

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Costs and Expected Loss Factors

This exhibit includes separate pages for the direct employment classes and the temporary staffing classes.

**DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0005	4.92	3.35	3.96	4.27	F
0007	2.72	1.85	2.18	2.35	E
0009	7.20	5.37	6.64	7.12	G
0015	3.21	2.39	2.96	3.17	F
0025	2.02	1.50	1.86	1.99	G
0028	1.00	0.75	0.93	0.99	F
0050	1.93	1.43	1.78	1.90	F
0051	2.27	1.69	2.09	2.24	F
0055	2.21	1.65	2.04	2.18	F
0059	3.19	2.39	2.91	3.16	E
0101	1.51	1.13	1.38	1.50	E
0103	0.61	0.46	0.55	0.60	D
0104	1.67	1.25	1.52	1.66	D
0105	2.12	1.59	1.93	2.10	D
0106	2.63	1.97	2.40	2.61	D
0107	1.25	0.93	1.14	1.23	C
0108	1.10	0.83	1.01	1.09	B
0109	1.86	1.40	1.70	1.85	D
0110	1.30	0.97	1.18	1.28	C
0111	2.39	1.79	2.18	2.37	C
0112	2.99	2.24	2.72	2.96	C
0113	1.07	0.80	0.98	1.06	C
0114	2.72	2.03	2.47	2.69	E
0115	1.14	0.86	1.04	1.13	E
0119	1.90	1.43	1.74	1.89	D
0130	2.16	1.62	1.97	2.14	E
0132	1.11	0.84	1.02	1.10	D
0134	1.41	1.06	1.28	1.40	C
0135	1.04	0.78	0.95	1.03	D
0136	1.12	0.84	1.02	1.11	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0139	1.86	1.40	1.70	1.85	D
0141	2.11	1.66	2.05	2.24	D
0142	1.16	0.91	1.13	1.23	C
0161	1.00	0.75	0.91	0.99	C
0163	1.93	1.44	1.75	1.91	C
0165	2.74	2.05	2.49	2.71	C
0166	1.38	1.03	1.26	1.37	C
0201	1.77	1.33	1.62	1.76	E
0204	1.50	1.12	1.37	1.49	B
0205	1.25	0.93	1.14	1.23	C
0221	1.06	0.80	0.97	1.05	C
0222	1.13	0.85	1.03	1.12	D
0225	1.32	0.99	1.20	1.30	C
0227	1.66	1.25	1.51	1.65	D
0255	0.88	0.66	0.80	0.87	F
0257	1.27	0.95	1.15	1.25	E
0261	1.47	1.10	1.34	1.46	E
0263	0.87	0.65	0.79	0.86	D
0265	1.14	0.86	1.04	1.13	C
0281	1.12	0.84	1.02	1.11	D
0282	2.53	1.90	2.31	2.51	D
0285	0.85	0.64	0.78	0.84	D
0301	2.60	1.95	2.37	2.58	E
0305	1.92	1.43	1.75	1.90	D
0306	1.54	1.15	1.40	1.53	C
0311	1.46	1.09	1.33	1.45	C
0319	2.10	1.57	1.91	2.08	B
0323	1.64	1.23	1.50	1.63	C
0327	1.18	0.88	1.07	1.16	B
0402	1.39	1.04	1.26	1.38	E

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0403	1.11	0.84	1.02	1.10	E
0404	1.49	1.12	1.36	1.48	F
0406	1.43	1.07	1.30	1.42	F
0407	1.39	1.04	1.26	1.38	E
0411	2.00	1.50	1.82	1.98	E
0413	2.25	1.69	2.05	2.23	D
0415	1.60	1.20	1.46	1.59	E
0416	0.93	0.70	0.85	0.92	D
0421	3.07	2.30	2.80	3.04	E
0425	3.11	2.33	2.83	3.08	D
0427	2.57	1.93	2.35	2.55	D
0429	1.37	1.02	1.25	1.35	D
0431	2.34	1.75	2.13	2.32	D
0433	1.55	1.16	1.41	1.54	D
0435	1.61	1.21	1.47	1.60	D
0441	0.50	0.37	0.45	0.49	D
0445	0.99 a	0.74	0.90	0.98	D
0446	0.63	0.47	0.57	0.62	D
0447	1.58 b	1.18	1.44	1.57	D
0449	0.94	0.71	0.86	0.93	D
0451	1.60	1.20	1.46	1.59	C
0454	1.45	1.09	1.32	1.44	D
0456	1.35	1.01	1.23	1.33	C
0457	1.35	1.01	1.23	1.33	C
0458	0.61	0.46	0.55	0.60	C
0459	0.36	0.27	0.33	0.36	C
0461	0.99	0.74	0.90	0.98	D
0463	1.03	0.77	0.94	1.02	D
0465	1.35	1.01	1.23	1.33	D
0467	1.47	1.10	1.34	1.46	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.03 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.03 Supplemental is not subject to experience rating. Code as 0066.

**DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0471	0.52	0.39	0.47	0.51	C
0472	0.29	0.22	0.27	0.29	C
0473	1.07	0.80	0.98	1.06	C
0474	1.01	0.76	0.92	1.00	E
0475	0.88	0.66	0.80	0.87	D
0476	0.61	0.46	0.55	0.60	E
0477	0.76	0.57	0.69	0.75	E
0483	0.61	0.46	0.55	0.60	C
0485	0.54	0.40	0.49	0.53	C
0486	0.70	0.52	0.64	0.69	C
0487	0.52	0.39	0.47	0.51	C
0488	0.35	0.27	0.32	0.35	C
0489	0.48	0.36	0.43	0.47	C
0501	1.88	1.41	1.72	1.87	F
0502	1.43	1.07	1.30	1.42	B
0506	0.92	0.69	0.84	0.91	C
0507	0.82	0.61	0.75	0.81	E
0509	2.30	1.72	2.10	2.28	G
0511	2.70	2.02	2.46	2.67	E
0512	1.82	1.37	1.66	1.81	D
0513	1.51 ^c	1.13	1.38	1.50	D
0514	1.79	1.34	1.63	1.78	E
0535	1.12	0.84	1.02	1.11	D
0536	2.41	1.81	2.20	2.39	C
0551	0.70	0.52	0.64	0.69	F
0553	0.55	0.41	0.50	0.54	F
0555	0.18	0.14	0.17	0.18	C
0563	0.74	0.55	0.67	0.73	D
0571	0.90	0.68	0.82	0.89	D
0573	1.60	1.20	1.46	1.59	F

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

c OD: \$0.07 Supplemental is not subject to experience rating. Code as 0176.

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Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0581	0.46	0.34	0.42	0.45	E
0601	2.83	1.92	2.26	2.44	F
0603	3.19	2.12	2.50	2.70	F
0605	4.49	3.00	3.55	3.83	E
0606	2.47	1.65	1.95	2.11	G
0607	1.51	1.02	1.20	1.30	F
0608	2.95	1.97	2.33	2.51	F
0609	1.82	1.23	1.45	1.56	G
0611	5.66	3.77	4.45	4.80	F
0615	5.50	3.67	4.33	4.67	F
0152	0.60				G
0617	1.63	1.10	1.29	1.40	G
0645	2.99	1.97	2.33	2.51	G
0646	2.96	1.98	2.34	2.53	E
0647	4.15	2.79	3.30	3.56	E
0648	3.58	2.41	2.85	3.07	F
0649	2.60	1.70	2.01	2.17	F
0651	2.81	1.87	2.21	2.39	F
0652	4.49	3.05	3.61	3.89	G
0653	4.06	2.70	3.19	3.44	G
0654	3.78	2.51	2.96	3.20	G
0655	4.95	3.32	3.92	4.23	G
0656	2.21	1.49	1.76	1.90	G
0657	4.76	3.20	3.78	4.08	G
0658	4.97	3.30	3.90	4.21	G
0659	7.86	5.29	6.25	6.74	G
0660	1.56	1.03	1.22	1.32	F
0661	1.41	0.92	1.09	1.18	F
0662	3.94	2.67	3.15	3.40	E
0663	1.77	1.18	1.39	1.50	F

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

d OD: \$0.85 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0664	1.80	1.19	1.40	1.51	E
0665	4.01	2.69	3.18	3.43	G
0666	4.05	2.65	3.12	3.37	E
0667	1.26	0.85	1.00	1.08	F
0668	4.69	3.14	3.71	4.00	E
0669	4.97	3.33	3.93	4.24	F
0670	3.43	2.29	2.70	2.92	F
0673	3.54	2.39	2.82	3.05	E
0674	3.38	2.27	2.68	2.89	E
0675	1.49	1.01	1.19	1.28	G
0676	3.14	2.09	2.47	2.66	G
0677	1.73	1.16	1.37	1.48	G
0679	4.96	3.32	3.92	4.23	F
0681	3.42	2.29	2.70	2.92	F
0709	1.10	0.87	1.08	1.17	F
0716	1.69	1.26	1.56	1.67	D
0718	1.68	1.25	1.55	1.66	E
0721	3.68	2.74	3.39	3.63	F
0744	0.19	0.14	0.18	0.19	C
0751	0.42	0.31	0.38	0.41	E
0752	0.27	0.20	0.25	0.27	G
0753	1.12	0.84	1.04	1.11	D
0755	0.46	0.34	0.42	0.45	F
0757	0.60	0.45	0.55	0.59	E
0759	2.44	1.82	2.25	2.41	E
0801	2.81	2.22	2.73	2.99	F
0802	1.67	1.14	1.34	1.45	G
0803	4.54	3.38	4.19	4.48	C
0804	1.40	1.04	1.29	1.38	D
0805	2.10	1.56	1.93	2.07	E

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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		A-1	A-2	A-3	
0806	3.63	2.86	3.53	3.86	C
0807	2.09	1.56	1.93	2.06	C
0808	3.47	2.58	3.20	3.42	E
0809	2.21	1.74	2.15	2.35	F
0810	1.48	1.10	1.36	1.46	F
0162	0.85				G
0811	3.21	2.39	2.96	3.17	F
0812	3.29	2.45	3.04	3.25	F
0813	1.77	1.40	1.73	1.89	D
0814	1.09	0.86	1.07	1.16	E
0815	1.31	1.03	1.27	1.39	D
0816	0.86	0.68	0.84	0.92	D
0817	2.50	1.87	2.31	2.47	D
0818	0.57	0.45	0.55	0.60	D
0819	0.36	0.29	0.35	0.38	F
0820	1.37	1.08	1.33	1.46	D
0821	2.86	2.26	2.78	3.04	C
0822	0.05	0.04	0.05	0.05	D
0825	1.75	1.38	1.71	1.86	B
0828	2.64	1.97	2.44	2.61	C
0855	1.92	1.51	1.87	2.04	E
0857	1.78	1.41	1.74	1.90	E
0858	2.31	1.82	2.25	2.46	F
0859	2.37	1.87	2.31	2.52	E
0860	2.29	1.81	2.23	2.44	D
0862	2.87	2.26	2.79	3.05	E
0865	2.23	1.76	2.17	2.37	C
0880	2.05	1.62	1.99	2.18	D
0882	2.24	1.77	2.18	2.38	B
0884	0.46	0.36	0.44	0.49	B

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

0810 0162 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

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		A-1	A-2	A-3	
0885	1.11	0.88	1.09	1.19	D
0886	0.83	0.66	0.81	0.88	C
0887	0.27	0.21	0.26	0.28	C
0890	0.15	0.12	0.14	0.16	C
0891	0.51	0.40	0.48	0.52	B
0892	0.37	0.29	0.36	0.39	B
0893	0.37	0.29	0.36	0.39	B
0896	0.51	0.40	0.49	0.54	B
0897	0.72	0.57	0.70	0.77	A
0898	0.91	0.72	0.89	0.97	C
0899	0.53	0.42	0.51	0.56	B
0903	0.07	0.06	0.07	0.07	E
0904	0.72	0.54	0.66	0.71	E
0905	0.03	0.02	0.03	0.03	F
0906	11.82 e	8.81	10.90	11.68	D
0907	1.86	1.47	1.82	1.98	C
0910	1.56	1.23	1.52	1.66	C
0911	2.82	2.22	2.74	3.00	D
0914	0.94	0.74	0.92	1.00	C
0915	0.81	0.64	0.79	0.86	C
0916	0.89	0.70	0.87	0.95	B
0917	1.18	0.93	1.14	1.25	C
0918	0.71	0.56	0.69	0.75	A
0919	0.84	0.66	0.82	0.89	C
0920	0.15	0.12	0.15	0.16	D
0921	1.89	1.50	1.85	2.02	C
0922	1.37	1.08	1.33	1.46	C
0923	1.01	0.80	0.99	1.08	C
0924	1.90	1.50	1.86	2.03	C
0925	0.82	0.65	0.80	0.87	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per ambulance corps.

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		A-1	A-2	A-3	
0926	1.17	0.92	1.13	1.24	C
0927	0.45	0.35	0.43	0.47	C
0928	1.08	0.86	1.06	1.15	B
0932	0.34	0.27	0.34	0.37	D
0933	1.24	0.98	1.20	1.32	D
0934	1.45	1.14	1.41	1.54	D
0935	0.58	0.46	0.56	0.61	C
0936	0.32	0.25	0.31	0.33	E
0939	2.23	1.66	2.06	2.20	F
0940	1.08	0.86	1.06	1.15	C
0941	1.25	0.98	1.21	1.33	C
0942	1.40	1.10	1.36	1.49	D
0943	0.58	0.46	0.56	0.61	C
0944	0.73	0.58	0.71	0.78	B
0945	1.07	0.85	1.05	1.14	A
0948	0.61	0.48	0.58	0.63	C
0951	0.13	0.10	0.13	0.14	E
0952	0.37	0.30	0.37	0.40	E
0953	0.05	0.04	0.05	0.05	D
0954	0.85	0.63	0.78	0.84	E
0955	0.09	0.07	0.09	0.09	F
0956	0.03	0.02	0.03	0.03	E
0957	0.18	0.14	0.17	0.19	D
0958	0.88	0.69	0.84	0.91	C
0959	0.64	0.50	0.62	0.68	B
0960	1.35	1.06	1.31	1.43	C
0961	0.35	0.28	0.34	0.36	D
0962	0.02	0.02	0.02	0.02	D
0963	0.17	0.13	0.16	0.18	C
0964	0.63	0.50	0.61	0.67	B

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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		A-1	A-2	A-3	
0965	0.27	0.21	0.26	0.28	B
0966	1.26	0.99	1.22	1.34	D
0967	0.53	0.39	0.49	0.52	C
0968	0.57	0.45	0.55	0.60	B
0969	0.88	0.66	0.81	0.87	D
0970	3.21	2.39	2.96	3.17	A
0971	1.62	1.28	1.58	1.72	D
0972	0.23	0.18	0.23	0.25	C
0973	1.14	0.90	1.12	1.22	B
0974	0.98	0.78	0.96	1.05	C
0975	0.62	0.49	0.60	0.66	A
0976	0.53	0.42	0.51	0.56	C
0977	0.33	0.26	0.33	0.36	B
0978	1.27	1.00	1.23	1.35	D
0979	1.36	1.07	1.32	1.44	A
0980	2.24	1.77	2.18	2.38	C
0981	0.67	0.53	0.65	0.71	B
0982	1.40 f				E
0983	2.78	2.19	2.70	2.95	D
0984	0.05	0.04	0.05	0.05	C
0985	1.82	1.36	1.68	1.80	E
0986	0.69	0.54	0.67	0.73	A
0987	0.21	0.17	0.20	0.22	C
0988	0.06	0.05	0.06	0.06	C
0989	g	h	h	h	D
0991	1.89	1.41	1.75	1.87	A
0992	2.21	1.65	2.04	2.18	F
0993	255.92 e	190.74	236.03	252.82	D
0994	g	h	h	h	F
0995	2.72	2.02	2.50	2.68	F

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per ambulance corps.

f Per person per week. A partial workweek is to be counted as a full workweek.

Not subject to Experience or Retrospective Rating.

g See appropriate page of Section 2.

h Apply the following percentages (A-1 = 74.60%, A-2 = 92.31%, A-3 = 98.88%) to annual loss cost from the appropriate page of Section 2.

**DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
0996	255.92 i	190.74	236.03	252.82	G
0997	0.31	0.25	0.31	0.33	E
0999	2.15	1.70	2.09	2.29	D
0006	2.05	1.62	1.99	2.18	E
0008	1.75	1.38	1.71	1.86	D
0011	0.98	0.78	0.96	1.05	D
0012	2.50	1.70	2.01	2.17	E
0013	1.09	0.86	1.07	1.16	C
0016	1.06	0.84	1.04	1.13	E
0034	1.79	1.42	1.75	1.91	D
0036	1.23	0.97	1.19	1.30	C
0083	1.49	1.18	1.45	1.58	D
0170	0.73	0.58	0.71	0.78	C
4771	1.58	1.18	1.44	1.57	F
0771	0.40				G
4777	2.20	1.65	2.00	2.18	F
7405	0.64	0.48	0.59	0.63	D
7445	0.13				F
7413	0.16	0.12	0.15	0.16	F
7453	0.03				G
7421	0.20	0.15	0.19	0.20	E
7424	0.47	0.35	0.43	0.46	F
7428	1.60	1.19	1.48	1.58	C
9740	k 0.02				
9741	k 0.01				

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes - both codes must be applied. The second code is not subject to experience

i Per hazardous materials response team.

k Not subject to experience rating.

**DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
Per Capita					
0901	13.90	10.36	12.82	13.73	B
0902	0.35	0.26	0.33	0.35	A
0908	65.28	51.54	63.59	69.45	D
0909	31.11	24.56	30.30	33.09	D
0912	229.75	181.37	223.77	244.40	D
0913	177.88	140.42	173.25	189.23	D
A Rated					
9985	A	A	A	A	
0133	A	A	A	A	

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**PENNSYLVANIA
VOLUNTEER FIRE COMPANY - FIRST RESPONDERS**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Proposed Effective Date: April 1, 2025

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,112	6,501 to 7,000	4,648
301 to 500	1,366	7,001 to 7,500	4,818
501 to 700	1,589	7,501 to 8,000	4,986
701 to 1,000	1,836	8,001 to 8,500	5,150
1,001 to 1,500	2,160	8,501 to 9,000	5,310
1,501 to 2,000	2,510	9,001 to 9,500	5,463
2,001 to 2,500	2,805	9,501 to 10,000	5,615
2,501 to 3,000	3,071	10,001 to 15,000	6,444
3,001 to 3,500	3,303	15,001 to 20,000	7,878
3,501 to 4,000	3,523	20,001 to 25,000	9,287
4,001 to 4,500	3,727	25,001 to 30,000	10,681
4,501 to 5,000	3,923	30,001 to 35,000	12,052
5,001 to 5,500	4,114	35,001 to 40,000	13,406
5,501 to 6,000	4,294	40,001 to 45,000	14,736
6,001 to 6,500	4,475	45,001 to 50,000	16,044
		For each additional 5,000 population.....	1,313

**PENNSYLVANIA
VOLUNTEER FIRE COMPANY - SUPPORT STAFF**

CODE 989

SCHEDULE OF ANNUAL LOSS COSTS

Proposed Effective Date: April 1, 2025

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	101	6,501 to 7,000	423
301 to 500	124	7,001 to 7,500	439
501 to 700	145	7,501 to 8,000	454
701 to 1,000	167	8,001 to 8,500	469
1,001 to 1,500	197	8,501 to 9,000	484
1,501 to 2,000	229	9,001 to 9,500	498
2,001 to 2,500	256	9,501 to 10,000	512
2,501 to 3,000	280	10,001 to 15,000	587
3,001 to 3,500	301	15,001 to 20,000	718
3,501 to 4,000	321	20,001 to 25,000	846
4,001 to 4,500	340	25,001 to 30,000	973
4,501 to 5,000	357	30,001 to 35,000	1,098
5,001 to 5,500	375	35,001 to 40,000	1,221
5,501 to 6,000	391	40,001 to 45,000	1,342
6,001 to 6,500	408	45,001 to 50,000	1,462
		For each additional 5,000 population.....	120

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2005	9.52	6.48	7.65	8.25	F
2009	12.64	9.42	11.65	12.48	G
2011	1.77	1.40	1.73	1.89	D
2012	5.37	3.65	4.31	4.65	E
2013	1.94	1.53	1.88	2.06	C
2015	5.42	4.04	5.00	5.36	F
2025	3.35	2.50	3.09	3.31	G
2028	1.71	1.28	1.58	1.69	F
2050	3.39	2.53	3.13	3.35	F
2051	3.79	2.82	3.50	3.74	F
2055	3.80	2.83	3.50	3.75	F
2059	5.69	4.27	5.19	5.64	E
2101	2.97	2.22	2.71	2.94	E
2103	1.06	0.80	0.97	1.05	D
2104	3.47	2.60	3.16	3.43	D
2105	4.11	3.08	3.75	4.08	D
2106	5.28	3.96	4.81	5.23	D
2107	2.54	1.91	2.32	2.52	C
2108	2.04	1.53	1.86	2.02	B
2109	3.57	2.67	3.25	3.53	D
2110	2.45	1.84	2.23	2.43	C
2111	5.10	3.82	4.64	5.05	C
2112	5.38	4.03	4.90	5.33	C
2113	2.16	1.62	1.97	2.14	C
2114	4.78	3.58	4.36	4.74	E
2115	2.21	1.66	2.01	2.19	E
2119	3.76	2.82	3.43	3.72	D
2130	3.73	2.79	3.40	3.69	E
2132	2.19	1.64	1.99	2.17	D
2134	2.56	1.92	2.34	2.54	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	A - G
2135	2.15	1.61	1.96	2.13	D
2136	2.16	1.62	1.97	2.14	C
2139	3.27	2.45	2.98	3.24	D
2141	3.90	3.08	3.80	4.15	D
2142	2.15	1.70	2.09	2.29	C
2161	2.11	1.58	1.92	2.09	C
2163	3.88	2.91	3.54	3.84	C
2165	5.42	4.06	4.94	5.37	C
2166	2.62	1.97	2.39	2.60	C
2201	3.24	2.43	2.95	3.21	E
2204	3.08	2.31	2.81	3.05	B
2205	2.32	1.74	2.11	2.30	C
2221	2.27	1.70	2.07	2.25	C
2222	2.36	1.77	2.15	2.34	D
2225	2.68	2.00	2.44	2.65	C
2227	3.32	2.49	3.03	3.29	D
2255	1.72	1.29	1.57	1.71	F
2257	2.50	1.88	2.28	2.48	E
2261	2.85	2.13	2.59	2.82	E
2263	1.55	1.16	1.41	1.54	D
2265	2.34	1.75	2.13	2.32	C
2281	2.26	1.69	2.06	2.24	D
2282	4.95	3.71	4.51	4.91	D
2285	1.64	1.23	1.50	1.63	D
2301	5.30	3.97	4.83	5.25	E
2305	3.98	2.98	3.63	3.94	D
2306	2.94	2.20	2.68	2.91	C
2311	3.02	2.26	2.75	2.99	C
2319	4.12	3.09	3.76	4.09	B
2323	3.47	2.6	3.16	3.43	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2327	2.21	1.66	2.01	2.19	B
2402	2.62	1.97	2.39	2.60	E
2403	2.23	1.67	2.03	2.21	E
2404	2.95	2.21	2.69	2.92	F
2406	2.71	2.03	2.47	2.68	F
2407	2.56	1.92	2.34	2.54	E
2411	3.91	2.93	3.56	3.87	E
2413	4.30	3.22	3.91	4.26	D
2415	3.14	2.35	2.86	3.11	E
2416	1.85	1.39	1.69	1.84	D
2421	5.90	4.42	5.37	5.84	E
2425	6.04	4.52	5.50	5.98	D
2427	5.32	3.99	4.85	5.27	D
2429	2.49	1.87	2.27	2.47	D
2431	4.44	3.33	4.04	4.40	D
2433	2.97	2.22	2.71	2.94	D
2435	3.07	2.30	2.80	3.04	D
2441	0.97	0.73	0.89	0.96	D
2445	2.04	1.53	1.86	2.02	D
2446	1.28	0.96	1.16	1.26	D
2447	3.16	2.37	2.88	3.13	D
2449	1.82	1.37	1.66	1.81	D
2451	3.39	2.54	3.09	3.36	C
2454	2.98	2.23	2.71	2.95	D
2456	2.72	2.03	2.47	2.69	C
2457	2.61	1.96	2.38	2.59	C
2458	1.05	0.79	0.96	1.04	C
2459	0.73	0.55	0.66	0.72	C
2461	2.01	1.50	1.83	1.99	D
2463	2.11	1.58	1.92	2.09	D

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2465	2.57	1.93	2.35	2.55	D
2467	2.70	2.02	2.46	2.67	C
2471	1.08	0.81	0.99	1.07	C
2472	0.56	0.42	0.51	0.55	C
2473	2.22	1.66	2.02	2.20	C
2474	2.03	1.52	1.85	2.01	E
2475	1.93	1.44	1.75	1.91	D
2476	1.13	0.85	1.03	1.12	E
2477	1.46	1.09	1.33	1.45	E
2483	1.09	0.82	1.00	1.08	C
2485	0.97	0.73	0.89	0.96	C
2486	1.34	1.00	1.22	1.32	C
2487	1.09	0.82	1.00	1.08	C
2488	0.71	0.53	0.65	0.70	C
2489	0.92	0.69	0.84	0.91	C
2501	3.58	2.68	3.26	3.54	F
2502	2.66	2.00	2.43	2.64	B
2506	1.88	1.41	1.72	1.87	C
2507	1.51	1.13	1.38	1.50	E
2509	3.92	2.94	3.57	3.88	G
2511	5.41	4.05	4.93	5.36	E
2512	3.70	2.77	3.37	3.66	D
2513	3.00	2.25	2.73	2.97	D
2514	3.20	2.40	2.92	3.17	E
2535	2.22	1.66	2.02	2.20	D
2536	4.63	3.47	4.22	4.59	C
2551	1.33	0.99	1.21	1.31	F
2553	0.98	0.74	0.90	0.97	F
2555	0.33	0.25	0.30	0.33	C
2563	1.47	1.1	1.34	1.46	D

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2571	1.79	1.34	1.63	1.78	D
2573	2.97	2.22	2.71	2.94	F
2581	0.88	0.66	0.80	0.87	E
2601	5.53	3.70	4.37	4.72	F
2603	5.66	3.79	4.48	4.83	F
2605	7.77	5.20	6.14	6.62	E
2606	4.05	2.71	3.20	3.45	G
2607	2.74	1.83	2.16	2.34	F
2608	5.63	3.77	4.45	4.80	F
2609	3.43	2.31	2.73	2.94	G
2611	9.06	6.06	7.16	7.73	F
2615	9.46	6.33	7.47	8.06	F
2617	3.02	2.02	2.38	2.57	G
2645	5.42	3.62	4.28	4.62	G
2646	5.49	3.67	4.34	4.68	E
2647	7.92	5.30	6.26	6.75	E
2648	6.80	4.55	5.37	5.80	F
2649	4.69	3.13	3.70	4.00	F
2651	5.23	3.51	4.14	4.47	F
2652	9.26	6.19	7.32	7.89	G
2653	7.43	4.97	5.87	6.33	G
2654	6.73	4.50	5.31	5.73	G
2655	8.40	5.62	6.64	7.17	G
2656	3.81	2.55	3.01	3.25	G
2657	8.46	5.66	6.68	7.21	G
2658	8.49	5.68	6.71	7.24	G
2659	14.69	9.83	11.60	12.52	G
2660	2.95	1.97	2.33	2.51	F
2661	2.76	1.83	2.16	2.34	F
2662	7.87	5.26	6.22	6.71	E

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2663	3.39	2.27	2.68	2.89	F
2664	3.52	2.36	2.78	3.00	E
2665	7.36	4.93	5.82	6.28	G
2666	7.06	4.72	5.57	6.01	E
2667	2.25	1.50	1.77	1.91	F
2668	8.92	5.97	7.05	7.60	E
2669	9.09	6.08	7.19	7.75	F
2670	6.25	4.18	4.94	5.33	F
2673	6.66	4.46	5.27	5.68	E
2674	6.66	4.46	5.27	5.68	E
2675	2.78	1.86	2.20	2.37	G
2676	6.18	4.13	4.88	5.27	G
2677	3.00	2.00	2.37	2.56	G
2679	8.76	5.86	6.93	7.47	F
2681	6.58	4.40	5.20	5.61	F
2709	0.54	0.42	0.52	0.57	F
2716	3.26	2.43	3.01	3.22	D
2718	2.90	2.16	2.67	2.86	E
2721	7.20	5.37	6.64	7.12	F
2744	0.36	0.27	0.33	0.36	C
2751	0.72	0.54	0.66	0.71	E
2752	0.45	0.33	0.41	0.44	G
2753	2.04	1.52	1.88	2.01	D
2755	0.81	0.60	0.75	0.80	F
2757	1.08	0.81	1.00	1.07	E
2759	4.46	3.32	4.11	4.40	E
2801	4.95	3.91	4.83	5.27	F
2802	2.97	2.02	2.38	2.57	G
2803	8.29	6.18	7.64	8.19	C
2804	2.9	2.16	2.67	2.86	D

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2805	3.78	2.82	3.49	3.73	E
2806	6.61	5.22	6.43	7.03	C
2807	4.21	3.13	3.88	4.15	C
2808	6.87	5.12	6.34	6.79	E
2809	3.94	3.11	3.84	4.19	F
2810	2.56	1.91	2.36	2.53	F
2811	5.92	4.41	5.46	5.85	F
2812	6.07	4.52	5.60	6.00	F
2813	3.27	2.58	3.19	3.48	D
2814	1.96	1.54	1.90	2.08	E
2815	2.38	1.88	2.32	2.53	D
2816	1.60	1.26	1.56	1.70	D
2817	4.95	3.69	4.57	4.89	D
2818	1.03	0.82	1.01	1.10	D
2819	0.53	0.41	0.50	0.54	F
2820	2.49	1.97	2.43	2.65	D
2821	5.14	4.06	5.00	5.46	C
2825	3.22	2.54	3.14	3.43	B
2828	5.19	3.87	4.78	5.13	C
2855	3.50	2.76	3.40	3.72	E
2857	3.15	2.49	3.07	3.35	E
2858	4.08	3.22	3.98	4.34	F
2859	4.14	3.27	4.04	4.41	E
2860	3.92	3.10	3.82	4.17	D
2862	5.11	4.03	4.97	5.43	E
2865	4.08	3.22	3.98	4.34	C
2880	3.75	2.96	3.65	3.99	D
2882	4.08	3.22	3.98	4.34	B
2884	0.85	0.67	0.83	0.91	B
2885	1.99	1.57	1.93	2.11	D

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2886	1.50	1.18	1.46	1.60	C
2887	0.89	0.70	0.85	0.92	C
2890	0.48	0.37	0.45	0.49	C
2891	1.86	1.46	1.78	1.92	B
2892	1.29	1.01	1.23	1.32	B
2893	1.27	0.99	1.21	1.30	B
2896	0.94	0.74	0.92	1.00	B
2897	1.37	1.08	1.33	1.46	A
2898	1.69	1.34	1.65	1.80	C
2899	1.00	0.79	0.98	1.07	B
2903	0.23	0.18	0.22	0.24	E
2904	0.53	0.39	0.49	0.52	E
2905	0.10	0.08	0.10	0.10	F
2907	3.42	2.70	3.34	3.64	C
2910	2.79	2.20	2.71	2.96	C
2911	5.17	4.08	5.03	5.50	D
2914	1.78	1.41	1.74	1.90	C
2915	1.48	1.17	1.44	1.57	C
2916	1.70	1.34	1.66	1.81	B
2917	2.20	1.74	2.14	2.34	C
2918	1.33	1.05	1.29	1.41	A
2919	1.55	1.22	1.51	1.65	C
2920	0.28	0.22	0.28	0.30	D
2921	3.34	2.64	3.26	3.56	C
2922	2.52	1.99	2.46	2.68	C
2923	1.88	1.49	1.84	2.00	C
2924	3.62	2.86	3.52	3.85	C
2925	1.51	1.19	1.47	1.61	C
2926	2.14	1.69	2.08	2.27	C
2927	0.82	0.65	0.8	0.87	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2928	2.06	1.62	2.00	2.19	B
2932	0.63	0.50	0.61	0.67	D
2933	2.16	1.70	2.10	2.30	D
2934	2.74	2.16	2.66	2.91	D
2935	1.06	0.84	1.04	1.13	C
2936	1.07	0.84	1.02	1.10	E
2939	4.28	3.19	3.94	4.22	F
2940	2.60	2.06	2.54	2.77	C
2941	2.32	1.83	2.26	2.47	C
2944	1.36	1.07	1.32	1.44	B
2945	2.03	1.60	1.97	2.16	A
2948	2.12	1.66	2.02	2.18	C
2951	0.43	0.33	0.41	0.44	E
2952	0.65	0.51	0.63	0.69	E
2953	0.17	0.13	0.16	0.18	D
2954	1.69	1.26	1.56	1.67	E
2955	0.30	0.24	0.29	0.31	F
2956	0.09	0.07	0.09	0.09	E
2957	0.60	0.47	0.57	0.61	D
2958	3.02	2.36	2.87	3.10	C
2959	1.10	0.87	1.08	1.17	B
2960	2.51	1.98	2.45	2.67	C
2961	1.12	0.88	1.07	1.16	D
2962	0.06	0.05	0.06	0.06	D
2963	0.57	0.44	0.54	0.58	C
2964	1.12	0.89	1.10	1.20	B
2965	0.94	0.74	0.90	0.97	B
2966	2.25	1.78	2.19	2.39	D
2967	0.97	0.72	0.90	0.96	C
2968	1.04	0.82	1.02	1.11	B

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Proposed Effective Date: April 1, 2025 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
2969	1.71	1.28	1.58	1.69	D
2970	5.54	4.13	5.11	5.48	A
2971	3.03	2.39	2.95	3.22	D
2973	2.17	1.71	2.11	2.31	B
2974	1.82	1.44	1.78	1.94	C
2975	1.17	0.92	1.13	1.24	A
2976	0.97	0.77	0.95	1.03	C
2977	0.63	0.50	0.61	0.67	B
2978	2.21	1.74	2.15	2.35	D
2979	2.52	1.99	2.46	2.68	A
2980	4.07	3.22	3.97	4.33	C
2981	1.26	0.99	1.22	1.34	B
2983	4.88	3.86	4.76	5.20	D
2984	0.16	0.13	0.15	0.17	C
2986	1.30	1.02	1.26	1.38	A
2987	0.62	0.48	0.59	0.64	C
2988	0.19	0.15	0.18	0.20	C
2991	3.14	2.34	2.90	3.10	A
2992	3.82	2.85	3.52	3.77	F
2995	5.00	3.72	4.61	4.93	F
2997	0.57	0.45	0.55	0.60	E
2999	3.78	2.98	3.68	4.02	D
6771	2.80	2.10	2.55	2.77	F
6777	3.71	2.78	3.38	3.67	F
9428	3.11	2.32	2.87	3.07	C

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.