

PENNSYLVANIA COMPENSATION RATING BUREAU

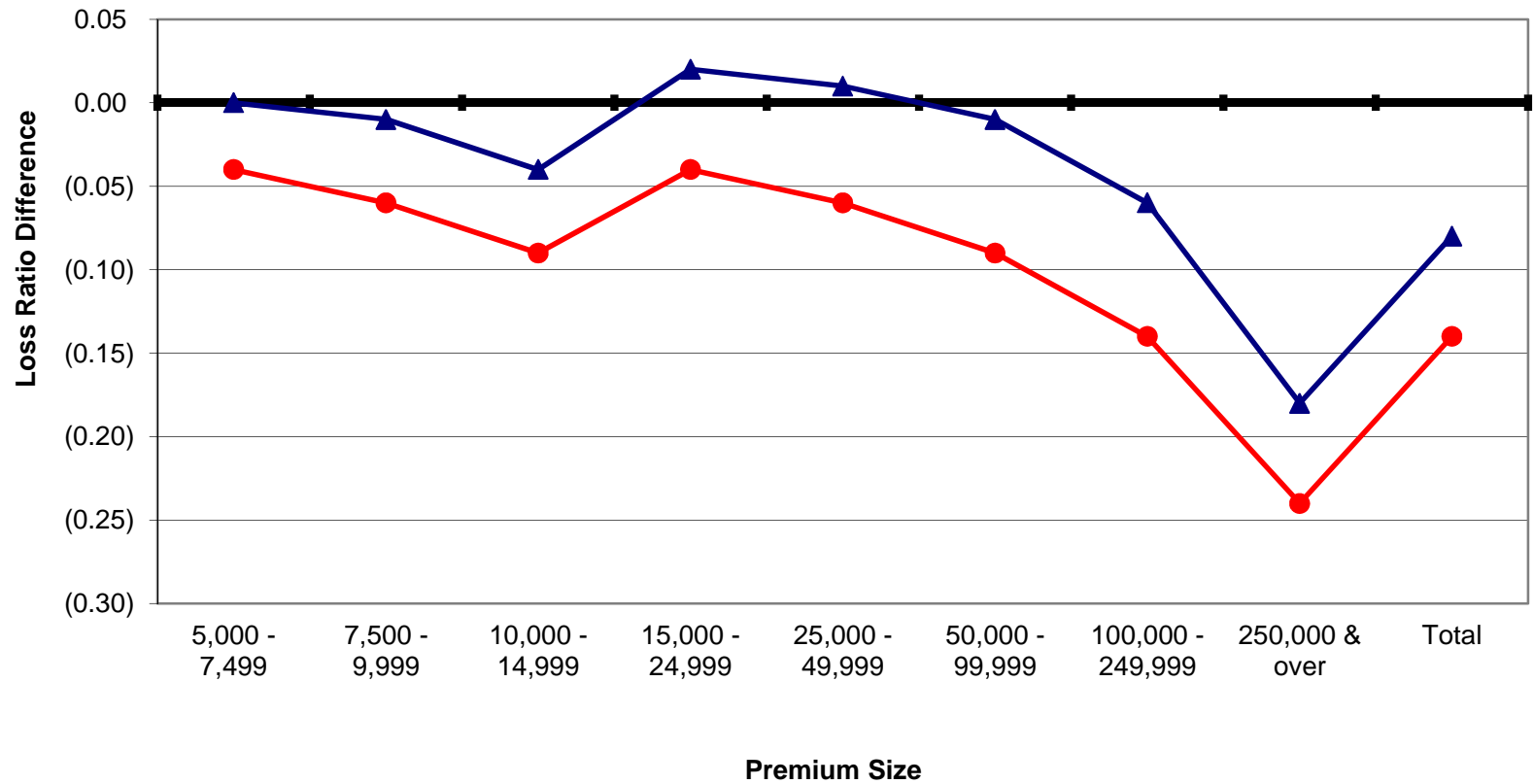
Review Of Experience Rating Plan Results – Capped Experience Modification Values

Attached is an exhibit routinely prepared in review of the results of the experience rating plan. The first two pages show the five year (2007-2011) results of the Experience Rating Plan separately for credit-rated risks (page 1) and debit-rated risks (page 2) displayed graphically. Page 3 is a summary report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report displays comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values for all Industry Groups combined for the five year period 2007 through 2011.

Bureau Filing No. 208, approved effective April 1, 2004 revised various parameters within the Experience Rating Plan. The premiums and loss ratios contained in this report have been adjusted to reflect the experience as it would have been if the revisions of Filing No. 208 had been in place for the entire experience period shown. The experience modification factors used to generate this report are on a capped basis, consistent with the Experience Rating Plan effective April 1, 2004 and the changes made effective April 1, 2006 that further refined the capping process.

Pennsylvania Compensation Rating Bureau
April 1, 2015 Loss Cost Filing

Credit Risks (Capped Basis)
2007 - 2011

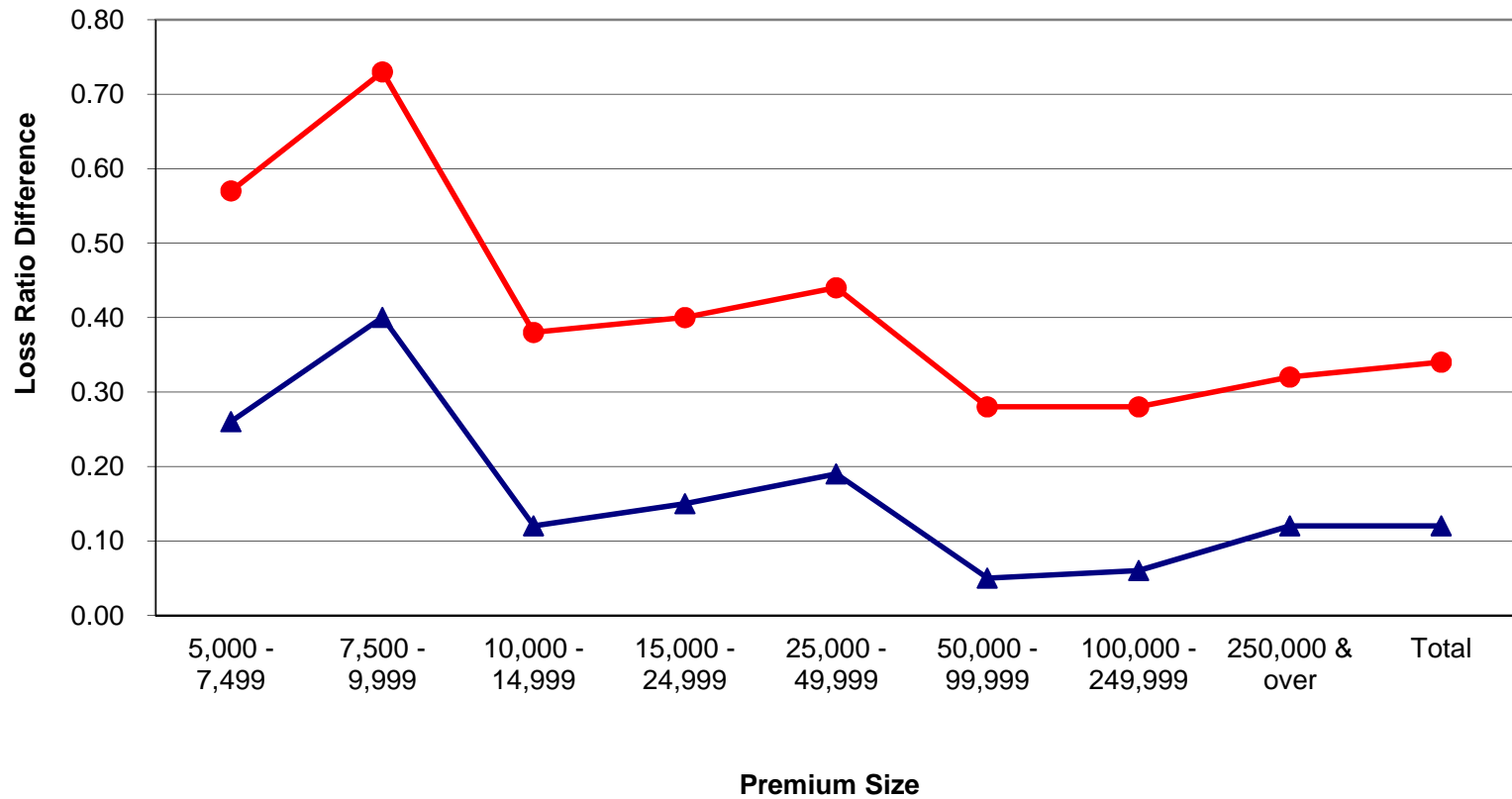


▲ Actual Loss Ratio - Average Actual Loss Ratio

● Manual Loss Ratio - Average Manual Loss Ratio

**Pennsylvania Compensation Rating Bureau
April 1, 2015 Loss Cost Filing**

**Debit Risks (Capped Basis)
2007-2011**



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS

FOR ALL MANUAL YEARS

EXP-MOD	UP TO - 2,499					\$2,500 - 4,999					\$5,000 - 7,499					\$7,500 - 9,999				
	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	41	21	.13	.07		12	25	.11	.06		9	33			8	37	.11	.06		
61- 80	1,671	1,034	.92	.69		652	1,813	.50	.37		537	2,529	.69	.52	495	3,318	1.01	.77		
81- 85	10,611	11,392	1.44	1.22		20,769	67,637	.72	.61		18,798	97,863	.65	.55	12,926	94,162	.55	.46		
86- 90	7,130	8,316	1.72	1.50		18,361	61,302	.73	.63		13,277	70,391	.67	.58	6,903	51,860	.67	.58		
91- 95	1,728	1,898	.99	.92		3,369	12,101	.96	.89		3,115	17,785	.70	.65	2,161	17,380	.68	.63		
96- 99	913	1,073	1.49	1.46		1,598	6,048	1.04	1.02		1,634	9,869	.83	.81	1,232	10,435	.83	.81		
100-100	790,895	520,960	.73	.73		74,205	248,287	.70	.70		13,949	83,932	.78	.78	5,837	50,240	.93	.93		
CREDITS	812,989	544,695	.77	.76		118,966	397,214	.72	.68		51,319	282,403	.70	.63	29,562	227,433	.69	.61		
101-105	881	1,065	1.78	1.83		1,418	5,650	.98	1.00		1,526	9,780	1.15	1.18	1,211	10,860	.93	.96		
106-110	948	1,215	2.59	2.79		1,735	7,222	1.26	1.36		1,570	10,393	.71	.76	1,092	10,218	.77	.83		
111-115	536	642	6.29	7.10		754	3,279	1.25	1.41		771	5,389	.98	1.10	605	5,903	.66	.75		
116-120	406	478	.71	.83		615	2,818	1.36	1.61		565	4,138	.78	.92	442	4,532	1.16	1.37		
121-130	1,218	1,746	3.19	3.99		1,746	8,357	1.14	1.42		1,534	11,807	1.02	1.27	1,125	12,306	1.13	1.41		
131-140	590	984	.78	1.05		1,099	5,712	.89	1.20		1,051	8,704	1.09	1.46	787	9,157	1.30	1.75		
141- UP	1,381	2,790	3.06	5.21		2,442	16,153	1.35	2.31		2,245	23,420	.96	1.62	1,621	23,464	1.31	2.18		
CHARGES	5,960	8,920	2.72	3.52		9,809	49,190	1.20	1.56		9,262	73,632	.96	1.24	6,883	76,440	1.10	1.40		
TOTALS	818,949	553,615	.80	.80		128,775	446,404	.77	.75		60,581	356,035	.76	.73	36,445	303,872	.79	.76		
	\$10,000 - 14,999					\$15,000 - 24,999					\$25,000 - 49,999					\$50,000 - 99,999				
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	10	74	.98	.57		4	39	.01			9	170	.03	.02		13	497	.55	.32	
61- 80	1,101	10,744	.71	.55		3,668	58,356	.59	.46		7,173	197,656	.57	.44		5,010	259,253	.57	.42	
81- 85	15,262	156,062	.53	.44		11,956	187,152	.61	.50		6,027	168,710	.69	.57		1,995	114,845	.77	.64	
86- 90	6,513	69,060	.73	.64		4,683	78,441	.75	.66		3,260	98,802	.85	.75		1,722	105,988	.76	.67	
91- 95	2,855	32,475	.72	.67		2,680	48,321	.87	.81		2,457	80,330	.73	.68		1,579	103,955	.68	.63	
96- 99	1,634	19,592	.97	.95		1,938	36,889	.88	.86		2,027	70,212	.73	.71		1,303	88,883	.80	.78	
100-100	5,236	63,572	.75	.75		3,540	67,272	.94	.94		2,228	75,953	.87	.87		1,013	69,715	.75	.75	
CREDITS	32,611	351,579	.66	.58		28,469	476,472	.72	.63		23,181	691,833	.71	.61		12,635	743,136	.69	.58	
101-105	1,808	22,925	.74	.76		1,965	39,274	.87	.89		2,110	76,547	.94	.97		1,305	93,552	.74	.76	
106-110	1,289	16,995	1.12	1.21		1,431	30,066	.94	1.02		1,721	66,129	.87	.94		1,074	82,134	.70	.76	
111-115	819	11,387	.80	.91		1,053	23,298	.71	.80		1,422	56,657	.82	.92		917	73,323	.70	.79	
116-120	657	9,618	.87	1.03		925	21,599	.79	.93		1,202	50,176	.72	.85		805	66,539	.78	.92	
121-130	1,729	26,866	.83	1.04		2,135	52,115	.85	1.07		2,289	100,663	.85	1.06		1,504	132,226	.75	.93	
131-140	1,205	19,988	.74	1.00		1,318	34,375	.68	.92		1,156	55,188	1.04	1.40		724	68,014	.81	1.10	
141- UP	2,302	46,833	.78	1.29		2,258	71,362	.95	1.55		2,309	134,753	.93	1.52		1,559	179,016	.78	1.28	
CHARGES	9,809	154,612	.82	1.05		11,085	272,090	.85	1.07		12,209	540,113	.89	1.11		7,888	694,803	.75	.95	
TOTALS	42,420	506,191	.71	.69		39,554	748,562	.77	.76		35,390	1231,947	.79	.78		20,523	1437,939	.72	.72	
	\$100,000 - 249,999					\$250,000 AND OVER					ALL RISKS									
EXP-MOD	RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR		RISKS	STD PREM	ACT LR	MAN LR	
0- 60	41	4,336	.37	.22		102	66,949	.18	.10		249	72,181	.20	.11						
61- 80	3,426	380,856	.56	.41		2,038	1361,812	.47	.34		25,771	2277,372	.51	.37						
81- 85	1,246	158,575	.66	.55		728	454,432	.54	.45		100,318	1510,830	.62	.51						
86- 90	1,198	161,423	.71	.62		683	468,456	.54	.47		63,730	1174,039	.67	.58						
91- 95	1,002	141,660	.54	.50		643	451,900	.54	.50		21,589	907,806	.61	.56						
96- 99	864	129,293	.67	.66		524	408,745	.63	.62		13,667	781,040	.70	.68						
100-100	611	93,602	.91	.91		301	204,967	.66	.66		897,815	1478,501	.76	.76						
CREDITS	8,388	1069,745	.64	.53		5,019	3417,260	.52	.43		123,139	8201,770	.62	.53						
101-105	914	144,875	.61	.63		520	336,643	.80	.82		13,658	741,171	.78	.80						
106-110	766	127,262	.75	.81		423	307,755	.70	.76		12,049	659,388	.76	.82						
111-115	634	111,248	.73	.82		334	261,137	.91	1.02		7,845	552,263	.83	.94						
116-120	563	102,692	.71	.84		285	211,127	.73	.86		6,465	473,717	.75	.88						
121-130	918	182,189	.83	1.04		518	403,069	.88	1.11		14,716	931,344	.86	1.07						
131-140	513	108,927	.76	1.03		249	200,543	.81	1.08		8,692	511,592	.83	1.11						
141- UP	1,008	256,015	.83	1.36		439	382,803	.83	1.34		17,564	1136,609	.87	1.41						
CHARGES	5,316	1033,208	.76	.95		2,768	2103,078	.82	.99		80,989	5006,086	.82	1.01						
TOTALS	13,704	2102,954	.70	.69		7,787	5520,338	.63	.59		204,128	3207,856	.70	.67						