



Pennsylvania Compensation Rating Bureau

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February 4, 2016

PCRB CIRCULAR NO. 1653

To All Members of the PCRB:

Re: **APRIL 1, 2016 LOSS COST REVISION APPROVAL**

By action dated February 4, 2016, the Insurance Commissioner has approved revised loss costs and related rating values **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2016**.

The approved loss costs are those submitted under PCRB Filing No. C-366, calling for an overall average decrease of 0.90 percent from existing loss costs.

For reference purposes, a complete table of approved loss costs and expected loss factors has been attached to this circular. In addition, copies of this circular and the accompanying tables will be available in various locations within the PCRB's website (www.pcrb.com).

The Manual loss costs set forth in the attachment include all of the following provisions and/or adjustments:

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for the effects of Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) credits
- Provision for the Office of the Small Business Advocate's portion of the Administration Fund
- Offsets for the effects of credits granted under the Certified Safety Committee Program

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2016.

In addition to loss costs and expected loss factors, the following rating values, as included in PCRB Filing No. C-366 and approved by the Insurance Commissioner effective April 1, 2016, are provided in attachments to this circular for informational purposes:

- Excess loss (pure premium) factors
- Small deductible program – loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (revised from 0.0164 to 0.0170)

Manual revisions reflecting approval of PCRB Filing No. C-366 with respect to rating values effective April 1, 2016 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2016 Loss Cost Filing may be directed to Kenneth Creighton, Chief Actuary, at Extension 4924 or kcreighton@pcrb.com, John Pedrick, Vice President - Actuarial Services, at Extension 4429 or jpdrick@pcrb.com, or to me at Extension 4413 or wtaylor@pcrb.com.

William V. Taylor
President

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Attachments
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Remember to visit our web site at www.pcrb.com for more information about this and other topics.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	
005	12.95	8.24	10.51	11.71	F
007	4.19	2.67	3.40	3.79	C
009	19.21	12.22	15.59	17.38	G
015	11.29	7.19	9.16	10.22	E
025	3.30	1.84	2.34	2.53	G
028	2.90	1.62	2.06	2.23	F
050	2.89	1.61	2.05	2.22	F
051	3.25	1.81	2.30	2.50	F
055	3.44	1.92	2.44	2.64	F
059	4.03	2.25	2.85	3.10	E
101	2.67	1.65	2.07	2.32	E
103	1.19	0.73	0.92	1.03	C
104	2.90	1.79	2.25	2.52	B
105	2.99	1.85	2.32	2.60	D
106	4.87	3.00	3.77	4.23	C
107	2.28	1.41	1.77	1.98	B
108	3.07	1.90	2.38	2.67	C
109	3.70	2.28	2.87	3.21	C
110	2.66	1.64	2.06	2.31	B
111	5.09	3.14	3.95	4.42	C
112	8.46	5.22	6.56	7.35	C
113	2.08	1.28	1.61	1.81	C
114	5.66	3.49	4.39	4.91	E
115	1.85	1.14	1.43	1.60	D
119	3.17	1.95	2.45	2.75	C
130	4.69	2.89	3.63	4.07	E
132	2.72	1.68	2.11	2.36	C
134	2.88	1.78	2.23	2.50	C
135	2.30	1.42	1.78	2.00	C
136	2.27	1.40	1.76	1.97	C
139	3.58	2.21	2.78	3.11	C
141	3.91	2.41	3.03	3.39	B
142	1.94	1.20	1.50	1.68	C
161	1.62	1.00	1.26	1.41	C
163	3.20	1.97	2.48	2.77	C
165	4.75	2.93	3.68	4.12	B
166	2.59	1.60	2.01	2.25	C
185	4.40	2.72	3.41	3.82	B
187	3.48	2.15	2.70	3.02	B
189	3.18	1.96	2.46	2.76	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	
191	2.54	1.57	1.97	2.20	C
201	3.59	2.22	2.78	3.12	D
204	2.28	1.41	1.77	1.98	B
205	2.68	1.65	2.08	2.33	B
221	1.81	1.11	1.40	1.57	C
222	2.15	1.33	1.67	1.87	C
225	2.20	1.36	1.71	1.91	C
227	3.12	1.92	2.41	2.70	C
255	2.37	1.46	1.84	2.06	E
257	2.34	1.45	1.82	2.03	C
261	2.30	1.42	1.78	2.00	C
263	1.83	1.13	1.42	1.59	C
265	2.33	1.44	1.81	2.03	C
275	2.76	1.70	2.14	2.40	C
276	3.29	2.03	2.55	2.85	C
281	1.83	1.13	1.42	1.59	B
282	5.52	3.41	4.28	4.79	D
285	2.31	1.43	1.79	2.01	B
291	3.43	2.12	2.66	2.98	E
297	2.86	1.77	2.22	2.48	B
301	4.81	2.97	3.73	4.17	F
305	3.43	2.12	2.66	2.98	D
306	3.52	2.17	2.73	3.06	B
311	2.27	1.40	1.76	1.97	C
319	3.41	2.10	2.64	2.96	A
323	3.56	2.20	2.76	3.09	C
327	2.80	1.73	2.17	2.43	C
402	3.66	2.26	2.84	3.18	E
403	2.12	1.31	1.64	1.84	C
404	2.48	1.53	1.92	2.15	E
406	3.48	2.15	2.70	3.02	E
407	3.02	1.87	2.34	2.62	C
411	4.31	2.66	3.34	3.74	E
413	4.44	2.74	3.44	3.86	E
415	2.98	1.84	2.31	2.59	E
416	1.45	0.90	1.12	1.26	C
421	4.89	3.02	3.79	4.24	E
425	6.42	3.96	4.98	5.57	E
427	3.35	2.07	2.59	2.91	E
429	3.74	2.31	2.90	3.25	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	
431	4.56	2.81	3.53	3.95	C
433	2.58	1.59	2.00	2.24	C
435	3.52	2.17	2.73	3.06	C
441	1.11	0.68	0.86	0.96	C
445	2.38 a	1.47	1.85	2.07	C
446	1.30	0.80	1.01	1.13	B
447	4.19 b	2.59	3.25	3.64	E
449	1.76	1.08	1.36	1.52	D
451	2.73	1.68	2.12	2.37	D
454	2.46	1.51	1.90	2.13	C
456	3.05	1.88	2.37	2.65	D
457	2.75	1.70	2.13	2.39	C
458	1.60	0.99	1.24	1.39	B
459	0.86	0.53	0.67	0.75	C
461	2.24	1.38	1.74	1.95	D
463	2.47	1.52	1.91	2.14	D
465	2.88	1.78	2.23	2.50	D
467	3.70	2.28	2.87	3.21	B
471	0.84	0.52	0.65	0.73	B
472	0.90	0.56	0.70	0.78	B
473	1.85	1.14	1.43	1.60	B
474	1.66	1.03	1.29	1.44	C
475	1.85	1.14	1.43	1.60	D
476	1.23	0.76	0.95	1.07	C
477	1.76	1.08	1.36	1.52	C
483	1.29	0.80	1.00	1.12	B
485	1.15	0.71	0.89	1.00	B
486	1.32	0.81	1.02	1.14	C
487	0.94	0.58	0.73	0.82	C
488	0.78	0.48	0.61	0.68	B
489	1.16	0.71	0.90	1.00	B
491	3.17	1.95	2.45	2.75	C
493	3.60	2.22	2.79	3.13	C
495	4.19	2.59	3.25	3.64	D
497	1.38	0.85	1.07	1.20	B
499	2.81	1.73	2.18	2.44	D
501	2.90	1.79	2.25	2.52	E
502	3.00	1.85	2.33	2.61	A
506	1.43	0.88	1.11	1.24	C
507	1.95	1.20	1.51	1.69	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.

a OD: \$0.08 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.07 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	
509	4.79	2.95	3.71	4.16	G
511	4.92	3.04	3.81	4.27	E
512	3.91	2.41	3.03	3.39	E
513	2.86 c	1.77	2.22	2.48	B
514	3.98	2.45	3.08	3.45	E
520	0.31	0.20	0.26	0.28	C
521	0.85	0.54	0.69	0.77	B
522	1.17	0.72	0.90	1.01	C
523	2.25	1.43	1.83	2.04	C
524	3.34	2.12	2.71	3.02	C
525	5.81	3.59	4.51	5.05	D
526	9.15	5.82	7.43	8.28	D
527	13.35	8.50	10.84	12.08	E
528	19.91	12.28	15.43	17.28	D
529	29.69	18.89	24.09	26.86	F
535	2.30	1.42	1.78	2.00	C
536	4.78	2.95	3.70	4.15	C
551	1.03	0.64	0.80	0.90	F
553	1.21	0.74	0.94	1.05	G
555	0.47	0.29	0.36	0.41	B
563	1.20	0.74	0.93	1.04	C
571	2.40	1.48	1.86	2.09	C
573	3.46	2.13	2.68	3.00	F
581	1.77	1.09	1.37	1.53	E
587	1.75	1.08	1.35	1.51	C
601	5.79	3.20	4.06	4.41	G
603	5.38	2.84	3.61	3.91	F
605	6.32	3.45	4.39	4.76	E
606	6.31	3.45	4.39	4.76	G
607	4.13	2.29	2.91	3.16	F
608	5.42	2.94	3.74	4.05	F
609	3.76	2.07	2.63	2.85	F
611	7.79	4.24	5.38	5.84	E
615	8.09	4.41	5.60	6.07	G
0152	0.87				G
617	2.66	1.46	1.85	2.01	F
645	6.01	3.20	4.07	4.41	F
646	4.90	2.64	3.35	3.63	E
647	6.31	3.48	4.43	4.80	D
648	5.75	3.13	3.98	4.31	E
649	2.75	1.44	1.83	1.98	E
651	6.14	3.33	4.23	4.58	F
652	7.89	4.40	5.59	6.06	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.

c OD: \$0.15 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$0.51 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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Approved Effective Date: April 1, 2016 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	
653	6.64	3.59	4.56	4.94	F
654	7.06	3.80	4.83	5.24	F
655	11.60	6.27	7.97	8.64	G
656	5.67	3.11	3.95	4.29	G
657	6.91	3.78	4.80	5.21	F
658	7.99	4.24	5.39	5.85	F
659	14.72	8.07	10.26	11.13	G
660	2.33	1.26	1.60	1.74	E
661	3.00	1.56	1.98	2.15	E
662	4.46	2.48	3.15	3.42	E
663	3.55	1.91	2.43	2.64	E
664	3.28	1.74	2.21	2.40	E
665	7.17	3.92	4.98	5.40	F
666	5.87	3.15	4.00	4.34	E
667	1.65	0.89	1.14	1.23	F
668	5.49	2.96	3.77	4.09	E
669	5.79	3.15	4.00	4.34	F
670	4.71	2.48	3.16	3.42	E
673	4.65	2.57	3.27	3.55	F
674	4.16	2.29	2.91	3.16	E
675	3.20	1.76	2.24	2.43	F
676	3.74	1.97	2.51	2.72	E
677	3.03	1.65	2.10	2.28	G
679	6.88	3.76	4.77	5.18	F
681	4.53	2.48	3.16	3.42	F
691	5.43	2.96	3.77	4.09	F
693	8.57	4.68	5.95	6.46	F
695	4.06	2.22	2.83	3.06	E
709	1.52	0.85	1.08	1.17	G
716	2.17	1.21	1.54	1.67	E
718	2.32	1.30	1.65	1.79	E
721	8.30	5.12	6.43	7.20	F
744	0.40	0.24	0.31	0.34	D
751	1.76	1.08	1.36	1.52	E
752	0.78	0.48	0.61	0.68	G
753	2.95	1.82	2.29	2.56	C
755	1.15	0.71	0.89	1.00	F
757	1.49	0.92	1.16	1.29	E
759	5.20	3.21	4.03	4.51	E
801	7.16	4.56	5.81	6.48	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	
802	5.08	3.23	4.13	4.60	E
803	13.90	8.85	11.28	12.58	E
804	3.34	2.12	2.71	3.02	E
805	4.89	3.11	3.97	4.42	E
806	8.31	5.29	6.74	7.52	E
807	4.95	3.15	4.02	4.48	E
808	3.43	2.18	2.78	3.10	E
809	4.94	3.14	4.01	4.47	F
810	4.12	2.62	3.34	3.73	F
0162	0.50				E
811	6.34	4.04	5.15	5.74	E
812	6.03	3.84	4.89	5.45	F
813	3.97	2.52	3.22	3.59	D
814	2.29	1.46	1.86	2.07	C
815	2.90	1.85	2.35	2.63	D
816	1.94	1.23	1.57	1.75	D
817	5.02	3.20	4.08	4.54	E
818	1.13	0.72	0.91	1.02	D
819	1.08	0.68	0.87	0.97	D
820	1.94	1.23	1.57	1.75	D
821	4.92	3.13	3.99	4.45	C
825	2.99	1.90	2.43	2.71	C
828	6.66	4.24	5.40	6.02	E
855	3.59	2.29	2.91	3.25	E
857	4.43	2.82	3.60	4.01	E
858	5.85	3.73	4.75	5.30	F
859	6.00	3.82	4.87	5.42	E
860	6.71	4.27	5.44	6.07	E
862	5.86	3.73	4.76	5.31	E
865	3.56	2.27	2.89	3.22	C
867	6.02	3.83	4.88	5.44	D
871	7.18	4.57	5.83	6.50	D
877	2.19	1.39	1.78	1.98	B
879	3.54	2.25	2.87	3.20	B
880	4.77	3.03	3.87	4.31	C
881	3.74	2.38	3.04	3.39	B
882	4.91	3.13	3.99	4.44	B
883	2.84	1.81	2.31	2.57	B
884	1.02	0.65	0.83	0.93	B
885	2.72	1.73	2.21	2.46	C
886	1.90	1.21	1.54	1.72	B
887	0.74	0.47	0.60	0.67	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.

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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
889	0.26	0.17	0.21	0.24	B
890	0.42	0.26	0.34	0.38	C
891	1.06	0.67	0.86	0.95	B
892	0.79	0.50	0.64	0.72	B
893	0.63	0.40	0.51	0.57	B
894	1.22	0.77	0.99	1.10	B
895	0.76	0.48	0.62	0.69	B
896	1.44	0.92	1.17	1.30	A
897	1.31	0.83	1.06	1.18	A
898	1.99	1.27	1.61	1.80	C
899	1.21	0.77	0.98	1.09	C
903	0.26	0.17	0.21	0.24	E
904	1.09	0.69	0.88	0.98	E
905	0.10	0.06	0.08	0.09	D
907	3.44	2.19	2.79	3.11	B
910	4.19	2.67	3.40	3.79	C
911	5.50	3.50	4.46	4.98	B
914	1.35	0.86	1.10	1.22	B
915	2.12	1.35	1.72	1.92	C
916	1.49	0.95	1.21	1.35	B
917	1.67	1.07	1.36	1.51	C
918	2.02	1.28	1.64	1.83	C
919	1.88	1.19	1.52	1.70	B
920	0.41	0.26	0.33	0.37	C
921	4.88	3.11	3.96	4.42	D
922	3.05	1.94	2.48	2.76	D
923	2.30	1.47	1.87	2.08	B
924	3.15	2.00	2.55	2.85	B
925	1.88	1.19	1.52	1.70	B
926	2.52	1.60	2.04	2.28	B
927	0.97	0.62	0.79	0.88	B
928	1.76	1.12	1.42	1.59	B
932	0.73	0.46	0.59	0.66	C
933	3.60	2.29	2.92	3.26	C
934	2.82	1.80	2.29	2.55	C
935	1.09	0.69	0.88	0.98	C
936	0.51	0.32	0.41	0.46	D
939	4.62	2.94	3.75	4.18	F
940	4.20	2.67	3.41	3.80	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
941	1.91	1.21	1.55	1.73	C
942	2.67	1.70	2.17	2.41	C
943	3.12	1.98	2.53	2.82	C
944	1.55	0.99	1.26	1.40	B
945	2.25	1.43	1.83	2.04	A
946	2.45	1.56	1.98	2.21	C
948	1.50	0.96	1.22	1.36	A
949	0.49	0.31	0.40	0.44	C
951	0.31	0.20	0.26	0.28	E
952	0.78	0.50	0.63	0.71	C
953	0.12	0.08	0.10	0.11	C
954	1.88	1.19	1.52	1.70	E
955	0.25	0.16	0.21	0.23	D
956	0.12	0.08	0.10	0.11	D
957	0.34	0.22	0.28	0.31	C
958	1.18	0.75	0.96	1.06	C
959	1.27	0.81	1.03	1.15	C
960	2.32	1.48	1.89	2.10	C
961	0.81	0.52	0.66	0.73	C
962	0.03	0.02	0.02	0.03	F
963	0.41	0.26	0.33	0.37	B
964	1.63	1.04	1.33	1.48	B
965	0.46	0.29	0.37	0.41	B
966	2.34	1.49	1.90	2.12	E
967	0.98	0.63	0.80	0.89	D
968	0.95	0.61	0.77	0.86	B
969	2.29	1.46	1.86	2.07	C
970	5.88	3.74	4.77	5.31	B
971	2.98	1.90	2.42	2.70	C
972	2.17	1.38	1.76	1.96	C
973	2.73	1.74	2.21	2.47	B
974	1.88	1.19	1.52	1.70	C
975	1.31	0.83	1.06	1.18	A
976	1.06	0.67	0.86	0.95	B
977	0.48	0.30	0.39	0.43	A
978	2.18	1.39	1.77	1.97	C
979	2.73	1.74	2.21	2.47	C
980	4.50	2.86	3.65	4.07	E
981	1.52	0.97	1.24	1.38	A
982	2.67 e				E
983	5.90	3.75	4.78	5.33	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 person per week. A partial workweek is to be counted as a full workweek.
Not subject to Experience or Retrospective Rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	
984	0.13	0.08	0.11	0.12	C
985	3.56	2.27	2.89	3.22	E
986	1.13	0.72	0.91	1.02	C
987	0.75	0.48	0.61	0.68	C
988	0.18	0.12	0.15	0.17	C
992	4.94	3.14	4.01	4.47	E
993	822.23 f	523.22	667.22	743.79	D
994	g	h	h	h	G
995	5.66	3.60	4.59	5.12	F
996	822.23 i	523.22	667.22	743.79	G
997	0.81	0.52	0.66	0.73	D
999	3.85	2.45	3.12	3.48	D
0006	3.50	2.23	2.84	3.17	D
0008	3.35	2.13	2.72	3.03	D
0011	2.77	1.76	2.25	2.51	B
012	4.38	2.79	3.56	3.97	D
0013	3.33	2.12	2.70	3.01	C
0016	2.23	1.42	1.81	2.02	C
0034	3.00	1.91	2.44	2.72	C
0036	3.10	1.98	2.52	2.81	C
0083	3.73	2.38	3.03	3.38	C
0170	2.14	1.36	1.74	1.94	C
4771	2.57	1.58	1.99	2.23	G
0771	0.64				G
4777	6.01	3.82	4.87	5.43	E
7405	1.58	1.01	1.28	1.43	E
7445	0.33				G
7413	0.58	0.37	0.47	0.52	G
7453	0.12				G
7421	0.70	0.45	0.57	0.63	F
7424	1.64	1.05	1.33	1.49	G
7428	3.91	2.49	3.17	3.53	E
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 rating and applies to the full payroll of the associated class.

f Per ambulance corps.

g See appropriate page of Section 2.

h Apply the following percentages (A-1 = 63.59%, A-2 = 81.09%, A-3 = 90.40%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

k Not subject to experience rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Approved Effective Date: April 1, 2016 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	21.15	13.46	17.16	19.13	B
0902	1.09	0.69	0.88	0.98	A
0908	189.05	120.30	153.41	171.01	C
0909	66.57	42.36	54.02	60.22	B
0912	297.21	189.13	241.17	268.85	B
0913	377.47	240.20	306.30	341.46	C
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 FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Approved Effective Date: April 1, 2016

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,790	6,501 to 7,000	7,482
301 to 500	2,198	7,001 to 7,500	7,754
501 to 700	2,557	7,501 to 8,000	8,026
701 to 1,000	2,957	8,001 to 8,500	8,288
1,001 to 1,500	3,477	8,501 to 9,000	8,544
1,501 to 2,000	4,038	9,001 to 9,500	8,793
2,001 to 2,500	4,517	9,501 to 10,000	9,037
2,501 to 3,000	4,943	10,001 to 15,000	10,370
3,001 to 3,500	5,317	15,001 to 20,000	12,680
3,501 to 4,000	5,671	20,001 to 25,000	14,948
4,001 to 4,500	5,999	25,001 to 30,000	17,191
4,501 to 5,000	6,314	30,001 to 35,000	19,401
5,001 to 5,500	6,620	35,001 to 40,000	21,577
5,501 to 6,000	6,911	40,001 to 45,000	23,718
6,001 to 6,500	7,201	45,001 to 50,000	25,823
		For each additional 5,000 population.....	2,113

PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2016

Excess Loss (Pure Premium) Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.701	0.746	0.782	0.818	0.851	0.869	0.895
\$15,000	0.645	0.697	0.737	0.777	0.815	0.837	0.870
\$20,000	0.601	0.657	0.701	0.744	0.784	0.810	0.848
\$25,000	0.565	0.624	0.670	0.715	0.758	0.787	0.828
\$30,000	0.534	0.595	0.642	0.690	0.734	0.766	0.811
\$35,000	0.507	0.570	0.618	0.668	0.713	0.747	0.794
\$40,000	0.483	0.547	0.596	0.647	0.694	0.729	0.779
\$50,000	0.442	0.507	0.558	0.610	0.659	0.697	0.752
\$75,000	0.363	0.428	0.481	0.536	0.588	0.632	0.693
\$100,000	0.305	0.369	0.422	0.477	0.530	0.578	0.644
\$125,000	0.263	0.322	0.374	0.429	0.482	0.533	0.601
\$150,000	0.230	0.286	0.335	0.389	0.441	0.494	0.563
\$175,000	0.206	0.257	0.303	0.355	0.406	0.460	0.530
\$200,000	0.186	0.234	0.277	0.327	0.376	0.430	0.499
\$225,000	0.169	0.215	0.255	0.303	0.349	0.403	0.472
\$250,000	0.156	0.198	0.237	0.282	0.327	0.380	0.448
\$275,000	0.145	0.185	0.221	0.265	0.307	0.359	0.426
\$300,000	0.135	0.173	0.208	0.249	0.290	0.341	0.406
\$325,000	0.127	0.163	0.196	0.236	0.275	0.325	0.388
\$350,000	0.119	0.154	0.185	0.224	0.261	0.310	0.372
\$375,000	0.113	0.146	0.176	0.213	0.249	0.297	0.358
\$400,000	0.107	0.138	0.168	0.203	0.238	0.285	0.345
\$425,000	0.102	0.132	0.160	0.195	0.228	0.274	0.333
\$450,000	0.098	0.126	0.153	0.187	0.219	0.264	0.321
\$475,000	0.094	0.121	0.147	0.179	0.211	0.255	0.311
\$500,000	0.090	0.116	0.141	0.173	0.203	0.247	0.302
\$600,000	0.078	0.101	0.123	0.151	0.178	0.219	0.270
\$700,000	0.070	0.090	0.110	0.135	0.159	0.198	0.246
\$800,000	0.063	0.082	0.099	0.123	0.145	0.181	0.227
\$900,000	0.058	0.075	0.091	0.113	0.134	0.168	0.211
\$1,000,000	0.0536	0.0696	0.0848	0.1053	0.1242	0.1576	0.1982
\$2,000,000	0.0331	0.0428	0.0523	0.0660	0.0783	0.1036	0.1342
\$3,000,000	0.0253	0.0325	0.0396	0.0502	0.0598	0.0808	0.1065
\$4,000,000	0.0211	0.0269	0.0327	0.0413	0.0492	0.0673	0.0898
\$5,000,000	0.0184	0.0233	0.0282	0.0356	0.0424	0.0583	0.0783
\$6,000,000	0.0165	0.0207	0.0250	0.0315	0.0375	0.0516	0.0697
\$7,000,000	0.0150	0.0188	0.0227	0.0285	0.0339	0.0466	0.0630
\$8,000,000	0.0134	0.0172	0.0208	0.0260	0.0310	0.0426	0.0577
\$9,000,000	0.0119	0.0159	0.0192	0.0240	0.0287	0.0393	0.0533
\$10,000,000	0.0104	0.0149	0.0178	0.0223	0.0266	0.0365	0.0496

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUES
 EFFECTIVE APRIL 1, 2016

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	9.2%	7.7%	6.4%	5.1%	4.0%	3.5%	3.0%
\$ 5,000	21.8%	18.4%	15.6%	12.8%	10.1%	8.9%	7.2%
\$ 10,000	29.9%	25.4%	21.8%	18.2%	14.9%	13.1%	10.5%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group Factor	A	B	C	D	E	F	G
	1.67	1.16	1.09	0.98	0.83	0.59	0.51

**RETROSPECTIVE DEVELOPMENT FACTORS
 (No Loss Limitation)**

First Adjustment	RDF =	0.3567
Second Adjustment	RDF =	0.2216
Third Adjustment	RDF =	0.1598

EMPLOYER ASSESSMENT FACTOR

0.0170