

PENNSYLVANIA COMPENSATION RATING BUREAU
F-CLASS FILING

Indicated Change in Rate Level

This exhibit shows the indicated change in rate level for Pennsylvania Federal Classes. It includes a section to reflect the adjustment of the indicated change in overall rate level to the indicated change in manual rate level.

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1) Trended Loss Ratio for Policy Period 4/1/23 - 4/1/24	0.3018	0.2610	0.5628
(2) Credibility	0.5000	0.5000	0.5000
(3) Loss Ratio Underlying Current Rates	0.3170	0.3043	0.6213
(4) Credibility Weighted Trended Loss Ratio (1)*(2)+(3)*[1.0-(2)]	0.3094	0.2827	0.5921
(5) Ratio of Loss Adjustment Expense to Loss	0.1531	0.1531	0.1531
(6) Trended Policy Year Loss and Loss Adjustment Ratio (4)*[1.0+(5)]	0.3568	0.3260	0.6828
(7) Fixed Expense Ratio			0.0640
(8) Total Loss, LAE, and Fixed Expense Ratio (6) + (7)			0.7468
(9) Permissible Loss, Loss Adjustment and Fixed Expense Ratio			0.7867
(10) Indicated Change in Rates (8) / (9)			0.9493 -5.07%

INDICATED CHANGE IN MANUAL LEVEL

	Total
(11) Current Collectible Premium Ratio	1.0283
(12) Proposed Collectible Premium Ratio	1.0346
(13) Indicated Change in Manual Level [(10) * (12)] / (11)	0.9551 -4.49%