

Second Amendment

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2019 LOSS COST FILING

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April 1, 2019 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0049	0.9708	1.0396
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0411	1.1268	0.9929
(3) Final Loss Cost Test Correction Factor	0.9932	1.0592	0.9252
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0391	1.1586	0.9550

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2011 through 2015 were translated using composite multipliers, yielding an average claim value of \$ 460,614 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [2 * 460,614] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.847	780,280	1,560,560
B	0.892	821,735	1,643,470
C	0.939	865,033	1,730,066
D	0.989	911,094	1,822,188
E	1.041	958,998	1,917,996
F	1.096	1,009,666	2,019,332
G	1.154	1,063,097	2,126,194

@ From Pennsylvania 4/1/17 loss cost filing materials - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	412	125,746,500	54,278,800	180,025,300	436,955
Permanent Total	149	67,843,700	248,691,400	316,535,100	2,124,397
Major	11,578	2,822,053,400	2,272,774,000	5,094,827,400	440,044
Total Serious	12,139	3,015,643,600	2,575,744,200	5,591,387,800	460,614
Minor	38,898	1,690,854,200	1,431,345,700	3,122,199,900	80,266
Temporary	119,940	1,542,498,800	1,722,097,500	3,264,596,300	27,219
Total Non-Serious	158,838	3,233,353,000	3,153,443,200	6,386,796,200	40,209

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	460,614 =	80,607,450
Non-Serious: 500 *	40,209 =	20,104,500
Medical: .10 *	20,104,500 =	2,010,450

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	80,003,681	19,953,913	1,995,391
0.99	78,800,691	19,653,872	1,965,387
0.98	77,603,790	19,355,350	1,935,535
0.97	76,413,011	19,058,355	1,905,836
0.96	75,228,386	18,762,895	1,876,290
0.95	74,049,945	18,468,977	1,846,898
0.94	72,877,722	18,176,610	1,817,661
0.93	71,711,751	17,885,802	1,788,580
0.92	70,552,063	17,596,562	1,759,656
0.91	69,398,695	17,308,898	1,730,890
0.90	68,251,681	17,022,818	1,702,282
0.89	67,111,056	16,738,332	1,673,833
0.88	65,976,856	16,455,448	1,645,545
0.87	64,849,118	16,174,176	1,617,418
0.86	63,727,878	15,894,525	1,589,453
0.85	62,613,176	15,616,505	1,561,651
0.84	61,505,050	15,340,124	1,534,012
0.83	60,403,538	15,065,393	1,506,539
0.82	59,308,681	14,792,323	1,479,232
0.81	58,220,519	14,520,921	1,452,092
0.80	57,139,094	14,251,201	1,425,120
0.79	56,064,449	13,983,171	1,398,317
0.78	54,996,625	13,716,842	1,371,684
0.77	53,935,668	13,452,226	1,345,223
0.76	52,881,622	13,189,334	1,318,933
0.75	51,834,532	12,928,177	1,292,818
0.74	50,794,445	12,668,766	1,266,877
0.73	49,761,409	12,411,114	1,241,111
0.72	48,735,472	12,155,233	1,215,523
0.71	47,716,683	11,901,134	1,190,113
0.70	46,705,093	11,648,831	1,164,883
0.69	45,700,754	11,398,337	1,139,834
0.68	44,703,718	11,149,663	1,114,966
0.67	43,714,040	10,902,825	1,090,283
0.66	42,731,774	10,657,836	1,065,784
0.65	41,756,976	10,414,709	1,041,471
0.64	40,789,705	10,173,460	1,017,346
0.63	39,830,020	9,934,102	993,410
0.62	38,877,980	9,696,652	969,665
0.61	37,933,649	9,461,124	946,112
0.60	36,997,088	9,227,534	922,753
0.59	36,068,365	8,995,899	899,590
0.58	35,147,544	8,766,235	876,624
0.57	34,234,694	8,538,559	853,856
0.56	33,329,887	8,312,888	831,289
0.55	32,433,193	8,089,242	808,924
0.54	31,544,688	7,867,638	786,764
0.53	30,664,447	7,648,095	764,810
0.52	29,792,548	7,430,632	743,063
0.51	28,929,072	7,215,271	721,527

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	28,074,103	7,002,031	700,203
0.49	27,227,726	6,790,934	679,093
0.48	26,390,028	6,582,001	658,200
0.47	25,561,101	6,375,257	637,526
0.46	24,741,039	6,170,723	617,072
0.45	23,929,938	5,968,424	596,842
0.44	23,127,899	5,768,386	576,839
0.43	22,335,026	5,570,633	557,063
0.42	21,551,425	5,375,194	537,519
0.41	20,777,207	5,182,094	518,209
0.40	20,012,488	4,991,364	499,136
0.39	19,257,388	4,803,032	480,303
0.38	18,512,030	4,617,131	461,713
0.37	17,776,543	4,433,691	443,369
0.36	17,051,063	4,252,747	425,275
0.35	16,335,728	4,074,334	407,433
0.34	15,630,686	3,898,488	389,849
0.33	14,936,087	3,725,246	372,525
0.32	14,252,093	3,554,650	355,465
0.31	13,578,870	3,386,739	338,674
0.30	12,916,593	3,221,559	322,156
0.29	12,265,447	3,059,155	305,916
0.28	11,625,624	2,899,576	289,958
0.27	10,997,330	2,742,871	274,287
0.26	10,380,780	2,589,096	258,910
0.25	9,776,201	2,438,307	243,831
0.24	9,183,837	2,290,563	229,056
0.23	8,603,944	2,145,931	214,593
0.22	8,036,796	2,004,477	200,448
0.21	7,482,688	1,866,276	186,628
0.20	6,941,932	1,731,405	173,141
0.19	6,414,869	1,599,948	159,995
0.18	5,901,862	1,471,998	147,200
0.17	5,403,309	1,347,653	134,765
0.16	4,919,642	1,227,020	122,702
0.15	4,451,333	1,110,218	111,022
0.14	3,998,905	997,377	99,738
0.13	3,562,936	888,641	88,864
0.12	3,144,072	784,171	78,417
0.11	2,743,043	684,149	68,415
0.10	2,360,681	588,784	58,878
0.09	1,997,947	498,313	49,831
0.08	1,655,967	413,019	41,302
0.07	1,336,086	333,237	33,324
0.06	1,039,953	259,378	25,938
0.05	769,653	191,962	19,196
0.04	527,943	131,676	13,168
0.03	318,718	79,493	7,949
0.02	148,132	36,946	3,695
0.01	28,511	7,111	711
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A	<hr/> Five Year Payroll (00's) <hr/>		
	10,045,748,110		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,724,735,364	4,156,065,433	768,204,132
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	2.6970	2.4171	13.0769

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	215,769,928	48,230,603	26,093,529
0.99	212,525,464	47,505,374	25,701,169
0.98	209,297,422	46,783,816	25,310,798
0.97	206,085,891	46,065,950	24,922,427
0.96	202,890,957	45,351,794	24,536,057
0.95	199,712,702	44,641,364	24,151,700
0.94	196,551,216	43,934,684	23,769,371
0.93	193,406,592	43,231,772	23,389,082
0.92	190,278,914	42,532,650	23,010,846
0.91	187,168,280	41,837,337	22,634,675
0.90	184,074,784	41,145,853	22,260,571
0.89	180,998,518	40,458,222	21,888,547
0.88	177,939,581	39,774,463	21,518,627
0.87	174,898,071	39,094,601	21,150,813
0.86	171,874,087	38,418,656	20,785,118
0.85	168,867,736	37,746,654	20,421,554
0.84	165,879,120	37,078,614	20,060,122
0.83	162,908,342	36,414,561	19,700,860
0.82	159,955,513	35,754,524	19,343,769
0.81	157,020,740	35,098,518	18,988,862
0.80	154,104,137	34,446,578	18,636,152
0.79	151,205,819	33,798,723	18,285,652
0.78	148,325,898	33,154,979	17,937,374
0.77	145,464,497	32,515,375	17,591,347
0.76	142,621,735	31,879,939	17,247,555
0.75	139,797,733	31,248,697	16,906,052
0.74	136,992,618	30,621,674	16,566,824
0.73	134,206,520	29,998,904	16,229,884
0.72	131,439,568	29,380,414	15,895,273
0.71	128,691,894	28,766,231	15,562,989
0.70	125,963,636	28,156,389	15,233,059
0.69	123,254,934	27,550,920	14,905,495
0.68	120,565,927	26,949,850	14,580,299
0.67	117,896,766	26,353,218	14,257,522
0.66	115,247,594	25,761,055	13,937,151
0.65	112,618,564	25,173,393	13,619,212
0.64	110,009,834	24,590,270	13,303,732
0.63	107,421,564	24,011,718	12,990,723
0.62	104,853,912	23,437,778	12,680,212
0.61	102,307,051	22,868,483	12,372,212
0.60	99,781,146	22,303,872	12,066,749
0.59	97,276,380	21,743,987	11,763,848
0.58	94,792,926	21,188,867	11,463,524
0.57	92,330,970	20,638,551	11,165,790
0.56	89,890,705	20,093,082	10,870,683
0.55	87,472,322	19,552,507	10,578,218
0.54	85,076,024	19,016,868	10,288,434
0.53	82,702,014	18,486,210	10,001,344
0.52	80,350,502	17,960,581	9,716,961
0.51	78,021,707	17,440,032	9,435,336

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	75,715,856	16,924,609	9,156,485
0.49	73,433,177	16,414,367	8,880,431
0.48	71,173,906	15,909,355	8,607,216
0.47	68,938,289	15,409,634	8,336,864
0.46	66,726,582	14,915,255	8,069,389
0.45	64,539,043	14,426,278	7,804,843
0.44	62,375,944	13,942,766	7,543,266
0.43	60,237,565	13,464,777	7,284,657
0.42	58,124,193	12,992,381	7,029,082
0.41	56,036,127	12,525,639	6,776,567
0.40	53,973,680	12,064,626	6,527,152
0.39	51,937,175	11,609,409	6,280,874
0.38	49,926,945	11,160,067	6,037,775
0.37	47,943,336	10,716,675	5,797,892
0.36	45,986,717	10,279,315	5,561,279
0.35	44,057,458	9,848,073	5,327,961
0.34	42,155,960	9,423,035	5,098,016
0.33	40,282,627	9,004,292	4,871,472
0.32	38,437,895	8,591,945	4,648,380
0.31	36,622,212	8,186,087	4,428,806
0.30	34,836,051	7,786,830	4,212,802
0.29	33,079,911	7,394,284	4,000,433
0.28	31,354,308	7,008,565	3,791,752
0.27	29,659,799	6,629,793	3,586,824
0.26	27,996,964	6,258,104	3,385,740
0.25	26,366,414	5,893,632	3,188,554
0.24	24,768,808	5,536,520	2,995,342
0.23	23,204,837	5,186,930	2,806,211
0.22	21,675,239	4,845,021	2,621,238
0.21	20,180,810	4,510,976	2,440,516
0.20	18,722,391	4,184,979	2,264,148
0.19	17,300,902	3,867,234	2,092,239
0.18	15,917,322	3,557,966	1,924,920
0.17	14,572,724	3,257,412	1,762,308
0.16	13,268,274	2,965,830	1,604,562
0.15	12,005,245	2,683,508	1,451,824
0.14	10,785,047	2,410,760	1,304,264
0.13	9,609,238	2,147,934	1,162,066
0.12	8,479,562	1,895,420	1,025,451
0.11	7,397,987	1,653,657	894,656
0.10	6,366,757	1,423,150	769,942
0.09	5,388,463	1,204,472	651,635
0.08	4,466,143	998,308	540,102
0.07	3,603,424	805,467	435,775
0.06	2,804,753	626,943	339,189
0.05	2,075,754	463,991	251,024
0.04	1,423,862	318,274	172,197
0.03	859,582	192,143	103,948
0.02	399,512	89,302	48,319
0.01	76,894	17,188	9,298
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	187,293,932	1,990,237,913	100	263,263	24	61,667	2482	4,930,571	7442	2,632,630	26021	2,414,325	9,599,924	1.063
12	192,493,572	1,943,802,110	95	271,059	27	73,442	2218	4,495,933	7560	2,667,443	24500	2,488,198	9,441,946	1.010
13	199,141,118	1,992,669,026	89	193,303	31	108,414	2195	4,391,189	8382	2,938,794	24445	2,525,444	9,769,546	1.001
14	208,358,783	1,855,045,187	76	210,623	16	33,773	1830	3,551,780	8237	2,870,706	23591	2,481,137	9,402,433	.890
15	214,341,512	1,451,688,278	58	157,271	28	61,930	726	1,410,938	3845	1,533,066	26993	3,174,111	8,179,567	.677
ALL	1,001,628,917	9,233,442,514	418	1,095,519	126	339,226	9451	18,780,411	35466	12,642,639	125550	13,083,215	46,393,416	.922
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	2,649,710,301	99	302,226	24	109,274	2482	6,049,811	7442	3,235,502	26021	3,346,255	13,454,035	1.415
12	192,493,572	2,530,825,550	93	283,891	31	141,174	2250	5,483,661	7599	3,303,384	24423	3,141,464	12,954,682	1.315
13	199,141,118	2,651,621,411	87	265,370	37	168,436	2353	5,737,108	8457	3,675,900	24201	3,113,141	13,556,258	1.332
14	208,358,783	2,588,517,553	74	225,870	24	109,287	2385	5,812,578	8309	3,611,463	22949	2,950,404	13,175,573	1.242
15	214,341,512	2,367,333,902	59	180,108	33	150,266	2108	5,137,376	7091	3,082,293	22346	2,873,724	12,249,572	1.104
ALL	1,001,628,917	12,788,008,717	412	1,257,465	149	678,437	11578	28,220,534	38898	16,908,542	119940	15,424,988	65,390,120	1.277
PURE PREMIUM		1.277		.013		.007		.282		.169		.154	.653	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	1,725,614,994	64	195,341	23	104,711	1463	3,564,803	5171	2,248,266	15883	2,042,518	9,100,511	.921
12	192,493,572	1,744,479,350	64	195,209	23	104,697	1480	3,607,080	5229	2,273,085	16057	2,065,209	9,199,513	.906
13	199,141,118	1,767,864,701	65	198,305	22	104,771	1499	3,655,198	5300	2,303,932	16263	2,091,903	9,324,538	.888
14	208,358,783	1,800,489,306	66	202,636	24	109,687	1527	3,721,741	5396	2,345,544	16555	2,128,290	9,496,995	.864
15	214,341,512	1,815,449,286	66	202,860	23	110,812	1546	3,767,364	5451	2,368,985	16777	2,157,858	9,546,614	.847
ALL	1,001,628,917	8,853,897,637	325	994,351	115	534,678	7515	18,316,186	26547	11,539,812	81535	10,485,778	46,668,171	.884
PURE PREMIUM		.884		.010		.005		.183		.115		.105	.466	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	20,735,619	400,640,886	11	24,312		0	510	1,014,857	1759	546,837	5271	461,935	1,958,468	1.932
12	20,820,138	377,131,895	16	48,587	2	5,668	434	878,361	1573	550,511	5064	486,516	1,801,675	1.811
13	21,274,008	405,035,977	13	30,372	3	11,246	446	889,493	1835	594,606	4832	502,053	2,022,591	1.904
14	22,507,940	376,249,240	10	29,898	2	8,831	371	726,362	1895	625,559	4663	473,214	1,898,628	1.672
15	22,454,229	299,574,014	5	19,721	5	7,525	146	281,993	672	273,372	5579	650,994	1,762,136	1.334
ALL	107,791,934	1,858,632,012	55	152,890	12	33,270	1907	3,791,066	7734	2,590,885	25409	2,574,712	9,443,498	1.724
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	531,316,494	11	27,910		0	510	1,245,229	1759	672,062	5271	640,242	2,727,721	2.562
12	20,820,138	487,097,642	16	50,887	3	14,466	441	1,072,549	1581	680,919	5048	614,504	2,437,651	2.340
13	21,274,008	540,793,739	13	41,750	4	21,847	481	1,160,605	1842	743,178	4788	619,765	2,820,792	2.542
14	22,507,940	527,930,269	9	32,121	4	24,668	499	1,198,914	1877	773,057	4550	571,608	2,678,936	2.346
15	22,454,229	490,662,034	5	22,906	6	24,288	414	1,008,317	1374	597,920	4606	583,230	2,669,959	2.185
ALL	107,791,934	2,577,800,178	54	175,574	17	85,269	2345	5,685,614	8433	3,467,136	24263	3,029,349	13,335,059	2.391
PURE PREMIUM		2.391		.016		.008		.527		.322		.281	1.237	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	342,728,210	7	18,040		0	301	733,741	1222	466,998	3217	390,797	1,817,705	1.653
12	20,820,138	336,167,912	11	34,991	2	10,720	290	705,502	1088	468,524	3319	403,997	1,737,945	1.615
13	21,274,008	359,590,144	10	31,199	2	13,592	306	739,403	1154	465,774	3218	416,476	1,929,457	1.690
14	22,507,940	365,351,479	8	28,892	4	24,749	319	767,554	1218	501,548	3285	412,709	1,918,064	1.623
15	22,454,229	375,687,046	6	26,129	4	17,958	303	738,700	1058	460,357	3453	437,278	2,076,449	1.673
ALL	107,791,934	1,779,524,791	42	139,251	12	67,019	1519	3,684,900	5740	2,363,201	16492	2,061,257	9,479,620	1.651
PURE PREMIUM		1.651		.013		.006		.342		.219		.191	.879	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	10,323,545	360,336,545	25	69,047	4	13,562	590	1,284,434	862	355,079	3227	312,817	1,568,427	3.490
12	10,144,864	348,046,833	19	64,538	7	32,629	501	1,116,106	773	326,071	2871	319,381	1,621,743	3.431
13	10,662,596	329,804,327	21	46,505	9	32,144	446	999,670	837	348,507	2864	324,286	1,546,931	3.093
14	11,327,025	328,175,080	26	97,951	5	17,357	437	903,374	791	359,199	2822	350,157	1,553,713	2.897
15	11,402,245	233,761,961	12	37,403	5	5,463	183	399,240	507	248,979	3024	436,166	1,210,367	2.050
ALL	53,860,275	1,600,124,746	103	315,444	30	101,155	2157	4,702,824	3770	1,637,835	14808	1,742,807	7,501,181	2.971
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	486,590,707	24	79,266	4	24,032	590	1,576,000	862	436,392	3227	433,564	2,316,653	4.713
12	10,144,864	466,706,792	18	67,594	8	56,661	498	1,337,615	782	408,162	2864	410,187	2,386,849	4.600
13	10,662,596	446,931,349	19	63,828	10	45,919	446	1,231,996	861	449,291	2838	414,083	2,264,197	4.192
14	11,327,025	459,500,742	26	104,825	6	35,255	452	1,241,875	846	486,188	2750	440,020	2,286,845	4.057
15	11,402,245	378,935,291	12	42,249	6	21,338	316	929,755	872	478,142	2523	420,847	1,897,022	3.323
ALL	53,860,275	2,238,664,881	99	357,762	34	183,205	2302	6,317,241	4223	2,258,175	14202	2,118,701	11,151,566	4.156
PURE PREMIUM		4.156		.066		.034		1.173		.419		.393	2.070	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	305,953,172	16	51,233	4	23,028	348	928,646	599	303,237	1970	264,643	1,488,744	2.964
12	10,144,864	317,176,041	12	46,479	6	42,036	328	879,874	538	280,874	1883	269,646	1,652,851	3.126
13	10,662,596	293,168,364	14	47,697	6	28,557	284	784,944	540	281,689	1907	278,178	1,510,619	2.750
14	11,327,025	320,181,742	23	93,753	6	35,346	290	795,741	550	316,145	1982	317,142	1,643,690	2.827
15	11,402,245	287,799,085	13	47,322	4	15,799	232	682,075	669	366,708	1898	316,654	1,449,432	2.524
ALL	53,860,275	1,524,278,404	78	286,484	26	144,766	1482	4,071,280	2896	1,548,653	9640	1,446,263	7,745,336	2.830
PURE PREMIUM		2.830		.053		.027		.756		.288		.269	1.438	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	156,234,768	1,229,260,482	64	169,904	20	48,105	1382	2,631,281	4821	1,730,714	17523	1,639,572	6,073,029	.787
12	161,528,570	1,218,623,382	60	157,934	18	35,146	1283	2,501,465	5214	1,790,861	16565	1,682,301	6,018,528	.754
13	167,204,514	1,257,828,722	55	116,427	19	65,024	1303	2,502,026	5710	1,995,681	16749	1,699,105	6,200,024	.752
14	174,523,818	1,150,620,867	40	82,774	9	7,585	1022	1,922,044	5551	1,885,948	16106	1,657,766	5,950,092	.659
15	180,485,038	918,352,303	41	100,147	18	48,941	397	729,705	2666	1,010,715	18390	2,086,951	5,207,064	.509
ALL	839,976,708	5,774,685,756	260	627,186	84	204,801	5387	10,286,521	23962	8,413,919	85333	8,765,695	29,448,737	.687
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	1,631,803,100	64	195,050	20	85,242	1382	3,228,581	4821	2,127,048	17523	2,272,448	8,409,661	1.044
12	161,528,570	1,577,021,116	59	165,410	20	70,047	1311	3,073,497	5236	2,214,303	16511	2,116,772	8,130,182	.976
13	167,204,514	1,663,896,323	55	159,793	23	100,670	1426	3,344,507	5754	2,483,430	16575	2,079,294	8,471,269	.995
14	174,523,818	1,601,086,542	39	88,925	14	49,365	1434	3,371,789	5586	2,352,219	15649	1,938,776	8,209,792	.917
15	180,485,038	1,497,736,577	42	114,953	21	104,640	1378	3,199,304	4845	2,006,230	15217	1,869,648	7,682,592	.830
ALL	839,976,708	7,971,543,658	259	724,131	98	409,964	6931	16,217,678	26242	11,183,230	81475	10,276,938	40,903,496	.949
PURE PREMIUM		.949		.009		.005		.193		.133		.122	.487	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	1,076,933,612	41	126,069	19	81,682	814	1,902,416	3350	1,478,030	10696	1,387,078	5,794,062	.689
12	161,528,570	1,091,135,397	41	113,739	15	51,940	862	2,021,705	3603	1,523,688	10855	1,391,566	5,808,716	.676
13	167,204,514	1,115,106,193	41	119,409	14	62,622	909	2,130,851	3606	1,556,469	11138	1,397,249	5,884,461	.667
14	174,523,818	1,114,956,085	35	79,991	14	49,592	918	2,158,446	3628	1,527,852	11288	1,398,439	5,935,241	.639
15	180,485,038	1,151,963,155	47	129,409	15	77,054	1011	2,346,589	3724	1,541,920	11426	1,403,926	6,020,733	.638
ALL	839,976,708	5,550,094,442	205	568,617	77	322,890	4514	10,560,007	17911	7,627,959	55403	6,978,258	29,443,213	.661
PURE PREMIUM		.661		.007		.004		.126		.091		.083	.351	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	187,293,932	959,992,368	100	103,719	24	180,924	2482	2,875,662	7442	2,059,991	26021	2,697,774	1,681,855	.513
12	192,493,572	944,194,565	95	31,562	27	321,323	2218	2,587,812	7560	2,134,754	24500	2,690,352	1,676,143	.491
13	199,141,118	976,954,553	89	42,160	31	412,263	2195	2,436,763	8382	2,380,311	24445	2,799,258	1,698,791	.491
14	208,358,783	940,243,311	76	123,200	16	112,763	1830	2,015,791	8237	2,595,152	23591	2,859,454	1,696,073	.451
15	214,341,512	817,956,747	58	27,071	28	244,909	726	808,555	3845	1,313,367	26993	4,082,270	1,703,395	.382
ALL	1,001,628,917	4,639,341,544	418	327,712	126	1,272,182	9451	10,724,583	35466	10,483,575	125550	15,129,108	8,456,257	.463
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	1,345,403,544	99	130,375	24	400,565	2482	4,871,371	7442	2,737,728	26021	3,736,418	1,577,580	.718
12	192,493,572	1,295,468,221	93	122,531	31	517,481	2250	4,417,227	7599	2,796,111	24423	3,507,320	1,594,012	.673
13	199,141,118	1,355,625,802	87	114,614	37	617,748	2353	4,619,636	8457	3,112,649	24201	3,474,362	1,617,249	.681
14	208,358,783	1,317,557,330	74	97,533	24	400,509	2385	4,680,712	8309	3,057,342	22949	3,294,287	1,645,190	.632
15	214,341,512	1,224,957,229	59	77,735	33	550,611	2108	4,138,794	7091	2,609,627	22346	3,208,588	1,664,217	.571
ALL	1,001,628,917	6,539,012,126	412	542,788	149	2,486,914	11578	22,727,740	38898	14,313,457	119940	17,220,975	8,098,248	.653
PURE PREMIUM		.653		.005		.025		.227		.143		.172	.081	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	910,086,324	64	84,323	23	383,920	1464	2,872,786	5169	1,901,372	15876	2,279,620	1,578,842	.486
12	192,493,572	919,896,584	64	84,303	23	383,757	1479	2,904,222	5238	1,927,118	16043	2,303,961	1,595,606	.478
13	199,141,118	932,206,334	65	85,647	22	383,633	1500	2,944,468	5312	1,955,071	16253	2,333,247	1,619,998	.468
14	208,358,783	949,016,842	66	86,947	24	400,855	1523	2,988,874	5414	1,991,887	16519	2,371,316	1,650,291	.455
15	214,341,512	952,672,955	65	85,712	23	403,394	1525	2,994,319	5381	1,980,209	16585	2,381,737	1,681,359	.444
ALL	1,001,628,917	4,663,879,039	324	426,932	115	1,955,559	7491	14,704,669	26514	9,755,657	81276	11,669,881	8,126,096	.466
PURE PREMIUM		.466		.004		.020		.147		.097		.117	.081	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	20,735,619	195,846,828	11	14,078		0	510	629,747	1759	439,309	5271	533,173	342,161	.944
12	20,820,138	180,167,533	16	2,664	2	36,253	434	463,241	1573	419,683	5064	534,905	344,930	.865
13	21,274,008	202,259,051	13	1,253	3	99,855	446	531,279	1835	498,341	4832	560,776	331,087	.951
14	22,507,940	189,862,791	10	1,716	2	16,812	371	404,399	1895	587,745	4663	547,713	340,244	.844
15	22,454,229	176,213,589	5	2,097	5	138,661	146	181,190	672	215,804	5579	877,703	346,681	.785
ALL	107,791,934	944,349,792	55	21,808	12	291,581	1907	2,209,856	7734	2,160,882	25409	3,054,270	1,705,103	.876
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	272,772,119	11	17,696		0	510	1,066,791	1759	583,842	5271	738,446	320,947	1.315
12	20,820,138	243,765,146	16	10,341	3	61,896	441	791,563	1581	549,271	5048	696,553	328,028	1.171
13	21,274,008	282,079,205	13	7,173	4	147,616	481	1,001,445	1842	651,049	4788	698,315	315,194	1.326
14	22,507,940	267,893,627	9	2,973	4	69,354	499	963,670	1877	674,328	4550	638,575	330,037	1.190
15	22,454,229	266,995,870	5	16,437	6	253,244	414	864,004	1374	514,046	4606	683,520	338,708	1.189
ALL	107,791,934	1,333,505,967	54	54,620	17	532,110	2345	4,687,473	8433	2,972,536	24263	3,455,409	1,632,914	1.237
PURE PREMIUM		1.237		.005		.049		.435		.276		.321	.151	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	181,778,042	7	11,445		0	301	629,117	1222	405,483	3216	450,532	321,204	.877
12	20,820,138	173,793,406	11	7,115	2	45,902	290	520,425	1090	378,574	3316	457,563	328,356	.835
13	21,274,008	192,889,630	10	5,360	2	91,671	307	638,294	1157	408,837	3216	469,004	315,730	.907
14	22,507,940	191,692,526	8	2,649	4	69,423	319	615,165	1221	438,557	3278	460,073	331,060	.852
15	22,454,229	207,073,038	6	18,132	4	184,937	301	627,810	1046	391,246	3412	506,408	342,196	.922
ALL	107,791,934	947,226,642	42	44,701	12	391,933	1518	3,030,811	5736	2,022,697	16438	2,343,580	1,638,546	.879
PURE PREMIUM		.879		.004		.036		.281		.188		.217	.152	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	10,323,545	156,842,677	25	13,437	4	9,981	590	734,164	862	292,005	3227	356,251	162,589	1.519
12	10,144,864	162,174,278	19	10,184	7	142,805	501	679,218	773	278,219	2871	352,800	158,517	1.599
13	10,662,596	154,693,073	21	11,866	9	177,006	446	545,316	837	280,650	2864	376,082	156,011	1.451
14	11,327,025	155,371,327	26	79,616	5	68,468	437	511,627	791	333,491	2822	399,257	161,255	1.372
15	11,402,245	121,036,748	12	9,059	5	25,552	183	214,703	507	251,672	3024	550,560	158,821	1.062
ALL	53,860,275	750,118,103	103	124,162	30	423,812	2157	2,685,028	3770	1,436,037	14808	2,034,950	797,193	1.393
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	231,665,281	24	16,890	4	22,099	590	1,243,674	862	388,075	3227	493,407	152,508	2.244
12	10,144,864	238,684,854	18	39,537	8	220,142	498	1,143,519	782	368,601	2864	464,299	150,750	2.353
13	10,662,596	226,419,660	19	31,105	10	247,995	446	981,766	861	381,756	2838	473,052	148,522	2.123
14	11,327,025	228,684,522	26	59,461	6	176,725	452	1,001,883	846	419,368	2750	472,991	156,417	2.019
15	11,402,245	189,702,174	12	19,623	6	73,566	316	775,811	872	421,652	2523	451,202	155,168	1.664
ALL	53,860,275	1,115,156,491	99	166,616	34	740,527	2302	5,146,653	4223	1,979,452	14202	2,354,951	763,365	2.070
PURE PREMIUM		2.070		.031		.137		.956		.368		.437	.142	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	148,871,732	16	10,924	4	21,180	348	733,430	599	269,521	1969	301,032	152,630	1.442
12	10,144,864	165,225,687	12	27,202	6	163,251	327	751,858	539	254,047	1881	304,998	150,901	1.629
13	10,662,596	150,947,860	14	23,244	6	154,009	284	625,906	541	239,933	1905	317,613	148,775	1.416
14	11,327,025	164,108,609	23	53,011	6	176,812	289	640,581	552	273,408	1979	340,373	156,902	1.449
15	11,402,245	144,785,850	13	21,613	4	54,030	228	560,848	658	318,409	1880	336,192	156,767	1.270
ALL	53,860,275	773,939,738	78	135,994	26	569,282	1476	3,312,623	2889	1,355,318	9614	1,600,208	765,975	1.437
PURE PREMIUM		1.437		.025		.106		.615		.252		.297	.142	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	156,234,768	607,302,863	64	76,204	20	170,942	1382	1,511,751	4821	1,328,676	17523	1,808,350	1,177,105	.389
12	161,528,570	601,852,754	60	18,714	18	142,265	1283	1,445,354	5214	1,436,852	16565	1,802,647	1,172,696	.373
13	167,204,514	620,002,429	55	29,041	19	135,402	1303	1,360,169	5710	1,601,319	16749	1,862,400	1,211,693	.371
14	174,523,818	595,009,193	40	41,868	9	27,484	1022	1,099,765	5551	1,673,916	16106	1,912,485	1,194,574	.341
15	180,485,038	520,706,410	41	15,914	18	80,696	397	412,663	2666	845,891	18390	2,654,008	1,197,893	.289
ALL	839,976,708	2,944,873,649	260	181,741	84	556,789	5387	5,829,702	23962	6,886,654	85333	10,039,890	5,953,961	.351
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	840,966,144	64	95,788	20	378,466	1382	2,560,907	4821	1,765,811	17523	2,504,565	1,104,124	.538
12	161,528,570	813,018,221	59	72,654	20	235,443	1311	2,482,145	5236	1,878,238	16511	2,346,468	1,115,234	.503
13	167,204,514	847,126,937	55	76,336	23	222,137	1426	2,636,425	5754	2,079,844	16575	2,302,995	1,153,532	.507
14	174,523,818	820,979,181	39	35,099	14	154,430	1434	2,715,159	5586	1,963,647	15649	2,182,721	1,158,737	.470
15	180,485,038	768,259,185	42	41,675	21	223,801	1378	2,498,980	4845	1,673,928	15217	2,073,866	1,170,341	.426
ALL	839,976,708	4,090,349,668	259	321,552	98	1,214,277	6931	12,893,616	26242	9,361,468	81475	11,410,615	5,701,968	.487
PURE PREMIUM		.487		.004		.014		.153		.111		.136	.068	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	579,436,550	41	61,954	19	362,740	815	1,510,240	3348	1,226,368	10691	1,528,056	1,105,008	.371
12	161,528,570	580,877,491	41	49,987	15	174,603	862	1,631,939	3609	1,294,496	10846	1,541,400	1,116,349	.360
13	167,204,514	588,368,844	41	57,043	14	137,953	909	1,680,269	3614	1,306,301	11132	1,546,630	1,155,493	.352
14	174,523,818	593,215,707	35	31,287	14	154,620	915	1,733,128	3641	1,279,923	11262	1,570,871	1,162,329	.340
15	180,485,038	600,814,067	46	45,966	15	164,428	996	1,805,661	3677	1,270,554	11293	1,539,136	1,182,396	.333
ALL	839,976,708	2,942,712,659	204	246,237	77	994,344	4497	8,361,237	17889	6,377,642	55224	7,726,093	5,721,575	.350
PURE PREMIUM		.350		.003		.012		.100		.076		.092	.068	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2019 LOSS COST REVISION
 LOSS COST SELECTIONS**

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Temporary Staffing Classifications		
185	3.86	Temporary Staffing Procedure
187	2.79	Temporary Staffing Procedure
189	2.21	Temporary Staffing Procedure
191	2.21	Temporary Staffing Procedure
275	2.18	Temporary Staffing Procedure
276	2.66	Temporary Staffing Procedure
291	2.53	Temporary Staffing Procedure
297	2.54	Temporary Staffing Procedure
491	2.94	Temporary Staffing Procedure
493	2.20	Temporary Staffing Procedure
495	3.54	Temporary Staffing Procedure
497	1.05	Temporary Staffing Procedure
499	1.95	Temporary Staffing Procedure
587	1.44	Temporary Staffing Procedure
691	4.02	Temporary Staffing Procedure
693	6.37	Temporary Staffing Procedure
695	3.14	Temporary Staffing Procedure
867	4.90	Temporary Staffing Procedure
877	1.88	Temporary Staffing Procedure
879	2.41	Temporary Staffing Procedure
881	2.87	Temporary Staffing Procedure
883	2.19	Temporary Staffing Procedure
895	0.62	Temporary Staffing Procedure
520	0.21	Temporary Staffing Exposure Group Procedure
521	0.55	Temporary Staffing Exposure Group Procedure
522	0.91	Temporary Staffing Exposure Group Procedure
523	1.56	Temporary Staffing Exposure Group Procedure
524	2.32	Temporary Staffing Exposure Group Procedure
525	4.01	Temporary Staffing Exposure Group Procedure
526	5.78	Temporary Staffing Exposure Group Procedure
527	9.13	Temporary Staffing Exposure Group Procedure
528	13.03	Temporary Staffing Exposure Group Procedure
529	21.84	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.56	Explosives - Target = 20% of total
4771	2.25	Explosives - Target = 80% of total

**PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2019 LOSS COST REVISION
LOSS COST SELECTIONS**

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Attendant Care and affected classes		
908	120.78	Attendant Care Procedure
913	254.55	Attendant Care Procedure
972	0.91	Attendant Care Procedure
Aircraft Classifications		
7413	0.31	Aircraft Procedure
7421	0.38	Aircraft Procedure
7424	0.90	Aircraft Procedure
7453	0.07	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.68	O.D. non-rateable element for 615; use 10% of total
0162	0.73	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.73	Federal black lung - code 615; use CMCRB loss cost
509	3.53	No experience; use industry group average change
615	6.16	Rate excluding non-rateable element; use 90% of total
670	4.15	Combine with 681
681	4.15	Combine with 670
809	3.80	Combine with 992
888	3.03	Per approved PCRB Filing No. 275; use industry group maximum change Capped due to secondary capping procedure
970	3.72	Capped due to secondary capping procedure
992	3.80	Combine with 809
993	500.63	Combine with 996
996	500.63	Combine with 993
7405	1.06	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.23	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Temporary Staffing Code	PY 11-15 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	231,917	A) Credibility Based on Payroll of \$24,880,910		
187	169,072			
189	29,002			
191	35,719	0.24	0.64	0.96
275	151,184	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	141,831			
291	23,923			
297	133,069	1.689	2.395	1.839
491	28,818	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
493	98,662			
495	37,440			
497	87,948	1.165	1.893	1.805
499	14,019			
587	29,963			
691	19,994			
693	24,198			
695	60,203			
867	393,029			
877	14,328			
879	292,194			
881	30,561			
883	175,701			
895	265,316			
TOTAL	2,488,091			

$$C = A * B + (1 - A)$$

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Temporary Staffing Code	PY 11-15 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 11-15 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	231,917	0.0932	1.062	3.004	0.373	104	2,571,607	0.959	1.132	0.224
187	169,072	0.0680	1.237	1.280	0.358	107	936,730	0.648	0.934	0.217
189	29,002	0.0117	-	1.432	0.148	113	1,240,948	0.216	0.689	0.146
191	35,719	0.0144	-	2.421	0.368	161	538,688	0.298	1.064	0.201
275	151,184	0.0608	0.686	1.878	0.322	221	1,648,428	0.593	0.674	0.160
276	141,831	0.0570	-	1.612	0.297	222	3,782,970	0.596	0.873	0.143
291	23,923	0.0096	4.804	4.448	0.296	255	985,913	0.734	0.631	0.091
297	133,069	0.0535	0.135	0.818	0.277	281	2,738,372	0.543	0.847	0.140
491	28,818	0.0116	2.481	0.514	0.390	403	1,385,807	0.696	0.975	0.169
493	98,662	0.0397	1.032	2.266	0.480	445	3,352,603	0.351	0.662	0.155
495	37,440	0.0150	-	2.234	0.358	451	1,507,447	0.801	1.149	0.236
497	87,948	0.0353	1.488	1.764	0.234	472	862,291	0.232	0.270	0.071
499	14,019	0.0056	-	-	0.157	475	1,559,837	0.284	0.784	0.085
587	29,963	0.0120	0.429	3.129	0.133	563	1,432,310	0.224	0.539	0.092
691	19,994	0.0080	10.090	6.381	0.303	609	5,461,569	1.309	0.897	0.114
693	24,198	0.0097	2.666	4.590	0.278	651	2,904,302	1.593	1.432	0.190
695	60,203	0.0242	2.769	1.596	0.125	661	4,758,497	0.864	0.700	0.117
867	393,029	0.1580	1.732	4.018	0.484	813	2,653,169	1.086	1.877	0.239
877	14,328	0.0058	1.439	5.466	0.486	914	1,998,824	0.359	0.790	0.126
879	292,194	0.1174	1.223	2.467	0.267	923	642,052	0.395	0.965	0.164
881	30,561	0.0123	-	2.282	0.213	926	1,832,648	0.650	1.131	0.145
883	175,701	0.0706	0.140	2.399	0.228	928	14,561,095	0.411	0.813	0.163
895	265,316	0.1066	0.103	0.514	0.105	965	64,885,554	0.107	0.220	0.062
TOTAL / WTD	2,488,091	1.0000	1.027	2.285	0.309			0.608	0.954	0.168
Ratio of Temp codes to Direct codes								1.689	2.395	1.839

PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium (1)				Industry Group	Indicated Loss Cost *	Selected Loss Cost *	1/1/19 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	0.874	1.206	0.229	2.309	185	1.018	2.283	0.413	3.714	1	3.86	3.86	5.01	-23.0%
107	0.666	0.807	0.209	1.682	187	0.776	1.528	0.377	2.681	1	2.79	2.79	3.29	-15.2%
113	0.517	0.667	0.143	1.327	189	0.602	1.263	0.258	2.123	1	2.21	2.21	2.77	-20.2%
161	0.397	0.711	0.177	1.285	191	0.463	1.346	0.319	2.128	1	2.21	2.21	2.48	-10.9%
221	0.515	0.636	0.161	1.312	275	0.600	1.204	0.291	2.095	1	2.18	2.18	2.58	-15.5%
222	0.564	0.868	0.143	1.575	276	0.657	1.643	0.258	2.558	1	2.66	2.66	3.20	-16.9%
255	0.903	0.647	0.090	1.640	291	1.052	1.225	0.162	2.439	1	2.53	2.53	3.14	-19.4%
281	0.533	0.828	0.140	1.501	297	0.621	1.567	0.253	2.441	1	2.54	2.54	3.04	-16.4%
403	0.731	0.883	0.172	1.786	491	0.852	1.672	0.310	2.834	1	2.94	2.94	3.49	-15.8%
445	0.496	0.664	0.155	1.315	493	0.578	1.257	0.280	2.115	1	2.20	2.20	2.82	-22.0%
451	0.746	1.118	0.232	2.096	495	0.869	2.116	0.419	3.404	1	3.54	3.54	4.32	-18.1%
472	0.258	0.302	0.078	0.638	497	0.301	0.572	0.141	1.014	1	1.05	1.05	1.36	-22.8%
475	0.413	0.661	0.079	1.153	499	0.481	1.251	0.143	1.875	1	1.95	1.95	2.30	-15.2%
563	0.304	0.461	0.088	0.853	587	0.354	0.873	0.159	1.386	1	1.44	1.44	1.67	-13.8%
609	1.345	0.897	0.114	2.356	691	1.567	1.698	0.206	3.471	2	4.02	4.02	4.91	-18.1%
651	2.070	1.447	0.190	3.707	693	2.412	2.739	0.343	5.494	2	6.37	6.37	7.91	-19.5%
661	1.004	0.700	0.117	1.821	695	1.170	1.325	0.211	2.706	2	3.14	3.14	3.92	-19.9%
813	1.145	1.777	0.239	3.161	867	1.334	3.364	0.431	5.129	3	4.90	4.90	5.93	-17.4%
914	0.332	0.713	0.126	1.171	877	0.387	1.350	0.227	1.964	3	1.88	1.88	2.22	-15.3%
923	0.615	0.806	0.156	1.577	879	0.716	1.526	0.282	2.524	3	2.41	2.41	3.07	-21.5%
926	0.738	0.994	0.144	1.876	881	0.860	1.882	0.260	3.002	3	2.87	2.87	3.39	-15.3%
928	0.399	0.813	0.163	1.375	883	0.465	1.539	0.294	2.298	3	2.19	2.19	2.60	-15.8%
965	0.107	0.220	0.062	0.389	895	0.125	0.416	0.112	0.653	3	0.62	0.62	0.78	-20.5%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate

(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience

PENNSYLVANIA COMPENSATION RATING BUREAU

**Temporary Staffing Classification Study - Selected "Grouped" Classifications
Proposed Loss Costs**

Temporary Staffing Classes 520 thru 529	Indicated Pre-Surcharge Loss Cost (1)	Payroll (\$000) (2)	Indicated Expected Loss (3) #
Total - Avg	3.63	1,355,087	49,189,658

(3) = (1)*(2)*1,000/100

Indicated Values Based on Revised Direct Employment Class Assignments

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (4)	Indicated Expected Loss (5)	Average Pre-Surcharge Loss Cost (6)=(5)/(4)*10
520	A	26,751	30,670	0.11
521	B	20,467	60,060	0.29
522	C	168,927	812,440	0.48
523	D	120,585	994,520	0.82
524	E	183,110	2,230,040	1.22
525	F	546,952	11,567,330	2.11
526	G	221,409	6,727,780	3.04
527	H	59,930	2,876,440	4.80
528	I	5,216	357,100	6.85
529	J	1,740	199,770	11.48
Total - Avg		1,355,087	25,856,150	1.91

Balanced Values

Balancing Factor = 49,189,658 / 25,856,150 = 1.9024

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	26,751	56,177	0.21
521	B	20,467	112,569	0.55
522	C	168,927	1,537,236	0.91
523	D	120,585	1,881,126	1.56
524	E	183,110	4,248,152	2.32
525	F	546,952	21,932,775	4.01
526	G	221,409	12,797,440	5.78
527	H	59,930	5,471,609	9.13
528	I	5,216	679,645	13.03
529	J	1,740	380,016	21.84
Total - Avg		1,355,087	49,096,745	3.62

(8) = ((7)*1,000/100)*(9)

(9)=(6)*1.9024

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.27		0.21		-22.2%
B	0.64	2.37	0.55	2.62	-14.1%
C	1.09	1.70	0.91	1.65	-16.5%
D	1.87	1.72	1.56	1.71	-16.6%
E	2.76	1.48	2.32	1.49	-15.9%
F	4.73	1.71	4.01	1.73	-15.2%
G	6.95	1.47	5.78	1.44	-16.8%
H	10.90	1.57	9.13	1.58	-16.2%
I	16.10	1.48	13.03	1.43	-19.1%
J	25.84	1.60	21.84	1.68	-15.5%
Wtd Avg	4.53		3.62		-20.0%

Pennsylvania Attendant Care Study

Estimated Policy Year Payroll For 11 Fiscal Agents Reporting Payroll
Combined Payroll For Classes 0908 & 0913

Total Calendar Year Payroll Reported for 11 Fiscal Agents

Calendar Year	Payroll (whole \$)
2008	133,957,210
2007	114,839,317
2006	110,127,051
2005	90,444,104
2004	59,867,397
2003	26,327,173
Total	535,562,252

Estimated Policy Year Payroll Reported for 11 Fiscal Agents

Policy Year	Estimated * Payroll (whole \$)
2007	124,398,265
2006	112,483,186
2005	100,285,580
2004	75,155,750
2003	43,097,285
Total	455,420,066

* Policy Year X = (Calendar Year X + Calendar Year X+1) / 2

Slight rounding differences may occur because calculations are performed at the Fiscal Agent level.

**Pennsylvania Attendant Care Study
Exposures Within "Client As Employer" Model**

Total - All Attendant Care Fiscal Agents

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Average Payroll \$ Payroll / # Rptd
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2003	3,483	2,412	5,895	59%	41%	68,737	11,660
2004	5,329	3,630	8,959	59%	41%	115,492	12,891
2005	6,674	5,759	12,433	54%	46%	151,944	12,221
2006	7,669	5,766	13,435	57%	43%	167,483	12,466
2007	8,922	6,593	15,515	58%	42%	182,768	11,780
2008	9,606	7,722	17,328	55%	45%		
2009	10,485	12,642	23,127	45%	55%		
2010	10,856	12,945	23,801	46%	54%		
2011	6,936	7,964	14,900	47%	53%		
2012	2,033	2,147	4,180	49%	51%		
2013	4,099	5,772	9,871	42%	58%		
2014	0	0	0	N/A	N/A		
2015	0	0	0	N/A	N/A		
TOTAL	76,092	73,352	149,444	51%	49%		
Total 2003-2007	32,077	24,160	56,237	57%	43%	686,424	12,206

**Total - All Attendant Care Fiscal Agents
Estimated Payroll For Policy Years 2010 - 2014**

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Estimated * Average Payroll
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2010	10,856	12,945	23,801	46%	54%	307,390	12,915
2011	6,936	7,964	14,900	47%	53%	197,827	13,277
2012	2,033	2,147	4,180	49%	51%	56,773	13,582
2013	4,099	5,772	9,871	42%	58%	137,148	13,894
2014	0	0	0	N/A	N/A	-	14,311
2015	0	0	0	N/A	N/A	-	14,583

* Estimated average payroll for policy years 2010 through 2014 based on five year average (2003-2007) payroll per person for Fiscal Agents reporting payroll adjusted for Pa SAWW (PY 2008 = 1.018, PY 2009 = 1.014, PY 2010 = 1.025, PY 2011 = 1.028, PY 2012 = 1.023, PY 2013 = 1.023, PY 2014 = 1.030 and PY 2015=1.019)

**Pennsylvania Compensation Rating Bureau
Calculation of Policy Year Average Weekly Wage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Calendar Year	Quarter	Avg Quarterly Employment Excl Fed Govt	Total Quarterly Wages Excl Fed Govt	Avg Quarterly Wages (4) / (3)	Policy Year Average Weekly Wage *	Percentage Change
2007	1	5,449,563	59,769,616,092	10,967.78	836.00	
	2	5,586,857	57,692,858,524	10,326.53		
	3	5,547,959	57,321,717,424	10,332.04		
	4	5,612,099	63,213,174,731	11,263.73		
2008	1	5,486,897	61,559,502,430	11,219.37	851.00	1.8%
	2	5,612,581	59,764,685,013	10,648.34		
	3	5,555,205	58,928,076,096	10,607.72		
	4	5,563,578	64,309,001,013	11,558.93		
2009	1	5,350,437	59,508,671,869	11,122.21	863.00	1.4%
	2	5,400,605	57,618,255,975	10,668.85		
	3	5,321,790	56,600,379,357	10,635.59		
	4	5,380,318	64,599,951,287	12,006.72		
2010	1	5,239,269	57,946,032,062	11,059.95	885.00	2.5%
	2	5,397,597	58,997,801,423	10,930.38		
	3	5,365,386	59,481,775,510	11,086.21		
	4	5,448,497	66,761,188,557	12,253.14		
2011	1	5,330,773	61,651,836,854	11,565.27	910.00	2.8%
	2	5,474,827	61,612,249,509	11,253.73		
	3	5,427,295	63,706,870,556	11,738.24		
	4	5,496,753	66,380,223,131	12,076.26		
2012	1	5,394,186	66,765,736,647	12,377.35	931.00	2.3%
	2	5,518,010	63,581,565,719	11,522.55		
	3	5,472,666	63,353,525,328	11,576.36		
	4	5,527,892	69,436,035,796	12,561.03		
2013	1	5,413,185	67,578,237,303	12,484.01	952.00	2.3%
	2	5,534,101	65,594,791,000	11,852.84		
	3	5,499,841	64,721,595,046	11,767.90		
	4	5,552,803	70,183,479,381	12,639.29		
2014	1	5,432,654	70,593,963,470	12,994.38	981.00	3.0%
	2	5,584,291	67,305,305,145	12,052.61		
	3	5,557,056	67,118,428,993	12,078.06		
	4	5,621,785	73,676,532,881	13,105.54		
2015	1	5,487,104	73,096,580,881	13,321.52	1000.00	1.9%
	2	5,630,246	69,707,557,587	12,380.91		
	3	5,602,611	69,395,297,536	12,386.24		
	4	5,663,118	77,877,550,666	13,751.71		
2016	1	5,539,602	72,400,258,452	13,069.58		
	2	5,667,478	71,179,932,869	12,559.37		
	3	5,653,238	73,870,791,655	13,066.99		
	4	5,703,945	76,537,638,091	13,418.37		

* Avg Weekly Wage =
$$\frac{\text{Sum of Quarters 1-8 of Col. (4)}}{104 * \text{Avg of Quarters 1-8 of Col. (3)}}$$

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2019

AIRCRAFT OPERATIONS

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.74
Code		Loss Cost Index	Loss Cost
7413	11,787	Index * 0.70 * 0.825	0.31
7421	160,226	Index * 0.70	0.38
7424	426,541	Index * 1.65	0.90
7453	11,916	Index * 0.70 * 0.175	0.07

NEW BASE LOSS COST (BLC) = 0.544

WTD AVE LOSS COST = 0.74

TARGET WTD LOSS COST = 0.74

(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
"Grouped" Temporary Staffing Classes

CODE:
544 + 682 + 929 + 937 + 947 +
520 + 521 + 522 + 523 + 524 +
525 + 526 + 527 + 528 + 529

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	513,332	20,524,758	3.998	25,968,144	43,960	0.8552	5	0	16	127	291	439
2012	510,278	21,715,053	4.256	28,097,913	41,675	0.9583	3	2	15	133	336	489
2013	550,387	23,816,414	4.327	30,976,854	41,652	0.9829	1	0	13	236	291	541
2014	602,544	23,785,126	3.947	34,139,966	38,391	0.9759	1	2	13	180	392	588
2015	752,542	20,294,930	2.697	34,791,906	31,711	0.7880	0	3	13	25	552	593
TOTAL	2,929,083	110,136,281	3.760	153,974,783	39,090	0.9047	10	7	70	701	1862	2650
O.D.		213,725	0.007				0	0	0	6	3	9

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	1,442,529	0	2,739,671	5,412,589	2,773,875	151,542	0	1,836,810	2,705,898	2,235,533	1,226,311
2012	415,854	229,154	2,874,104	4,586,799	3,864,679	935	94,442	2,147,998	2,845,069	3,320,247	1,335,772
2013	34,370	0	2,095,033	7,261,408	3,557,130	453,618	0	1,488,978	4,902,704	2,740,391	1,282,782
2014	296,617	30,790	2,306,448	5,683,181	4,509,452	0	12,638	1,779,790	4,250,323	3,704,478	1,211,409
2015	0	125,374	1,945,834	1,015,325	7,682,041	0	20,816	994,367	627,365	6,393,445	1,490,363
TOTAL	2,189,370	385,318	11,961,090	23,959,302	22,387,177	606,095	127,896	8,247,943	15,331,359	18,394,094	6,546,637
O.D.	0	0	0	110,061	5,478	0	0	0	58,300	4,700	35,186

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	1,656,023	0	3,253,284	6,652,072	3,844,591	190,488	0	2,529,055	3,596,138	3,096,213	1,150,280
2012	435,524	366,710	3,688,631	5,637,245	4,829,287	3,630	180,516	3,667,835	3,700,766	4,317,450	1,270,319
2013	47,555	33,281	3,697,877	8,685,521	4,322,898	1,028,101	19,412	2,495,203	6,002,215	3,423,583	1,221,208
2014	317,846	110,674	6,224,032	6,796,438	5,118,450	8,809	208,024	5,162,848	4,741,288	4,276,490	1,175,067
2015	12,553	274,068	8,592,464	5,105,221	6,452,198	23,976	210,290	4,824,622	3,007,139	4,833,290	1,456,085
TOTAL	2,469,501	784,733	25,456,288	32,876,497	24,567,424	1,255,004	618,242	18,679,563	21,047,546	19,947,026	6,272,959
O.D.	7	514	49,539	116,239	13,851	34	624	23,390	59,568	8,630	33,529

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,337,439	98,636,781	6,306,488	
IBNR + FREQ. ADJUSTMENT	(20,023,408)	(22,891,751)	21,387	
TOTAL LOSSES	29,314,031	75,745,030	6,327,875	
EXPECTED LOSSES CREDIBILITY	51,842,242	64,777,246	6,923,075	
	0.26	0.71	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.001	2.586	0.216	3.803
INDICATED (POST-TEST)	1.001	2.586	0.216	3.803
PRES. ON LOSS COST LEVEL	1.540	1.925	0.206	3.671
DERIVED BY FORMULA	1.400	2.394	0.216	4.010
UNDERLYING PRES. LOSS COST	1.770	2.212	0.236	4.218
PROPOSED	1.328	2.270	0.205	3.803
YEAR	1-1-19	4-1-19	IND. LOSS COST =	3.632
IND. LOSS COST		3.63		
MAN. LOSS COST	4.29	3.63	ADJ. LOSS COST =	3.63

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

CODE:
0152 + 615

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	3,888	51,336	1.320	59,206	12,347	0.5144	0	0	0	0	2	2
2012	7,854	81,162	1.033	103,814	39,838	0.2546	0	0	0	0	2	2
2013	11,477	66,077	0.576	81,061	13,509	0.3485	0	0	0	0	4	4
2014	3,429	237,085	6.914	310,891	113,085	0.5833	0	0	1	0	1	2
2015	1,500	99,957	6.664	182,980	19,925	3.3333	0	0	0	1	4	5
TOTAL	28,148	535,617	1.903	737,952	32,280	0.5329	0	0	1	1	13	15
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	0	15,238	0	0	0	0	9,455	26,643
2012	0	0	0	0	49,367	0	0	0	0	30,309	1,486
2013	0	0	0	0	42,418	0	0	0	0	11,617	12,042
2014	0	0	174,000	0	7,547	0	0	36,000	0	8,623	10,915
2015	0	0	0	44,827	18,861	0	0	0	20,000	15,935	334
TOTAL	0	0	174,000	44,827	133,431	0	0	36,000	20,000	75,939	51,420
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	0	21,120	0	0	0	0	13,095	24,991
2012	0	15	1,027	884	60,662	0	3	418	603	38,789	1,413
2013	0	64	3,402	2,668	48,259	0	10	754	730	13,710	11,464
2014	35	2,290	192,717	11,727	19,265	114	2,365	56,171	4,321	11,298	10,588
2015	21	754	55,713	46,305	20,904	99	930	23,470	20,537	13,921	326
TOTAL	56	3,123	252,859	61,584	170,210	213	3,308	80,813	26,191	90,813	48,782
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	340,372	348,798	48,782	
IBNR + FREQ. ADJUSTMENT	(528,779)	(233,568)	63	
TOTAL LOSSES	0	115,230	48,845	
EXPECTED LOSSES	1,283,267	607,434	40,252	
CREDIBILITY	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.409	0.174	0.583
INDICATED (POST-TEST)	0.000	0.409	0.174	0.583
PRES. ON LOSS COST LEVEL	3.979	1.884	0.125	5.988
DERIVED BY FORMULA	3.939	1.840	0.127	5.906
UNDERLYING PRES. LOSS COST	4.559	2.158	0.143	6.860
PROPOSED	3.939	1.840	0.127	5.906
YEAR	1-1-19	4-1-19		
IND. LOSS COST		6.84		IND. LOSS COST = 6.843
MAN.LOSS COST	7.70	6.84		ADJ. LOSS COST = 6.84

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	49,978	2,071,531	4.145	2,769,837	58,322	0.6803	0	0	4	7	23	34
2012	52,373	2,034,905	3.885	2,673,448	56,239	0.6683	0	0	4	4	27	35
2013	57,182	2,627,671	4.595	3,532,724	59,942	0.7345	0	0	5	8	29	42
2014	60,706	2,820,736	4.647	3,992,197	58,613	0.7742	0	0	3	9	35	47
2015	67,776	1,519,147	2.241	2,664,879	31,034	0.6935	0	0	0	6	41	47
TOTAL	288,015	11,073,990	3.845	15,633,085	52,109	0.7118	0	0	16	34	155	205
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	779,683	397,303	99,792	0	0	430,351	134,790	141,033	88,579
2012	0	0	887,796	149,198	119,264	0	0	371,362	32,041	408,703	66,541
2013	0	0	1,051,644	286,932	185,323	0	0	653,362	158,515	181,769	110,126
2014	0	0	587,264	703,203	505,694	0	0	148,128	229,949	580,567	65,931
2015	0	0	0	186,892	459,982	0	0	0	160,135	651,588	60,550
TOTAL	0	0	3,306,387	1,723,528	1,370,055	0	0	1,603,203	715,430	1,963,660	391,727
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	956,671	488,285	138,312	0	0	729,015	179,136	195,331	83,087
2012	0	5,748	1,054,112	188,997	159,659	0	7,274	613,170	53,318	527,890	63,280
2013	312	9,157	1,256,624	369,992	255,647	5,080	17,804	1,044,340	228,062	240,866	104,840
2014	187	12,951	1,088,813	850,580	600,700	713	14,827	416,108	312,485	630,880	63,953
2015	433	7,340	522,711	394,402	390,970	1,896	13,581	418,899	361,512	493,978	59,157
TOTAL	932	35,196	4,878,931	2,292,256	1,545,288	7,689	53,486	3,221,532	1,134,513	2,088,945	374,317
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,197,766	7,061,002	374,317	
IBNR + FREQ. ADJUSTMENT	(2,636,156)	(1,525,193)	1,390	
TOTAL LOSSES	5,561,610	5,535,809	375,707	
EXPECTED LOSSES	6,779,873	4,282,783	472,345	
CREDIBILITY	0.06	0.15	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.931	1.922	0.130	3.983
INDICATED (POST-TEST)	1.931	1.922	0.130	3.983
PRES. ON LOSS COST LEVEL	2.055	1.298	0.143	3.496
DERIVED BY FORMULA	2.048	1.392	0.140	3.580
UNDERLYING PRES. LOSS COST	2.354	1.487	0.164	4.005
PROPOSED	2.048	1.392	0.140	3.580
YEAR	1-1-19	4-1-19		
IND. LOSS COST		4.15		IND. LOSS COST = 4.148
MAN.LOSS COST	4.50	4.15		ADJ. LOSS COST = 4.15

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	235,936	10,685,805	4.529	14,221,494	64,322	0.6697	1	0	17	22	118	158
2012	248,063	13,702,095	5.524	16,212,917	76,104	0.6974	4	0	14	37	118	173
2013	261,254	13,426,326	5.139	17,627,385	67,414	0.7349	0	0	22	28	142	192
2014	285,945	16,915,445	5.916	17,119,307	88,021	0.6505	1	0	16	48	121	186
2015	270,580	5,067,173	1.873	7,747,462	43,751	0.3881	0	0	2	10	93	105
TOTAL	1,301,778	59,796,844	4.593	72,928,565	70,317	0.6253	6	0	71	145	592	814
O.D.		3,732	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	400,859	0	3,941,132	681,418	1,646,287	216,322	0	1,700,863	359,021	1,216,946	522,957
2012	2,034,420	0	2,941,094	1,158,239	1,243,319	9,661	0	1,553,781	1,616,913	2,608,534	536,134
2013	0	0	4,416,853	1,424,618	2,090,965	0	0	1,293,940	786,654	2,930,540	482,756
2014	65,000	0	3,162,350	1,316,682	1,572,896	2,672	0	5,798,916	2,660,002	1,793,447	543,480
2015	0	0	312,214	531,074	1,482,428	0	0	71,222	254,739	1,942,198	473,298
TOTAL	2,500,279	0	14,773,643	5,112,031	8,035,895	228,655	0	10,418,722	5,677,329	10,491,665	2,558,625
O.D.	0	0	0	0	0	0	0	0	0	0	3,732

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	460,186	0	4,835,769	837,463	2,281,754	271,917	0	2,881,262	477,139	1,685,470	490,534
2012	2,130,648	19,422	3,544,106	1,416,716	1,571,616	37,507	31,528	2,641,710	1,780,303	2,529,498	509,863
2013	1,325	41,178	5,467,633	1,892,149	2,575,051	10,610	41,209	2,430,820	1,177,239	3,530,587	459,584
2014	70,102	47,653	3,964,473	1,739,788	1,863,424	9,581	162,735	4,255,755	2,337,404	2,141,216	527,176
2015	1,477	26,850	1,806,716	1,180,386	1,178,718	4,812	34,061	1,029,565	804,681	1,217,784	462,412
TOTAL	2,663,738	135,103	19,618,697	7,066,502	9,470,563	334,427	269,533	13,239,112	6,576,766	11,104,555	2,449,569
O.D.	0	0	0	0	0	0	0	0	0	0	3,520

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,260,610	34,218,386	2,453,089	
IBNR + FREQ. ADJUSTMENT	(11,885,782)	(9,267,653)	8,030	
TOTAL LOSSES	24,374,828	24,950,733	2,461,119	
EXPECTED LOSSES CREDIBILITY	30,279,356	25,788,222	2,915,983	
	0.15	0.42	0.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.872	1.917	0.189	3.978
INDICATED (POST-TEST)	1.872	1.917	0.189	3.978
PRES. ON LOSS COST LEVEL	2.024	1.724	0.195	3.943
DERIVED BY FORMULA	2.001	1.805	0.191	3.997
UNDERLYING PRES. LOSS COST	2.326	1.981	0.224	4.531
PROPOSED	1.991	1.796	0.190	3.978
YEAR	1-1-19	4-1-19		
IND. LOSS COST		3.80		IND. LOSS COST = 3.799
MAN.LOSS COST	4.50	3.80		ADJ. LOSS COST = 3.80

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic - Inside - Occasional

CODE:
908 Residual

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	912	529,753	58.087	734,650	176,584	3.2895	0	0	2	0	1	3
2012	739	9,330	1.263	8,873	N/A	0.0000	0	0	0	0	0	0
2013	659	73,524	11.157	93,293	33,248	3.0349	0	0	0	0	2	2
2014	647	119,537	18.476	175,940	38,213	4.6368	0	0	0	2	1	3
2015	624	7,185	1.151	13,252	7,185	1.6026	0	0	0	0	1	1
TOTAL	3,581	739,329	20.646	1,026,008	79,786	2.5133	0	0	2	2	5	9
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	343,837	0	3,586	0	0	178,851	0	3,479	0
2012	0	0	0	0	0	0	0	0	0	0	9,330
2013	0	0	0	0	16,179	0	0	0	0	50,317	7,028
2014	0	0	0	32,234	3,803	0	0	0	64,565	14,038	4,897
2015	0	0	0	0	3,792	0	0	0	0	3,393	0
TOTAL	0	0	343,837	32,234	27,360	0	0	178,851	64,565	71,227	21,255
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	421,888	0	4,970	0	0	302,974	0	4,818	0
2012	0	0	0	0	0	0	0	0	0	0	8,873
2013	0	24	1,298	1,018	18,407	0	45	3,266	3,160	59,384	6,691
2014	3	172	15,869	34,195	6,160	42	847	30,754	63,940	19,208	4,750
2015	3	42	2,888	2,002	3,021	7	40	1,496	1,276	2,477	0
TOTAL	6	238	441,943	37,215	32,558	49	932	338,490	68,376	85,887	20,314
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	781,658	224,036	20,314	
IBNR + FREQ. ADJUSTMENT	(1,013,132)	(915,946)	472	
TOTAL LOSSES	0	0	20,786	
EXPECTED LOSSES	2,524,462	2,511,391	194,950	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.580	0.580
INDICATED (POST-TEST)	0.000	0.000	0.580	0.580
PRES. ON LOSS COST LEVEL	61.353	61.035	4.738	127.126
DERIVED BY FORMULA	61.353	60.425	4.696	126.474
UNDERLYING PRES. LOSS COST	70.496	70.131	5.444	146.071
PROPOSED	61.353	60.425	4.696	126.474
YEAR	1-1-19	4-1-19	IND. LOSS COST =	120.783
IND. LOSS COST		120.78		
MAN. LOSS COST	145.07	120.78	ADJ. LOSS COST =	120.78

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic Workers - Inside

CODE:
913 Residual

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	1,202	342,317	28.479	456,337	101,088	2.4958	0	0	1	0	2	3
2012	1,114	382,410	34.328	492,696	37,590	8.9767	0	0	0	1	9	10
2013	1,227	918,154	74.829	1,294,307	110,977	6.5200	0	0	2	4	2	8
2014	1,190	111,189	9.344	138,789	12,845	5.0420	0	0	0	0	6	6
2015	1,214	247,703	20.404	426,020	80,505	2.4712	0	0	0	1	2	3
TOTAL	5,947	2,001,773	33.660	2,808,149	62,852	5.0446	0	0	3	6	21	30
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	164,125	0	34,589	0	0	82,791	0	21,758	39,054
2012	0	0	0	67,000	116,056	0	0	0	23,717	169,130	6,507
2013	0	0	333,788	154,158	28,755	0	0	281,260	82,785	7,066	30,342
2014	0	0	0	0	37,945	0	0	0	0	39,123	34,121
2015	0	0	0	22,145	58,909	0	0	0	30,489	129,973	6,187
TOTAL	0	0	497,913	243,303	276,254	0	0	364,051	136,991	367,050	116,211
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	201,381	0	47,940	0	0	140,248	0	30,135	36,633
2012	0	48	6,019	83,120	143,233	0	38	3,750	33,487	216,813	6,188
2013	100	3,006	410,721	188,795	48,925	2,306	8,056	471,171	111,640	20,701	28,886
2014	0	140	8,807	6,212	38,332	8	164	5,962	5,293	40,774	33,097
2015	55	918	65,292	49,059	49,836	374	2,655	82,363	71,055	98,368	6,045
TOTAL	155	4,112	692,220	327,186	328,266	2,688	10,913	703,494	221,475	406,791	110,849
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,413,582	1,283,718	110,849	
IBNR + FREQ. ADJUSTMENT	(2,550,752)	(4,076,050)	1,556	
TOTAL LOSSES	0	0	112,405	
EXPECTED LOSSES	6,460,405	11,297,456	577,513	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	1.890	1.890
INDICATED (POST-TEST)	0.000	0.000	1.890	1.890
PRES. ON LOSS COST LEVEL	94.543	165.330	8.451	268.324
DERIVED BY FORMULA	94.543	163.677	8.320	266.540
UNDERLYING PRES. LOSS COST	108.633	189.969	9.711	308.313
PROPOSED	94.543	163.677	8.320	266.540
YEAR	1-1-19	4-1-19	IND. LOSS COST =	254.546
IND. LOSS COST		254.55		
MAN.LOSS COST	306.20	254.55	ADJ. LOSS COST =	254.55

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: Attendant Care Services

INDUSTRY GROUP: 3

CODE: 972

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	312,862	3,121,680	0.998	4,176,503	39,684	0.2397	0	0	0	5	70	75
2012	213,522	1,429,637	0.670	1,805,094	35,675	0.1780	0	0	1	3	34	38
2013	114,173	3,166,270	2.773	4,157,885	59,914	0.4554	0	0	1	5	46	52
2014	501,087	1,486,353	0.297	2,203,408	27,798	0.1018	0	0	0	24	27	51
2015	447,588	1,998,302	0.446	3,491,590	45,381	0.0961	0	0	1	16	26	43
TOTAL	1,589,232	11,202,242	0.705	15,834,480	41,763	0.1630	0	0	3	53	203	259
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	482,355	1,351,023	0	0	0	145,336	997,577	145,389
2012	0	0	163,067	216,827	616,666	0	0	22,663	30,990	305,452	73,972
2013	0	0	141,990	410,524	1,359,554	0	0	50,228	371,783	781,436	50,755
2014	0	0	0	724,319	184,285	0	0	0	331,753	177,357	68,639
2015	0	0	150,508	642,651	303,331	0	0	153,205	383,621	318,061	46,925
TOTAL	0	0	455,565	2,476,676	3,814,859	0	0	226,096	1,263,483	2,579,883	385,680
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	592,814	1,872,518	0	0	0	193,152	1,381,644	136,375
2012	0	1,272	216,177	274,486	761,927	0	499	43,024	45,709	391,653	70,347
2013	43	3,955	341,309	565,162	1,563,940	412	3,497	200,856	492,653	937,739	48,319
2014	72	4,231	379,509	784,545	238,244	234	4,792	174,062	342,777	208,362	66,580
2015	442	13,841	962,175	698,498	341,253	3,022	30,172	684,633	421,128	290,580	45,846
TOTAL	557	23,299	1,899,170	2,915,505	4,777,882	3,668	38,960	1,102,575	1,495,419	3,209,978	367,467
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,068,229	12,398,784	367,467	
IBNR + FREQ. ADJUSTMENT	(2,885,016)	(3,779,157)	4,627	
TOTAL LOSSES	183,213	8,619,627	372,094	
EXPECTED LOSSES	7,548,852	10,933,916	1,366,740	
CREDIBILITY	0.17	0.47	0.71	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.012	0.542	0.023	0.577
INDICATED (POST-TEST)	0.012	0.542	0.023	0.577
PRES. ON LOSS COST LEVEL	0.413	0.599	0.075	1.087
DERIVED BY FORMULA	0.345	0.572	0.038	0.955
UNDERLYING PRES. LOSS COST	0.475	0.688	0.086	1.249
PROPOSED	0.345	0.572	0.038	0.955
YEAR	1-1-19	4-1-19	IND. LOSS COST =	0.912
IND. LOSS COST		0.91		
MAN.LOSS COST	1.24	0.91	ADJ. LOSS COST =	0.91

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

CODE:
993 + 996

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	509	279,644	54.940	353,687	17,323	25.5403	0	0	0	3	10	13
2012	506	604,470	119.460	703,021	41,886	21.7391	2	0	0	2	7	11
2013	492	356,551	72.470	458,210	35,518	18.2927	0	0	1	0	8	9
2014	460	407,140	88.509	519,223	42,721	17.3913	0	0	1	1	6	8
2015	447	255,335	57.122	400,598	39,802	11.1857	0	0	0	0	5	5
TOTAL	2,414	1,903,140	78.838	2,434,739	33,617	19.0555	2	0	2	6	36	46
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	40,499	52,576	0	0	0	53,923	78,205	54,441
2012	144,082	0	0	103,155	14,300	0	0	0	134,367	64,844	143,722
2013	0	0	155,332	0	61,204	0	0	50,000	0	53,125	36,890
2014	0	0	163,587	5,085	52,756	0	0	4,281	55,803	60,253	65,375
2015	0	0	0	0	65,070	0	0	0	0	133,938	56,327
TOTAL	144,082	0	318,919	148,739	245,906	0	0	54,281	244,093	390,365	356,755
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	49,773	72,870	0	0	0	71,664	108,314	51,066
2012	150,897	25	5,847	125,032	18,531	0	127	8,917	171,936	85,029	136,680
2013	47	1,335	182,795	7,656	75,038	410	1,423	84,403	5,636	64,348	35,119
2014	34	2,347	194,146	23,796	64,604	58	1,211	40,438	62,148	67,027	63,414
2015	59	716	49,557	34,357	51,841	281	1,567	59,040	50,374	97,775	55,031
TOTAL	151,037	4,423	432,345	240,614	282,884	749	4,328	192,798	361,758	422,493	341,310
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	785,680	1,307,749	341,310	
IBNR + FREQ. ADJUSTMENT	(2,317,902)	(2,293,696)	6,262	
TOTAL LOSSES	0	0	347,572	
EXPECTED LOSSES CREDIBILITY	5,835,483	6,318,597	2,470,463	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	14.398	14.398
INDICATED (POST-TEST)	0.000	0.000	14.398	14.398
PRES. ON LOSS COST LEVEL	210.382	227.799	89.066	527.247
DERIVED BY FORMULA	210.382	225.521	88.319	524.222
UNDERLYING PRES. LOSS COST	241.735	261.748	102.339	605.822
PROPOSED	210.382	225.521	88.319	524.222
YEAR	1-1-19	4-1-19	IND. LOSS COST =	500.632
IND. LOSS COST		500.63		
MAN.LOSS COST	601.67	500.63	ADJ. LOSS COST =	500.63

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
1

CLASS:
EXPLOSIVES

CODE:
0771 + 4771

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	8,244	300,830	3,649	354,233	53,662	0.3639	0	0	0	0	3	3
2012	8,606	389,225	4,523	504,026	59,169	0.6972	0	0	1	0	5	6
2013	9,181	125,777	1,370	151,346	12,307	0.7624	0	0	0	1	6	7
2014	9,468	425,788	4,497	589,020	56,443	0.7393	0	0	0	1	6	7
2015	9,934	233,206	2,348	388,545	53,956	0.4027	0	0	0	0	4	4
TOTAL	45,433	1,474,826	3,246	1,987,170	44,929	0.5943	0	0	1	2	24	27
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	0	92,971	0	0	0	0	68,015	139,844
2012	0	0	210,692	0	18,488	0	0	81,694	0	44,140	34,211
2013	0	0	0	14,180	22,257	0	0	0	6,847	42,866	39,627
2014	0	0	0	39,440	101,673	0	0	0	95,000	158,988	30,687
2015	0	0	0	0	64,605	0	0	0	0	151,220	17,381
TOTAL	0	0	210,692	53,620	299,994	0	0	81,694	101,847	465,229	261,750
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	0	128,858	0	0	0	0	94,201	131,174
2012	0	1,354	248,053	1,848	25,499	0	1,589	133,836	1,866	57,446	32,535
2013	0	60	4,191	17,847	25,745	0	65	4,049	10,819	50,845	37,725
2014	4	569	41,934	57,721	105,546	89	1,827	66,334	112,797	172,433	29,766
2015	58	711	49,203	34,111	51,471	318	1,769	66,658	56,874	110,391	16,981
TOTAL	62	2,694	343,381	111,527	337,119	407	5,250	270,877	182,356	485,316	248,181
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	622,671	1,116,318	248,181	
IBNR + FREQ. ADJUSTMENT	(346,004)	(139,521)	293	
TOTAL LOSSES	276,667	976,797	248,474	
EXPECTED LOSSES	884,126	389,361	104,042	
CREDIBILITY	0.02	0.04	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.609	2.150	0.547	3.306
INDICATED (POST-TEST)	0.609	2.150	0.547	3.306
PRES. ON LOSS COST LEVEL	1.697	0.748	0.200	2.645
DERIVED BY FORMULA	1.675	0.804	0.224	2.703
UNDERLYING PRES. LOSS COST	1.946	0.857	0.229	3.032
PROPOSED	1.675	0.804	0.224	2.703
YEAR	1-1-19	4-1-19	IND. LOSS COST =	2.809
IND. LOSS COST		2.81		
MAN.LOSS COST	3.15	2.81	ADJ. LOSS COST =	2.81

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
AIRCRAFT OPERATION SCHEDULE

CODE:
7405 + 7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	293,906	4,413,414	1.502	5,770,094	31,052	0.4695	0	0	6	44	88	138
2012	320,739	3,120,052	0.973	4,043,552	25,260	0.3741	0	0	4	40	76	120
2013	372,139	4,759,115	1.279	6,241,877	34,904	0.3574	0	0	9	47	77	133
2014	408,155	7,152,885	1.752	10,165,069	40,619	0.4214	0	0	9	48	115	172
2015	634,590	4,663,768	0.735	8,376,106	23,489	0.3026	0	0	2	5	185	192
TOTAL	2,029,529	24,109,234	1.188	34,596,698	31,066	0.3720	0	0	30	184	541	755
O.D.		71,049	0.004				0	0	0	2	1	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	1,363,775	844,302	536,200	0	0	344,280	801,436	395,157	128,264
2012	0	0	725,291	723,800	409,908	0	0	238,238	632,249	301,738	88,828
2013	0	0	1,966,753	768,944	532,840	0	0	369,319	580,214	424,136	116,909
2014	0	0	1,748,695	1,573,513	1,091,229	0	0	355,400	1,502,802	714,872	166,374
2015	0	0	402,710	196,973	2,327,787	0	0	61,251	148,440	1,372,649	153,958
TOTAL	0	0	6,207,224	4,107,532	4,897,964	0	0	1,368,488	3,665,141	3,208,552	654,333
O.D.	0	0	0	2,507	1,562	0	0	0	5,101	1,698	60,181

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	1,673,352	1,037,647	743,173	0	0	583,210	1,065,108	547,292	120,312
2012	0	4,910	900,046	888,067	520,000	0	5,221	430,428	811,844	398,561	84,475
2013	590	17,994	2,425,550	973,599	697,570	3,028	12,743	732,888	732,281	534,337	111,297
2014	507	34,481	2,903,993	1,922,894	1,332,484	2,147	44,330	1,316,547	1,571,897	874,406	161,383
2015	2,397	35,137	2,324,783	1,435,009	1,921,407	3,808	26,451	818,672	633,209	1,024,816	150,417
TOTAL	3,494	92,522	10,227,724	6,257,216	5,214,634	8,983	88,745	3,881,745	4,814,339	3,379,412	627,884
O.D.	0	0	32	3,108	1,920	0	0	23	6,813	2,173	57,118

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,303,268	19,679,615	685,002	
IBNR + FREQ. ADJUSTMENT	(6,075,783)	(5,193,080)	2,769	
TOTAL LOSSES	8,227,485	14,486,535	687,771	
EXPECTED LOSSES	16,094,165	14,998,219	791,516	
CREDIBILITY	0.21	0.56	0.84	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.405	0.714	0.034	1.153
INDICATED (POST-TEST)	0.405	0.714	0.034	1.153
PRES. ON LOSS COST LEVEL	0.690	0.643	0.034	1.367
DERIVED BY FORMULA	0.630	0.683	0.034	1.347
UNDERLYING PRES. LOSS COST	0.793	0.739	0.039	1.571
PROPOSED	0.630	0.683	0.034	1.347
YEAR	1-1-19	4-1-19	IND. LOSS COST =	1.286
IND. LOSS COST		1.29		
MAN.LOSS COST	1.56	1.29	ADJ. LOSS COST =	1.29

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:
3

CODE:
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	110,503	539,890	0.489	662,404	33,302	0.1176	0	0	0	4	9	13
2012	113,773	743,150	0.653	890,916	54,668	0.0967	1	0	1	1	8	11
2013	120,875	339,698	0.281	402,720	22,738	0.0827	2	0	0	0	8	10
2014	124,662	270,019	0.217	375,415	54,932	0.0321	0	0	0	2	2	4
2015	128,741	525,125	0.408	814,684	53,155	0.0699	1	0	0	0	8	9
TOTAL	598,554	2,417,882	0.404	3,146,139	41,697	0.0785	4	0	1	7	35	47
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	193,388	26,624	0	0	0	131,956	80,958	106,964
2012	50,000	0	201,361	6,447	184,639	0	0	28,964	4,317	125,616	141,806
2013	6,000	0	0	0	80,936	0	0	0	0	140,439	112,323
2014	0	0	0	95,058	28,682	0	0	0	49,630	46,359	50,290
2015	53,256	0	0	0	86,847	0	0	0	0	338,289	46,733
TOTAL	109,256	0	201,361	294,893	407,728	0	0	28,964	185,903	731,661	458,116
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	0	237,674	36,901	0	0	0	175,370	112,127	100,332
2012	52,365	1,345	240,887	12,553	229,602	0	579	49,226	8,333	161,168	134,858
2013	8,199	121	6,491	5,091	92,081	0	126	9,114	8,820	165,746	106,931
2014	10	572	50,849	103,698	35,810	39	800	29,061	53,961	51,834	48,781
2015	58,915	955	66,143	45,855	69,191	710	3,958	149,118	127,230	246,951	45,658
TOTAL	119,489	2,993	364,370	404,871	463,585	749	5,463	236,519	373,714	737,826	436,560
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	729,583	1,979,996	436,560	
IBNR + FREQ. ADJUSTMENT	(1,484,227)	(485,424)	954	
TOTAL LOSSES	0	1,494,572	437,514	
EXPECTED LOSSES	3,786,321	1,352,863	341,953	
CREDIBILITY	0.09	0.25	0.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.250	0.073	0.323
INDICATED (POST-TEST)	0.000	0.250	0.073	0.323
PRES. ON LOSS COST LEVEL	0.551	0.197	0.050	0.798
DERIVED BY FORMULA	0.501	0.210	0.059	0.770
UNDERLYING PRES. LOSS COST	0.633	0.226	0.057	0.916
PROPOSED	0.501	0.210	0.059	0.770
YEAR	1-1-19	4-1-19		
IND. LOSS COST		0.74		IND. LOSS COST = 0.735
MAN.LOSS COST	0.89	0.74		ADJ. LOSS COST = 0.74