221,541	489	403,176	3350	853,311	21852	1,894,333	1,020,254	.340
ALL	598,012,356	2,340,003,100	301	110,506	129	972,372	8021	5,362,410	17372	3,890,379	114817	8,070,608	4,993,759	.391
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
01	112,688,629	955,295,590	68	87,846	33	761,328	2080	4,440,939	2869	906,161	24598	2,274,828	1,081,855	.848
02	113,466,255	1,047,149,428	76	80,028	42	1,034,090	2248	4,976,494	3414	1,075,931	24103	2,223,856	1,081,095	.923
03	118,663,403	975,251,942	46	74,156	36	733,349	2227	4,678,590	3482	1,087,515	22350	2,079,132	1,099,777	.822
04	123,779,672	980,270,176	61	64,415	44	772,191	2352	4,819,976	3647	1,101,488	21079	1,960,743	1,083,888	.792
05	129,414,397	919,892,934	53	45,893	42	769,669	2278	4,540,772	3168	944,786	20199	1,825,522	1,072,287	.711
ALL	598,012,356	4,877,860,070	304	352,338	197	4,070,627	11185	23,456,771	16580	5,115,881	112329	10,364,081	5,418,902	.816
PURE PREMIUM		.816		.006		.068		.392		.086		.173	.091	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
01	112,688,629	1,010,142,939	69	88,660	35	818,046	2280	4,868,337	4641	1,465,731	19158	1,771,769	1,088,887	.896
02	113,466,255	1,091,301,792	73	77,123	45	1,096,933	2395	5,302,822	4887	1,540,235	19585	1,806,919	1,088,987	.962
03	118,663,403	1,040,083,002	57	92,478	42	854,264	2409	5,060,981	4714	1,472,289	19405	1,805,204	1,115,614	.876
04	123,779,672	1,015,716,916	58	61,002	44	778,580	2465	5,052,298	4620	1,395,366	18992	1,766,633	1,103,290	.821
05	129,414,397	1,007,126,583	64	55,187	43	787,605	2523	5,028,926	4521	1,348,364	19208	1,736,006	1,115,179	.778
ALL	598,012,356	5,164,371,232	321	374,450	209	4,335,428	12072	25,313,364	23383	7,221,985	96348	8,886,531	5,511,957	.864
PURE PREMIUM		.864		.006		.072		.423		.121		.149	.092	

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2009 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	3.69	Temporary Staffing Procedure
187	3.16	Temporary Staffing Procedure
189	3.03	Temporary Staffing Procedure
191	3.03	Temporary Staffing Procedure
275	2.58	Temporary Staffing Procedure
276	3.77	Temporary Staffing Procedure
291	3.31	Temporary Staffing Procedure
297	2.87	Temporary Staffing Procedure
491	3.70	Temporary Staffing Procedure
493	3.48	Temporary Staffing Procedure
495	4.70	Temporary Staffing Procedure
497	1.47	Temporary Staffing Procedure
499	3.51	Temporary Staffing Procedure
587	2.71	Temporary Staffing Procedure
691	6.05	Temporary Staffing Procedure
693	7.97	Temporary Staffing Procedure
695	4.01	Temporary Staffing Procedure
867	6.54	Temporary Staffing Procedure
877	2.51	Temporary Staffing Procedure
879	3.88	Temporary Staffing Procedure
881	3.57	Temporary Staffing Procedure
883	2.52	Temporary Staffing Procedure
895	0.65	Temporary Staffing Procedure
Explosives Classifications		
0771	0.77	Explosives - Target = 20% of total
0775	0.77	Explosives - Target = 20% of total
4771	3.08	Explosives - Target = 80% of total
4775	3.08	Explosives - Target = 80% of total
Aircraft Classifications		
7413	1.21	Aircraft Procedure
7421	1.46	Aircraft Procedure
7424	3.45	Aircraft Procedure
7453	0.26	Aircraft Procedure

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2009 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	1.17	O.D. non-rateable element for 615. Use 10% of total
0162	0.83	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.83	Federal black lung - code 615, use CMCRB loss cost
615	10.52	Rate excluding non-rateable element. Use 90% of total
670	4.50	Combine with 681
681	4.50	Combine with 670
807	5.25	HCV surcharge
809	5.07	Combine with 992
859	8.39	Combine with 861
861	8.39	Combine with 859
862	7.84	Combine with 863
863	7.84	Combine with 862
871	7.74	Combine with 937, subject to capping
937	10.01	Combine with 871
981	1.26	No experience, use industry group change
985	3.77	HCV surcharge
992	5.07	Combine with 809
993	1,189.34	Combine with 996, HCV surcharge
994	1.20	HCV surcharge
996	951.47	Combine with 993
7405	0.90	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.19	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 01-05 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	48,708	A) Credibility Based on Payroll of \$11,271,730		
187	51,706			
189	31,838	0.24	0.62	0.97
191	24,117	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
275	126,132			
276	49,791	1.495	1.838	1.415
291	5,283	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
297	68,164			
491	10,966	1.119	1.520	1.403
493	52,119	C = A*B + (1-A)		
495	13,784			
497	49,893			
499	6,422			
587	23,866			
691	14,468			
693	11,461			
695	11,234			
867	114,705			
877	2,997			
879	203,464			
881	11,860			
883	67,597			
895	126,598			
TOTAL	1,127,173			

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

Temporary Staffing Code	PY 01-05 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 01-05 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	48,708	0.0432	3.132	4.204	0.556	104	1,777,103	2.000	1.192	0.334
187	51,706	0.0459	2.649	3.244	0.604	107	754,443	1.575	1.095	0.241
189	31,838	0.0282	4.806	1.831	0.103	113	659,414	2.131	1.114	0.229
191	24,117	0.0214	3.035	3.644	0.280	161	1,147,301	1.367	1.245	0.192
275	126,132	0.1119	2.265	1.271	0.199	221	1,632,129	1.449	1.016	0.230
276	49,791	0.0442	1.836	2.171	0.409	222	3,194,372	2.339	1.205	0.243
291	5,283	0.0047	7.728	0.276	0.265	255	817,458	2.079	0.941	0.119
297	68,164	0.0605	1.391	0.578	0.129	281	2,393,072	1.538	1.050	0.185
491	10,966	0.0097	0.901	1.062	0.085	403	1,025,808	2.432	1.350	0.193
493	52,119	0.0462	1.263	2.753	0.277	445	2,995,533	2.031	1.229	0.254
495	13,784	0.0122	14.516	3.571	0.432	451	1,372,011	2.833	1.615	0.296
497	49,893	0.0443	0.964	0.825	0.164	472	636,910	0.697	0.507	0.136
499	6,422	0.0057	0.097	0.799	0.057	475	820,555	2.132	1.307	0.092
587	23,866	0.0212	0.128	0.213	0.136	563	1,024,294	1.614	0.798	0.143
691	14,468	0.0128	7.602	2.941	0.119	609	2,740,280	4.637	1.573	0.200
693	11,461	0.0102	7.955	3.340	0.463	651	2,688,025	5.803	2.092	0.297
695	11,234	0.0100	7.891	1.528	1.428	661	4,397,613	2.858	1.050	0.192
867	114,705	0.1018	6.226	4.538	0.697	813	1,194,015	4.269	2.085	0.333
877	2,997	0.0027	7.932	5.062	0.340	914	3,025,778	1.417	0.882	0.182
879	203,464	0.1804	2.451	2.200	0.401	923	370,751	1.976	1.337	0.290
881	11,860	0.0105	2.650	3.549	0.241	926	1,494,389	2.130	1.141	0.212
883	67,597	0.0600	3.645	1.215	0.208	928	11,192,894	1.249	0.991	0.221
895	126,598	0.1123	0.626	0.457	0.047	965	45,778,663	0.341	0.234	0.070
TOTAL / WTD	1,127,173	1.0000	2.874	2.084	0.324			1.922	1.134	0.229
Ratio of Temp codes to Direct codes								1.495	1.838	1.415

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 *	4/1/08 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.573	0.884	0.245	2.702	185	1.760	1.344	0.344	3.448	1	3.69	3.69	3.92	-5.9%
107	1.315	0.810	0.181	2.306	187	1.471	1.231	0.254	2.956	1	3.16	3.16	3.31	-4.5%
113	1.186	0.825	0.175	2.186	189	1.327	1.254	0.246	2.827	1	3.03	3.03	3.04	-0.3%
161	1.060	0.951	0.141	2.152	191	1.186	1.446	0.198	2.830	1	3.03	3.03	3.26	-7.1%
221	0.928	0.748	0.169	1.845	275	1.038	1.137	0.237	2.412	1	2.58	2.58	2.59	-0.4%
222	1.721	0.886	0.179	2.786	276	1.926	1.347	0.251	3.524	1	3.77	3.77	4.03	-6.5%
255	1.680	0.712	0.092	2.484	291	1.880	1.082	0.129	3.091	1	3.31	3.31	3.51	-5.7%
281	1.176	0.772	0.136	2.084	297	1.316	1.173	0.191	2.680	1	2.87	2.87	3.08	-6.8%
403	1.612	0.955	0.143	2.710	491	1.804	1.452	0.201	3.457	1	3.70	3.70	3.67	0.8%
445	1.445	0.903	0.187	2.535	493	1.617	1.373	0.262	3.252	1	3.48	3.48	3.56	-2.2%
451	2.037	1.189	0.218	3.444	495	2.279	1.807	0.306	4.392	1	4.70	4.70	4.83	-2.7%
472	0.615	0.361	0.098	1.074	497	0.688	0.549	0.137	1.374	1	1.47	1.47	1.52	-3.3%
475	1.504	0.982	0.071	2.557	499	1.683	1.493	0.100	3.276	1	3.51	3.51	3.62	-3.0%
563	1.292	0.616	0.106	2.014	587	1.446	0.936	0.149	2.531	1	2.71	2.71	2.91	-6.9%
609	3.247	1.156	0.147	4.550	691	3.633	1.757	0.206	5.596	2	6.05	6.05	6.14	-1.5%
651	4.219	1.538	0.218	5.975	693	4.721	2.338	0.306	7.365	2	7.97	7.97	8.38	-4.9%
661	2.085	0.772	0.141	2.998	695	2.333	1.173	0.198	3.704	2	4.01	4.01	4.23	-5.2%
813	3.164	1.480	0.245	4.889	867	3.541	2.250	0.344	6.135	3	6.54	6.54	6.68	-2.1%
914	1.060	0.648	0.134	1.842	877	1.186	0.985	0.188	2.359	3	2.51	2.51	2.81	-10.7%
923	1.448	1.103	0.246	2.797	879	1.620	1.677	0.345	3.642	3	3.88	3.88	4.13	-6.1%
926	1.627	0.861	0.156	2.644	881	1.821	1.309	0.219	3.349	3	3.57	3.57	3.87	-7.8%
928	0.918	0.728	0.162	1.808	883	1.027	1.107	0.227	2.361	3	2.52	2.52	2.59	-2.7%
965	0.251	0.172	0.051	0.474	895	0.281	0.261	0.072	0.614	3	0.65	0.65	0.67	-3.0%

* 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, 2009
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	2.61
Code		Loss Cost Index	Loss Cost
7413	29,972	Index * 0.70 * 0.825	1.21
7421	90,559	Index * 0.70	1.46
7424	258,591	Index * 1.65	3.45
7453	29,835	Index * 0.70 * 0.175	0.26

NEW BASE LOSS COST (BLC) = 2.09

WTD AVE LOSS COST = 2.61

TARGET WTD LOSS COST = 2.61

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

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
2001	2,272	100,187	4.410	122,057	7,294	3.9613	0	0	0	1	8	9
2002	2,387	23,836	0.999	29,289	2,261	2.9326	0	0	0	0	7	7
2003	1,211	151,636	12.522	237,597	48,640	2.4773	0	0	0	2	1	3
2004	949	27,555	2.904	45,238	23,255	1.0537	0	0	0	0	1	1
2005	1,959	30,907	1.578	50,950	4,887	1.5314	0	0	0	0	3	3
TOTAL	8,778	334,121	3.806	485,131	11,535	2.6202	0	0	0	3	20	23
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
2001	0	0	0	4,080	33,714	0	0	0	2,064	25,786	34,543
2002	0	0	0	0	10,203	0	0	0	0	5,621	8,012
2003	0	0	0	101,126	1,088	0	0	0	42,914	791	5,717
2004	0	0	0	0	9,597	0	0	0	0	13,658	4,300
2005	0	0	0	0	8,830	0	0	0	0	5,831	16,246
TOTAL	0	0	0	105,206	63,432	0	0	0	44,978	51,687	68,818
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
2001	0	0	0	4,545	35,130	0	0	0	3,276	39,762	39,344
2002	0	41	842	189	10,957	0	2	459	152	7,970	8,677
2003	222	2,301	48,248	91,322	4,368	30	1,046	30,969	49,226	3,559	6,306
2004	2	342	5,828	1,059	8,748	3	400	7,220	1,494	15,610	4,532
2005	5	697	11,770	2,309	6,949	3	351	5,446	1,118	5,227	17,075
TOTAL	229	3,381	66,688	99,424	66,152	36	1,799	44,094	55,266	72,128	75,934
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	116,227	292,970	75,934	
IBNR + FREQ. ADJUSTMENT	38,513	15,694	246	
TOTAL LOSSES	154,740	308,664	76,180	
EXPECTED LOSSES	643,866	330,667	18,873	
CREDIBILITY	0.01	0.02	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.763	3.516	0.868	6.147
INDICATED (POST-TEST)	1.295	2.583	0.638	4.516
PRES. ON LOSS COST LEVEL	7.043	3.617	0.206	10.866
DERIVED BY FORMULA	6.986	3.596	0.223	10.805
UNDERLYING PRES. LOSS COST	7.335	3.767	0.215	11.317
PROPOSED	6.986	3.596	0.223	10.805
YEAR	4-1-08	4-1-09	IND. LOSS COST =	11.690
IND. LOSS COST		11.69		
MAN.LOSS COST	12.52	11.69	ADJ. LOSS CO	11.69

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
HOUSE FURNISHINGS 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					All
							Death	P.T.	Major	Minor	Temp	
2001	48,469	2,998,835	6.187	4,557,721	41,713	1.4236	0	0	8	4	57	69
2002	54,280	2,864,434	5.277	4,484,350	44,331	1.1422	0	0	6	7	49	62
2003	55,062	1,815,022	3.296	2,822,834	23,568	1.3076	0	0	3	6	63	72
2004	58,932	1,933,450	3.281	3,469,566	29,851	1.0351	0	0	3	5	53	61
2005	59,616	2,347,597	3.938	4,735,741	37,603	1.0064	0	0	4	4	52	60
TOTAL	276,359	11,959,338	4.327	20,070,212	35,188	1.1724	0	0	24	26	274	324
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
2001	0	0	1,538,937	218,703	332,716	0	0	403,686	78,598	305,539	120,656
2002	0	0	1,466,661	244,851	300,412	0	0	380,792	110,782	245,047	115,889
2003	0	0	473,201	229,786	367,890	0	0	98,598	255,326	272,125	118,096
2004	0	0	638,143	162,329	338,361	0	0	198,324	209,489	274,262	112,542
2005	0	0	812,117	172,210	491,716	0	0	205,492	150,591	424,081	91,390
TOTAL	0	0	4,929,059	1,027,879	1,831,095	0	0	1,286,892	804,786	1,521,054	558,573
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
2001	0	0	1,914,024	243,635	346,690	0	0	1,320,069	124,735	471,141	137,427
2002	637	44,349	1,898,297	266,821	331,760	89	22,954	1,262,082	178,685	353,168	125,508
2003	543	34,981	786,803	235,403	381,770	248	20,445	546,380	314,247	371,754	130,260
2004	375	62,317	1,158,768	176,635	330,970	378	69,968	986,399	226,594	338,543	118,619
2005	1,690	116,891	1,904,721	280,165	428,792	835	81,784	1,215,678	199,609	409,525	96,051
TOTAL	3,245	258,538	7,662,613	1,202,659	1,819,982	1,550	195,151	5,330,608	1,043,870	1,944,131	607,865
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,451,705	6,010,642	607,865	
IBNR + FREQ. ADJUSTMENT	371,260	228,114	8,265	
TOTAL LOSSES	13,822,965	6,238,756	616,130	
EXPECTED LOSSES	6,356,257	4,673,231	583,117	
CREDIBILITY	0.09	0.24	0.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.002	2.257	0.223	7.482
INDICATED (POST-TEST)	3.674	1.658	0.164	5.496
PRES. ON LOSS COST LEVEL	2.208	1.624	0.203	4.035
DERIVED BY FORMULA	2.340	1.632	0.188	4.160
UNDERLYING PRES. LOSS COST	2.300	1.691	0.211	4.202
PROPOSED	2.340	1.632	0.188	4.160
YEAR	4-1-08	4-1-09	IND. LOSS COST =	4.501
IND. LOSS COST		4.50		
MAN.LOSS COST	4.65	4.50	ADJ. LOSS COST =	4.50

CLASSIFICATION STUDY - 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
2001	127,656	4,983,198	3.904	7,895,193	20,896	1.6764	0	0	10	12	192	214
2002	142,810	6,863,200	4.806	10,533,497	27,596	1.5825	0	0	13	20	193	226
2003	148,611	6,648,653	4.474	10,645,047	30,007	1.3189	0	0	16	14	166	196
2004	158,705	5,314,001	3.348	9,681,921	27,610	1.0586	0	0	4	21	143	168
2005	177,381	6,024,244	3.396	11,414,129	27,729	1.0430	0	0	3	25	157	185
TOTAL	755,163	29,833,296	3.951	50,169,787	26,651	1.3097	0	0	46	92	851	989
O.D.		117,488	0.016				0	0	1	0	2	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	1,354,045	466,912	769,006	0	0	770,558	270,358	840,955	511,364
2002	0	0	1,861,249	840,079	718,345	0	0	1,023,928	592,830	1,200,207	626,562
2003	0	0	2,411,533	642,108	547,415	0	0	1,041,299	349,001	890,063	767,234
2004	0	0	415,230	956,045	927,743	0	0	227,825	1,021,670	1,090,029	675,459
2005	0	0	457,009	990,333	846,555	0	0	1,165,778	564,060	1,106,133	894,376
TOTAL	0	0	6,499,066	3,895,477	3,809,064	0	0	4,229,388	2,797,919	5,127,387	3,474,995
O.D.	0	0	94,173	0	2,808	0	0	7,606	0	6,901	6,000

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	1,703,389	520,140	801,304	0	0	2,562,105	429,058	1,296,753	582,444
2002	2,184	59,187	2,472,489	886,183	790,265	474	51,713	2,948,922	919,870	1,723,643	678,567
2003	1,465	143,700	3,359,105	652,618	595,554	902	127,998	3,214,889	503,915	1,198,642	846,259
2004	1,662	109,790	2,055,384	787,763	907,597	980	170,719	2,587,077	1,006,294	1,342,721	711,934
2005	2,497	199,046	3,366,016	826,576	764,195	2,260	224,813	3,382,104	619,803	1,086,830	939,989
TOTAL	7,808	511,723	12,956,383	3,673,280	3,858,915	4,616	575,243	14,695,097	3,478,940	6,648,589	3,759,193
O.D.	0	12	118,675	44	2,893	0	7	25,420	31	10,519	6,676

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,894,984	17,673,211	3,765,869	
IBNR + FREQ. ADJUSTMENT	1,270,463	682,686	43,497	
TOTAL LOSSES	30,165,447	18,355,897	3,809,366	
EXPECTED LOSSES	21,529,697	13,600,486	2,967,791	
CREDIBILITY	0.18	0.48	0.74	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.995	2.431	0.504	6.930
INDICATED (POST-TEST)	2.934	1.786	0.370	5.090
PRES. ON LOSS COST LEVEL	2.728	1.723	0.376	4.827
DERIVED BY FORMULA	2.765	1.753	0.372	4.890
UNDERLYING PRES. LOSS COST	2.851	1.801	0.393	5.045
PROPOSED	2.765	1.753	0.372	4.890
YEAR	4-1-08	4-1-09	IND. LOSS COST =	5.213
IND. LOSS COST		5.21		
MAN.LOSS COST	5.32	5.21	ADJ. LOSS COST =	5.21

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
2001	171,539	21,546,846	12.561	29,275,243	134,962	0.9152	2	0	14	10	131	157
2002	190,026	9,581,003	5.042	14,869,598	43,450	1.0841	3	0	18	20	165	206
2003	216,939	7,114,639	3.280	12,029,307	42,880	0.7145	0	1	16	21	117	155
2004	219,476	7,269,661	3.312	13,409,862	36,120	0.8657	0	0	16	17	157	190
2005	224,430	4,954,739	2.208	10,954,275	30,582	0.6550	0	0	5	19	123	147
TOTAL	1,022,410	50,466,888	4.936	80,538,285	56,309	0.8363	5	1	69	87	693	855
O.D.		15,525	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
2001	423,399	0	17,166,322	403,379	539,627	5,280	0	1,161,080	698,902	791,098	357,759
2002	828,458	0	3,062,673	877,460	1,013,447	20,059	0	1,444,718	464,453	1,239,453	630,282
2003	0	293,719	2,613,083	697,426	570,455	0	55,417	920,238	644,081	851,976	468,244
2004	0	0	2,481,275	747,608	708,605	0	0	987,764	735,584	1,201,927	406,898
2005	0	0	740,008	840,749	941,951	0	0	429,625	688,733	854,488	459,185
TOTAL	1,251,857	293,719	26,063,361	3,566,622	3,774,085	25,339	55,417	4,943,425	3,231,753	4,938,942	2,322,368
O.D.	0	0	0	0	1,282	0	0	0	0	8,611	5,632

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	561,850	0	21,523,592	449,364	562,291	25,064	0	3,416,564	1,109,157	1,219,873	407,488
2002	1,053,511	93,229	3,932,912	938,259	1,112,164	78,745	78,807	4,373,463	746,677	1,779,236	682,595
2003	1,913	692,084	3,751,028	711,047	623,293	2,881	322,570	3,401,130	840,683	1,166,205	516,473
2004	1,511	226,724	4,256,294	701,280	740,063	1,695	317,016	4,414,556	850,049	1,471,804	428,870
2005	2,862	218,241	3,649,148	786,739	838,702	2,250	214,180	3,244,774	641,027	873,749	482,603
TOTAL	1,621,647	1,230,278	37,112,974	3,586,689	3,876,513	110,635	932,573	18,850,487	4,187,593	6,510,867	2,518,029
O.D.	0	5	106	23	1,376	0	4	703	233	12,209	6,065

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,859,412	18,175,503	2,524,094	
IBNR + FREQ. ADJUSTMENT	1,781,879	723,599	29,821	
TOTAL LOSSES	61,641,291	18,899,102	2,553,915	
EXPECTED LOSSES	30,355,353	14,681,808	2,075,492	
CREDIBILITY	0.23	0.58	0.91	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.029	1.848	0.250	8.127
INDICATED (POST-TEST)	4.428	1.357	0.184	5.969
PRES. ON LOSS COST LEVEL	2.840	1.374	0.194	4.408
DERIVED BY FORMULA	3.205	1.364	0.185	4.754
UNDERLYING PRES. LOSS COST	2.969	1.436	0.203	4.608
PROPOSED	3.205	1.364	0.185	4.754
YEAR	4-1-08	4-1-09	IND. LOSS COST =	5.068
IND. LOSS COST		5.07		
MAN.LOSS COST	4.86	5.07	ADJ. LOSS COST =	5.07

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
NONFERROUS SCRAP METAL DEALER
AUTO DISMANTLER/NONFER SCRAP DEALER

INDUSTRY GROUP:
3

CODE:
859 + 861

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
2001	15,707	706,786	4.500	1,260,071	48,309	0.8913	0	0	3	1	10	14
2002	15,228	1,250,774	8.214	2,086,089	71,103	1.1164	0	0	3	2	12	17
2003	16,483	1,626,692	9.869	2,600,435	66,358	1.4560	0	0	4	0	20	24
2004	19,838	1,138,626	5.740	1,941,386	37,595	1.1090	0	0	0	8	14	22
2005	17,729	896,440	5.056	2,145,268	42,391	1.1281	0	0	0	4	16	20
TOTAL	84,985	5,619,318	6.612	10,033,249	53,119	1.1414	0	0	10	15	72	97
O.D.		18,022	0.021				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
2001	0	0	404,395	6,757	23,918	0	0	175,065	878	65,317	30,456
2002	0	0	513,405	100,142	34,809	0	0	164,444	295,474	100,473	42,027
2003	0	0	739,625	0	149,645	0	0	601,249	0	102,069	34,104
2004	0	0	0	446,220	84,038	0	0	0	214,896	81,931	311,541
2005	0	0	0	142,546	165,536	0	0	0	367,008	172,738	48,612
TOTAL	0	0	1,657,425	695,665	457,946	0	0	940,758	878,256	522,528	466,740
O.D.	0	0	0	0	8,095	0	0	0	0	9,579	348

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	508,729	7,527	24,923	0	0	582,091	1,393	100,719	34,689
2002	260	15,322	661,280	106,867	40,785	236	10,356	616,131	437,846	151,491	45,515
2003	10	34,580	817,890	19,727	156,958	321	53,458	1,308,580	30,000	141,294	37,617
2004	686	26,106	508,412	321,355	101,411	123	21,011	330,646	190,894	112,378	328,364
2005	308	27,936	477,270	125,536	142,398	581	51,496	829,090	242,494	197,068	51,091
TOTAL	1,264	103,944	2,973,581	581,012	466,475	1,261	136,321	3,666,538	902,627	702,950	497,276
O.D.	0	32	668	149	8,694	0	4	781	260	13,582	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,884,394	2,675,749	497,276	
IBNR + FREQ. ADJUSTMENT	214,752	102,389	16,650	
TOTAL LOSSES	7,099,146	2,778,138	513,926	
EXPECTED LOSSES	3,704,496	2,108,478	1,178,742	
CREDIBILITY	0.04	0.11	0.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.353	3.269	0.605	12.227
INDICATED (POST-TEST)	6.135	2.401	0.444	8.980
PRES. ON LOSS COST LEVEL	4.170	2.374	1.327	7.871
DERIVED BY FORMULA	4.249	2.377	1.177	7.803
UNDERLYING PRES. LOSS COST	4.359	2.481	1.387	8.227
PROPOSED	4.286	2.398	1.187	7.871
YEAR	4-1-08	4-1-09	IND. LOSS COST =	8.391
IND. LOSS COST		8.39		
MAN.LOSS COST	8.61	8.39	ADJ. LOSS COST =	8.39

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
PAPER SHEDDING - SPEC CONTRACTOR
RECYCLING CENTER

INDUSTRY GROUP:
3

CODE:
862 + 863

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
2001	31,660	2,441,096	7.710	4,105,431	41,320	1.7688	0	0	6	6	44	56
2002	30,820	2,260,763	7.335	3,640,411	38,400	1.8170	0	0	5	7	44	56
2003	31,973	2,274,125	7.113	3,579,164	44,564	1.4700	0	0	3	4	40	47
2004	34,375	2,353,182	6.846	4,368,822	51,569	1.2218	0	0	5	5	32	42
2005	35,695	1,781,400	4.991	2,994,841	42,266	1.0926	1	1	0	3	34	39
TOTAL	164,523	11,110,566	6.753	18,688,669	43,221	1.4588	1	1	19	25	194	240
O.D.		58,834	0.036				0	0	0	1	0	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	875,059	279,834	236,521	0	0	487,624	213,706	221,199	127,153
2002	0	0	718,598	241,051	270,704	0	0	283,493	329,907	306,670	110,340
2003	0	0	420,664	244,642	450,089	0	0	165,861	93,335	719,920	179,614
2004	0	0	684,235	289,884	178,325	0	0	579,421	214,978	219,058	187,281
2005	3,000	446,394	0	121,785	331,991	0	400,000	0	65,603	279,597	133,030
TOTAL	3,000	446,394	2,698,556	1,177,196	1,467,630	0	400,000	1,516,399	917,529	1,746,444	737,418
O.D.	0	0	0	55,090	0	0	0	0	520	0	3,224

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	1,100,824	311,735	246,455	0	0	1,621,350	339,151	341,089	144,827
2002	627	22,889	961,956	256,921	296,887	264	17,585	1,021,218	496,927	445,639	119,498
2003	583	33,806	748,455	252,049	464,178	181	28,458	746,963	158,969	947,408	198,114
2004	534	63,107	1,190,128	248,125	192,148	695	134,152	1,802,506	253,915	286,118	197,394
2005	4,697	359,282	736,633	162,675	272,575	22,452	481,440	455,775	100,132	259,365	139,815
TOTAL	6,441	479,084	4,737,996	1,231,505	1,472,243	23,592	661,635	5,647,812	1,349,094	2,279,619	799,648
O.D.	145	300	9,863	56,376	771	0	0	151	758	13	3,672

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,567,019	6,390,379	803,320	
IBNR + FREQ. ADJUSTMENT	418,702	227,656	8,951	
TOTAL LOSSES	11,985,721	6,618,035	812,271	
EXPECTED LOSSES	7,135,363	4,654,356	633,414	
CREDIBILITY	0.07	0.17	0.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.285	4.023	0.494	11.802
INDICATED (POST-TEST)	5.351	2.955	0.363	8.669
PRES. ON LOSS COST LEVEL	4.149	2.707	0.368	7.224
DERIVED BY FORMULA	4.233	2.749	0.367	7.349
UNDERLYING PRES. LOSS COST	4.337	2.829	0.385	7.551
PROPOSED	4.233	2.749	0.367	7.349
YEAR	4-1-08	4-1-09	IND. LOSS COST =	7.835
IND. LOSS COST		7.84		
MAN. LOSS COST	8.09	7.84	ADJ. LOSS COST =	7.84

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
TEMPORARY STAFF - HEAVY SERVICE
TEMPORARY FURNITURE STORE

INDUSTRY GROUP:
3

CODE:
871 + 937

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
2001	32,676	1,359,346	4.160	2,340,128	31,716	1.2547	0	0	4	4	33	41
2002	46,479	2,778,746	5.978	4,327,665	34,415	1.5706	0	0	6	8	59	73
2003	28,381	1,433,405	5.051	2,022,130	91,502	0.5285	1	0	1	4	9	15
2004	25,239	1,824,484	7.229	3,390,519	43,383	1.6245	0	0	3	14	24	41
2005	95,795	4,083,622	4.263	7,166,774	35,472	1.1065	1	1	2	15	87	106
TOTAL	228,570	11,479,603	5.022	19,247,216	38,855	1.2075	2	1	16	45	212	276
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
2001	0	0	476,532	182,796	102,158	0	0	367,392	69,698	101,782	58,988
2002	0	0	824,265	287,399	352,992	0	0	330,002	218,571	499,094	266,423
2003	680,117	0	105,792	299,338	49,134	347	0	6,306	193,699	37,793	60,879
2004	0	0	355,142	657,007	231,095	0	0	110,000	272,900	152,560	45,780
2005	419,259	493,663	244,236	627,218	409,759	0	595,425	39,457	426,781	504,211	323,613
TOTAL	1,099,376	493,663	2,005,967	2,053,758	1,145,138	347	595,425	853,157	1,181,649	1,295,440	755,683
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
2001	0	0	574,961	203,635	106,449	0	0	1,120,337	110,611	156,948	67,187
2002	747	26,359	1,103,378	306,609	386,299	175	19,967	1,138,671	341,090	715,834	288,536
2003	862,168	12,941	285,530	274,709	60,153	886	5,771	167,435	224,577	60,810	67,150
2004	1,068	65,557	1,251,702	499,349	254,702	288	52,391	756,871	258,397	201,942	48,252
2005	546,820	381,138	2,036,310	494,714	385,545	25,630	596,293	1,481,698	370,869	507,640	340,117
TOTAL	1,410,803	485,995	5,251,881	1,779,016	1,193,148	26,979	674,422	4,665,012	1,305,544	1,643,174	811,242
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,515,092	5,920,882	811,242	
IBNR + FREQ. ADJUSTMENT	960,903	477,819	17,796	
TOTAL LOSSES	13,475,995	6,398,701	829,038	
EXPECTED LOSSES	14,783,908	7,723,380	969,137	
CREDIBILITY	0.08	0.21	0.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.896	2.799	0.363	9.058
INDICATED (POST-TEST)	4.331	2.056	0.267	6.654
PRES. ON LOSS COST LEVEL	6.188	3.233	0.406	9.827
DERIVED BY FORMULA	6.039	2.986	0.360	9.385
UNDERLYING PRES. LOSS COST	6.468	3.379	0.424	10.271
PROPOSED	6.039	2.986	0.360	9.385
YEAR	4-1-08	4-1-09	IND. LOSS COST =	10.005
IND. LOSS COST		10.01		
MAN.LOSS COST	10.83	10.01	ADJ. LOSS COST =	10.01

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
2001	450,140	13,372,372	2.971	19,249,283	29,926	0.9219	2	0	21	20	372	415
2002	412,897	12,327,143	2.986	17,222,252	31,233	0.8767	0	1	23	36	302	362
2003	395,503	10,463,658	2.646	16,618,997	30,891	0.7838	0	0	22	26	262	310
2004	414,385	13,649,586	3.294	22,733,218	36,326	0.8495	2	0	30	14	306	352
2005	430,707	11,856,717	2.753	22,926,375	34,310	0.7406	1	0	12	22	284	319
TOTAL	2,103,632	61,669,476	2.932	98,750,125	32,442	0.8357	5	1	108	118	1526	1758
O.D.		87,426	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
2001	924,476	0	3,759,854	786,423	2,389,239	0	0	1,231,603	868,217	2,459,668	952,892
2002	0	337,709	4,451,092	977,059	1,397,969	0	997,170	918,511	759,292	1,467,562	1,020,779
2003	0	0	3,877,215	698,854	1,377,714	0	0	1,449,583	746,846	1,426,100	887,346
2004	595,052	0	4,697,175	506,144	2,772,305	21,154	0	1,058,579	450,569	2,685,730	862,878
2005	361,131	0	2,445,881	967,591	2,559,841	13,844	0	833,298	1,296,176	2,467,276	911,679
TOTAL	1,880,659	337,709	19,231,217	3,936,071	10,497,068	34,998	997,170	5,491,574	4,121,100	10,506,336	4,635,574
O.D.	0	0	0	0	45,429	0	0	0	0	20,450	21,547

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	1,128,528	0	4,662,078	876,075	2,489,587	0	0	3,837,003	1,377,860	3,792,808	1,085,344
2002	2,649	294,480	5,849,519	1,058,640	1,532,325	13,439	802,325	3,278,498	1,177,205	2,107,668	1,105,504
2003	1,670	230,085	5,346,852	773,695	1,445,953	1,441	186,196	4,714,645	1,011,793	1,927,924	978,743
2004	684,366	432,947	7,992,810	849,240	2,652,134	39,488	349,530	4,983,145	770,710	3,069,375	909,473
2005	475,582	472,861	7,804,481	1,363,389	2,172,738	29,210	380,496	5,779,493	1,128,791	2,361,159	958,175
TOTAL	2,292,795	1,430,373	31,655,740	4,921,039	10,292,737	83,578	1,718,547	22,592,784	5,466,359	13,258,934	5,037,239
O.D.	0	181	3,747	839	48,786	0	7	1,669	554	28,995	23,161

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,779,421	34,018,243	5,060,400	
IBNR + FREQ. ADJUSTMENT	2,649,798	1,087,769	55,112	
TOTAL LOSSES	62,429,219	35,106,012	5,115,512	
EXPECTED LOSSES	45,249,124	22,740,262	4,038,973	
CREDIBILITY	0.37	0.94	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.968	1.669	0.243	4.880
INDICATED (POST-TEST)	2.180	1.226	0.178	3.584
PRES. ON LOSS COST LEVEL	2.058	1.034	0.184	3.276
DERIVED BY FORMULA	2.103	1.214	0.178	3.495
UNDERLYING PRES. LOSS COST	2.151	1.081	0.192	3.424
PROPOSED	2.103	1.214	0.178	3.495
YEAR	4-1-08	4-1-09	IND. LOSS COST =	3.726
IND. LOSS COST		3.73		
MAN.LOSS COST	3.61	3.73	ADJ. LOSS COST =	3.73

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

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
2001	591	260,192	44.026	334,303	9,904	32.1489	0	0	0	1	18	19
2002	560	485,628	86.719	796,255	51,313	14.2857	0	0	1	0	7	8
2003	524	397,989	75.952	564,055	24,508	24.8092	0	0	2	1	10	13
2004	535	709,831	132.679	1,184,574	15,188	72.8972	0	0	1	0	38	39
2005	533	761,539	142.878	1,730,266	43,160	30.0188	0	0	0	1	15	16
TOTAL	2,743	2,615,179	95.340	4,609,453	23,160	34.6336	0	0	4	3	88	95
O.D.		860	0.031			#DIV/0!	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
2001	0	0	0	12,451	67,183	0	0	0	22,944	85,592	72,022
2002	0	0	182,500	0	47,538	0	0	85,000	0	95,463	75,127
2003	0	0	218,550	13,051	20,788	0	0	20,610	4,031	41,578	79,381
2004	0	0	115,875	0	193,436	0	0	50,000	0	233,021	117,499
2005	0	0	0	27,814	453,381	0	0	0	41,963	167,404	70,977
TOTAL	0	0	516,925	53,316	782,326	0	0	155,610	68,938	623,058	415,006
O.D.	0	0	0	0	0	0	0	0	0	0	860

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	0	13,870	70,005	0	0	0	36,412	131,983	82,033
2002	0	5,391	231,591	2,211	51,763	0	5,096	277,903	4,959	135,978	81,363
2003	31	11,876	283,047	17,026	23,646	17	2,951	74,825	8,234	54,845	87,557
2004	51	14,487	260,359	26,017	178,774	102	17,868	264,690	30,342	268,040	123,844
2005	314	38,731	655,367	134,922	359,222	159	15,143	238,640	57,907	155,264	74,597
TOTAL	396	70,485	1,430,364	194,046	683,410	278	41,058	856,058	137,854	746,110	449,394
O.D.	0	0	0	0	0	0	0	0	0	0	905

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,398,639	1,761,420	450,299	
IBNR + FREQ. ADJUSTMENT	66,898	44,074	4,533	
TOTAL LOSSES	2,465,537	1,805,494	454,832	
EXPECTED LOSSES	1,147,967	937,036	339,246	
CREDIBILITY	0.06	0.19	0.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	898.847	658.219	165.815	1722.881
INDICATED (POST-TEST)	660.203	483.462	121.791	1265.456
PRES. ON LOSS COST LEVEL	400.387	326.818	118.322	845.527
DERIVED BY FORMULA	415.976	356.580	119.918	892.474
UNDERLYING PRES. LOSS COST	418.508	341.610	123.677	883.795
PROPOSED	415.976	356.580	119.918	892.474
YEAR	4-1-08	4-1-09	IND. LOSS COST =	951.467
IND. LOSS COST		951.47		
MAN.LOSS COST	931.88	951.47	ADJ. LOSS CO	951.47

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
FIREFIGHTERS - 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
2001	6,498,373	5,270,621	0.081	7,632,442	30,281	0.0234	1	0	6	7	138	152
2002	6,049,184	6,834,624	0.113	11,326,426	38,179	0.0266	2	0	15	10	134	161
2003	5,913,679	4,187,654	0.071	6,628,738	27,152	0.0225	0	0	9	7	117	133
2004	5,717,659	3,971,040	0.069	7,078,024	30,022	0.0196	1	0	5	9	97	112
2005	6,022,583	4,882,817	0.081	8,889,268	28,496	0.0246	0	0	3	4	141	148
TOTAL	30,201,478	25,146,756	0.083	41,554,898	31,077	0.0234	4	0	38	37	627	706
O.D.		102,206	0.000				0	0	0	0	3	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	356,038	0	1,433,344	121,866	730,927	0	0	542,679	153,762	1,264,025	667,980
2002	215,506	0	2,732,355	221,738	617,008	3,103	0	1,404,656	164,324	788,208	687,726
2003	0	0	1,208,008	299,074	690,247	0	0	463,938	127,592	822,390	576,405
2004	3,000	0	808,408	252,225	638,272	0	0	370,638	535,229	754,682	608,586
2005	0	0	471,754	139,037	1,150,727	0	0	1,172,591	111,452	1,171,893	665,363
TOTAL	574,544	0	6,653,869	1,033,940	3,827,181	3,103	0	3,954,502	1,092,359	4,801,198	3,206,060
O.D.	0	0	0	0	5,141	0	0	0	0	15,254	81,811

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	472,462	0	1,697,269	135,759	761,626	0	0	1,611,350	244,020	1,949,127	760,829
2002	274,033	78,921	3,383,753	257,589	676,002	12,255	80,678	4,388,266	298,343	1,131,779	744,807
2003	727	79,170	1,811,765	328,604	715,468	414	66,364	1,680,963	220,808	1,088,680	635,775
2004	4,028	88,819	1,643,002	279,467	612,947	827	150,300	2,163,597	571,639	921,948	641,450
2005	1,466	135,757	2,260,119	408,071	931,248	1,847	191,804	2,798,976	366,063	1,094,620	699,297
TOTAL	752,716	382,667	10,795,908	1,409,490	3,697,291	15,343	489,146	12,643,152	1,700,873	6,186,154	3,482,158
O.D.	1	256	4,294	853	4,556	8	839	13,212	2,722	14,297	87,761

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,097,542	13,016,236	3,569,919	
IBNR + FREQ. ADJUSTMENT	1,115,571	545,747	36,223	
TOTAL LOSSES	26,213,113	13,561,983	3,606,142	
EXPECTED LOSSES	19,026,931	11,506,763	2,687,932	
CREDIBILITY	0.38	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.868	0.449	0.119	1.436
INDICATED (POST-TEST)	0.638	0.330	0.087	1.055
PRES. ON LOSS COST LEVEL	0.603	0.365	0.085	1.053
DERIVED BY FORMULA	0.616	0.330	0.087	1.033
UNDERLYING PRES. LOSS COST	0.630	0.381	0.089	1.100
PROPOSED	0.628	0.336	0.089	1.053
YEAR	4-1-08	4-1-09	IND. LOSS COST =	1.123
IND. LOSS COST		1.12		
MAN.LOSS COST	1.16	1.12	ADJ. LOSS COST =	1.12

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

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
2001	3,324	100,227	3.015	141,459	27,292	0.9025	0	0	0	0	3	3
2002	3,424	1,845,582	53.901	2,242,959	613,840	0.8762	0	1	1	0	1	3
2003	9,010	55,294	0.614	84,393	9,068	0.5549	0	0	0	1	4	5
2004	9,882	180,596	1.828	321,215	25,153	0.7084	0	0	0	0	7	7
2005	9,388	12,135	0.129	21,480	7,919	0.1065	0	0	0	0	1	1
TOTAL	35,028	2,193,834	6.263	2,811,506	113,301	0.5424	0	1	1	1	16	19
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
2001	0	0	0	0	11,390	0	0	0	0	70,486	18,351
2002	0	626,346	294,065	0	3,912	0	250,433	663,770	0	2,994	4,062
2003	0	0	0	9,098	7,267	0	0	0	11,115	17,859	9,955
2004	0	0	0	0	15,896	0	0	0	0	160,175	4,525
2005	0	0	0	0	1,466	0	0	0	0	6,453	4,216
TOTAL	0	626,346	294,065	9,098	39,931	0	250,433	663,770	11,115	257,967	41,109
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
2001	0	0	0	0	11,868	0	0	0	0	108,689	20,902
2002	415	650,610	187,351	2,896	4,753	7,167	434,228	933,541	11,223	6,376	4,399
2003	21	312	6,080	8,586	7,588	8	419	12,655	13,801	23,943	10,980
2004	3	566	9,654	1,753	14,489	32	4,693	84,669	17,523	183,064	4,769
2005	1	116	1,954	383	1,154	4	388	6,027	1,238	5,784	4,431
TOTAL	440	651,604	205,039	13,618	39,852	7,211	439,728	1,036,892	43,785	327,856	45,481
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,340,914	425,111	45,481	
IBNR + FREQ. ADJUSTMENT	52,734	23,060	521	
TOTAL LOSSES	2,393,648	448,171	46,002	
EXPECTED LOSSES	855,734	410,528	30,474	
CREDIBILITY	0.02	0.06	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.834	1.279	0.131	8.244
INDICATED (POST-TEST)	5.020	0.939	0.096	6.055
PRES. ON LOSS COST LEVEL	2.347	1.126	0.084	3.557
DERIVED BY FORMULA	2.400	1.115	0.085	3.600
UNDERLYING PRES. LOSS COST	2.443	1.172	0.087	3.702
PROPOSED	2.400	1.115	0.085	3.600
YEAR	4-1-08	4-1-09	IND. LOSS COST =	3.853
IND. LOSS COST		3.85		
MAN.LOSS COST	3.91	3.85	ADJ. LOSS CO	3.85

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
2001	688,702	3,455,266	0.502	4,954,616	17,396	0.2686	0	0	5	2	178	185
2002	338,985	1,164,470	0.344	1,602,465	13,007	0.2448	0	0	2	3	78	83
2003	513,078	3,711,018	0.723	5,925,631	20,746	0.3411	0	0	8	11	156	175
2004	455,196	3,955,673	0.869	7,065,441	21,452	0.3801	0	0	7	13	153	173
2005	534,847	9,235,135	1.727	19,701,908	22,172	0.7292	0	0	11	30	349	390
TOTAL	2,530,808	21,521,562	0.850	39,250,061	20,166	0.3975	0	0	33	59	914	1006
O.D.		168,678	0.007				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
2001	0	0	1,103,539	151,311	899,064	0	0	307,526	32,276	724,635	236,915
2002	0	0	364,739	137,505	279,787	0	0	45,707	35,062	216,743	84,927
2003	0	0	1,166,778	520,163	773,519	0	0	359,737	221,634	588,728	80,459
2004	0	0	1,133,997	628,296	655,064	0	0	355,939	349,528	588,450	244,399
2005	0	0	1,757,632	1,150,407	1,706,812	0	0	954,015	887,588	2,190,799	587,882
TOTAL	0	0	5,526,685	2,587,682	4,314,246	0	0	2,022,924	1,526,088	4,309,355	1,234,582
O.D.	0	0	0	0	42,740	0	0	0	0	54,822	71,116

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	1,388,252	168,560	936,825	0	0	1,022,524	51,222	1,117,387	269,846
2002	358	12,270	502,721	148,548	303,810	28	2,870	173,063	58,238	308,583	91,976
2003	1,221	83,255	1,885,595	531,646	805,758	407	54,017	1,378,517	308,915	787,554	88,746
2004	1,186	130,256	2,440,155	557,497	656,065	685	126,102	1,785,823	394,812	715,263	257,597
2005	5,118	381,828	6,334,595	1,228,028	1,499,112	4,133	402,171	6,033,343	1,075,950	2,119,766	617,864
TOTAL	7,883	607,609	12,551,318	2,634,279	4,201,570	5,253	585,160	10,393,270	1,889,137	5,048,553	1,326,029
O.D.	0	0	0	0	44,535	0	0	0	0	84,536	80,935

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,150,493	13,902,610	1,406,964	
IBNR + FREQ. ADJUSTMENT	801,298	368,382	10,764	
TOTAL LOSSES	24,951,791	14,270,992	1,417,728	
EXPECTED LOSSES	13,286,742	7,541,808	784,550	
CREDIBILITY	0.41	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.986	0.564	0.056	1.606
INDICATED (POST-TEST)	0.724	0.414	0.041	1.179
PRES. ON LOSS COST LEVEL	0.502	0.285	0.030	0.817
DERIVED BY FORMULA	0.593	0.414	0.041	1.048
UNDERLYING PRES. LOSS COST	0.525	0.298	0.031	0.854
PROPOSED	0.593	0.414	0.041	1.048
YEAR	4-1-08	4-1-09	IND. LOSS COST =	1.117
IND. LOSS COST		1.12		
MAN.LOSS COST	0.90	1.09	ADJ. LOSS COST =	1.09

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
2001	63,020	460,902	0.731	684,154	16,804	0.3808	0	0	1	1	22	24
2002	69,685	652,081	0.936	994,193	31,451	0.2583	0	0	2	0	16	18
2003	82,161	856,295	1.042	1,331,331	26,829	0.3530	0	0	1	3	25	29
2004	77,507	1,143,371	1.475	1,994,648	53,502	0.2580	1	0	1	2	16	20
2005	86,749	1,364,129	1.573	1,717,973	109,658	0.1383	3	0	0	0	9	12
TOTAL	379,122	4,476,778	1.181	6,722,299	40,130	0.2717	4	0	5	6	88	103
O.D.		43,956	0.012				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
2001	0	0	111,102	20,523	108,569	0	0	50,909	11,305	100,890	57,604
2002	0	0	283,116	0	95,711	0	0	78,969	0	108,323	85,962
2003	0	0	181,301	156,456	86,436	0	0	29,705	138,899	185,231	78,267
2004	525,567	0	27,200	130,400	45,546	0	0	229,799	53,112	58,415	73,332
2005	1,236,291	0	0	0	33,409	0	0	0	0	46,200	48,229
TOTAL	1,761,858	0	602,719	307,379	369,671	0	0	389,382	203,316	499,059	343,394
O.D.	0	0	0	0	11,532	0	0	0	0	27,357	5,067

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2001	0	0	139,766	22,863	113,129	0	0	169,272	17,941	155,572	65,611
2002	0	8,452	361,083	3,838	103,888	0	4,742	259,787	5,139	154,167	93,097
2003	353	14,153	320,691	149,125	93,774	118	8,526	236,137	171,842	250,283	86,329
2004	603,086	10,160	194,860	97,325	49,342	292	57,051	752,294	73,647	79,299	77,292
2005	1,488,853	2,636	44,531	8,736	26,293	28	2,781	43,151	8,861	41,414	50,689
TOTAL	2,092,292	35,401	1,060,931	281,887	386,426	438	73,100	1,460,641	277,430	680,735	373,018
O.D.	1	166	2,797	596	11,573	2	238	7,182	1,628	35,672	5,580

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,733,189	1,675,947	378,598	
IBNR + FREQ. ADJUSTMENT	439,504	136,285	6,236	
TOTAL LOSSES	5,172,693	1,812,232	384,834	
EXPECTED LOSSES	7,419,418	2,729,678	428,408	
CREDIBILITY	0.12	0.30	0.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.364	0.478	0.102	1.944
INDICATED (POST-TEST)	1.002	0.351	0.075	1.428
PRES. ON LOSS COST LEVEL	1.872	0.689	0.108	2.669
DERIVED BY FORMULA	1.768	0.588	0.092	2.448
UNDERLYING PRES. LOSS COST	1.957	0.720	0.113	2.790
PROPOSED	1.768	0.588	0.092	2.448
YEAR	4-1-08	4-1-09	IND. LOSS COST =	2.610
IND. LOSS COST		2.61		
MAN.LOSS COST	2.86	2.61	ADJ. LOSS COST =	2.61