

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2015 LOSS COST FILING

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April 1, 2015 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9923	0.9764	1.0149
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0389	1.1002	0.9995
(3) Final Loss Cost Test Correction Factor	1.0189	1.0431	0.9784
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0504	1.1205	0.9925

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2007 through 2011 were translated using composite multipliers, yielding an average claim value of \$ 471,868 . 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 * 471,868] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.823	776,695	1,553,390
B	0.875	825,769	1,651,538
C	0.931	878,618	1,757,236
D	0.991	935,242	1,870,484
E	1.054	994,698	1,989,396
F	1.121	1,057,928	2,115,856
G	1.193	1,125,877	2,251,754

@ From Pennsylvania 4/1/14 loss cost filing materials - 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	490	151,978,000	44,073,300	196,051,300	400,105
Permanent Total	188	176,716,800	494,857,600	671,574,400	3,572,204
Major	15,313	3,574,749,800	3,103,272,900	6,678,022,700	436,102
Total Serious	15,991	3,903,444,600	3,642,203,800	7,545,648,400	471,868
Minor	36,224	1,400,577,800	1,213,189,900	2,613,767,700	72,156
Temporary	135,699	1,257,525,600	1,615,197,900	2,872,723,500	21,170
Total Non-Serious	171,923	2,658,103,400	2,828,387,800	5,486,491,200	31,912

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	471,868 =	82,576,900
Non-Serious: 500 *	31,912 =	15,956,000
Medical: .10 *	15,956,000 =	1,595,600

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	81,958,379	15,836,486	1,583,649
0.99	80,725,997	15,598,358	1,559,836
0.98	79,499,853	15,361,435	1,536,144
0.97	78,279,980	15,125,724	1,512,572
0.96	77,066,411	14,891,231	1,489,123
0.95	75,859,178	14,657,962	1,465,796
0.94	74,658,315	14,425,924	1,442,592
0.93	73,463,855	14,195,124	1,419,512
0.92	72,275,834	13,965,567	1,396,557
0.91	71,094,286	13,737,261	1,373,726
0.90	69,919,247	13,510,213	1,351,021
0.89	68,750,754	13,284,430	1,328,443
0.88	67,588,842	13,059,919	1,305,992
0.87	66,433,550	12,836,686	1,283,669
0.86	65,284,916	12,614,740	1,261,474
0.85	64,142,979	12,394,089	1,239,409
0.84	63,007,778	12,174,738	1,217,474
0.83	61,879,353	11,956,697	1,195,670
0.82	60,757,746	11,739,974	1,173,997
0.81	59,642,998	11,524,575	1,152,458
0.80	58,535,151	11,310,511	1,131,051
0.79	57,434,249	11,097,788	1,109,779
0.78	56,340,336	10,886,415	1,088,642
0.77	55,253,457	10,676,402	1,067,640
0.76	54,173,658	10,467,757	1,046,776
0.75	53,100,985	10,260,489	1,026,049
0.74	52,035,486	10,054,607	1,005,461
0.73	50,977,210	9,850,120	985,012
0.72	49,926,206	9,647,039	964,704
0.71	48,882,526	9,445,373	944,537
0.70	47,846,220	9,245,132	924,513
0.69	46,817,343	9,046,326	904,633
0.68	45,795,947	8,848,966	884,897
0.67	44,782,088	8,653,062	865,306
0.66	43,775,822	8,458,625	845,863
0.65	42,777,208	8,265,667	826,567
0.64	41,786,304	8,074,199	807,420
0.63	40,803,171	7,884,232	788,423
0.62	39,827,871	7,695,779	769,578
0.61	38,860,467	7,508,851	750,885
0.60	37,901,024	7,323,462	732,346
0.59	36,949,609	7,139,624	713,962
0.58	36,006,290	6,957,350	695,735
0.57	35,071,137	6,776,654	677,665
0.56	34,144,223	6,597,550	659,755
0.55	33,225,621	6,420,053	642,005
0.54	32,315,407	6,244,176	624,418
0.53	31,413,659	6,069,935	606,994
0.52	30,520,457	5,897,345	589,735
0.51	29,635,885	5,726,422	572,642
0.50	28,760,027	5,557,184	555,718
0.49	27,892,970	5,389,646	538,965
0.48	27,034,805	5,223,826	522,383
0.47	26,185,626	5,059,743	505,974
0.46	25,345,527	4,897,414	489,741
0.45	24,514,609	4,736,859	473,686

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	23,692,974	4,578,098	457,810
0.43	22,880,729	4,421,151	442,115
0.42	22,077,982	4,266,039	426,604
0.41	21,284,848	4,112,785	411,279
0.40	20,501,445	3,961,412	396,141
0.39	19,727,896	3,811,942	381,194
0.38	18,964,327	3,664,401	366,440
0.37	18,210,871	3,518,813	351,881
0.36	17,467,665	3,375,207	337,521
0.35	16,734,853	3,233,608	323,361
0.34	16,012,584	3,094,047	309,405
0.33	15,301,015	2,956,554	295,655
0.32	14,600,309	2,821,159	282,116
0.31	13,910,637	2,687,897	268,790
0.30	13,232,179	2,556,801	255,680
0.29	12,565,124	2,427,908	242,791
0.28	11,909,669	2,301,257	230,126
0.27	11,266,024	2,176,889	217,689
0.26	10,634,409	2,054,844	205,484
0.25	10,015,059	1,935,170	193,517
0.24	9,408,222	1,817,913	181,791
0.23	8,814,161	1,703,125	170,313
0.22	8,233,156	1,590,860	159,086
0.21	7,665,509	1,481,176	148,118
0.20	7,111,542	1,374,135	137,414
0.19	6,571,601	1,269,804	126,980
0.18	6,046,060	1,168,256	116,826
0.17	5,535,326	1,069,569	106,957
0.16	5,039,842	973,829	97,383
0.15	4,560,091	881,128	88,113
0.14	4,096,609	791,572	79,157
0.13	3,649,988	705,273	70,527
0.12	3,220,890	622,360	62,236
0.11	2,810,063	542,977	54,298
0.10	2,418,359	467,290	46,729
0.09	2,046,762	395,488	39,549
0.08	1,696,426	327,794	32,779
0.07	1,368,730	264,475	26,448
0.06	1,065,362	205,856	20,586
0.05	788,458	152,351	15,235
0.04	540,842	104,505	10,451
0.03	326,505	63,090	6,309
0.02	151,752	29,323	2,932
0.01	29,207	5,644	564
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/>		
	8,895,129,980		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	5,105,468,674	4,361,010,080	793,779,746
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.7423	2.0397	11.2060

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	142,796,084	32,301,680	17,746,371
0.99	140,648,905	31,815,971	17,479,522
0.98	138,512,594	31,332,719	17,214,030
0.97	136,387,209	30,851,939	16,949,882
0.96	134,272,808	30,373,644	16,687,112
0.95	132,169,446	29,897,845	16,425,710
0.94	130,077,182	29,424,557	16,165,686
0.93	127,996,075	28,953,794	15,907,051
0.92	125,926,186	28,485,567	15,649,818
0.91	123,867,574	28,019,891	15,393,974
0.90	121,820,304	27,556,781	15,139,541
0.89	119,784,439	27,096,252	14,886,532
0.88	117,760,039	26,638,317	14,634,946
0.87	115,747,174	26,182,988	14,384,795
0.86	113,745,909	25,730,285	14,136,078
0.85	111,756,312	25,280,223	13,888,817
0.84	109,778,452	24,832,813	13,643,014
0.83	107,812,397	24,388,075	13,398,678
0.82	105,858,221	23,946,025	13,155,810
0.81	103,915,995	23,506,676	12,914,444
0.80	101,985,794	23,070,049	12,674,558
0.79	100,067,692	22,636,158	12,436,183
0.78	98,161,767	22,205,021	12,199,322
0.77	96,268,098	21,776,657	11,963,974
0.76	94,386,764	21,351,084	11,730,172
0.75	92,517,846	20,928,319	11,497,905
0.74	90,661,427	20,508,382	11,267,196
0.73	88,817,593	20,091,290	11,038,044
0.72	86,986,429	19,677,065	10,810,473
0.71	85,168,025	19,265,727	10,584,482
0.70	83,362,469	18,857,296	10,360,093
0.69	81,569,857	18,451,791	10,137,317
0.68	79,790,278	18,049,236	9,916,156
0.67	78,023,832	17,649,651	9,696,619
0.66	76,270,615	17,253,057	9,478,741
0.65	74,530,729	16,859,481	9,262,510
0.64	72,804,277	16,468,944	9,047,949
0.63	71,091,365	16,081,468	8,835,068
0.62	69,392,100	15,697,080	8,623,891
0.61	67,706,592	15,315,803	8,414,417
0.60	66,034,954	14,937,665	8,206,669
0.59	64,377,304	14,562,691	8,000,658
0.58	62,733,759	14,190,907	7,796,406
0.57	61,104,442	13,822,341	7,593,914
0.56	59,489,480	13,457,023	7,393,215
0.55	57,888,999	13,094,982	7,194,308
0.54	56,303,134	12,736,246	6,997,228
0.53	54,732,018	12,380,846	6,801,975
0.52	53,175,792	12,028,815	6,608,570
0.51	51,634,602	11,680,183	6,417,026
0.50	50,108,595	11,334,988	6,227,376
0.49	48,597,922	10,993,261	6,039,642
0.48	47,102,741	10,655,038	5,853,824
0.47	45,623,216	10,320,358	5,669,945
0.46	44,159,512	9,989,255	5,488,038
0.45	42,711,803	9,661,771	5,308,125
0.44	41,280,269	9,337,946	5,130,219

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	142,796,084	32,301,680	17,746,371
0.99	140,648,905	31,815,971	17,479,522
0.43	39,865,094	9,017,822	4,954,341
0.42	38,466,468	8,701,440	4,780,524
0.41	37,084,591	8,388,848	4,608,792
0.40	35,719,668	8,080,092	4,439,156
0.39	34,371,913	7,775,218	4,271,660
0.38	33,041,547	7,474,279	4,106,327
0.37	31,728,801	7,177,323	3,943,178
0.36	30,433,913	6,884,410	3,782,260
0.35	29,157,134	6,595,590	3,623,583
0.34	27,898,725	6,310,928	3,467,192
0.33	26,658,958	6,030,483	3,313,110
0.32	25,438,118	5,754,318	3,161,392
0.31	24,236,503	5,482,504	3,012,061
0.30	23,054,425	5,215,107	2,865,150
0.29	21,892,216	4,952,204	2,720,716
0.28	20,750,216	4,693,874	2,578,792
0.27	19,628,794	4,440,200	2,439,423
0.26	18,528,331	4,191,265	2,302,654
0.25	17,449,237	3,947,166	2,168,552
0.24	16,391,945	3,707,997	2,037,150
0.23	15,356,913	3,473,864	1,908,527
0.22	14,344,628	3,244,877	1,782,718
0.21	13,355,616	3,021,155	1,659,810
0.20	12,390,440	2,802,823	1,539,861
0.19	11,449,700	2,590,019	1,422,938
0.18	10,534,050	2,382,892	1,309,152
0.17	9,644,198	2,181,600	1,198,560
0.16	8,780,917	1,986,319	1,091,274
0.15	7,945,047	1,797,237	987,394
0.14	7,137,522	1,614,569	887,033
0.13	6,359,374	1,438,545	790,326
0.12	5,611,757	1,269,428	697,417
0.11	4,895,973	1,107,510	608,463
0.10	4,213,507	953,131	523,645
0.09	3,566,073	806,677	443,186
0.08	2,955,683	668,601	367,321
0.07	2,384,738	539,450	296,376
0.06	1,856,180	419,884	230,687
0.05	1,373,730	310,750	170,723
0.04	942,309	213,159	117,114
0.03	568,870	128,685	70,699
0.02	264,398	59,810	32,856
0.01	50,887	11,512	6,320
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2007 - 2011

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														
07	173,726,349	2,192,960,338	139	345,346	34	102,134	3592	6,629,919	7903	2,625,271	30793	2,114,795	10,112,139	1.262
08	173,411,459	1,985,153,948	86	250,222	41	131,971	3125	5,758,494	7368	2,522,773	27539	2,123,785	9,064,294	1.145
09	172,922,833	1,815,516,020	92	191,389	25	87,203	2564	4,804,947	7180	2,421,989	26154	2,186,549	8,463,084	1.050
10	180,132,109	1,754,496,798	88	210,886	19	48,001	2102	3,803,638	7260	2,559,327	27116	2,260,419	8,662,699	.974
11	187,235,226	1,456,295,643	90	243,989	13	41,070	896	1,588,707	3887	1,515,210	29836	2,809,580	8,364,400	.778
ALL	887,427,976	9,204,422,747	495	1,241,832	132	410,379	12279	22,585,705	33598	11,644,570	141438	11,495,128	44,666,616	1.037
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	173,726,349	3,120,876,127	137	424,776	34	319,577	3592	8,386,848	7903	3,055,815	30793	2,854,981	16,166,765	1.796
08	173,411,459	2,857,959,028	84	260,612	46	432,378	3187	7,438,583	7422	2,870,330	27418	2,540,198	15,037,490	1.648
09	172,922,833	2,612,828,267	91	282,237	35	329,025	2823	6,592,846	7229	2,793,717	25832	2,394,675	13,735,783	1.511
10	180,132,109	2,675,824,139	87	269,826	37	347,793	2937	6,855,020	7176	2,775,104	26340	2,440,083	14,070,417	1.485
11	187,235,226	2,532,935,724	91	282,329	36	338,395	2774	6,474,201	6494	2,510,812	25316	2,345,319	13,378,301	1.353
ALL	887,427,976	13,800,423,285	490	1,519,780	188	1,767,168	15313	35,747,498	36224	14,005,778	135699	12,575,256	72,388,756	1.555
PURE PREMIUM		1.555		.017		.020		.403		.158		.142	.816	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	173,726,349	2,042,603,556	101	313,229	39	375,955	1993	4,654,203	5574	2,155,348	20392	1,890,626	11,036,674	1.176
08	173,411,459	2,022,254,197	100	310,276	40	376,985	1972	4,602,692	5508	2,130,099	20161	1,867,886	10,934,603	1.166
09	172,922,833	1,985,252,488	98	305,038	39	367,608	1935	4,517,711	5414	2,092,312	19795	1,834,856	10,734,999	1.148
10	180,132,109	1,999,104,151	97	301,271	39	368,077	1952	4,554,878	5450	2,107,826	19980	1,850,797	10,808,194	1.110
11	187,235,226	2,015,967,534	97	299,147	41	379,926	1967	4,593,131	5477	2,117,445	20167	1,868,598	10,901,429	1.077
ALL	887,427,976	10,065,181,926	493	1,528,961	198	1,868,551	9819	22,922,615	27423	10,603,030	100495	9,312,763	54,415,899	1.134
PURE PREMIUM		1.134		.017		.021		.258		.119		.105	.613	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2007 - 2011

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														
07	19,831,764	494,653,397	26	66,794	7	20,648	791	1,474,027	1923	591,186	7073	485,696	2,308,183	2.494
08	18,908,508	409,595,564	8	23,261	3	6,060	674	1,244,464	1862	569,501	5526	412,043	1,840,627	2.166
09	18,734,504	357,632,402	17	30,897	6	31,943	499	937,051	1818	501,353	5082	402,550	1,672,529	1.909
10	19,736,828	349,598,203	13	57,059	5	13,023	396	694,090	1807	559,539	5483	425,736	1,746,535	1.771
11	20,643,306	280,980,551	14	44,764	1	8,780	147	258,974	901	302,131	6001	524,957	1,670,200	1.361
ALL	97,854,910	1,892,460,117	78	222,775	22	80,454	2507	4,608,606	8311	2,523,710	29165	2,250,982	9,238,074	1.934
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	19,831,764	708,540,296	25	82,157	7	64,606	791	1,864,645	1923	688,141	7073	655,691	3,730,164	3.573
08	18,908,508	576,256,826	8	24,223	5	38,979	690	1,605,376	1865	646,072	5505	494,089	2,953,830	3.048
09	18,734,504	527,360,606	17	45,599	8	93,804	568	1,293,214	1799	574,319	5029	442,580	2,824,090	2.815
10	19,736,828	531,343,146	13	72,967	9	74,616	608	1,319,491	1730	591,121	5343	462,635	2,792,602	2.692
11	20,643,306	487,164,944	14	51,814	6	64,536	560	1,196,212	1381	479,780	5100	438,041	2,641,268	2.360
ALL	97,854,910	2,830,665,818	77	276,760	35	336,541	3217	7,278,938	8698	2,979,433	28050	2,493,036	14,941,954	2.893
PURE PREMIUM		2.893		.028		.034		.744		.304		.255	1.527	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	19,831,764	462,155,154	18	60,582	8	76,004	439	1,034,767	1356	485,364	4684	434,213	2,530,622	2.330
08	18,908,508	399,857,819	10	28,839	4	34,091	427	993,247	1384	479,394	4049	363,358	2,099,650	2.115
09	18,734,504	409,375,372	18	49,329	9	104,720	389	886,245	1347	429,938	3855	339,248	2,284,273	2.185
10	19,736,828	396,055,179	14	81,174	10	78,944	404	877,145	1312	448,354	4059	351,435	2,123,500	2.007
11	20,643,306	387,141,214	15	54,914	7	72,434	397	848,742	1164	404,280	4067	349,316	2,141,726	1.875
ALL	97,854,910	2,054,584,738	75	274,838	38	366,193	2056	4,640,146	6563	2,247,330	20714	1,837,570	11,179,771	2.100
PURE PREMIUM		2.100		.028		.037		.474		.230		.188	1.142	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2007 - 2011

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														
07	9,394,836	412,590,964	44	119,257	8	33,637	755	1,526,591	879	331,262	4443	359,180	1,755,983	4.392
08	9,080,156	344,187,555	14	45,470	10	44,517	654	1,307,198	837	312,587	3636	317,855	1,414,247	3.791
09	8,335,439	314,597,989	20	53,042	7	27,168	542	1,130,028	732	291,810	3246	312,794	1,331,138	3.774
10	9,220,790	312,140,735	24	44,001	6	20,381	481	949,411	801	319,014	3236	307,239	1,481,360	3.385
11	10,242,456	268,589,966	21	67,932	3	2,019	246	483,751	625	272,135	3679	427,478	1,432,586	2.622
ALL	46,273,677	1,652,107,209	123	329,702	34	127,722	2678	5,396,979	3874	1,526,808	18240	1,724,546	7,415,314	3.570
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	9,394,836	606,168,591	43	146,686	8	105,252	755	1,931,137	879	385,589	4443	484,894	3,008,128	6.452
08	9,080,156	519,205,970	13	47,374	11	132,802	655	1,663,383	851	361,248	3620	382,254	2,604,999	5.718
09	8,335,439	475,821,388	19	78,134	8	87,497	554	1,456,741	759	352,133	3205	347,071	2,436,639	5.708
10	9,220,790	504,148,102	24	56,270	8	93,962	544	1,421,864	824	373,254	3147	340,746	2,755,386	5.468
11	10,242,456	467,967,465	21	78,398	7	57,722	475	1,294,974	926	435,662	3144	370,529	2,442,389	4.569
ALL	46,273,677	2,573,311,516	120	406,862	42	477,235	2983	7,768,099	4239	1,907,886	17559	1,925,494	13,247,541	5.561
PURE PREMIUM		5.561		.088		.103		1.679		.412		.416	2.863	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	9,394,836	396,848,686	32	108,166	9	123,820	419	1,071,667	620	271,966	2942	321,107	2,071,762	4.224
08	9,080,156	358,071,799	15	56,401	10	115,717	405	1,029,253	632	268,136	2661	281,052	1,830,159	3.943
09	8,335,439	360,281,877	21	84,385	9	97,725	380	998,341	569	263,897	2455	265,812	1,892,659	4.322
10	9,220,790	380,014,425	27	62,842	8	99,355	362	945,066	626	283,643	2386	258,339	2,150,899	4.121
11	10,242,456	364,568,314	22	82,462	8	64,934	337	919,262	778	366,208	2515	296,342	1,916,475	3.559
ALL	46,273,677	1,859,785,101	117	394,256	44	501,551	1903	4,963,589	3225	1,453,850	12959	1,422,652	9,861,954	4.019
PURE PREMIUM		4.019		.085		.108		1.073		.314		.307	2.131	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2007 - 2011

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														
07	144,499,749	1,285,715,977	69	159,295	19	47,849	2046	3,629,301	5101	1,702,823	19277	1,269,919	6,047,974	.890
08	145,422,795	1,231,370,829	64	181,491	28	81,394	1797	3,206,832	4669	1,640,685	18377	1,393,887	5,809,420	.847
09	145,852,890	1,143,285,629	55	107,450	12	28,092	1523	2,737,868	4630	1,628,826	17826	1,471,205	5,459,416	.784
10	151,174,491	1,092,757,860	51	109,826	8	14,596	1225	2,160,136	4652	1,680,773	18397	1,527,444	5,434,803	.723
11	156,349,464	906,725,126	55	131,293	9	30,272	503	845,983	2361	940,944	20156	1,857,145	5,261,614	.580
ALL	743,299,389	5,659,855,421	294	689,355	76	202,203	7094	12,580,120	21413	7,594,051	94033	7,519,600	28,013,227	.761
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	144,499,749	1,806,167,240	69	195,933	19	149,719	2046	4,591,066	5101	1,982,085	19277	1,714,396	9,428,473	1.250
08	145,422,795	1,762,496,232	63	189,016	30	260,597	1842	4,169,824	4706	1,863,010	18293	1,663,855	9,478,661	1.212
09	145,852,890	1,609,646,273	55	158,503	19	147,724	1701	3,842,892	4671	1,867,265	17598	1,605,024	8,475,054	1.104
10	151,174,491	1,640,332,891	50	140,589	20	179,215	1785	4,113,665	4622	1,810,729	17850	1,636,702	8,522,429	1.085
11	156,349,464	1,577,803,315	56	152,116	23	216,137	1739	3,983,015	4187	1,595,370	17072	1,536,750	8,294,644	1.009
ALL	743,299,389	8,396,445,951	293	836,157	111	953,392	9113	20,700,462	23287	9,118,459	90090	8,156,727	44,199,261	1.130
PURE PREMIUM		1.130		.011		.013		.278		.123		.110	.595	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	144,499,749	1,183,599,716	51	144,481	22	176,132	1135	2,547,769	3598	1,398,018	12766	1,135,307	6,434,290	.819
08	145,422,795	1,264,324,579	75	225,036	26	227,177	1140	2,580,192	3492	1,382,570	13451	1,223,476	7,004,794	.869
09	145,852,890	1,215,595,239	59	171,324	21	165,163	1166	2,633,125	3498	1,398,477	13485	1,229,796	6,558,068	.833
10	151,174,491	1,223,034,547	56	157,255	21	189,778	1186	2,732,667	3512	1,375,829	13535	1,241,022	6,533,795	.809
11	156,349,464	1,264,258,006	60	161,771	26	242,558	1233	2,825,127	3535	1,346,956	13585	1,222,941	6,843,227	.809
ALL	743,299,389	6,150,812,087	301	859,867	116	1,000,808	5860	13,318,880	17635	6,901,850	66822	6,052,542	33,374,174	.828
PURE PREMIUM		.828		.012		.013		.179		.093		.081	.449	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2007 - 2011

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
07	173,726,349	1,011,213,879	139	54,427	34	540,968	3592	3,212,027	7903	2,009,751	30793	2,494,267	1,800,697	.582
08	173,411,459	906,429,439	86	27,142	41	273,975	3125	2,745,053	7368	1,830,148	27539	2,474,873	1,713,104	.523
09	172,922,833	846,308,355	92	30,339	25	121,940	2564	2,321,595	7180	1,862,703	26154	2,534,518	1,591,988	.489
10	180,132,109	866,269,857	88	35,770	19	275,718	2102	1,936,094	7260	2,030,362	27116	2,734,520	1,650,234	.481
11	187,235,226	836,439,979	90	73,969	13	187,186	896	1,160,062	3887	1,372,842	29836	3,895,080	1,675,260	.447
ALL	887,427,976	4,466,661,509	495	221,647	132	1,399,787	12279	11,374,831	33598	9,105,806	141438	14,133,258	8,431,283	.503
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	173,726,349	1,616,676,464	137	123,223	34	894,762	3592	7,278,454	7903	2,646,843	30793	3,664,079	1,559,404	.931
08	173,411,459	1,503,748,994	84	75,578	46	1,210,959	3187	6,459,280	7422	2,485,726	27418	3,262,440	1,543,507	.867
09	172,922,833	1,373,578,317	91	81,871	35	921,303	2823	5,719,539	7229	2,421,739	25832	3,075,758	1,515,573	.794
10	180,132,109	1,407,041,665	87	78,274	37	973,920	2937	5,953,112	7176	2,403,158	26340	3,135,486	1,526,466	.781
11	187,235,226	1,337,830,098	91	81,787	36	947,632	2774	5,622,344	6494	2,174,433	25316	3,014,216	1,537,889	.715
ALL	887,427,976	7,238,875,538	490	440,733	188	4,948,576	15313	31,032,729	36224	12,131,899	135699	16,151,979	7,682,839	.816
PURE PREMIUM		.816		.005		.056		.350		.137		.182	.087	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	173,726,349	1,103,587,035	101	90,839	39	1,052,724	1993	4,037,519	5574	1,867,059	20396	2,426,922	1,560,807	.635
08	173,411,459	1,093,371,774	100	89,967	40	1,056,506	1970	3,993,150	5517	1,847,775	20178	2,400,961	1,545,359	.631
09	172,922,833	1,073,272,637	98	88,661	39	1,029,222	1939	3,927,396	5416	1,814,393	19777	2,354,753	1,518,301	.621
10	180,132,109	1,080,051,707	98	87,199	39	1,031,693	1949	3,951,409	5451	1,825,520	19932	2,372,735	1,531,962	.600
11	187,235,226	1,087,803,782	96	85,823	41	1,061,257	1958	3,966,565	5472	1,831,241	19944	2,375,116	1,558,035	.581
ALL	887,427,976	5,438,086,935	493	442,489	198	5,231,402	9809	19,876,039	27430	9,185,988	100227	11,930,487	7,714,464	.613
PURE PREMIUM		.613		.005		.059		.224		.104		.134	.087	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2007 - 2011

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														
07	19,831,764	230,818,254	26	28,063	7	115,212	791	755,533	1923	445,836	7073	567,892	395,645	1.164
08	18,908,508	184,062,672	8	1,426	3	1,347	674	608,699	1862	412,279	5526	468,991	347,884	.973
09	18,734,504	167,252,948	17	4,856	6	64,939	499	409,487	1818	387,772	5082	485,041	320,435	.893
10	19,736,828	174,653,514	13	1,644	5	31,286	396	342,264	1807	495,430	5483	544,919	330,991	.885
11	20,643,306	167,020,027	14	21,796	1	23,500	147	206,810	901	301,995	6001	777,842	338,258	.809
ALL	97,854,910	923,807,415	78	57,785	22	236,284	2507	2,322,793	8311	2,043,312	29165	2,844,685	1,733,213	.944
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	19,831,764	373,016,354	25	63,536	7	190,561	791	1,712,038	1923	587,166	7073	834,234	342,629	1.881
08	18,908,508	295,383,009	8	3,670	5	32,493	690	1,427,494	1865	556,958	5505	619,772	313,444	1.562
09	18,734,504	282,409,016	17	14,145	8	382,433	568	1,035,304	1799	497,868	5029	589,286	305,054	1.507
10	19,736,828	279,260,180	13	4,157	9	131,180	608	1,162,899	1730	558,437	5343	629,762	306,166	1.415
11	20,643,306	264,126,759	14	23,506	6	147,349	560	1,108,750	1381	448,126	5100	603,015	310,521	1.279
ALL	97,854,910	1,494,195,318	77	109,014	35	884,016	3217	6,446,485	8698	2,648,555	28050	3,276,069	1,577,814	1.527
PURE PREMIUM		1.527		.011		.090		.659		.271		.335	.161	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	19,831,764	253,042,412	18	46,838	8	224,203	439	949,705	1356	414,182	4685	552,559	342,937	1.276
08	18,908,508	209,951,103	10	4,369	4	28,895	426	882,350	1386	413,919	4052	456,159	313,820	1.110
09	18,734,504	228,361,534	18	15,345	9	426,763	391	711,816	1347	372,857	3851	451,231	305,603	1.219
10	19,736,828	212,287,177	15	4,761	10	139,191	403	771,091	1311	423,314	4049	477,246	307,269	1.076
11	20,643,306	213,778,148	15	24,522	7	165,304	394	780,883	1162	376,924	4022	475,559	314,589	1.036
ALL	97,854,910	1,117,420,374	76	95,835	38	984,356	2053	4,095,845	6562	2,001,196	20659	2,412,754	1,584,218	1.142
PURE PREMIUM		1.142		.010		.101		.419		.205		.247	.162	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2007 - 2011

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														
07	9,394,836	175,598,268	44	9,053	8	201,466	755	679,853	879	272,614	4443	400,152	192,844	1.869
08	9,080,156	141,424,738	14	582	10	59,540	654	612,119	837	226,640	3636	348,374	166,993	1.558
09	8,335,439	133,113,840	20	2,622	7	40,562	542	541,145	732	246,756	3246	349,412	150,642	1.597
10	9,220,790	148,136,046	24	12,378	6	155,449	481	536,658	801	251,957	3236	368,568	156,350	1.607
11	10,242,456	143,258,551	21	17,249	3	6,193	246	397,434	625	292,192	3679	557,850	161,667	1.399
ALL	46,273,677	741,531,443	123	41,884	34	463,210	2678	2,767,209	3874	1,290,159	18240	2,024,356	828,496	1.602
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	9,394,836	300,812,787	43	20,496	8	333,225	755	1,540,547	879	359,033	4443	587,824	167,003	3.202
08	9,080,156	260,499,884	13	2,852	11	262,469	655	1,414,665	851	314,364	3620	460,189	150,461	2.869
09	8,335,439	243,663,887	19	7,842	8	269,049	554	1,255,149	759	334,346	3205	426,843	143,411	2.923
10	9,220,790	275,538,570	24	27,959	8	463,479	544	1,357,830	824	332,196	3147	429,298	144,624	2.988
11	10,242,456	244,238,892	21	18,674	7	121,536	475	1,299,135	926	401,844	3144	452,789	148,410	2.385
ALL	46,273,677	1,324,754,020	120	77,823	42	1,449,758	2983	6,867,326	4239	1,741,783	17559	2,356,943	753,909	2.863
PURE PREMIUM		2.863		.017		.313		1.484		.376		.509	.163	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	9,394,836	207,149,769	32	15,110	9	392,053	419	854,575	620	253,258	2943	389,348	167,153	2.205
08	9,080,156	182,993,846	15	3,395	10	228,985	405	874,539	633	233,726	2664	338,653	150,641	2.015
09	8,335,439	189,203,245	21	8,560	9	300,415	381	862,106	569	250,503	2454	326,779	143,669	2.270
10	9,220,790	214,749,916	27	31,067	8	490,002	362	904,081	626	252,311	2382	324,894	145,144	2.329
11	10,242,456	191,402,425	22	19,567	8	136,785	334	912,537	774	335,701	2493	359,080	150,355	1.869
ALL	46,273,677	985,499,201	117	77,699	44	1,548,240	1901	4,407,838	3222	1,325,499	12936	1,738,754	756,962	2.130
PURE PREMIUM		2.130		.017		.335		.953		.286		.376	.164	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2007 - 2011

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														
07	144,499,749	604,797,357	69	17,311	19	224,290	2046	1,776,641	5101	1,291,301	19277	1,526,222	1,212,208	.419
08	145,422,795	580,942,029	64	25,135	28	213,087	1797	1,524,235	4669	1,191,229	18377	1,657,508	1,198,227	.399
09	145,852,890	545,941,567	55	22,861	12	16,439	1523	1,370,964	4630	1,228,175	17826	1,700,065	1,120,912	.374
10	151,174,491	543,480,297	51	21,748	8	88,983	1225	1,057,172	4652	1,282,975	18397	1,821,033	1,162,893	.360
11	156,349,464	526,161,401	55	34,924	9	157,493	503	555,818	2361	778,655	20156	2,559,389	1,175,335	.337
ALL	743,299,389	2,801,322,651	294	121,979	76	700,292	7094	6,284,830	21413	5,772,335	94033	9,264,217	5,869,575	.377
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
07	144,499,749	942,847,323	69	39,191	19	370,976	2046	4,025,869	5101	1,700,644	19277	2,242,021	1,049,772	.652
08	145,422,795	947,866,101	63	69,057	30	915,998	1842	3,617,121	4706	1,614,404	18293	2,182,479	1,079,603	.652
09	145,852,890	847,505,414	55	59,884	19	269,820	1701	3,429,086	4671	1,589,526	17598	2,059,630	1,067,108	.581
10	151,174,491	852,242,915	50	46,158	20	379,261	1785	3,432,383	4622	1,512,525	17850	2,076,426	1,075,676	.564
11	156,349,464	829,464,447	56	39,607	23	678,747	1739	3,214,459	4187	1,324,462	17072	1,958,412	1,078,957	.531
ALL	743,299,389	4,419,926,200	293	253,897	111	2,614,802	9113	17,718,918	23287	7,741,561	90090	10,518,968	5,351,116	.595
PURE PREMIUM		.595		.003		.035		.238		.104		.142	.072	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
07	144,499,749	643,394,854	51	28,891	22	436,468	1135	2,233,238	3598	1,199,619	12768	1,485,015	1,050,717	.445
08	145,422,795	700,426,825	75	82,204	26	798,626	1139	2,236,262	3498	1,200,130	13462	1,606,149	1,080,898	.482
09	145,852,890	655,707,858	59	64,755	21	302,045	1167	2,353,474	3500	1,191,033	13472	1,576,743	1,069,029	.450
10	151,174,491	653,014,614	56	51,371	21	402,500	1184	2,276,237	3514	1,149,895	13501	1,570,595	1,079,549	.432
11	156,349,464	682,623,209	59	41,734	26	759,168	1230	2,273,145	3536	1,118,617	13429	1,540,477	1,093,091	.437
ALL	743,299,389	3,335,167,360	300	268,955	116	2,698,807	5855	11,372,356	17646	5,859,294	66632	7,778,979	5,373,284	.449
PURE PREMIUM		.449		.004		.036		.153		.079		.105	.072	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2015 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	4.23	Temporary Staffing Procedure
187	3.23	Temporary Staffing Procedure
189	2.95	Temporary Staffing Procedure
191	2.57	Temporary Staffing Procedure
275	2.82	Temporary Staffing Procedure
276	3.41	Temporary Staffing Procedure
291	3.23	Temporary Staffing Procedure
297	2.77	Temporary Staffing Procedure
491	3.11	Temporary Staffing Procedure
493	3.72	Temporary Staffing Procedure
495	4.10	Temporary Staffing Procedure
497	1.35	Temporary Staffing Procedure
499	2.98	Temporary Staffing Procedure
587	1.80	Temporary Staffing Procedure
691	5.17	Temporary Staffing Procedure
693	8.06	Temporary Staffing Procedure
695	3.81	Temporary Staffing Procedure
867	5.75	Temporary Staffing Procedure
877	2.21	Temporary Staffing Procedure
879	3.24	Temporary Staffing Procedure
881	3.79	Temporary Staffing Procedure
883	2.72	Temporary Staffing Procedure
895	0.75	Temporary Staffing Procedure
520	0.36	Temporary Staffing Exposure Group Procedure
521	0.94	Temporary Staffing Exposure Group Procedure
522	1.33	Temporary Staffing Exposure Group Procedure
523	2.42	Temporary Staffing Exposure Group Procedure
524	3.69	Temporary Staffing Exposure Group Procedure
525	6.18	Temporary Staffing Exposure Group Procedure
526	9.76	Temporary Staffing Exposure Group Procedure
527	14.37	Temporary Staffing Exposure Group Procedure
528	21.48	Temporary Staffing Exposure Group Procedure
529	33.21	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.57	Explosives - Target = 20% of total
4771	2.26	Explosives - Target = 80% of total

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2015 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>
Attendant Care and affected classes		
908	183.21	Attendant Care Procedure
913	383.50	Attendant Care Procedure
972	2.46	Attendant Care Procedure
Aircraft Classifications		
7413	0.61	Aircraft Procedure
7421	0.74	Aircraft Procedure
7424	1.73	Aircraft Procedure
7453	0.13	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.86	O.D. non-rateable element for 615. Use 10% of total
0162	0.40	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.40	Federal black lung - code 615, use CMCRB loss cost
509	4.78	No experience, use industry group average change
615	7.76	Rate excluding non-rateable element. Use 90% of total
670	4.19	Combine with 681
681	4.19	Combine with 670
809	4.76	Combine with 992
956	0.13	Capping due to oscillating indications
992	4.76	Combine with 809
993	907.03	Combine with 996
996	907.03	Combine with 993
7405	1.82	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.39	Non-rateable element of 7405, use 17.5% of total,
9985	A	"A" Rated

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

Temporary Staffing Code	PY 07-11 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	139,525	A) Credibility Based on Payroll of \$21,460,790 0.28 0.76 1.00		
187	133,666			
189	71,434			
191	26,636	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium 1.480 2.153 1.505		
275	137,232			
276	76,483			
291	10,052	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums 1.134 1.876 1.505		
297	103,394			
491	24,699			
493	77,374			
495	14,259			
497	89,149			
499	8,251			
587	19,763			
691	52,622			
693	10,119			
695	32,678			
867	515,618			
877	5,911			
879	326,795			
881	24,174			
883	98,444			
895	147,801			
TOTAL	2,146,079			

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

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

Temporary Staffing Code	PY 06-10 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 07-11 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	139,525	0.0650	3.376	3.189	0.478	104	2,242,190	1.334	1.087	0.235
187	133,666	0.0623	0.750	1.649	0.430	107	843,980	0.734	0.814	0.208
189	71,434	0.0333	0.487	3.091	0.293	113	1,164,419	0.794	0.814	0.152
191	26,636	0.0124	2.594	2.004	0.260	161	693,079	0.433	0.669	0.165
275	137,232	0.0639	0.563	2.039	0.304	221	1,562,323	0.660	0.692	0.166
276	76,483	0.0356	2.172	2.952	0.319	222	3,211,232	0.864	0.878	0.157
291	10,052	0.0047	0.911	1.874	0.408	255	995,127	1.361	0.817	0.088
297	103,394	0.0482	0.407	1.008	0.130	281	2,819,701	0.625	0.752	0.135
491	24,699	0.0115	1.735	1.833	0.485	403	1,129,812	0.792	0.718	0.164
493	77,374	0.0361	0.416	1.004	0.261	445	2,788,274	1.017	0.951	0.199
495	14,259	0.0066	7.777	2.783	0.285	451	1,323,927	0.681	1.015	0.202
497	89,149	0.0415	2.385	4.412	0.386	472	740,972	0.264	0.384	0.103
499	8,251	0.0038	-	0.148	0.152	475	1,223,446	0.444	0.730	0.088
587	19,763	0.0092	0.561	0.681	0.095	563	1,530,627	0.423	0.398	0.073
691	52,622	0.0245	3.541	1.268	0.185	609	4,439,936	1.623	1.044	0.149
693	10,119	0.0047	11.226	4.558	0.459	651	2,794,614	3.036	1.586	0.211
695	32,678	0.0152	8.568	1.589	0.184	661	4,651,996	1.356	0.751	0.133
867	515,618	0.2403	1.305	1.870	0.282	813	1,725,157	1.623	1.571	0.283
877	5,911	0.0028	0.155	3.039	0.382	914	2,389,131	0.364	0.708	0.141
879	326,795	0.1523	1.679	3.049	0.338	923	513,514	1.209	1.088	0.212
881	24,174	0.0113	-	-	0.085	926	1,634,598	1.243	0.976	0.157
883	98,444	0.0459	1.250	2.359	0.323	928	14,179,746	0.591	0.830	0.192
895	147,801	0.0689	0.056	0.705	0.075	965	60,990,216	0.159	0.227	0.060
TOTAL / WTD	2,146,079	1.0000	1.542	2.151	0.295			1.042	0.999	0.196
Ratio of Temp codes to Direct codes								1.480	2.153	1.505

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 *	4/1/14 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.262	1.180	0.256	2.698	185	1.431	2.214	0.385	4.030	1	4.23	4.23	4.07	3.9%
107	0.983	0.867	0.221	2.071	187	1.115	1.626	0.333	3.074	1	3.23	3.23	3.22	0.3%
113	0.931	0.807	0.160	1.898	189	1.056	1.514	0.241	2.811	1	2.95	2.95	2.79	5.7%
161	0.651	0.777	0.168	1.596	191	0.738	1.458	0.253	2.449	1	2.57	2.57	2.60	-1.2%
221	0.854	0.771	0.181	1.806	275	0.968	1.446	0.272	2.686	1	2.82	2.82	2.92	-3.4%
222	1.052	0.955	0.171	2.178	276	1.193	1.792	0.257	3.242	1	3.41	3.41	3.55	-3.9%
255	1.258	0.804	0.094	2.156	291	1.427	1.508	0.141	3.076	1	3.23	3.23	3.06	5.6%
281	0.780	0.817	0.147	1.744	297	0.885	1.533	0.221	2.639	1	2.77	2.77	2.80	-1.1%
403	0.975	0.851	0.174	2.000	491	1.106	1.596	0.262	2.964	1	3.11	3.11	3.24	-4.0%
445	1.075	1.064	0.219	2.358	493	1.219	1.996	0.330	3.545	1	3.72	3.72	3.94	-5.6%
451	1.283	1.129	0.219	2.631	495	1.455	2.118	0.330	3.903	1	4.10	4.10	4.32	-5.1%
472	0.412	0.352	0.104	0.868	497	0.467	0.660	0.157	1.284	1	1.35	1.35	1.33	1.5%
475	0.874	0.908	0.095	1.877	499	0.991	1.703	0.143	2.837	1	2.98	2.98	3.29	-9.4%
563	0.669	0.444	0.080	1.193	587	0.759	0.833	0.120	1.712	1	1.80	1.80	1.92	-6.2%
609	1.971	1.136	0.162	3.269	691	2.235	2.131	0.244	4.610	2	5.17	5.17	5.71	-9.5%
651	3.158	1.741	0.231	5.130	693	3.581	3.266	0.348	7.195	2	8.06	8.06	8.05	0.1%
661	1.424	0.832	0.148	2.404	695	1.615	1.561	0.223	3.399	2	3.81	3.81	3.83	-0.5%
813	1.958	1.659	0.307	3.924	867	2.220	3.112	0.462	5.794	3	5.75	5.75	5.91	-2.7%
914	0.503	0.758	0.152	1.413	877	0.570	1.422	0.229	2.221	3	2.21	2.21	2.22	-0.5%
923	1.036	0.933	0.223	2.192	879	1.175	1.750	0.336	3.261	3	3.24	3.24	3.11	4.2%
926	1.369	1.070	0.171	2.610	881	1.552	2.007	0.257	3.816	3	3.79	3.79	3.96	-4.3%
928	0.644	0.903	0.209	1.756	883	0.730	1.694	0.315	2.739	3	2.72	2.72	2.96	-8.1%
965	0.173	0.247	0.065	0.485	895	0.196	0.463	0.098	0.757	3	0.75	0.75	0.75	0.0%

* 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

**Temporary Staffing Classification Study - Selected "Grouped" Classifications
Proposed Loss Costs**

Temporary Staffing Classes 544, 682, 929, 937 and 947	Indicated Pre-Surcharge Loss Cost (1)	Payroll (\$000) (2)	Indicated Expected Loss (3) #
Total - Ave	5.98	768,562	45,960,008

(3) = (1)*(2)*1,000/100

Indicated Values Based on Revised Direct Employment Class Assignments

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (4)	Indicated Expected Loss (5)	Average Pre-Surcharge Loss Cost (6)=(5)/(4)*10
520	A	62,695	109,090	0.17
521	B	9,193	40,740	0.44
522	C	60,469	376,190	0.62
523	D	88,122	992,110	1.13
524	E	112,587	1,941,720	1.72
525	F	232,224	6,693,760	2.88
526	G	124,461	5,668,420	4.55
527	H	71,812	4,809,740	6.70
528	I	5,135	514,700	10.02
529	J	1,864	288,740	15.49
	Total - Ave	768,562	21,435,210	2.79

Balanced Values

Balancing Factor = 45960008 / 21435210 = 2.1441

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	62,695	225,702	0.36
521	B	9,193	86,414	0.94
522	C	60,469	804,238	1.33
523	D	88,122	2,132,552	2.42
524	E	112,587	4,154,460	3.69
525	F	232,224	14,351,443	6.18
526	G	124,461	12,147,394	9.76
527	H	71,812	10,319,384	14.37
528	I	5,135	1,102,998	21.48
529	J	1,864	619,034	33.21
	Total - Ave	768,562	45,943,619	5.98

(8) = {(7)*1,000/100}*(9)

(9)=(6)*2.1441

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.45		0.36		-20.0%
B	1.15	2.56	0.94	2.61	-18.3%
C	1.63	1.42	1.33	1.41	-18.4%
D	2.94	1.80	2.42	1.82	-17.7%
E	4.56	1.55	3.69	1.52	-19.1%
F	7.50	1.64	6.18	1.67	-17.6%
G	11.90	1.59	9.76	1.58	-18.0%
H	17.45	1.47	14.37	1.47	-17.7%
I	26.05	1.49	21.48	1.49	-17.5%
J	40.19	1.54	33.21	1.55	-17.4%
	Wtd Avg	7.14	5.98		-16.3%

Pennsylvania Attendant Care Study

Estimated Policy Year Payroll For 11 Fiscal Agents Reporting Payroll Combined Payroll For Classes 0908 & 0913

Total Calendar Year Payroll Reported for 11 Fiscal Agents

Calendar Year	Payroll (whole \$)
2008	133,957,210
2007	114,839,317
2006	110,127,051
2005	90,444,104
2004	59,867,397
2003	26,327,173
Total	535,562,252

Estimated Policy Year Payroll Reported for 11 Fiscal Agents

Policy Year	Estimated * Payroll (whole \$)
2007	124,398,265
2006	112,483,186
2005	100,285,580
2004	75,155,750
2003	43,097,285
Total	455,420,066

* Policy Year X = (Calendar Year X + Calendar Year X+1) / 2

Slight rounding differences may occur because calculations are performed at the Fiscal Agent level.

**Pennsylvania Attendant Care Study
Exposures Within "Client As Employer" Model**

Attendant Care Fiscal Agents - Payroll Provided

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Average Payroll \$ Payr/ # Rptd
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2003	2,050	1,646	3,696	55%	45%	43,097	11,660
2004	3,287	2,543	5,830	56%	44%	75,156	12,891
2005	4,179	4,027	8,206	51%	49%	100,286	12,221
2006	5,096	3,927	9,023	56%	44%	112,483	12,466
2007	6,065	4,495	10,560	57%	43%	124,398	11,780
2008	6,381	5,247	11,628	55%	45%		
2009	6,769	8,772	15,541	44%	56%		
2010	5,774	7,359	13,133	44%	56%		
2011	3,902	5,518	9,420	41%	59%		
TOTAL	43,503	43,534	87,037	50%	50%		
Total 2003-2007	20,677	16,638	37,315	55%	45%	455,420	12,205

Attendant Care Fiscal Agents - No Payroll Provided

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Estimated * Average Payroll
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2003	1,433	766	2,199	65%	35%	25,640	11,660
2004	2,042	1,087	3,129	65%	35%	40,336	12,891
2005	2,495	1,732	4,227	59%	41%	51,658	12,221
2006	2,573	1,839	4,412	58%	42%	55,000	12,466
2007	2,857	2,098	4,955	58%	42%	58,370	11,780
2008	3,194	2,442	5,636	57%	43%		
2009	3,682	3,771	7,453	49%	51%		
2010	3,011	3,217	6,228	48%	52%		
2011	2,019	2,461	4,480	45%	55%		
TOTAL	23,306	19,413	42,719	55%	45%		
Total 2003-2007	11,400	7,522	18,922	60%	40%	231,004	12,208

* Estimated average payrolls for each year for Fiscal Agents not providing payroll information assumed to be equal to actual average payrolls for those reporting

**Pennsylvania Attendant Care Study
Exposures Within "Client As Employer" Model**

Total - All Attendant Care Fiscal Agents

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Average Payroll \$ Payr/ # Rptd
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2003	3,483	2,412	5,895	59%	41%	68,737	11,660
2004	5,329	3,630	8,959	59%	41%	115,492	12,891
2005	6,674	5,759	12,433	54%	46%	151,944	12,221
2006	7,669	5,766	13,435	57%	43%	167,483	12,466
2007	8,922	6,593	15,515	58%	42%	182,768	11,780
2008	9,575	7,689	17,264	55%	45%		
2009	10,451	12,543	22,994	45%	55%		
2010	8,785	10,576	19,361	45%	55%		
2011	5,921	7,979	13,900	43%	57%		
TOTAL	66,809	62,947	129,756	51%	49%		
Total 2003-2007	32,077	24,160	56,237	57%	43%	686,424	12,206

**Total - All Attendant Care Fiscal Agents
Estimated Payroll For Policy Year 2008 & 2009**

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Estimated * Average Payroll
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2008	9,575	7,689	17,264	55%	45%	214,298	12,413
2009	10,451	12,543	22,994	45%	55%	289,724	12,600
2010	8,785	10,576	19,361	45%	55%	250,047	12,915
2011	5,921	7,979	13,900	43%	57%	184,717	13,289

* Estimated average payroll for policy years 2008, 2009, 2010 and 2011 based on five year average (2003-2007) payroll per person for Fiscal Agents reporting payroll adjusted for Pa SAWW (PY 2008 = 1.0170, PY 2009 = 1.0150, PY 2010 = 1.0250 and PY 2011 = 1.0290)

**Pennsylvania Compensation Rating Bureau
Calculation of Policy Year Average Weekly Wage**

(1) Calendar Year	(2) Quarter	(3) Avg Quarterly Employment Excl Fed Govt	(4) Total Quarterly Wages Excl Fed Govt	(5) Avg Quarterly Wages (4) / (3)	(6) Policy Year Average Weekly Wage *	(7) Percentage Change
2007	1	5,449,563	59,769,616,092	10,967.78	805.00	
	2	5,586,857	57,692,858,524	10,326.53		
	3	5,547,959	57,321,717,424	10,332.04		
	4	5,612,099	63,213,174,731	11,263.73		
2008	1	5,486,897	61,559,502,430	11,219.37	819.00	1.7%
	2	5,612,581	59,764,685,013	10,648.34		
	3	5,555,205	58,928,076,096	10,607.72		
	4	5,563,578	64,309,001,013	11,558.93		
2009	1	5,350,437	59,508,671,869	11,122.21	831.00	1.5%
	2	5,400,605	57,618,255,975	10,668.85		
	3	5,321,790	56,600,379,357	10,635.59		
	4	5,380,318	64,599,951,287	12,006.72		
2010	1	5,239,269	57,946,032,062	11,059.95	852.00	2.5%
	2	5,397,597	58,997,801,423	10,930.38		
	3	5,365,386	59,481,775,510	11,086.21		
	4	5,448,497	66,761,188,557	12,253.14		
2011	1	5,330,773	61,651,836,854	11,565.27	877.00	2.9%
	2	5,474,827	61,612,249,509	11,253.73		
	3	5,427,295	63,706,870,556	11,738.24		
	4	5,496,753	66,380,223,131	12,076.26		
2012	1	5,394,186	66,765,736,647	12,377.35		
	2	5,518,010	63,581,565,719	11,522.55		
	3	5,472,666	63,353,525,328	11,576.36		
	4	5,527,892	69,436,035,796	12,561.03		

* Avg Weekly Wage =
$$\frac{\text{Sum of Quarters 1-8 of Col. (4)}}{108 * \text{Avg of Quarters 1-8 of Col. (3)}}$$

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2015
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	1.43
Code		Loss Cost Index	Loss Cost
7413	11,903	Index * 0.70 * 0.825	0.61
7421	140,547	Index * 0.70	0.74
7424	407,287	Index * 1.65	1.73
7453	11,997	Index * 0.70 * 0.175	0.13

NEW BASE LOSS COST (BLC) = 1.05

WTD AVE LOSS COST = 1.43

TARGET WTD LOSS COST = 1.43

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

CLASSIFICATION STUDY - PENNSYLVANIA

CODE:

CLASS:
"Grouped" Temporary Staffing Classes

INDUSTRY GROUP:
3

544 + 682 + 929 + 937 + 947 +
520 + 521 + 522 + 523 + 524 +
525 + 526 + 527 + 528 + 529

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
2007	258,689	20,631,373	7.975	29,142,009	43,451	1.7318	1	0	42	98	307	448
2008	253,601	10,479,641	4.132	13,711,239	38,587	0.9897	0	0	12	84	155	251
2009	234,754	10,100,935	4.303	14,151,351	37,651	1.0649	0	0	8	92	150	250
2010	299,825	13,980,184	4.663	21,615,813	42,326	1.0273	0	1	13	100	194	308
2011	468,740	12,816,146	2.734	21,787,283	31,822	0.7894	4	0	3	63	300	370
TOTAL	1,515,609	68,008,279	4.487	100,407,695	38,952	1.0735	5	1	78	437	1106	1627
O.D.		1,318,668	0.087				0	0	2	9	19	30

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	3,000	0	6,254,811	4,779,692	1,437,044	21,323	0	3,445,294	2,106,738	1,418,311	1,165,160
2008	0	0	1,771,458	3,013,007	888,871	0	0	1,448,178	1,650,620	913,281	794,226
2009	0	0	1,399,922	3,799,319	673,382	0	0	669,541	2,220,782	649,878	688,111
2010	0	65,174	2,039,351	4,350,056	1,801,966	0	24,289	857,142	2,193,344	1,705,074	943,788
2011	1,457,917	0	403,619	2,241,268	2,346,014	542,771	0	224,919	1,993,404	2,564,139	1,042,095
TOTAL	1,460,917	65,174	11,869,161	18,183,342	7,147,277	564,094	24,289	6,645,074	10,164,888	7,250,683	4,633,380
O.D.	0	0	244,862	427,205	120,053	0	0	65,158	232,551	100,200	128,639

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	3,690	0	7,912,336	5,563,561	1,940,009	48,275	0	7,807,036	2,774,574	2,083,499	1,009,029
2008	0	38,038	2,389,117	3,356,622	1,072,203	0	51,398	2,690,374	2,178,722	1,219,167	715,598
2009	447	73,435	2,739,303	4,087,976	794,582	867	129,944	2,191,160	2,624,218	854,337	655,082
2010	667	347,645	5,907,003	4,233,390	2,028,080	1,650	218,910	3,675,531	2,321,553	2,008,380	873,004
2011	1,645,054	223,121	5,752,395	2,731,052	1,992,444	539,130	251,601	3,752,322	1,910,464	2,033,057	956,643
TOTAL	1,649,858	682,239	24,700,154	19,972,601	7,827,318	589,922	651,853	20,116,423	11,809,531	8,198,440	4,209,356
O.D.	22	2,462	381,438	512,927	129,668	9	1,280	173,417	306,894	132,727	115,549

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,949,077	48,890,106	4,324,905	
IBNR + FREQ. ADJUSTMENT	(19,055,231)	(13,035,900)	28,028	
TOTAL LOSSES	29,893,846	35,854,206	4,352,933	
EXPECTED LOSSES	52,212,730	48,484,332	6,016,968	
CREDIBILITY	0.22	0.60	0.90	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.972	2.366	0.287	4.625
INDICATED (POST-TEST)	2.146	2.574	0.312	5.032
PRES. ON LOSS COST LEVEL	3.208	2.979	0.370	6.557
DERIVED BY FORMULA	2.974	2.736	0.318	6.028
UNDERLYING PRES. LOSS COST	3.445	3.199	0.397	7.041
PROPOSED	2.974	2.736	0.318	6.028
YEAR	4-1-14	4-1-15	IND. LOSS COST =	5.979
IND. LOSS COST		5.98		
MAN. LOSS COST	7.14	5.98	ADJ. LOSS COST =	5.98

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
2007	3,054	240,864	7.887	354,428	236,780	0.3274	0	0	1	0	0	1
2008	9,722	276,707	2.846	360,465	38,412	0.7200	0	0	0	2	5	7
2009	7,298	752,352	10.309	1,073,219	93,511	1.0962	0	0	2	0	6	8
2010	1,505	43,853	2.914	59,118	13,372	1.9934	0	0	0	0	3	3
2011	3,888	22,860	0.588	41,757	18,120	0.2572	0	0	0	0	1	1
TOTAL	25,467	1,336,636	5.249	1,888,987	65,599	0.7853	0	0	3	2	15	20
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	185,467	0	0	0	0	51,313	0	0	4,084
2008	0	0	0	102,575	22,298	0	0	0	128,831	15,182	7,821
2009	0	0	518,524	0	57,478	0	0	128,377	0	43,709	4,264
2010	0	0	0	0	6,814	0	0	0	0	33,301	3,738
2011	0	0	0	0	13,950	0	0	0	0	4,170	4,740
TOTAL	0	0	703,991	102,575	100,540	0	0	179,690	128,831	96,362	24,647
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	234,616	0	0	0	0	116,275	0	0	3,537
2008	0	225	8,986	113,692	26,838	0	347	14,743	166,915	21,672	7,047
2009	6	14,196	621,978	15,105	66,650	39	13,718	274,753	9,604	53,111	4,059
2010	1	61	1,832	867	6,721	0	263	6,044	4,076	35,795	3,458
2011	3	472	13,519	6,111	10,721	0	116	2,206	1,231	3,027	4,351
TOTAL	10	14,954	880,931	135,775	110,930	39	14,444	414,021	181,826	113,605	22,452
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,324,399	542,136	22,452	
IBNR + FREQ. ADJUSTMENT	(529,702)	(194,190)	130	
TOTAL LOSSES	794,697	347,946	22,582	
EXPECTED LOSSES	1,410,108	700,343	46,095	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.120	1.366	0.089	4.575
INDICATED (POST-TEST)	3.395	1.486	0.097	4.978
PRES. ON LOSS COST LEVEL	5.237	2.601	0.171	8.009
DERIVED BY FORMULA	5.219	2.556	0.167	7.942
UNDERLYING PRES. LOSS COST	5.537	2.750	0.181	8.468
PROPOSED	5.219	2.556	0.167	7.942
YEAR	4-1-14	4-1-15	IND. LOSS COST =	8.619
IND. LOSS COST		8.62		
MAN.LOSS COST	9.26	8.62	ADJ. LOSS COST =	8.62

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD 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
2007	59,703	3,479,814	5.829	5,110,920	68,754	0.8207	0	0	8	9	32	49
2008	58,924	3,271,987	5.553	3,715,728	96,352	0.5600	0	0	6	7	20	33
2009	48,194	1,527,039	3.169	2,168,768	42,085	0.7262	0	0	2	5	28	35
2010	50,151	2,031,300	4.050	3,039,609	55,809	0.6979	0	1	5	2	27	35
2011	49,679	1,517,356	3.054	2,829,005	41,861	0.6844	0	0	1	9	24	34
TOTAL	266,651	11,827,496	4.436	16,864,030	61,280	0.6975	0	1	22	32	131	186
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
2007	0	0	1,747,490	374,736	156,578	0	0	740,377	176,151	173,633	110,849
2008	0	0	1,334,511	255,530	176,720	0	0	925,699	245,996	241,151	92,380
2009	0	0	558,464	264,512	128,338	0	0	196,427	130,172	195,064	54,062
2010	0	14,126	984,775	156,079	248,959	0	23,522	253,429	126,173	146,245	77,992
2011	0	0	183,612	436,991	172,519	0	0	60,619	367,324	202,203	94,088
TOTAL	0	14,126	4,808,852	1,487,848	883,114	0	23,522	2,176,551	1,045,816	958,296	429,371
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
2007	0	0	2,206,745	436,193	211,380	0	0	1,673,549	231,991	255,067	95,995
2008	0	19,780	1,322,813	293,235	214,804	0	20,476	1,107,657	333,477	320,252	83,234
2009	39	17,809	746,899	299,716	146,351	98	25,282	472,521	172,118	236,468	51,467
2010	52	78,140	1,333,437	221,354	276,546	567	89,231	635,734	159,107	173,298	72,143
2011	446	39,214	957,471	418,511	174,179	252	45,132	625,004	299,453	182,970	86,373
TOTAL	537	154,943	6,567,365	1,669,009	1,023,260	917	180,121	4,514,465	1,196,146	1,168,055	389,212
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,418,348	5,056,470	389,212	
IBNR + FREQ. ADJUSTMENT	(2,428,918)	(1,055,426)	1,306	
TOTAL LOSSES	8,989,430	4,001,044	390,518	
EXPECTED LOSSES	6,306,296	3,717,115	389,310	
CREDIBILITY	0.07	0.19	0.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.371	1.500	0.146	5.017
INDICATED (POST-TEST)	3.668	1.632	0.159	5.459
PRES. ON LOSS COST LEVEL	2.237	1.319	0.138	3.694
DERIVED BY FORMULA	2.337	1.378	0.144	3.859
UNDERLYING PRES. LOSS COST	2.365	1.394	0.146	3.905
PROPOSED	2.337	1.378	0.144	3.859
YEAR	4-1-14	4-1-15	IND. LOSS COST =	4.188
IND. LOSS COST		4.19		
MAN.LOSS COST	4.27	4.19	ADJ. LOSS COST =	4.19

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
2007	221,511	11,238,448	5.074	16,219,291	66,403	0.7223	1	0	21	27	111	160
2008	225,312	15,683,241	6.961	16,215,612	84,187	0.7945	0	1	21	17	140	179
2009	243,098	10,343,052	4.255	14,365,345	54,567	0.7404	2	0	15	29	134	180
2010	249,315	10,268,473	4.119	14,820,841	51,841	0.7501	0	0	15	41	131	187
2011	234,479	6,905,828	2.945	11,679,957	44,367	0.6184	1	0	7	14	123	145
TOTAL	1,173,715	54,439,042	4.638	73,301,046	60,686	0.7250	4	1	79	128	639	851
O.D.	0	11,013	0.001				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
2007	64,655	0	4,650,091	1,011,826	702,731	75,228	0	2,300,493	915,927	903,455	614,042
2008	0	943,047	4,022,611	606,021	992,867	0	3,063,711	2,009,980	2,145,092	1,286,183	613,729
2009	320,022	0	2,692,302	1,421,086	1,276,779	3,477	0	1,841,198	970,908	1,296,257	521,023
2010	0	0	2,699,362	1,484,512	1,073,825	0	0	1,793,329	1,256,328	1,387,004	574,113
2011	322,147	0	1,154,797	384,538	1,847,586	216,322	0	494,583	246,865	1,766,428	472,562
TOTAL	706,824	943,047	15,219,163	4,907,983	5,893,788	295,027	3,063,711	8,439,583	5,535,120	6,639,327	2,795,469
O.D.	0	0	0	0	0	0	0	0	0	0	11,013

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	79,526	0	5,829,382	1,177,765	948,687	170,316	0	4,948,404	1,206,276	1,327,175	531,760
2008	9	236,504	4,914,519	658,379	1,189,910	5,161	947,280	4,229,033	1,778,391	1,703,456	552,970
2009	471,021	86,225	3,595,697	1,633,419	1,395,995	9,716	192,977	3,629,242	1,276,670	1,578,369	496,014
2010	252	154,442	4,212,659	1,591,844	1,187,414	1,018	170,420	3,895,860	1,459,576	1,616,301	531,055
2011	370,624	141,684	3,529,004	1,204,458	1,499,482	227,185	149,819	2,049,889	742,602	1,331,398	433,812
TOTAL	921,432	618,855	22,081,261	6,265,865	6,221,488	413,396	1,460,496	18,752,428	6,463,515	7,556,699	2,545,611
O.D.											9,995

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,247,868	26,507,567	2,555,606	
IBNR + FREQ. ADJUSTMENT	(13,120,507)	(5,537,517)	9,933	
TOTAL LOSSES	31,127,361	20,970,050	2,565,539	
EXPECTED LOSSES	35,047,130	19,870,995	2,781,705	
CREDIBILITY	0.19	0.51	0.76	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.652	1.787	0.219	4.658
INDICATED (POST-TEST)	2.885	1.944	0.238	5.067
PRES. ON LOSS COST LEVEL	2.781	1.577	0.221	4.579
DERIVED BY FORMULA	2.801	1.764	0.234	4.799
UNDERLYING PRES. LOSS COST	2.986	1.693	0.237	4.916
PROPOSED	2.801	1.764	0.234	4.799
YEAR	4-1-14	4-1-15	IND. LOSS COST =	4.760
IND. LOSS COST		4.76		
MAN.LOSS COST	4.96	4.76	ADJ. LOSS COST =	4.76

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
Domestic - Inside - Occasional

INDUSTRY GROUP:
3

CODE:
908 Residual

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
2007	1,294	492,822	38.085	709,975	70,113	5.4096	0	0	1	1	5	7
2008	1,149	321,754	28.003	714,044	79,800	2.6110	0	1	0	0	2	3
2009	869	595,930	68.577	797,319	83,989	8.0552	0	0	2	1	4	7
2010	2,920	967,573	33.136	1,448,274	135,445	2.3973	1	0	1	0	5	7
2011	5,020	348,634	6.945	694,655	34,530	1.9920	0	0	0	1	9	10
TOTAL	11,252	2,726,713	24.233	4,364,267	76,810	3.0217	1	1	4	3	25	34
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	245,931	89,830	22,212	0	0	85,053	2,178	45,586	2,032
2008	0	154,420	0	0	18,763	0	50,000	0	0	16,218	82,353
2009	0	0	406,931	96,777	17,570	0	0	39,436	13,127	14,081	8,008
2010	261,772	0	374,468	0	51,954	62,707	0	165,000	0	32,214	19,458
2011	0	0	0	66,464	152,139	0	0	0	17,546	109,153	3,332
TOTAL	261,772	154,420	1,027,330	253,071	262,638	62,707	50,000	289,489	32,851	217,252	115,183
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	311,103	104,562	29,986	0	0	192,730	2,868	66,966	1,760
2008	108	374,532	17,059	1,358	22,005	1,150	198,416	3,301	828	21,087	74,200
2009	12	11,933	510,817	112,692	25,318	16	4,543	88,745	18,050	17,569	7,624
2010	334,209	16,826	453,328	25,445	60,272	126,170	15,401	339,692	19,470	39,462	17,999
2011	90	8,817	238,308	116,188	122,037	20	4,448	77,603	43,281	80,804	3,059
TOTAL	334,419	412,108	1,530,615	360,245	259,618	127,356	222,808	702,071	84,497	225,888	104,642
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,329,377	930,248	104,642	
IBNR + FREQ. ADJUSTMENT	(3,761,069)	(2,810,956)	3,981	
TOTAL LOSSES	0	0	108,623	
EXPECTED LOSSES	10,898,687	11,121,027	643,164	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.965	0.965
INDICATED (POST-TEST)	0.000	0.000	1.050	1.050
PRES. ON LOSS COST LEVEL	90.206	92.046	5.323	187.575
DERIVED BY FORMULA	89.304	90.205	5.195	184.704
UNDERLYING PRES. LOSS COST	96.860	98.836	5.716	201.412
PROPOSED	89.304	90.205	5.195	184.704
YEAR	4-1-14	4-1-15	IND. LOSS COST =	183.208
IND. LOSS COST		183.21		
MAN.LOSS COST	203.20	183.21	ADJ. LOSS COST =	183.21

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
Domestic Workers - Inside

INDUSTRY GROUP:
3

CODE:
913 Residual

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
2007	1,325	451,442	34.071	631,981	38,294	8.3019	0	0	1	1	9	11
2008	1,342	136,087	10.141	162,549	16,527	4.4709	0	0	0	1	5	6
2009	1,234	736,755	59.705	1,065,743	119,115	4.8622	0	0	2	3	1	6
2010	3,531	1,206,822	34.178	1,769,713	58,354	5.6641	0	0	1	4	15	20
2011	6,208	525,858	8.471	1,035,765	29,780	2.7384	0	0	0	2	15	17
TOTAL	13,640	3,056,964	22.412	4,665,751	48,474	4.3988	0	0	4	11	45	60
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	214,834	4,739	65,419	0	0	50,310	81	85,850	30,209
2008	0	0	0	28,000	17,747	0	0	0	24,094	29,320	36,926
2009	0	0	423,376	26,425	11,575	0	0	104,462	139,939	8,912	22,066
2010	0	0	116,179	237,543	485,954	0	0	9,725	130,839	186,844	39,738
2011	0	0	0	127,500	186,024	0	0	0	45,797	146,944	19,593
TOTAL	0	0	754,389	424,207	766,719	0	0	164,497	340,750	457,870	148,532
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	271,765	5,516	88,316	0	0	114,002	107	126,114	26,161
2008	0	72	2,882	31,265	21,002	0	198	3,462	31,915	38,483	33,270
2009	4	11,737	511,101	38,328	17,911	73	14,395	267,391	166,655	17,141	21,007
2010	73	15,341	431,673	280,662	493,143	56	6,163	150,763	144,981	210,100	36,758
2011	152	13,339	354,594	176,523	152,777	38	7,776	129,558	72,256	110,766	17,986
TOTAL	229	40,489	1,572,015	532,294	773,149	167	28,532	665,176	415,914	502,604	135,182
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,306,608	2,223,961	135,182	
IBNR + FREQ. ADJUSTMENT	(10,700,971)	(6,167,354)	10,313	
TOTAL LOSSES	0	0	145,495	
EXPECTED LOSSES	31,441,428	24,659,483	1,638,846	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	1.067	1.067
INDICATED (POST-TEST)	0.000	0.000	1.161	1.161
PRES. ON LOSS COST LEVEL	214.673	168.368	11.190	394.231
DERIVED BY FORMULA	212.526	163.317	10.789	386.632
UNDERLYING PRES. LOSS COST	230.509	180.788	12.015	423.312
PROPOSED	212.526	163.317	10.789	386.632
YEAR	4-1-14	4-1-15	IND. LOSS COST =	383.500
IND. LOSS COST		383.50		
MAN.LOSS COST	427.07	383.50	ADJ. LOSS COST =	383.50

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
Attendant Care Services

INDUSTRY GROUP:
3

CODE:
972

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
2007	198,283	6,019,990	3.036	8,202,688	57,117	0.5144	0	0	12	35	55	102
2008	231,562	5,389,221	2.327	7,161,620	42,789	0.5053	0	1	4	28	84	117
2009	312,718	3,864,273	1.236	4,959,687	31,289	0.3741	0	0	2	3	112	117
2010	269,408	2,969,302	1.102	4,097,967	29,731	0.3489	0	0	0	2	92	94
2011	198,617	3,077,075	1.549	5,762,911	41,763	0.3575	0	0	0	1	70	71
TOTAL	1,210,588	21,319,861	1.761	30,184,873	40,425	0.4138	0	1	18	69	413	501
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	2,007,354	1,713,232	175,378	0	0	709,154	894,489	326,345	194,038
2008	0	85,671	525,608	1,450,948	1,053,102	0	46,467	173,024	731,463	940,027	382,911
2009	0	0	228,659	161,111	1,967,975	0	0	160,611	28,987	1,113,475	203,455
2010	0	0	0	104,397	1,589,180	0	0	0	65,453	1,035,646	174,626
2011	0	0	0	102,005	1,442,539	0	0	0	5,001	1,415,634	111,896
TOTAL	0	85,671	2,761,621	3,531,693	6,228,174	0	46,467	1,042,789	1,725,393	4,831,127	1,066,926
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	2,539,303	1,994,202	236,760	0	0	1,606,943	1,178,042	479,401	168,037
2008	60	221,247	815,557	1,627,123	1,247,742	1,069	197,357	498,250	973,927	1,234,285	345,003
2009	213	12,551	522,246	284,495	2,065,995	57	26,773	431,894	112,184	1,309,590	193,689
2010	169	16,754	499,571	295,757	1,572,401	26	10,080	236,582	187,392	1,117,706	161,529
2011	381	54,399	1,537,426	708,000	1,116,445	145	39,758	754,670	420,909	1,028,057	102,721
TOTAL	823	304,951	5,914,103	4,909,577	6,239,343	1,297	273,968	3,528,339	2,872,454	5,169,039	970,979
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,023,481	19,190,413	970,979	
IBNR + FREQ. ADJUSTMENT	(6,257,401)	(4,106,704)	7,760	
TOTAL LOSSES	3,766,080	15,083,709	978,739	
EXPECTED LOSSES	16,936,126	14,757,068	2,384,858	
CREDIBILITY	0.19	0.52	0.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.311	1.246	0.081	1.638
INDICATED (POST-TEST)	0.338	1.356	0.088	1.782
PRES. ON LOSS COST LEVEL	1.303	1.135	0.183	2.621
DERIVED BY FORMULA	1.120	1.250	0.110	2.480
UNDERLYING PRES. LOSS COST	1.399	1.219	0.197	2.815
PROPOSED	1.120	1.250	0.110	2.480
YEAR	4-1-14	4-1-15	IND. LOSS COST =	2.460
IND. LOSS COST		2.46		
MAN.LOSS COST	2.84	2.46	ADJ. LOSS COST =	2.46

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Comp/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
2007	508	911,493	179.428	1,340,605	53,550	31.4961	0	0	2	3	11	16
2008	528	1,789,495	338.920	2,550,064	96,735	34.0909	0	0	3	4	11	18
2009	528	339,144	64.232	436,807	24,230	20.8333	0	0	0	1	10	11
2010	528	123,938	23.473	144,039	15,852	7.5758	0	0	0	1	3	4
2011	510	541,281	106.134	1,016,735	40,337	23.5294	0	0	0	1	11	12
TOTAL	2,602	3,705,351	142.404	5,488,250	55,935	23.4435	0	0	5	10	46	61
O.D.		5,557	0.214				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
2007	0	0	256,653	163,795	78,636	0	0	193,485	52,191	112,038	54,695
2008	0	0	807,384	213,263	85,791	0	0	247,783	329,580	57,425	48,269
2009	0	0	0	103,221	35,776	0	0	0	77,147	50,388	72,612
2010	0	0	0	37	18,968	0	0	0	53	44,350	60,530
2011	0	0	0	59,325	238,540	0	0	0	28,384	157,798	57,234
TOTAL	0	0	1,064,037	539,641	457,711	0	0	441,268	487,355	421,999	293,340
O.D.	0	0	0	0	0	0	0	0	0	0	5,557

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	324,666	190,657	106,159	0	0	438,437	68,736	164,584	47,366
2008	0	15,279	1,022,016	243,048	106,566	0	10,717	595,524	432,255	81,169	43,490
2009	14	1,008	31,094	111,155	39,411	23	2,329	28,994	91,680	61,972	69,127
2010	2	170	5,125	2,446	18,712	0	352	8,089	5,477	47,676	55,990
2011	101	11,344	312,278	148,719	187,886	30	6,675	115,602	64,473	117,086	52,541
TOTAL	117	27,801	1,695,179	696,025	458,734	53	20,073	1,186,646	662,621	472,487	268,514
O.D.											5,130

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,929,869	2,289,867	273,644	
IBNR + FREQ. ADJUSTMENT	(329,770)	(276,014)	1,392	
TOTAL LOSSES	2,600,099	2,013,853	275,036	
EXPECTED LOSSES	875,081	986,397	396,912	
CREDIBILITY	0.05	0.16	0.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	999.269	773.963	105.702	1878.934
INDICATED (POST-TEST)	1087.205	842.072	115.004	2044.281
PRES. ON LOSS COST LEVEL	313.206	353.048	142.061	808.315
DERIVED BY FORMULA	351.906	431.292	131.238	914.436
UNDERLYING PRES. LOSS COST	336.311	379.092	152.541	867.944
PROPOSED	351.906	431.292	131.238	914.436
YEAR	4-1-14	4-1-15	IND. LOSS COST =	907.029
IND. LOSS COST		907.03		
MAN.LOSS COST	875.65	907.03	ADJ. LOSS COST =	907.03

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

INDUSTRY GROUP:
1

CODE:
4771 + 0771

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
2007	7,744	73,597	0.950	82,533	29,163	0.2583	0	0	0	1	1	2
2008	7,369	268,202	3.640	365,841	31,511	0.9499	0	0	1	1	5	7
2009	7,614	2,960,788	38.886	3,716,365	365,558	1.0507	0	3	1	0	4	8
2010	8,565	449,046	5.243	654,356	35,234	1.4011	0	0	1	2	9	12
2011	8,244	208,844	2.533	289,057	25,032	0.4852	0	0	0	0	4	4
TOTAL	39,536	3,960,477	10.017	5,108,152	112,918	0.8347	0	3	3	4	23	33
O.D.		1,995	0.005				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	0	50,766	475	0	0	0	5,476	1,608	15,272
2008	0	0	150,450	3,856	7,331	0	0	39,129	7,558	12,254	47,624
2009	0	1,811,138	126,700	0	20,475	0	900,000	35,000	0	31,150	36,325
2010	0	0	168,462	78,137	35,355	0	0	23,108	48,639	69,101	26,244
2011	0	0	0	0	49,477	0	0	0	0	50,651	108,716
TOTAL	0	1,811,138	445,612	132,759	113,113	0	900,000	97,237	61,673	164,764	234,181
O.D.	0	0	0	0	46	0	0	0	0	850	1,099

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	0	59,092	641	0	0	0	7,212	2,362	13,226
2008	0	2,768	187,270	5,499	9,467	0	1,615	89,176	10,844	16,293	42,909
2009	594	1,415,091	264,516	9,579	23,070	8,038	1,805,141	111,668	7,034	37,053	34,581
2010	12	9,630	261,347	83,036	42,552	28	4,078	95,420	55,686	78,291	24,276
2011	10	1,672	47,948	21,676	38,023	5	1,408	26,799	14,947	36,768	99,801
TOTAL	616	1,429,161	761,081	178,882	113,753	8,071	1,812,242	323,063	95,723	170,767	214,793
O.D.										1,249	952

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,334,234	560,374	215,745	
IBNR + FREQ. ADJUSTMENT	(259,291)	(90,717)	124	
TOTAL LOSSES	4,074,943	469,657	215,869	
EXPECTED LOSSES	690,694	325,381	34,001	
CREDIBILITY	0.02	0.05	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.307	1.188	0.546	12.041
INDICATED (POST-TEST)	11.214	1.293	0.594	13.101
PRES. ON LOSS COST LEVEL	1.642	0.774	0.081	2.497
DERIVED BY FORMULA	1.833	0.800	0.122	2.755
UNDERLYING PRES. LOSS COST	1.747	0.823	0.086	2.656
PROPOSED	1.833	0.800	0.122	2.755
YEAR	4-1-14	4-1-15	IND. LOSS COST =	2.831
IND. LOSS COST		2.83		
MAN.LOSS COST	2.76	2.83	ADJ. LOSS COST =	2.83

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
2007	97,542	6,133,078	6.288	8,473,246	38,599	1.5891	0	0	10	30	115	155
2008	282,265	3,700,947	1.311	4,895,563	24,135	0.5279	0	0	4	26	119	149
2009	280,597	3,977,007	1.417	5,477,336	28,767	0.4811	0	0	6	45	84	135
2010	308,051	4,931,122	1.601	7,680,398	34,208	0.4610	0	0	7	38	97	142
2011	293,843	3,141,756	1.069	5,987,557	22,307	0.4696	0	0	1	8	129	138
TOTAL	1,262,298	21,883,910	1.734	32,514,100	29,761	0.5696	0	0	28	147	544	719
O.D.		2,531,574	0.201				0	0	7	10	18	35

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	1,990,556	1,311,187	598,452	0	0	691,411	786,161	605,059	150,252
2008	0	0	775,116	817,083	637,547	0	0	171,549	585,284	609,572	104,796
2009	0	0	1,254,794	944,501	451,390	0	0	257,829	560,883	414,101	93,509
2010	0	0	1,035,864	1,050,205	880,688	0	0	359,724	987,851	543,261	73,529
2011	0	0	159,837	444,975	1,147,796	0	0	49,327	228,405	1,048,039	63,377
TOTAL	0	0	5,216,167	4,567,951	3,715,873	0	0	1,529,840	3,148,584	3,220,032	485,463
O.D.	0	0	1,348,872	628,154	43,135	0	0	170,276	181,813	55,961	103,363

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2007	0	0	2,518,053	1,526,222	807,910	0	0	1,566,737	1,035,374	888,832	130,118
2008	0	16,393	1,050,343	920,359	757,530	0	11,019	467,205	775,867	802,426	94,421
2009	139	43,539	1,788,071	1,052,821	506,146	245	44,146	759,628	683,302	510,278	89,021
2010	193	79,360	2,180,425	1,105,847	942,299	539	65,963	1,560,109	1,015,391	662,258	68,014
2011	646	71,427	1,888,560	849,498	923,265	258	55,604	896,289	459,918	783,912	58,180
TOTAL	978	210,719	9,425,452	5,454,747	3,937,150	1,042	176,732	5,249,968	3,969,852	3,647,706	439,754
O.D.	91	62,019	1,897,134	692,207	82,038	105	21,540	454,397	224,478	59,823	95,055

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,500,177	18,068,001	534,809	
IBNR + FREQ. ADJUSTMENT	(5,081,977)	(3,376,763)	2,741	
TOTAL LOSSES	12,418,200	14,691,238	537,550	
EXPECTED LOSSES	14,364,951	12,736,587	681,641	
CREDIBILITY	0.20	0.53	0.79	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.984	1.164	0.043	2.191
INDICATED (POST-TEST)	1.071	1.266	0.047	2.384
PRES. ON LOSS COST LEVEL	1.060	0.940	0.050	2.050
DERIVED BY FORMULA	1.062	1.113	0.048	2.223
UNDERLYING PRES. LOSS COST	1.138	1.009	0.054	2.201
PROPOSED	1.062	1.113	0.048	2.223
YEAR	4-1-14	4-1-15	IND. LOSS COST =	2.205
IND. LOSS COST		2.21		
MAN. LOSS COST	2.22	2.21	ADJ. LOSS COST =	2.21

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
2007	116,340	725,955	0.624	880,653	56,806	0.1031	3	0	0	1	8	12
2008	117,049	4,976,956	4.252	3,113,311	260,406	0.1623	1	1	2	2	13	19
2009	108,804	224,880	0.207	270,150	14,421	0.1103	0	0	0	1	11	12
2010	107,040	446,249	0.417	644,708	35,111	0.1028	0	0	0	2	9	11
2011	110,504	556,957	0.504	1,024,249	36,303	0.1176	0	0	0	3	10	13
TOTAL	559,737	6,930,997	1.238	5,933,071	99,412	0.1197	4	1	2	9	51	67
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
2007	516,501	0	0	100,115	17,631	0	0	0	19,694	27,728	44,286
2008	3,000	632,782	606,987	68,433	71,452	0	2,900,000	469,120	70,228	125,715	29,239
2009	0	0	0	8,479	82,983	0	0	0	5,979	75,611	51,828
2010	0	0	0	55,093	188,322	0	0	0	98,807	44,001	60,026
2011	0	0	0	194,068	37,496	0	0	0	135,899	104,477	85,017
TOTAL	519,501	632,782	606,987	426,188	397,884	0	2,900,000	469,120	330,607	377,532	270,396
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
2007	635,296	0	0	116,534	23,802	0	0	0	25,937	40,732	38,352
2008	3,135	139,230	674,131	81,195	87,234	5,740	983,933	842,506	103,064	166,799	26,344
2009	9	282	11,015	13,557	87,028	2	783	7,575	11,638	88,921	49,340
2010	25	3,053	88,828	73,357	188,312	40	3,213	81,370	96,911	54,075	55,524
2011	182	11,999	301,667	161,066	43,759	78	13,857	209,022	116,570	88,003	78,046
TOTAL	638,647	154,564	1,075,641	445,709	430,135	5,860	1,001,786	1,140,473	354,120	438,530	247,606
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,016,971	1,668,494	247,606	
IBNR + FREQ. ADJUSTMENT	(2,786,029)	(517,806)	977	
TOTAL LOSSES	1,230,942	1,150,688	248,583	
EXPECTED LOSSES	7,332,555	1,841,535	279,869	
CREDIBILITY	0.11	0.31	0.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.220	0.206	0.044	0.470
INDICATED (POST-TEST)	0.239	0.224	0.048	0.511
PRES. ON LOSS COST LEVEL	1.220	0.306	0.047	1.573
DERIVED BY FORMULA	1.112	0.281	0.047	1.440
UNDERLYING PRES. LOSS COST	1.310	0.329	0.050	1.689
PROPOSED	1.112	0.281	0.047	1.440
YEAR	4-1-14	4-1-15	IND. LOSS COST =	1.428
IND. LOSS COST		1.43		
MAN.LOSS COST	1.65	1.43	ADJ. LOSS COST =	1.43