Exhibit 28
As Filed

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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0005	5.135	3.548	4.272	4.593	F
0007	2.853	1.971	2.373	2.552	E
0009	6.670	5.127	6.292	6.823	G
0015	2.981	2.291	2.812	3.049	F
0025	1.843	1.417	1.738	1.885	G
0028	0.925	0.711	0.872	0.946	F
0050	1.772	1.362	1.672	1.813	F
0051	2.013	1.547	1.899	2.059	F
0055	2.028	1.559	1.913	2.075	F
0059	2.990	2.288	2.792	3.063	E
0101	1.440	1.102	1.344	1.475	E
0103	0.574	0.439	0.536	0.588	D
0104	1.522	1.164	1.421	1.559	D
0105	2.038	1.559	1.903	2.088	D
0106	2.606	1.993	2.433	2.669	D
0107	1.221	0.934	1.140	1.251	C
0108	1.033	0.790	0.964	1.058	B
0109	1.863	1.425	1.740	1.908	D
0110	1.236	0.946	1.154	1.266	C
0111	2.198	1.682	2.052	2.252	C
0112	2.801	2.143	2.615	2.869	C
0113	1.078	0.825	1.007	1.105	C
0114	2.558	1.957	2.388	2.620	E
0115	1.164	0.890	1.086	1.192	E
0119	1.875	1.435	1.751	1.921	D
0130	2.052	1.570	1.915	2.101	E
0132	1.063	0.813	0.993	1.089	D
0134	1.394	1.067	1.302	1.428	C
0135	0.989	0.757	0.924	1.013	D
0136	1.055	0.807	0.985	1.081	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.

DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2026 on New and Renewal Business

		EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD
CODE NO	LOSS COST	A-1	A-2	A-3	GROUP A - G
0139	1.774	1.357	1.656	1.817	D
0141	1.987	1.599	1.991	2.191	D
0142	1.157	0.932	1.160	1.277	C
0161	0.950	0.727	0.887	0.973	C
0163	1.891	1.446	1.765	1.936	C
0165	2.661	2.036	2.485	2.726	C
0166	1.314	1.006	1.227	1.346	C
0201	1.681	1.286	1.569	1.722	E
0204	1.449	1.109	1.353	1.484	B
0205	1.203	0.920	1.123	1.232	C
0221	1.023	0.782	0.955	1.048	C
0222	1.175	0.899	1.097	1.203	D
0225	1.374	1.051	1.283	1.407	C
0227	1.656	1.267	1.546	1.696	D
0255	0.838	0.641	0.783	0.859	F
0257	1.277	0.977	1.192	1.308	E
0261	1.444	1.105	1.348	1.479	E
0263	0.831	0.636	0.776	0.852	D
0265	1.130	0.865	1.055	1.158	C
0281	1.084	0.829	1.012	1.110	D
0282	2.526	1.932	2.358	2.587	D
0285	0.879	0.672	0.821	0.900	D
0301	2.530	1.935	2.362	2.591	E
0305	1.826	1.397	1.705	1.870	D
0306	1.438	1.100	1.342	1.473	C
0311	1.382	1.057	1.290	1.416	C
0319	2.008	1.536	1.875	2.057	B
0323	1.566	1.198	1.462	1.604	C
0327	1.135	0.868	1.060	1.163	B
0402	1.373	1.050	1.282	1.406	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.

DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2026 on New and Renewal Business

CODE NO	LOSS COST		EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0403	1.121		0.858	1.047	1.148	E
0404	1.374		1.051	1.283	1.407	F
0406	1.421		1.087	1.326	1.455	F
0407	1.324		1.013	1.236	1.356	E
0411	1.904		1.456	1.777	1.950	E
0413	2.205		1.687	2.058	2.258	D
0415	1.519		1.162	1.418	1.556	E
0416	0.889		0.680	0.830	0.911	D
0421	2.907		2.224	2.714	2.978	E
0425	2.966		2.269	2.769	3.038	D
0427	2.438		1.865	2.277	2.498	D
0429	1.284		0.982	1.199	1.315	D
0431	2.259		1.728	2.109	2.314	D
0433	1.450		1.109	1.354	1.485	D
0435	1.595		1.220	1.489	1.634	D
0441	0.474		0.363	0.442	0.485	D
0445	0.979	**a**	0.749	0.914	1.003	D
0446	0.617		0.472	0.576	0.632	D
0447	1.561	**b**	1.195	1.458	1.599	D
0449	0.909		0.696	0.849	0.931	D
0451	1.523		1.165	1.422	1.560	C
0454	1.397		1.069	1.305	1.431	D
0456	1.298		0.993	1.212	1.330	C
0457	1.276		0.976	1.191	1.307	C
0458	0.558		0.427	0.521	0.571	C
0459	0.354		0.271	0.331	0.363	C
0461	0.961		0.735	0.897	0.984	D
0463	1.027		0.786	0.959	1.052	D
0465	1.284		0.982	1.199	1.315	D
0467	1.387		1.061	1.295	1.421	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: $0.027 Supplemental is not subject to experience rating. Code as 0067.

b OD: $0.028 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, 2026 on New and Renewal Business

CODE NO	LOSS COST		EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0471	0.493		0.377	0.460	0.505	C
0472	0.281		0.215	0.262	0.287	C
0473	1.024		0.783	0.956	1.049	C
0474	0.997		0.763	0.931	1.022	E
0475	0.881		0.674	0.822	0.902	D
0476	0.565		0.432	0.528	0.579	E
0477	0.725		0.555	0.677	0.743	E
0483	0.580		0.444	0.542	0.594	C
0485	0.510		0.390	0.476	0.523	C
0486	0.653		0.500	0.610	0.669	C
0487	0.516		0.395	0.482	0.529	C
0488	0.336		0.257	0.314	0.344	C
0489	0.454		0.347	0.424	0.465	C
0501	1.833		1.402	1.711	1.877	F
0502	1.356		1.037	1.266	1.389	B
0506	0.875		0.669	0.817	0.896	C
0507	0.848		0.648	0.791	0.868	E
0509	2.193		1.678	2.048	2.247	G
0511	2.570		1.966	2.399	2.632	E
0512	1.735		1.327	1.619	1.777	D
0513	1.431	**c**	1.095	1.336	1.466	D
0514	1.741		1.332	1.625	1.783	E
0535	1.053		0.806	0.983	1.079	D
0536	2.337		1.788	2.182	2.394	C
0551	0.639		0.489	0.597	0.654	F
0553	0.522		0.399	0.487	0.534	F
0555	0.177		0.136	0.165	0.182	C
0563	0.758		0.580	0.708	0.777	D
0571	0.902		0.690	0.842	0.924	D
0573	1.512		1.157	1.411	1.549	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: $0.068 Supplemental is not subject to experience rating. Code as 0176.

DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2026 on New and Renewal Business

CODE NO		LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0581		0.418	0.320	0.390	0.428	E
0601		2.744	1.886	2.271	2.442	F
0603		3.059	2.082	2.507	2.696	F
0605		4.519	3.077	3.705	3.984	E
0606		2.446	1.666	2.006	2.157	G
0607		1.503	1.030	1.240	1.333	F
0608		2.841	1.939	2.335	2.511	F
0609		1.759	1.205	1.451	1.560	G
0611		5.699	3.867	4.657	5.007	F
0615	**d**	5.492	3.741	4.505	4.843	F
0152		0.602				G
0617		1.558	1.064	1.281	1.378	G
0645		2.929	1.967	2.369	2.547	G
0646		2.920	1.992	2.399	2.580	E
0647		4.170	2.863	3.448	3.707	E
0648		3.522	2.416	2.909	3.128	F
0649		2.612	1.759	2.119	2.278	F
0651		2.660	1.816	2.187	2.351	F
0652		4.256	2.940	3.540	3.806	G
0653		3.927	2.671	3.217	3.458	G
0654		3.693	2.495	3.005	3.231	G
0655		4.799	3.268	3.935	4.231	G
0656		2.013	1.373	1.653	1.777	G
0657		4.804	3.271	3.940	4.236	G
0658		4.927	3.322	4.000	4.301	G
0659		7.547	5.164	6.218	6.686	G
0660		1.576	1.066	1.284	1.380	F
0661		1.358	0.905	1.090	1.172	F
0662		3.933	2.708	3.261	3.506	E
0663		1.650	1.110	1.336	1.437	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.

$\boxed{}$ 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: $0.982 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0664	1.808	1.216	1.464	1.574	E
0665	3.784	2.591	3.120	3.354	G
0666	4.013	2.676	3.223	3.465	E
0667	1.263	0.862	1.038	1.116	F
0668	4.640	3.161	3.807	4.093	E
0669	5.052	3.441	4.144	4.456	F
0670	3.393	2.283	2.750	2.957	F
0673	3.493	2.398	2.888	3.105	E
0674	3.394	2.318	2.791	3.001	E
0675	1.407	0.966	1.163	1.251	G
0676	3.093	2.093	2.520	2.709	G
0677	1.762	1.197	1.442	1.550	G
0679	4.974	3.390	4.082	4.389	F
0681	3.354	2.283	2.750	2.957	F
0709	1.042	0.839	1.044	1.149	F
0716	1.594	1.225	1.503	1.630	D
0718	1.574	1.209	1.484	1.610	E
0721	3.401	2.614	3.209	3.479	F
0744	0.183	0.140	0.171	0.188	C
0751	0.365	0.280	0.344	0.373	E
0752	0.248	0.191	0.234	0.254	G
0753	1.044	0.802	0.985	1.068	D
0755	0.394	0.303	0.372	0.403	F
0757	0.626	0.481	0.590	0.640	E
0759	2.209	1.697	2.083	2.259	E
0801	2.666	2.146	2.671	2.941	F
0802	1.701	1.175	1.415	1.522	G
0803	4.201	3.229	3.963	4.298	C
0804	1.419	1.090	1.338	1.451	D
0805	1.933	1.486	1.823	1.977	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.

DIRECT EMPLOYMENT 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 * A-1	A-2	A-3	HAZARD GROUP A - G
0806	3.446	2.774	3.453	3.800	C
0807	2.373	1.617	1.984	2.151	C
0808	3.588	2.758	3.384	3.670	E
0809	2.177	1.753	2.181	2.401	F
0810	1.425	1.095	1.344	1.457	F
0162	0.982				G
0811	3.022	2.322	2.850	3.091	F
0812	3.117	2.396	2.940	3.188	F
0813	1.677	1.350	1.680	1.849	D
0814	1.131	0.911	1.133	1.247	E
0815	1.267	1.020	1.269	1.397	D
0816	0.811	0.653	0.813	0.895	D
0817	2.440	1.876	2.302	2.496	D
0818	0.516	0.416	0.517	0.570	D
0819	0.352	0.276	0.338	0.369	F
0820	1.346	1.083	1.348	1.484	D
0821	2.812	2.264	2.818	3.101	C
0822	0.050	0.039	0.048	0.052	D
0825	1.749	1.408	1.752	1.929	B
0828	2.593	1.993	2.446	2.653	C
0855	1.863	1.500	1.867	2.055	E
0857	1.756	1.414	1.759	1.937	E
0858	2.199	1.771	2.204	2.426	F
0859	2.220	1.787	2.224	2.448	E
0860	2.232	1.797	2.236	2.461	D
0862	2.805	2.258	2.810	3.094	E
0865	2.183	1.758	2.187	2.408	C
0880	2.088	1.681	2.092	2.303	D
0882	2.108	1.697	2.112	2.325	B
0884	0.433	0.349	0.434	0.478	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.

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.

DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2026 on New and Renewal Business

CODE NO	LOSS COST		EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0885	1.114		0.897	1.116	1.228	D
0886	0.840		0.677	0.842	0.927	C
0887	0.260		0.204	0.250	0.272	C
0890	0.134		0.105	0.128	0.140	C
0891	0.460		0.361	0.441	0.481	B
0892	0.334		0.262	0.321	0.350	B
0893	0.394		0.309	0.378	0.412	B
0896	0.498		0.401	0.499	0.549	B
0897	0.659		0.531	0.661	0.727	A
0898	0.902		0.726	0.904	0.995	C
0899	0.500		0.403	0.501	0.552	B
0903	0.063		0.049	0.060	0.066	E
0904	0.727		0.559	0.686	0.744	E
0905	0.027		0.021	0.026	0.029	F
0906	10.960	**e**	7.450	9.150	9.920	D
0907	1.796		1.446	1.800	1.981	C
0910	1.442		1.161	1.445	1.590	C
0911	2.858		2.300	2.863	3.152	D
0914	0.946		0.761	0.948	1.043	C
0915	0.794		0.639	0.795	0.876	C
0916	0.865		0.696	0.866	0.954	B
0917	1.139		0.917	1.141	1.256	C
0918	0.664		0.535	0.666	0.733	A
0919	0.888		0.715	0.890	0.979	C
0920	0.134		0.108	0.134	0.147	D
0921	1.848		1.488	1.852	2.038	C
0922	1.321		1.064	1.324	1.457	C
0923	0.962		0.774	0.964	1.061	C
0924	1.886		1.518	1.889	2.079	C
0925	0.825		0.664	0.827	0.910	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.

DIRECT EMPLOYMENT 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 * A-1	A-2	A-3	HAZARD GROUP A - G
0926	1.203	0.968	1.205	1.327	C
0927	0.450	0.362	0.450	0.496	C
0928	1.070	0.862	1.072	1.180	B
0932	0.342	0.276	0.343	0.377	D
0933	1.260	1.014	1.262	1.389	D
0934	1.461	1.176	1.464	1.612	D
0935	0.561	0.452	0.562	0.619	C
0936	0.314	0.246	0.301	0.329	E
0939	2.135	1.641	2.014	2.183	F
0940	1.025	0.825	1.027	1.130	C
0941	1.186	0.955	1.188	1.308	C
0942	1.296	1.043	1.299	1.430	D
0943	0.490	0.395	0.491	0.541	C
0944	0.725	0.584	0.726	0.800	B
0945	1.067	0.859	1.069	1.177	A
0948	0.587	0.461	0.563	0.615	C
0951	0.135	0.106	0.129	0.141	E
0952	0.350	0.282	0.351	0.386	E
0953	0.050	0.039	0.048	0.052	D
0954	0.790	0.607	0.745	0.808	E
0955	0.101	0.079	0.097	0.106	F
0956	0.023	0.018	0.022	0.024	E
0957	0.180	0.141	0.173	0.189	D
0958	0.878	0.689	0.842	0.919	C
0959	0.649	0.523	0.650	0.716	B
0960	1.364	1.098	1.367	1.504	C
0961	0.323	0.253	0.310	0.338	D
0962	0.016	0.013	0.016	0.017	D
0963	0.170	0.133	0.163	0.178	C
0964	0.612	0.492	0.613	0.675	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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FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
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CODE NO	LOSS COST		EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0965	0.270		0.212	0.259	0.283	B
0966	1.218		0.981	1.221	1.344	D
0967	0.566		0.435	0.534	0.579	C
0968	0.559		0.450	0.560	0.616	B
0969	0.915		0.704	0.864	0.936	D
0970	2.866		2.203	2.703	2.931	A
0971	1.537		1.237	1.540	1.695	D
0972	0.215		0.173	0.215	0.237	C
0973	1.084		0.872	1.086	1.195	B
0974	0.958		0.771	0.960	1.056	C
0975	0.586		0.472	0.587	0.647	A
0976	0.546		0.439	0.547	0.602	C
0977	0.291		0.234	0.291	0.321	B
0978	1.208		0.973	1.210	1.332	D
0979	1.339		1.078	1.341	1.476	A
0980	2.239		1.802	2.243	2.469	C
0981	0.663		0.534	0.665	0.732	B
0982	1.308	**f**				E
0983	2.864		2.305	2.869	3.158	D
0984	0.041		0.032	0.039	0.042	C
0985	1.874		1.402	1.721	1.867	E
0986	0.695		0.559	0.696	0.766	A
0987	0.191		0.150	0.184	0.200	C
0988	0.059		0.046	0.056	0.061	C
0989	**g**		**h**	**h**	**h**	D
0991	1.774		1.364	1.674	1.815	A
0992	2.177		1.673	2.054	2.227	F
0993	268.107	**e**	182.324	223.764	242.645	D
0994	**g**		**h**	**h**	**h**	F
0995	2.713		2.085	2.559	2.775	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 = 76.90%, A-2 = 94.37%, A-3 = 102.34%) 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, 2026 on New and Renewal Business

CODE NO		LOSS COST		EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
0996		237.221	**i**	182.324	223.764	242.645	G
0997		0.299		0.240	0.299	0.329	E
0999		2.020		1.626	2.024	2.228	D
0006		1.935		1.558	1.939	2.134	E
0008		1.665		1.340	1.668	1.836	D
0011		1.000		0.805	1.002	1.103	D
0012		2.487		1.718	2.069	2.225	E
0013		1.039		0.836	1.041	1.146	C
0016		1.040		0.837	1.042	1.147	E
0034		1.836		1.478	1.839	2.025	D
0036		1.198		0.964	1.200	1.321	C
0083		1.471		1.184	1.474	1.623	D
0170		0.693		0.558	0.694	0.764	C
4771		1.521		1.164	1.420	1.558	F
0771		0.380					G
4777		2.097		1.604	1.958	2.148	F
7405		0.589		0.453	0.556	0.603	D
7445		0.126					F
7413		0.150		0.115	0.141	0.153	F
7453		0.031					G
7421		0.182		0.140	0.172	0.186	E
7424		0.429		0.330	0.405	0.439	F
7428		1.565		1.202	1.476	1.600	C
9740	**k**	0.020					
9741	**k**	0.010					

* 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.

[box] 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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
Per Capita					
0901	12.902	9.916	12.170	13.197	B
0902	0.329	0.253	0.310	0.337	A
0908	63.747	51.318	63.870	70.304	D
0909	32.609	26.251	32.672	35.963	D
0912	235.057	189.226	235.511	259.234	D
0913	188.307	151.591	188.671	207.676	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, 2026

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	**1,131**	6,501 to 7,000	**4,727**
301 to 500	**1,389**	7,001 to 7,500	**4,900**
501 to 700	**1,616**	7,501 to 8,000	**5,071**
701 to 1,000	**1,867**	8,001 to 8,500	**5,238**
1,001 to 1,500	**2,197**	8,501 to 9,000	**5,401**
1,501 to 2,000	**2,553**	9,001 to 9,500	**5,556**
2,001 to 2,500	**2,853**	9,501 to 10,000	**5,711**
2,501 to 3,000	**3,124**	10,001 to 15,000	**6,554**
3,001 to 3,500	**3,359**	15,001 to 20,000	**8,013**
3,501 to 4,000	**3,583**	20,001 to 25,000	**9,446**
4,001 to 4,500	**3,791**	25,001 to 30,000	**10,864**
4,501 to 5,000	**3,990**	30,001 to 35,000	**12,258**
5,001 to 5,500	**4,184**	35,001 to 40,000	**13,635**
5,501 to 6,000	**4,367**	40,001 to 45,000	**14,988**
6,001 to 6,500	**4,552**	45,001 to 50,000	**16,318**
		For each additional 5,000 population...........	**1,335**

PENNSYLVANIA
VOLUNTEER FIRE COMPANY - SUPPORT STAFF

CODE 989

SCHEDULE OF ANNUAL LOSS COSTS
Proposed Effective Date: April 1, 2026

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	**103**	6,501 to 7,000	**431**
301 to 500	**127**	7,001 to 7,500	**446**
501 to 700	**147**	7,501 to 8,000	**462**
701 to 1,000	**170**	8,001 to 8,500	**477**
1,001 to 1,500	**200**	8,501 to 9,000	**492**
1,501 to 2,000	**233**	9,001 to 9,500	**506**
2,001 to 2,500	**260**	9,501 to 10,000	**520**
2,501 to 3,000	**285**	10,001 to 15,000	**597**
3,001 to 3,500	**306**	15,001 to 20,000	**730**
3,501 to 4,000	**326**	20,001 to 25,000	**861**
4,001 to 4,500	**345**	25,001 to 30,000	**990**
4,501 to 5,000	**363**	30,001 to 35,000	**1,117**
5,001 to 5,500	**381**	35,001 to 40,000	**1,242**
5,501 to 6,000	**398**	40,001 to 45,000	**1,365**
6,001 to 6,500	**415**	45,001 to 50,000	**1,487**
		For each additional 5,000 population...........	**122**

TEMPORARY STAFFING LOSS COSTS AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Proposed Effective Date: April 1, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	A - G
2005	10.334	7.139	8.598	9.244	F
2009	12.229	9.399	11.535	12.508	G
2011	1.756	1.414	1.759	1.937	D
2012	5.367	3.708	4.465	4.801	E
2013	1.781	1.434	1.785	1.964	C
2015	5.328	4.095	5.025	5.449	F
2025	3.216	2.472	3.034	3.290	G
2028	1.663	1.278	1.568	1.701	F
2050	3.253	2.500	3.068	3.327	F
2051	3.517	2.703	3.317	3.597	F
2055	3.663	2.815	3.455	3.746	F
2059	5.464	4.180	5.101	5.597	E
2101	2.857	2.185	2.667	2.926	E
2103	1.031	0.789	0.962	1.056	D
2104	3.252	2.488	3.036	3.330	D
2105	4.006	3.065	3.740	4.103	D
2106	5.275	4.035	4.925	5.403	D
2107	2.510	1.920	2.344	2.571	C
2108	1.956	1.497	1.827	2.004	B
2109	3.652	2.794	3.409	3.740	D
2110	2.386	1.825	2.227	2.444	C
2111	4.623	3.537	4.316	4.735	C
2112	5.254	4.019	4.905	5.381	C
2113	2.184	1.671	2.039	2.237	C
2114	4.639	3.549	4.331	4.751	E
2115	2.287	1.749	2.135	2.342	E
2119	3.734	2.856	3.486	3.824	D
2130	3.678	2.814	3.434	3.767	E
2132	2.124	1.625	1.983	2.175	D
2134	2.611	1.997	2.437	2.674	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2135	2.029	1.552	1.895	2.079	D
2136	2.046	1.565	1.910	2.095	C
2139	3.200	2.448	2.987	3.278	D
2141	3.543	2.852	3.550	3.908	D
2142	2.088	1.681	2.092	2.303	C
2161	1.978	1.513	1.846	2.026	C
2163	3.814	2.918	3.560	3.906	C
2165	5.352	4.094	4.996	5.482	C
2166	2.548	1.949	2.379	2.610	C
2201	3.141	2.403	2.933	3.217	E
2204	2.964	2.268	2.767	3.036	B
2205	2.306	1.764	2.153	2.362	C
2221	2.155	1.649	2.012	2.207	C
2222	2.447	1.872	2.284	2.506	D
2225	2.806	2.147	2.620	2.874	C
2227	3.374	2.581	3.150	3.456	D
2255	1.661	1.271	1.550	1.701	F
2257	2.549	1.950	2.380	2.611	E
2261	2.853	2.182	2.663	2.922	E
2263	1.533	1.173	1.431	1.570	D
2265	2.324	1.778	2.170	2.380	C
2281	2.178	1.666	2.034	2.231	D
2282	5.001	3.826	4.669	5.123	D
2285	1.757	1.344	1.640	1.800	D
2301	5.182	3.964	4.838	5.307	E
2305	3.804	2.911	3.552	3.897	D
2306	2.779	2.126	2.594	2.846	C
2311	2.852	2.182	2.662	2.921	C
2319	3.976	3.041	3.712	4.072	B
2323	3.288	2.515	3.070	3.368	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2327	2.188	1.674	2.043	2.241	B
2402	2.658	2.034	2.482	2.723	E
2403	2.262	1.731	2.112	2.317	E
2404	2.717	2.079	2.537	2.783	F
2406	2.749	2.103	2.567	2.816	F
2407	2.485	1.901	2.320	2.545	E
2411	3.788	2.898	3.537	3.880	E
2413	4.306	3.294	4.020	4.410	D
2415	3.008	2.301	2.808	3.080	E
2416	1.783	1.364	1.665	1.827	D
2421	5.649	4.321	5.273	5.786	E
2425	5.824	4.455	5.437	5.965	D
2427	5.022	3.842	4.688	5.143	D
2429	2.388	1.827	2.229	2.446	D
2431	4.342	3.322	4.054	4.448	D
2433	2.790	2.134	2.605	2.857	D
2435	3.100	2.371	2.894	3.175	D
2441	0.943	0.721	0.880	0.966	D
2445	2.006	1.535	1.873	2.055	D
2446	1.252	0.958	1.169	1.282	D
2447	3.158	2.416	2.949	3.235	D
2449	1.779	1.361	1.661	1.822	D
2451	3.220	2.464	3.006	3.298	C
2454	2.882	2.205	2.691	2.952	D
2456	2.643	2.022	2.467	2.707	C
2457	2.490	1.905	2.325	2.550	C
2458	0.994	0.761	0.928	1.019	C
2459	0.710	0.543	0.663	0.727	C
2461	1.940	1.484	1.811	1.987	D
2463	2.113	1.617	1.973	2.165	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2465	2.485	1.901	2.320	2.545	D
2467	2.605	1.993	2.432	2.668	C
2471	1.016	0.777	0.948	1.040	C
2472	0.555	0.425	0.518	0.568	C
2473	2.113	1.617	1.973	2.165	C
2474	2.023	1.548	1.889	2.072	E
2475	1.905	1.457	1.778	1.951	D
2476	1.059	0.810	0.989	1.085	E
2477	1.411	1.079	1.317	1.445	E
2483	1.069	0.818	0.998	1.095	C
2485	0.943	0.721	0.880	0.966	C
2486	1.263	0.966	1.179	1.293	C
2487	1.099	0.841	1.026	1.125	C
2488	0.688	0.526	0.642	0.704	C
2489	0.867	0.663	0.809	0.888	C
2501	3.530	2.701	3.296	3.616	F
2502	2.577	1.972	2.406	2.640	B
2506	1.786	1.367	1.668	1.830	C
2507	1.631	1.248	1.523	1.671	E
2509	3.900	2.983	3.641	3.994	G
2511	5.209	3.985	4.863	5.335	E
2512	3.696	2.828	3.451	3.786	D
2513	2.873	2.198	2.682	2.943	D
2514	3.215	2.460	3.002	3.293	E
2535	2.108	1.613	1.968	2.159	D
2536	4.549	3.480	4.247	4.659	C
2551	1.241	0.950	1.159	1.272	F
2553	0.973	0.744	0.909	0.997	F
2555	0.330	0.253	0.308	0.338	C
2563	1.535	1.174	1.433	1.572	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2571	1.833	1.402	1.711	1.877	D
2573	2.866	2.192	2.675	2.935	F
2581	0.810	0.620	0.756	0.830	E
2601	5.503	3.747	4.512	4.851	F
2603	5.671	3.862	4.651	5.000	F
2605	8.239	5.610	6.756	7.264	E
2606	4.261	2.901	3.494	3.756	G
2607	2.847	1.939	2.335	2.510	F
2608	5.703	3.883	4.677	5.028	F
2609	3.422	2.348	2.827	3.040	G
2611	9.711	6.613	7.963	8.562	F
2615	9.982	6.797	8.185	8.800	F
2617	3.017	2.054	2.474	2.659	G
2645	5.572	3.794	4.569	4.912	G
2646	5.643	3.842	4.627	4.975	E
2647	8.312	5.660	6.816	7.328	E
2648	7.009	4.773	5.748	6.179	F
2649	5.027	3.423	4.122	4.432	F
2651	5.161	3.534	4.255	4.575	F
2652	8.982	6.116	7.365	7.919	G
2653	7.483	5.095	6.136	6.597	G
2654	6.921	4.713	5.675	6.101	G
2655	8.644	5.886	7.088	7.620	G
2656	3.637	2.477	2.982	3.207	G
2657	8.887	6.052	7.288	7.835	G
2658	8.860	6.033	7.265	7.811	G
2659	14.613	9.950	11.983	12.883	G
2660	3.101	2.111	2.543	2.734	F
2661	2.754	1.857	2.236	2.404	F
2662	8.101	5.516	6.643	7.142	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2663	3.258	2.218	2.672	2.872	F
2664	3.651	2.486	2.993	3.218	E
2665	7.240	4.930	5.937	6.383	G
2666	7.360	5.011	6.035	6.488	E
2667	2.364	1.610	1.939	2.084	F
2668	9.186	6.255	7.533	8.099	E
2669	9.687	6.596	7.943	8.540	F
2670	6.414	4.368	5.260	5.655	F
2673	6.816	4.641	5.589	6.009	E
2674	6.874	4.680	5.636	6.060	E
2675	2.741	1.867	2.248	2.417	G
2676	6.248	4.254	5.123	5.508	G
2677	3.223	2.195	2.643	2.841	G
2679	9.196	6.261	7.540	8.107	F
2681	6.674	4.545	5.473	5.884	F
2709	0.658	0.530	0.659	0.726	F
2716	3.161	2.430	2.982	3.234	D
2718	2.839	2.182	2.678	2.904	E
2721	6.838	5.256	6.450	6.995	F
2744	0.347	0.266	0.324	0.356	C
2751	0.657	0.505	0.620	0.672	E
2752	0.423	0.325	0.399	0.433	G
2753	1.988	1.528	1.875	2.033	D
2755	0.728	0.560	0.687	0.745	F
2757	1.195	0.918	1.127	1.222	E
2759	4.212	3.237	3.973	4.308	E
2801	4.585	3.691	4.594	5.057	F
2802	3.183	2.199	2.648	2.847	G
2803	7.934	6.098	7.484	8.115	C
2804	2.982	2.292	2.813	3.050	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2805	3.630	2.790	3.424	3.713	E
2806	6.113	4.921	6.125	6.742	C
2807	4.318	3.319	4.073	4.417	C
2808	7.289	5.602	6.876	7.456	E
2809	3.815	3.071	3.822	4.207	F
2810	2.631	2.022	2.482	2.691	F
2811	5.732	4.405	5.406	5.863	F
2812	5.976	4.593	5.637	6.112	F
2813	2.991	2.408	2.997	3.299	D
2814	1.985	1.598	1.989	2.189	E
2815	2.232	1.797	2.236	2.461	D
2816	1.457	1.173	1.460	1.607	D
2817	4.943	3.799	4.662	5.056	D
2818	0.905	0.729	0.907	0.998	D
2819	0.648	0.508	0.622	0.678	F
2820	2.367	1.905	2.371	2.610	D
2821	4.933	3.971	4.942	5.440	C
2825	3.117	2.509	3.123	3.438	B
2828	5.235	4.024	4.938	5.355	C
2855	3.289	2.648	3.295	3.627	E
2857	3.042	2.449	3.048	3.355	E
2858	3.802	3.061	3.810	4.194	F
2859	3.809	3.066	3.816	4.200	E
2860	3.803	3.062	3.811	4.195	D
2862	4.904	3.948	4.914	5.409	E
2865	3.875	3.120	3.883	4.274	C
2880	3.736	3.007	3.743	4.120	D
2882	3.732	3.004	3.739	4.115	B
2884	0.784	0.631	0.785	0.864	B
2885	1.933	1.556	1.937	2.132	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2886	1.473	1.186	1.476	1.625	C
2887	0.928	0.728	0.890	0.971	C
2890	0.451	0.353	0.432	0.472	C
2891	1.776	1.393	1.704	1.859	B
2892	1.239	0.972	1.189	1.297	B
2893	1.443	1.132	1.384	1.510	B
2896	0.884	0.712	0.886	0.975	B
2897	1.182	0.951	1.184	1.303	A
2898	1.613	1.299	1.616	1.779	C
2899	0.908	0.731	0.910	1.002	B
2903	0.226	0.177	0.217	0.236	E
2904	0.648	0.498	0.611	0.663	E
2905	0.092	0.072	0.088	0.096	F
2907	3.192	2.570	3.198	3.520	C
2910	2.498	2.011	2.503	2.755	C
2911	5.083	4.092	5.093	5.606	D
2914	1.720	1.385	1.724	1.897	C
2915	1.403	1.129	1.405	1.547	C
2916	1.568	1.262	1.571	1.729	B
2917	2.041	1.643	2.045	2.251	C
2918	1.190	0.958	1.192	1.312	A
2919	1.579	1.271	1.582	1.741	C
2920	0.238	0.192	0.238	0.262	D
2921	3.203	2.578	3.209	3.532	C
2922	2.348	1.890	2.353	2.590	C
2923	1.723	1.387	1.726	1.900	C
2924	3.419	2.752	3.425	3.770	C
2925	1.464	1.179	1.467	1.615	C
2926	2.139	1.722	2.143	2.359	C
2927	0.799	0.643	0.801	0.881	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2928	1.932	1.555	1.936	2.131	B
2932	0.607	0.488	0.608	0.669	D
2933	2.174	1.750	2.178	2.398	D
2934	2.644	2.128	2.649	2.916	D
2935	0.986	0.794	0.988	1.088	C
2936	1.130	0.886	1.084	1.183	E
2939	4.183	3.215	3.946	4.279	F
2940	1.873	1.508	1.877	2.066	C
2941	2.122	1.709	2.127	2.341	C
2944	1.295	1.043	1.298	1.428	B
2945	1.928	1.552	1.932	2.126	A
2948	2.246	1.762	2.155	2.351	C
2951	0.482	0.378	0.462	0.504	E
2952	0.600	0.483	0.602	0.662	E
2953	0.181	0.142	0.174	0.190	D
2954	1.597	1.227	1.506	1.633	E
2955	0.362	0.284	0.347	0.378	F
2956	0.075	0.059	0.072	0.078	E
2957	0.656	0.515	0.629	0.687	D
2958	3.334	2.615	3.198	3.489	C
2959	1.052	0.847	1.054	1.160	B
2960	2.437	1.962	2.442	2.688	C
2961	1.106	0.867	1.061	1.157	D
2962	0.056	0.044	0.053	0.058	D
2963	0.603	0.473	0.578	0.631	C
2964	1.050	0.845	1.052	1.158	B
2965	0.994	0.780	0.954	1.041	B
2966	2.131	1.715	2.135	2.350	D
2967	1.077	0.828	1.016	1.102	C
2968	0.982	0.791	0.984	1.083	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, 2026 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE * A-1	A-2	A-3	HAZARD GROUP A - G
2969	1.806	1.388	1.703	1.847	D
2970	4.796	3.686	4.524	4.906	A
2971	2.762	2.224	2.768	3.047	D
2973	1.965	1.581	1.968	2.167	B
2974	1.694	1.364	1.697	1.868	C
2975	1.051	0.846	1.053	1.159	A
2976	0.967	0.779	0.969	1.067	C
2977	0.526	0.423	0.527	0.580	B
2978	1.987	1.599	1.991	2.191	D
2979	2.391	1.925	2.395	2.637	A
2980	3.963	3.191	3.971	4.371	C
2981	1.198	0.964	1.200	1.321	B
2983	4.964	3.996	4.974	5.475	D
2984	0.139	0.109	0.133	0.145	C
2986	1.253	1.008	1.255	1.381	A
2987	0.624	0.489	0.598	0.653	C
2988	0.206	0.161	0.197	0.215	C
2991	2.857	2.196	2.695	2.922	A
2992	3.968	3.049	3.742	4.058	F
2995	5.170	3.973	4.876	5.288	F
2997	0.517	0.417	0.518	0.571	E
2999	3.463	2.788	3.470	3.819	D
6771	2.776	2.123	2.591	2.843	F
6777	3.705	2.835	3.459	3.795	F
9428	3.096	2.379	2.920	3.166	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.