



Pennsylvania Compensation Rating Bureau

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December 10, 2018

VIA SERFF

The Honorable Jessica K. Altman
Insurance Commissioner
Commonwealth of Pennsylvania - Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Attention: Mark Lersch, Director, Bureau of Property & Casualty Insurance
Michael McKenney, Actuarial Supervisor, Bureau of Property & Casualty Insurance

RE: PCRB Amended Filing C-373, January 1, 2019 Loss Cost Filing

Dear Commissioner Altman:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we are submitting a correction to Amended Filing C-373, which contains revisions to the rating values proposed to be **effective 12:01 a.m., January 1, 2019** with respect to new and renewal policies having effective dates on or after that date.

Subsequent to the submission of Amended Filing C-373, Footnote h on the eighth page of Exhibit 5, which pertains to code 994, was identified as having incorrect A-1, A-2 and A-3 percentages due to a typographical error. A revised Exhibit 5 is included, which provides the corrected percentages for that footnote.

In addition to this SERFF submission, the revised exhibit will be available on the PCRB's website: www.pcrb.com.

The PCRB respectfully requests a timely review of these filings, allowing implementation on a new and renewal basis **effective January 1, 2019**.

Please direct all questions to William Taylor, President, or to Kenneth Creighton, Chief Actuary.

Sincerely,

William V. Taylor
President
WVT/dn

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Proposed Effective Date: January 1, 2019 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	
005	9.58	6.83	8.68	9.61	F
007	3.84	2.74	3.48	3.86	C
009	15.34	10.94	13.90	15.40	G
015	7.98	5.69	7.23	8.00	E
025	3.07	1.94	2.39	2.60	G
028	2.03	1.28	1.58	1.72	F
050	2.85	1.80	2.22	2.41	F
051	2.82	1.78	2.19	2.38	F
055	3.31	2.08	2.57	2.80	F
059	4.13	2.61	3.22	3.50	E
101	2.32	1.58	2.01	2.23	E
103	1.01	0.69	0.88	0.98	C
104	2.79	1.89	2.40	2.67	B
105	2.90	1.97	2.50	2.78	D
106	4.36	2.96	3.76	4.18	C
107	1.95	1.33	1.68	1.87	B
108	2.17	1.48	1.87	2.08	C
109	3.20	2.17	2.76	3.07	C
110	2.25	1.53	1.94	2.16	B
111	5.61	3.81	4.84	5.38	C
112	6.99	4.75	6.02	6.70	C
113	1.64	1.12	1.42	1.58	C
114	4.65	3.16	4.01	4.46	E
115	1.89	1.28	1.62	1.81	D
119	2.57	1.74	2.21	2.46	C
130	3.96	2.70	3.42	3.80	E
132	2.29	1.55	1.97	2.19	C
134	2.47	1.68	2.13	2.37	C
135	1.95	1.33	1.68	1.87	C
136	2.20	1.50	1.90	2.11	C
139	3.26	2.22	2.82	3.13	C
141	3.50	2.38	3.02	3.35	B
142	1.81	1.23	1.57	1.74	C
161	1.42	0.97	1.23	1.36	C
163	2.93	1.99	2.53	2.81	C
165	4.68	3.19	4.04	4.50	B
166	2.34	1.59	2.02	2.25	C
185	5.08	3.45	4.38	4.87	B
187	3.34	2.27	2.88	3.20	B
189	2.81	1.91	2.42	2.69	C
191	2.51	1.71	2.17	2.41	C
201	3.10	2.11	2.68	2.98	D
204	2.21	1.50	1.91	2.12	B
205	2.28	1.55	1.96	2.18	B
221	1.52	1.03	1.31	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Proposed Effective Date: January 1, 2019 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	
222	1.85	1.25	1.59	1.77	C
225	2.07	1.40	1.78	1.98	C
227	2.43	1.65	2.10	2.33	C
255	2.02	1.37	1.74	1.93	E
257	1.97	1.34	1.70	1.89	C
261	2.19	1.49	1.89	2.10	C
263	1.51	1.03	1.30	1.45	C
265	2.00	1.36	1.72	1.92	C
275	2.62	1.78	2.25	2.51	C
276	3.24	2.21	2.80	3.11	C
281	1.75	1.19	1.52	1.69	B
282	4.25	2.89	3.66	4.07	D
285	1.65	1.12	1.43	1.58	B
291	3.18	2.16	2.74	3.05	E
297	3.08	2.10	2.66	2.96	B
301	4.48	3.04	3.86	4.29	F
305	3.14	2.14	2.71	3.01	D
306	2.82	1.91	2.43	2.70	B
311	2.12	1.44	1.83	2.04	C
319	3.13	2.13	2.70	3.00	A
323	2.83	1.92	2.44	2.71	C
327	2.10	1.42	1.81	2.01	C
402	2.79	1.89	2.40	2.67	E
403	2.09	1.42	1.80	2.00	C
404	2.24	1.52	1.93	2.15	E
406	2.51	1.71	2.17	2.41	E
407	2.38	1.62	2.06	2.28	C
411	3.64	2.47	3.14	3.49	E
413	3.81	2.59	3.29	3.66	E
415	2.47	1.68	2.13	2.37	E
416	1.31	0.89	1.13	1.25	C
421	4.98	3.38	4.29	4.77	E
425	5.49	3.73	4.73	5.26	E
427	3.04	2.07	2.63	2.92	E
429	2.84	1.93	2.44	2.72	D
431	3.90	2.65	3.36	3.74	C
433	2.43	1.65	2.10	2.33	C
435	2.79	1.89	2.40	2.67	C
441	0.90	0.61	0.78	0.87	C
445	1.65 a	1.12	1.43	1.58	C
446	0.94	0.64	0.81	0.90	B
447	3.20 b	2.17	2.76	3.07	E
449	1.65	1.12	1.43	1.58	D
451	2.47	1.68	2.14	2.38	D
454	2.12	1.44	1.83	2.04	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: \$0.06 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.05 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Proposed Effective Date: January 1, 2019 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	
456	2.41	1.64	2.08	2.31	D
457	2.34	1.59	2.02	2.25	C
458	1.31	0.89	1.13	1.25	B
459	0.66	0.45	0.57	0.64	C
461	1.88	1.27	1.62	1.80	D
463	2.11	1.44	1.82	2.03	D
465	2.45	1.67	2.11	2.35	D
467	3.03	2.06	2.62	2.91	B
471	0.78	0.53	0.67	0.75	B
472	0.80	0.54	0.69	0.76	B
473	1.99	1.35	1.72	1.91	B
474	1.54	1.04	1.33	1.47	C
475	1.34	0.91	1.15	1.28	D
476	0.93	0.63	0.80	0.89	C
477	1.43	0.97	1.23	1.37	C
483	1.18	0.80	1.01	1.12	B
485	0.86	0.59	0.75	0.83	B
486	0.98	0.67	0.85	0.94	C
487	0.78	0.53	0.67	0.75	C
488	0.63	0.42	0.54	0.60	B
489	0.88	0.60	0.76	0.85	B
491	3.54	2.40	3.05	3.39	C
493	2.86	1.95	2.47	2.75	C
495	4.38	2.98	3.78	4.20	D
497	1.38	0.94	1.19	1.33	B
499	2.33	1.59	2.01	2.24	D
501	3.02	2.05	2.60	2.89	E
502	2.58	1.75	2.22	2.47	A
506	1.37	0.93	1.18	1.31	C
507	1.67	1.14	1.44	1.60	F
509	4.11	2.79	3.54	3.93	G
511	4.29	2.91	3.70	4.11	E
512	3.16	2.15	2.73	3.03	E
513	2.36 c	1.61	2.04	2.27	B
514	3.34	2.27	2.88	3.20	E
520	0.27	0.20	0.25	0.28	C
521	0.65	0.47	0.59	0.66	B
522	1.11	0.79	1.00	1.11	C
523	1.90	1.35	1.72	1.90	C
524	2.80	1.99	2.53	2.81	B
525	4.80	3.26	4.14	4.60	D
526	7.05	5.02	6.38	7.07	E
527	11.05	6.97	8.60	9.35	E
528	16.32	11.09	14.08	15.65	E
529	26.20	16.53	20.40	22.17	G

* 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: \$0.12 Supplemental is not subject to experience rating. Code as 0176.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**
Proposed Effective Date: January 1, 2019 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	
535	1.99	1.35	1.72	1.91	C
536	4.30	2.92	3.70	4.12	C
551	0.95	0.65	0.82	0.91	F
553	0.93	0.63	0.80	0.89	G
555	0.30	0.21	0.27	0.29	B
563	0.96	0.65	0.83	0.92	C
571	1.86	1.26	1.60	1.78	C
573	2.95	2.00	2.54	2.83	F
581	1.20	0.81	1.03	1.14	E
587	1.69	1.15	1.46	1.62	C
601	5.39	3.36	4.15	4.51	G
603	4.96	2.99	3.69	4.01	F
605	5.82	3.59	4.43	4.81	E
606	4.13	2.55	3.14	3.42	G
607	2.48	1.55	1.92	2.08	F
608	5.26	3.22	3.98	4.33	F
609	3.22	2.00	2.47	2.68	F
611	7.52	4.62	5.70	6.20	E
615	7.22	4.44	5.48	5.95	G
0152	0.78				G
617	2.33	1.45	1.79	1.94	F
645	5.88	3.51	4.33	4.71	F
646	4.29	2.61	3.22	3.50	E
647	5.94	3.71	4.58	4.98	D
648	5.30	3.28	4.05	4.40	E
649	3.27	1.94	2.39	2.60	E
651	5.28	3.24	4.00	4.34	F
652	7.58	4.77	5.89	6.40	F
653	6.08	3.72	4.59	4.99	F
654	6.20	3.74	4.62	5.02	F
655	9.25	5.67	7.00	7.61	G
656	4.38	2.71	3.35	3.64	G
657	6.61	4.08	5.04	5.47	F
658	7.41	4.49	5.54	6.03	F
659	12.94	8.06	9.95	10.81	G
660	2.01	1.23	1.52	1.65	E
661	2.71	1.60	1.98	2.15	E
662	4.41	2.78	3.43	3.72	E
663	3.00	1.84	2.27	2.46	E
664	2.90	1.75	2.16	2.35	E
665	6.61	4.08	5.04	5.47	F
666	5.88	3.53	4.35	4.73	E
667	1.55	0.95	1.17	1.27	F
668	6.14	3.75	4.62	5.02	E
669	5.41	3.25	4.01	4.36	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: \$0.74 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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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G
		A-1	A-2	A-3	
670	4.84	2.88	3.55	3.86	E
673	4.61	2.88	3.55	3.86	F
674	4.02	2.50	3.09	3.36	E
675	2.69	1.68	2.07	2.25	F
676	3.77	2.31	2.85	3.10	E
677	2.54	1.57	1.94	2.11	G
679	6.55	4.04	4.98	5.42	F
681	4.65	2.88	3.55	3.86	F
691	5.10	3.14	3.88	4.21	F
693	8.20	5.06	6.25	6.79	F
695	4.06	2.51	3.10	3.37	E
709	1.43	0.90	1.11	1.21	G
716	2.17	1.37	1.69	1.84	E
718	2.21	1.39	1.72	1.87	E
721	7.02	4.77	6.05	6.73	F
744	0.28	0.20	0.25	0.28	D
751	1.03	0.71	0.89	1.00	E
752	0.71	0.48	0.61	0.68	G
753	2.42	1.65	2.09	2.32	C
755	1.03	0.71	0.89	1.00	F
757	1.14	0.77	0.98	1.09	E
759	4.80	3.26	4.14	4.60	E
801	5.90	4.21	5.35	5.92	E
802	3.63	2.59	3.29	3.64	E
803	10.56	7.54	9.58	10.60	E
804	2.89	2.06	2.62	2.90	E
805	3.93	2.80	3.56	3.94	E
806	7.43	5.30	6.74	7.46	E
807	4.04	2.88	3.66	4.05	E
808	3.17	2.26	2.87	3.18	E
809	4.56	3.25	4.14	4.58	F
810	3.14	2.24	2.85	3.15	F
0162	0.74				E
811	5.54	3.95	5.01	5.55	E
812	5.37	3.83	4.87	5.39	F
813	3.44	2.45	3.12	3.45	D
814	1.72	1.23	1.56	1.73	C
815	2.46	1.75	2.23	2.47	D
816	1.78	1.27	1.62	1.79	D
817	4.27	3.04	3.87	4.28	E
818	0.99	0.71	0.90	0.99	D
819	1.03	0.74	0.94	1.04	D
820	1.78	1.27	1.62	1.79	D
821	4.33	3.09	3.93	4.35	C
825	2.91	2.08	2.64	2.92	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
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
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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	
828	5.01	3.57	4.54	5.02	E
855	3.12	2.23	2.83	3.13	E
857	3.35	2.38	3.03	3.35	E
858	4.53	3.23	4.11	4.55	F
859	4.94	3.52	4.47	4.95	E
860	5.15	3.67	4.67	5.17	E
862	4.96	3.53	4.49	4.97	E
865	3.41	2.43	3.09	3.42	C
867	6.01	4.29	5.45	6.03	D
871	5.38	3.84	4.88	5.40	D
877	2.25	1.60	2.04	2.26	B
879	3.11	2.22	2.82	3.12	B
880	3.98	2.84	3.61	4.00	C
881	3.44	2.45	3.12	3.45	B
882	4.24	3.02	3.84	4.25	B
883	2.64	1.88	2.39	2.64	B
884	0.84	0.60	0.77	0.85	B
885	2.11	1.51	1.92	2.12	C
886	1.48	1.05	1.34	1.48	B
887	0.56	0.40	0.50	0.56	C
888	3.02	2.16	2.74	3.04	C
889	0.21	0.15	0.19	0.21	B
890	0.34	0.25	0.31	0.35	C
891	0.87	0.62	0.79	0.88	B
892	0.59	0.42	0.53	0.59	B
893	0.54	0.38	0.49	0.54	B
894	1.38	0.99	1.25	1.39	B
895	0.79	0.56	0.71	0.79	B
896	1.05	0.75	0.96	1.06	A
897	1.24	0.88	1.12	1.24	A
898	1.56	1.11	1.41	1.56	C
899	0.99	0.71	0.90	0.99	C
903	0.20	0.14	0.18	0.20	E
904	1.00	0.72	0.91	1.01	E
905	0.07	0.05	0.06	0.07	D
907	3.13	2.23	2.84	3.14	B
910	3.67	2.62	3.33	3.68	C
911	4.75	3.38	4.30	4.76	B
914	1.24	0.88	1.12	1.24	B
915	1.59	1.14	1.45	1.60	C
916	1.20	0.85	1.08	1.20	B
917	1.56	1.11	1.41	1.56	C
918	1.55	1.10	1.40	1.55	C
919	1.40	1.00	1.27	1.41	B
920	0.28	0.21	0.26	0.29	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**
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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	
921	3.74	2.66	3.39	3.75	D
922	2.54	1.82	2.31	2.55	D
923	1.83	1.30	1.65	1.83	B
924	2.65	1.88	2.39	2.65	B
925	1.34	0.95	1.21	1.34	B
926	2.02	1.44	1.83	2.02	B
927	0.79	0.56	0.71	0.79	B
928	1.44	1.03	1.31	1.45	B
932	0.67	0.48	0.61	0.67	C
933	2.72	1.94	2.46	2.73	C
934	2.46	1.75	2.23	2.47	C
935	0.89	0.64	0.81	0.90	C
936	0.41	0.29	0.37	0.40	D
939	3.82	2.73	3.46	3.84	F
940	3.58	2.55	3.24	3.59	C
941	1.85	1.32	1.67	1.85	C
942	2.24	1.60	2.03	2.25	C
943	2.60	1.85	2.35	2.60	C
944	1.29	0.92	1.17	1.29	B
945	1.81	1.29	1.65	1.82	A
946	2.45	1.75	2.22	2.46	C
948	1.53	1.09	1.38	1.53	A
949	0.25	0.18	0.23	0.25	C
951	0.22	0.16	0.20	0.22	E
952	0.55	0.39	0.50	0.55	C
953	0.10	0.08	0.10	0.11	C
954	1.68	1.20	1.52	1.69	E
955	0.18	0.13	0.17	0.18	D
956	0.08	0.05	0.07	0.08	D
957	0.30	0.22	0.28	0.31	C
958	0.85	0.61	0.77	0.86	C
959	1.15	0.82	1.04	1.15	C
960	1.93	1.37	1.74	1.93	C
961	0.71	0.51	0.64	0.71	C
962	0.03	0.02	0.03	0.03	F
963	0.30	0.22	0.28	0.31	B
964	1.48	1.05	1.34	1.48	B
965	0.43	0.30	0.38	0.42	B
966	2.40	1.71	2.18	2.41	E
967	0.75	0.53	0.68	0.75	D
968	0.86	0.62	0.78	0.87	B
969	1.69	1.21	1.53	1.70	C
970	3.39	2.41	3.06	3.39	B
971	2.74	1.95	2.48	2.75	C
972	1.26	0.90	1.14	1.26	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
Proposed Effective Date: January 1, 2019 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	
973	2.29	1.64	2.08	2.30	B
974	1.60	1.14	1.45	1.61	C
975	1.11	0.79	1.00	1.11	A
976	0.93	0.66	0.84	0.94	B
977	0.40	0.28	0.36	0.40	A
978	2.01	1.43	1.82	2.01	C
979	2.32	1.66	2.11	2.33	C
980	4.06	2.89	3.67	4.07	E
981	1.20	0.86	1.09	1.21	A
982	2.51 e				E
983	4.96	3.53	4.49	4.97	C
984	0.11	0.08	0.10	0.12	C
985	3.03	2.16	2.75	3.05	E
986	1.07	0.77	0.98	1.08	C
987	0.55	0.39	0.50	0.55	C
988	0.15	0.11	0.14	0.15	C
991	2.89	2.06	2.62	2.90	A
992	4.56	3.25	4.14	4.58	E
993	610.03 f	434.93	552.78	612.08	D
994	g	h	h	h	G
995	4.40	3.14	3.99	4.42	F
996	610.03 i	434.93	552.78	612.08	G
997	0.57	0.40	0.51	0.57	D
999	3.19	2.27	2.89	3.20	D
0006	3.22	2.30	2.93	3.24	D
0008	3.11	2.22	2.82	3.12	D
0011	2.11	1.50	1.91	2.11	B
012	3.98	2.84	3.61	4.00	D
0013	2.57	1.83	2.32	2.57	C
0016	1.89	1.34	1.71	1.89	C
0034	2.78	1.98	2.52	2.79	C
0036	2.47	1.76	2.24	2.48	C
0083	2.78	1.98	2.52	2.79	C
0170	1.60	1.14	1.45	1.61	C
4771	2.56	1.74	2.20	2.45	G
0771	0.64				G
4777	4.42	3.15	4.00	4.43	E
7405	1.31	0.93	1.18	1.31	E
7445	0.27				G

* 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.

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

Not subject to Experience or Retrospective Rating.

f Per ambulance corps.

g See appropriate page of Section 2.

h Apply the following percentages (A-1 = 67.44%, A-2 = 85.71%, A-3 = 94.91%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

**LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: January 1, 2019 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	
7413	0.39	0.27	0.35	0.39	G
7453	0.09				G
7421	0.47	0.34	0.43	0.47	F
7424	1.11	0.79	1.00	1.11	G
7428	2.77	1.97	2.51	2.78	E
9740	k 0.02				
9741	k 0.01				
Per Capita					
0901	19.71	14.05	17.86	19.77	B
0902	0.82	0.58	0.74	0.82	A
0908	147.09	104.87	133.28	147.58	C
0909	50.07	35.70	45.37	50.23	B
0912	312.87	223.06	283.50	313.92	B
0913	310.46	221.34	281.32	311.50	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.

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.

k Not subject to experience rating.