

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2020 LOSS COST FILING

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April 1, 2020 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0100	0.9627	1.0445
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0427	1.1287	0.9928
(3) Final Loss Cost Test Correction Factor	0.9817	1.0775	0.9197
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0338	1.1708	0.9537

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2012 through 2016 were translated using composite multipliers, yielding an average claim value of \$ 456,009 . 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 * 456,009] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.858	782,511	1,565,022
B	0.901	821,728	1,643,456
C	0.946	862,769	1,725,538
D	0.994	906,546	1,813,092
E	1.044	952,147	1,904,294
F	1.097	1,000,484	2,000,968
G	1.152	1,050,645	2,101,290

@ From Pennsylvania 4/1/19 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	389	114,416,900	65,326,600	179,743,500	462,066
Permanent Total	96	67,022,800	317,762,100	384,784,900	4,008,176
Major	10,754	2,553,877,300	2,006,679,200	4,560,556,500	424,080
Total Serious	11,239	2,735,317,000	2,389,767,900	5,125,084,900	456,009
Minor	40,472	1,615,168,500	1,351,702,600	2,966,871,100	73,307
Temporary	114,244	1,479,963,000	1,579,602,300	3,059,565,300	26,781
Total Non-Serious	154,716	3,095,131,500	2,931,304,900	6,026,436,400	38,952

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	456,009 =	79,801,575
Non-Serious: 500 *	38,952 =	19,476,000
Medical: .10 *	19,476,000 =	1,947,600

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	79,203,842	19,330,121	1,933,012
0.99	78,012,879	19,039,459	1,903,946
0.98	76,827,944	18,750,270	1,875,027
0.97	75,649,070	18,462,560	1,846,256
0.96	74,476,288	18,176,336	1,817,634
0.95	73,309,629	17,891,606	1,789,161
0.94	72,149,125	17,608,379	1,760,838
0.93	70,994,810	17,326,663	1,732,666
0.92	69,846,717	17,046,464	1,704,646
0.91	68,704,880	16,767,793	1,676,779
0.90	67,569,333	16,490,656	1,649,066
0.89	66,440,111	16,215,064	1,621,506
0.88	65,317,250	15,941,024	1,594,102
0.87	64,200,787	15,668,545	1,566,855
0.86	63,090,757	15,397,636	1,539,764
0.85	61,987,199	15,128,307	1,512,831
0.84	60,890,151	14,860,567	1,486,057
0.83	59,799,652	14,594,424	1,459,442
0.82	58,715,741	14,329,890	1,432,989
0.81	57,638,458	14,066,973	1,406,697
0.80	56,567,845	13,805,685	1,380,569
0.79	55,503,943	13,546,034	1,354,603
0.78	54,446,795	13,288,031	1,328,803
0.77	53,396,445	13,031,688	1,303,169
0.76	52,352,937	12,777,014	1,277,701
0.75	51,316,315	12,524,021	1,252,402
0.74	50,286,627	12,272,720	1,227,272
0.73	49,263,918	12,023,122	1,202,312
0.72	48,248,238	11,775,240	1,177,524
0.71	47,239,634	11,529,085	1,152,909
0.70	46,238,158	11,284,669	1,128,467
0.69	45,243,860	11,042,006	1,104,201
0.68	44,256,792	10,801,106	1,080,111
0.67	43,277,008	10,561,985	1,056,199
0.66	42,304,562	10,324,654	1,032,465
0.65	41,339,510	10,089,128	1,008,913
0.64	40,381,909	9,855,421	985,542
0.63	39,431,818	9,623,546	962,355
0.62	38,489,297	9,393,519	939,352
0.61	37,554,406	9,165,353	916,535
0.60	36,627,209	8,939,066	893,907
0.59	35,707,770	8,714,672	871,467
0.58	34,796,155	8,492,188	849,219
0.57	33,892,432	8,271,629	827,163
0.56	32,996,671	8,053,014	805,301
0.55	32,108,942	7,836,359	783,636
0.54	31,229,319	7,621,682	762,168
0.53	30,357,878	7,409,002	740,900
0.52	29,494,696	7,198,338	719,834
0.51	28,639,853	6,989,709	698,971

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	27,793,432	6,783,136	678,314
0.49	26,955,516	6,578,638	657,864
0.48	26,126,193	6,376,237	637,624
0.47	25,305,553	6,175,956	617,596
0.46	24,493,690	5,977,816	597,782
0.45	23,690,698	5,781,842	578,184
0.44	22,896,678	5,588,057	558,806
0.43	22,111,731	5,396,486	539,649
0.42	21,335,964	5,207,156	520,716
0.41	20,569,486	5,020,093	502,009
0.40	19,812,413	4,835,325	483,533
0.39	19,064,862	4,652,882	465,288
0.38	18,326,955	4,472,792	447,279
0.37	17,598,822	4,295,087	429,509
0.36	16,880,594	4,119,799	411,980
0.35	16,172,411	3,946,964	394,696
0.34	15,474,417	3,776,614	377,661
0.33	14,786,763	3,608,789	360,879
0.32	14,109,608	3,443,525	344,353
0.31	13,443,115	3,280,864	328,086
0.30	12,787,459	3,120,848	312,085
0.29	12,142,823	2,963,521	296,352
0.28	11,509,397	2,808,930	280,893
0.27	10,887,384	2,657,125	265,713
0.26	10,276,998	2,508,156	250,816
0.25	9,678,464	2,362,081	236,208
0.24	9,092,021	2,218,957	221,896
0.23	8,517,926	2,078,846	207,885
0.22	7,956,448	1,941,814	194,181
0.21	7,407,879	1,807,933	180,793
0.20	6,872,530	1,677,278	167,728
0.19	6,350,736	1,549,931	154,993
0.18	5,842,858	1,425,981	142,598
0.17	5,349,290	1,305,523	130,552
0.16	4,870,458	1,188,662	118,866
0.15	4,406,831	1,075,511	107,551
0.14	3,958,926	966,197	96,620
0.13	3,527,315	860,860	86,086
0.12	3,112,639	759,656	75,966
0.11	2,715,619	662,762	66,276
0.10	2,337,080	570,377	57,038
0.09	1,977,973	482,735	48,274
0.08	1,639,411	400,107	40,011
0.07	1,322,728	322,819	32,282
0.06	1,029,556	251,269	25,127
0.05	761,959	185,961	18,596
0.04	522,665	127,559	12,756
0.03	315,531	77,007	7,701
0.02	146,652	35,791	3,579
0.01	28,226	6,889	689
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/>		
	10,352,830,250		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,323,230,142	3,958,491,202	710,821,402
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.1153	2.6153	14.5646

* 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	246,743,729	50,554,065	28,153,547
0.99	243,033,522	49,793,897	27,730,212
0.98	239,342,094	49,037,581	27,309,018
0.97	235,669,548	48,285,133	26,889,980
0.96	232,015,980	47,536,572	26,473,112
0.95	228,381,487	46,791,917	26,058,414
0.94	224,766,169	46,051,194	25,645,901
0.93	221,170,132	45,314,422	25,235,587
0.92	217,593,477	44,581,617	24,827,487
0.91	214,036,313	43,852,809	24,421,615
0.90	210,498,743	43,128,013	24,017,987
0.89	206,980,878	42,407,257	23,616,586
0.88	203,482,829	41,690,560	23,217,458
0.87	200,004,712	40,977,946	22,820,616
0.86	196,546,635	40,269,437	22,426,047
0.85	193,108,721	39,565,061	22,033,778
0.84	189,691,087	38,864,841	21,643,826
0.83	186,293,856	38,168,797	21,256,189
0.82	182,917,148	37,476,961	20,870,912
0.81	179,561,088	36,789,354	20,487,979
0.80	176,225,808	36,106,008	20,107,435
0.79	172,911,434	35,426,943	19,729,251
0.78	169,618,100	34,752,187	19,353,484
0.77	166,345,945	34,081,774	18,980,135
0.76	163,095,105	33,415,725	18,609,204
0.75	159,865,716	32,754,072	18,240,734
0.74	156,657,929	32,096,845	17,874,726
0.73	153,471,884	31,444,071	17,511,193
0.72	150,307,736	30,795,785	17,150,166
0.71	147,165,632	30,152,016	16,791,658
0.70	144,045,734	29,512,795	16,435,670
0.69	140,948,197	28,878,158	16,082,246
0.68	137,873,184	28,248,133	15,731,385
0.67	134,820,863	27,622,759	15,383,116
0.66	131,791,402	27,002,068	15,037,440
0.65	128,784,976	26,386,096	14,694,414
0.64	125,801,761	25,774,883	14,354,025
0.63	122,841,943	25,168,460	14,016,316
0.62	119,905,707	24,566,870	13,681,286
0.61	116,993,241	23,970,148	13,348,966
0.60	114,104,744	23,378,339	13,019,398
0.59	111,240,416	22,791,482	12,692,568
0.58	108,400,462	22,209,619	12,368,535
0.57	105,585,093	21,632,791	12,047,298
0.56	102,794,529	21,061,048	11,728,887
0.55	100,028,987	20,494,430	11,413,345
0.54	97,288,697	19,932,985	11,100,672
0.53	94,573,897	19,376,763	10,790,912
0.52	91,884,826	18,825,813	10,484,094
0.51	89,221,734	18,280,186	10,180,233

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	86,584,879	17,739,936	9,879,372
0.49	83,974,519	17,205,112	9,581,526
0.48	81,390,929	16,675,773	9,286,739
0.47	78,834,389	16,151,978	8,995,039
0.46	76,305,192	15,633,782	8,706,456
0.45	73,803,631	15,121,251	8,421,019
0.44	71,330,021	14,614,445	8,138,786
0.43	68,884,676	14,113,430	7,859,772
0.42	66,467,929	13,618,275	7,584,020
0.41	64,080,120	13,129,049	7,311,560
0.40	61,721,610	12,645,825	7,042,465
0.39	59,392,765	12,168,682	6,776,734
0.38	57,093,963	11,697,693	6,514,440
0.37	54,825,610	11,232,941	6,255,627
0.36	52,588,114	10,774,510	6,000,324
0.35	50,381,912	10,322,495	5,748,589
0.34	48,207,451	9,876,979	5,500,481
0.33	46,065,203	9,438,066	5,256,058
0.32	43,955,662	9,005,851	5,015,364
0.31	41,879,336	8,580,444	4,778,441
0.30	39,836,771	8,161,954	4,545,393
0.29	37,828,536	7,750,496	4,316,248
0.28	35,855,224	7,346,195	4,091,094
0.27	33,917,467	6,949,179	3,870,004
0.26	32,015,932	6,559,580	3,653,035
0.25	30,151,319	6,177,550	3,440,275
0.24	28,324,373	5,803,238	3,231,826
0.23	26,535,895	5,436,806	3,027,762
0.22	24,786,722	5,078,426	2,828,169
0.21	23,077,765	4,728,287	2,633,178
0.20	21,409,993	4,386,585	2,442,891
0.19	19,784,448	4,053,535	2,257,411
0.18	18,202,256	3,729,368	2,076,883
0.17	16,664,643	3,414,334	1,901,438
0.16	15,172,938	3,108,708	1,731,236
0.15	13,728,601	2,812,784	1,566,437
0.14	12,333,242	2,526,895	1,407,232
0.13	10,988,644	2,251,407	1,253,808
0.12	9,696,804	1,986,728	1,106,414
0.11	8,459,968	1,733,321	965,283
0.10	7,280,705	1,491,707	830,736
0.09	6,161,979	1,262,497	703,092
0.08	5,107,257	1,046,400	582,744
0.07	4,120,695	844,269	470,174
0.06	3,207,376	657,144	365,965
0.05	2,373,731	486,344	270,843
0.04	1,628,258	333,605	185,786
0.03	982,974	201,396	112,162
0.02	456,865	93,604	52,127
0.01	87,932	18,017	10,035
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2012 - 2016

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														
12	191,916,858	1,972,685,816	95	266,804	25	65,177	2219	4,551,107	7638	2,672,254	24202	2,502,292	9,669,224	1.028
13	198,856,233	2,010,023,962	89	194,595	24	106,451	2260	4,611,918	8508	2,925,342	24135	2,529,714	9,732,220	1.011
14	207,758,566	1,951,839,474	79	196,342	13	43,750	2055	4,185,578	8361	2,873,151	23261	2,648,541	9,571,032	.939
15	214,081,131	1,748,329,174	62	160,503	7	43,157	1516	3,026,917	7921	2,898,174	22956	2,696,825	8,657,716	.817
16	219,565,860	1,463,998,013	69	247,521	6	46,096	671	1,316,932	4291	1,654,666	25528	3,077,148	8,297,618	.667
ALL	1,032,178,648	9,146,876,439	394	1,065,765	75	304,631	8721	17,692,452	36719	13,023,587	120082	13,454,520	45,927,810	.886
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	191,916,858	2,449,415,098	93	273,474	25	174,478	2219	5,270,181	7638	3,049,043	24202	3,135,373	12,591,601	1.276
13	198,856,233	2,543,050,418	87	255,931	25	174,518	2292	5,443,022	8559	3,414,819	24049	3,114,644	13,027,571	1.279
14	207,758,566	2,437,014,415	78	229,435	17	118,748	2201	5,227,777	8484	3,385,921	22984	2,977,313	12,430,950	1.173
15	214,081,131	2,302,902,781	62	182,392	15	104,747	2024	4,806,412	8145	3,251,476	22208	2,876,969	11,807,033	1.076
16	219,565,860	2,224,528,986	69	202,937	14	97,737	2018	4,791,381	7646	3,050,426	20801	2,695,331	11,407,478	1.013
ALL	1,032,178,648	11,956,911,698	389	1,144,169	96	670,228	10754	25,538,773	40472	16,151,685	114244	14,799,630	61,264,633	1.158
PURE PREMIUM		1.158		.011		.006		.247		.156		.143	.594	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	191,916,858	1,589,992,697	59	173,423	14	97,700	1303	3,094,753	5362	2,140,477	15065	1,951,791	8,441,785	.828
13	198,856,233	1,617,915,935	60	176,477	15	104,640	1324	3,143,356	5451	2,174,732	15303	1,981,886	8,598,070	.814
14	207,758,566	1,642,925,624	60	179,461	15	104,741	1344	3,191,978	5534	2,208,588	15556	2,015,068	8,729,420	.791
15	214,081,131	1,662,712,138	62	183,090	15	105,096	1362	3,236,312	5603	2,236,891	15738	2,038,624	8,827,108	.777
16	219,565,860	1,652,736,867	61	179,871	15	105,778	1357	3,222,478	5590	2,229,911	15646	2,027,570	8,761,761	.753
ALL	1,032,178,648	8,166,283,261	302	892,322	74	517,955	6690	15,888,877	27540	10,990,599	77308	10,014,939	43,358,144	.791
PURE PREMIUM		.791		.009		.005		.154		.106		.097	.420	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2012 - 2016

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 IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
12	20,796,672	396,507,682	16	41,086	2	6,145	449	915,250	1586	545,743	4987	495,549	1,961,304	1.907
13	21,262,889	409,275,701	12	12,417	5	25,449	454	933,256	1863	589,616	4814	513,528	2,018,490	1.925
14	22,503,902	398,241,087	12	27,675	1	700	418	852,635	1921	637,821	4649	524,328	1,939,252	1.770
15	22,406,849	363,547,981	6	25,446	1	2,666	308	624,213	1816	625,359	4550	511,180	1,846,615	1.622
16	22,538,235	292,656,118	9	20,879	1	1,681	124	258,854	886	338,188	5025	572,645	1,734,315	1.298
ALL	109,508,547	1,860,228,569	55	127,503	10	36,641	1753	3,584,208	8072	2,736,727	24025	2,617,230	9,499,976	1.699
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	20,796,672	493,783,194	16	42,113	2	16,451	449	1,059,860	1586	622,693	4987	620,923	2,575,793	2.374
13	21,262,889	519,722,462	12	16,331	5	40,804	462	1,101,401	1871	688,427	4798	632,178	2,718,084	2.444
14	22,503,902	492,671,937	12	32,074	2	12,069	453	1,071,433	1934	745,754	4599	592,284	2,473,106	2.189
15	22,406,849	482,566,060	6	28,766	3	14,656	424	993,179	1832	689,084	4414	554,053	2,545,923	2.154
16	22,538,235	445,389,434	9	17,380	3	12,585	398	928,607	1534	592,624	4098	507,037	2,395,661	1.976
ALL	109,508,547	2,434,133,087	55	136,664	15	96,565	2186	5,154,480	8757	3,338,582	22896	2,906,475	12,708,567	2.223
PURE PREMIUM		2.223		.012		.009		.471		.305		.265	1.161	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	20,796,672	319,923,520	10	26,706	1	9,212	264	622,370	1113	437,140	3104	386,529	1,717,279	1.538
13	21,262,889	329,645,055	8	11,261	3	24,466	267	636,048	1192	438,429	3053	402,260	1,783,987	1.550
14	22,503,902	329,084,901	9	25,088	2	10,645	277	654,131	1261	486,270	3114	401,002	1,713,713	1.462
15	22,406,849	351,600,430	6	28,907	3	14,726	285	668,586	1259	473,584	3131	392,979	1,937,222	1.569
16	22,538,235	328,106,584	8	16,215	3	13,680	267	623,472	1120	432,658	3086	381,845	1,813,197	1.456
ALL	109,508,547	1,658,360,490	41	108,177	12	72,729	1360	3,204,607	5945	2,268,081	15488	1,964,615	8,965,398	1.514
PURE PREMIUM		1.514		.010		.007		.293		.207		.179	.819	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2012 - 2016

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														
12	10,121,650	351,743,121	20	71,447	3	11,626	503	1,118,727	775	322,854	2860	335,063	1,657,715	3.475
13	10,649,574	331,901,487	21	49,205	7	35,881	450	1,030,455	837	339,277	2857	341,187	1,523,010	3.117
14	11,311,710	344,862,046	26	85,411	7	28,874	470	1,022,611	774	338,460	2815	394,399	1,578,865	3.049
15	11,392,410	274,157,679	14	38,287	1	578	314	672,974	767	344,011	2699	432,378	1,253,349	2.406
16	11,618,311	242,739,277	16	83,882	4	39,848	167	331,029	532	252,845	2857	419,485	1,300,303	2.089
ALL	55,093,655	1,545,403,610	97	328,232	22	116,807	1904	4,175,796	3685	1,597,447	14088	1,922,512	7,313,242	2.805
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	10,121,650	452,566,016	19	73,233	3	31,123	503	1,295,486	775	368,376	2860	419,834	2,337,608	4.471
13	10,649,574	435,402,019	19	64,714	7	55,982	447	1,195,641	848	400,901	2848	425,826	2,210,957	4.088
14	11,311,710	446,125,641	26	100,173	7	55,031	465	1,203,882	810	416,635	2783	452,776	2,232,760	3.944
15	11,392,410	364,821,500	14	42,822	2	11,550	340	913,090	826	420,143	2612	464,004	1,796,606	3.202
16	11,618,311	364,612,968	16	69,677	4	45,013	295	814,212	914	455,003	2345	386,285	1,875,940	3.138
ALL	55,093,655	2,063,528,144	94	350,619	23	198,699	2050	5,422,311	4173	2,061,058	13448	2,148,725	10,453,871	3.745
PURE PREMIUM		3.745		.064		.036		.984		.374		.390	1.897	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	10,121,650	282,909,298	12	46,440	2	17,428	295	760,734	544	258,606	1780	261,350	1,484,535	2.795
13	10,649,574	268,994,109	13	44,624	4	33,566	258	690,494	540	255,365	1812	270,924	1,394,969	2.526
14	11,311,710	299,233,103	20	78,354	6	48,539	284	735,245	529	272,003	1882	306,252	1,551,938	2.645
15	11,392,410	259,694,776	14	42,955	2	11,616	229	614,812	570	289,838	1847	328,171	1,309,556	2.280
16	11,618,311	278,491,657	14	60,505	4	48,439	199	550,141	667	332,084	1766	290,986	1,502,762	2.397
ALL	55,093,655	1,389,322,943	73	272,878	18	159,588	1265	3,351,426	2850	1,407,896	9087	1,457,683	7,243,760	2.522
PURE PREMIUM		2.522		.050		.029		.608		.256		.265	1.315	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2012 - 2016

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														
12	160,998,536	1,224,435,013	59	154,272	20	47,405	1267	2,517,129	5277	1,803,657	16355	1,671,680	6,050,206	.761
13	166,943,770	1,268,846,774	56	132,973	12	45,120	1356	2,648,207	5808	1,996,449	16464	1,674,999	6,190,720	.760
14	173,942,954	1,208,736,341	41	83,257	5	14,176	1167	2,310,331	5666	1,896,870	15797	1,729,815	6,052,914	.695
15	180,281,872	1,110,623,514	42	96,770	5	39,913	894	1,729,730	5338	1,928,805	15707	1,753,266	5,557,752	.616
16	185,409,314	928,602,618	44	142,761	1	4,567	380	727,048	2873	1,063,632	17646	2,085,018	5,263,000	.501
ALL	867,576,446	5,741,244,260	242	610,033	43	151,181	5064	9,932,445	24962	8,689,413	81969	8,914,778	29,114,592	.662
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	160,998,536	1,503,065,888	58	158,129	20	126,904	1267	2,914,836	5277	2,057,974	16355	2,094,616	7,678,200	.934
13	166,943,770	1,587,925,937	56	174,886	13	77,732	1383	3,145,980	5840	2,325,490	16403	2,056,640	8,098,531	.951
14	173,942,954	1,498,216,837	40	97,188	8	51,649	1283	2,952,462	5740	2,223,532	15602	1,932,254	7,725,084	.861
15	180,281,872	1,455,515,221	42	110,804	10	78,541	1260	2,900,143	5487	2,142,249	15182	1,858,911	7,464,504	.807
16	185,409,314	1,414,526,584	44	115,880	7	40,139	1325	3,048,562	5198	2,002,799	14358	1,802,009	7,135,877	.763
ALL	867,576,446	7,459,250,467	240	656,887	58	374,965	6518	14,961,983	27542	10,752,044	77900	9,744,430	38,102,196	.860
PURE PREMIUM		.860		.008		.004		.172		.124		.112	.439	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	160,998,536	987,159,879	37	100,277	11	71,061	744	1,711,648	3705	1,444,730	10181	1,303,912	5,239,971	.613
13	166,943,770	1,019,276,771	39	120,593	8	46,608	799	1,816,814	3719	1,480,938	10438	1,308,701	5,419,115	.611
14	173,942,954	1,014,607,620	31	76,019	7	45,556	783	1,802,602	3744	1,450,315	10560	1,307,814	5,463,769	.583
15	180,281,872	1,051,416,932	42	111,228	10	78,753	848	1,952,914	3774	1,473,470	10760	1,317,475	5,580,331	.583
16	185,409,314	1,046,138,626	39	103,151	8	43,660	891	2,048,865	3803	1,465,169	10794	1,354,739	5,445,803	.564
ALL	867,576,446	5,118,599,828	188	511,268	44	285,638	4065	9,332,843	18745	7,314,622	52733	6,592,641	27,148,989	.590
PURE PREMIUM		.590		.006		.003		.108		.084		.076	.313	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2012 - 2016

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														
12	191,916,858	966,922,432	95	30,693	25	456,055	2219	2,646,777	7638	2,177,093	24202	2,688,251	1,670,356	.504
13	198,856,233	973,221,989	89	58,228	24	461,094	2260	2,409,010	8508	2,353,046	24135	2,764,268	1,686,574	.489
14	207,758,566	957,103,151	79	118,016	13	152,584	2055	2,417,343	8361	2,406,286	23261	2,799,839	1,676,963	.461
15	214,081,131	865,771,598	62	38,532	7	262,821	1516	1,567,767	7921	2,329,760	22956	2,787,692	1,671,144	.404
16	219,565,860	829,761,774	69	55,855	6	209,435	671	926,302	4291	1,531,930	25528	3,868,457	1,705,639	.378
ALL	1,032,178,648	4,592,780,944	394	301,324	75	1,541,989	8721	9,967,199	36719	10,798,115	120082	14,908,507	8,410,676	.445
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	191,916,858	1,259,160,062	93	156,197	25	827,283	2219	4,139,560	7638	2,551,552	24202	3,346,874	1,570,135	.656
13	198,856,233	1,302,757,093	87	146,117	25	827,728	2292	4,278,037	8559	2,857,587	24049	3,324,290	1,593,812	.655
14	207,758,566	1,243,095,018	78	130,974	17	562,619	2201	4,108,344	8484	2,833,574	22984	3,177,170	1,618,269	.598
15	214,081,131	1,180,703,309	62	104,109	15	496,560	2024	3,775,805	8145	2,719,723	22208	3,071,443	1,639,392	.552
16	219,565,860	1,140,747,771	69	115,869	14	463,431	2018	3,765,046	7646	2,554,590	20801	2,876,246	1,632,296	.520
ALL	1,032,178,648	6,126,463,253	389	653,266	96	3,177,621	10754	20,066,792	40472	13,517,026	114244	15,796,023	8,053,904	.594
PURE PREMIUM		.594		.006		.031		.194		.131		.153	.078	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	191,916,858	844,182,368	59	99,077	14	463,352	1304	2,432,388	5364	1,791,748	15065	2,083,397	1,571,862	.440
13	198,856,233	859,691,009	60	100,786	15	496,318	1322	2,467,375	5455	1,821,113	15304	2,115,434	1,595,884	.432
14	207,758,566	872,652,841	60	102,424	15	496,440	1342	2,505,788	5547	1,852,461	15538	2,147,749	1,621,667	.420
15	214,081,131	881,942,470	62	104,109	15	496,872	1358	2,534,398	5607	1,872,152	15666	2,166,600	1,645,294	.412
16	219,565,860	874,066,225	59	98,501	15	498,725	1344	2,509,277	5536	1,849,535	15435	2,134,373	1,650,252	.398
ALL	1,032,178,648	4,332,534,913	300	504,897	74	2,451,707	6670	12,449,226	27509	9,187,009	77008	10,647,553	8,084,959	.420
PURE PREMIUM		.420		.005		.024		.121		.089		.103	.078	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2012 - 2016

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														
12	20,796,672	196,130,366	16	2,664	2	182,667	449	484,882	1586	420,115	4987	529,286	341,691	.943
13	21,262,889	201,849,049	12	853	5	188,357	454	455,881	1863	479,250	4814	563,802	330,346	.949
14	22,503,902	193,925,218	12	1,688	1	7	418	491,539	1921	552,509	4649	554,767	338,742	.862
15	22,406,849	184,661,544	6	12,610	1	133,827	308	317,288	1816	500,860	4550	543,195	338,835	.824
16	22,538,235	173,431,471	9	12,329	1	155	124	286,053	886	305,802	5025	775,972	354,005	.769
ALL	109,508,547	949,997,648	55	30,144	10	505,013	1753	2,035,643	8072	2,258,536	24025	2,967,022	1,703,619	.868
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	20,796,672	257,579,259	16	13,555	2	331,357	449	758,356	1586	492,374	4987	658,961	321,190	1.239
13	21,262,889	271,808,381	12	2,141	5	330,484	462	812,600	1871	583,252	4798	677,429	312,177	1.278
14	22,503,902	247,310,592	12	3,658	2	24,418	453	843,789	1934	641,824	4599	632,531	326,887	1.099
15	22,406,849	254,592,312	6	33,917	3	222,149	424	777,541	1832	576,519	4414	603,400	332,397	1.136
16	22,538,235	239,566,086	9	21,750	3	45,555	398	879,825	1534	524,913	4098	584,835	338,783	1.063
ALL	109,508,547	1,270,856,630	55	75,021	15	953,963	2186	4,072,111	8757	2,818,882	22896	3,157,156	1,631,434	1.161
PURE PREMIUM		1.161		.007		.087		.372		.257		.288	.149	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	20,796,672	171,728,842	10	8,598	1	185,589	264	445,607	1114	345,754	3104	410,197	321,543	.826
13	21,262,889	178,369,636	8	1,477	3	198,163	266	468,687	1192	371,700	3053	431,087	312,583	.839
14	22,503,902	171,345,099	9	2,861	2	21,542	276	514,432	1264	419,325	3110	427,718	327,573	.761
15	22,406,849	193,483,239	6	33,917	3	222,227	285	522,762	1260	396,475	3115	425,858	333,594	.864
16	22,538,235	180,844,787	8	18,497	3	49,259	264	584,207	1110	379,876	3042	434,099	342,510	.802
ALL	109,508,547	895,771,603	41	65,350	12	676,780	1355	2,535,695	5940	1,913,130	15424	2,128,959	1,637,803	.818
PURE PREMIUM		.818		.006		.062		.232		.175		.194	.150	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2012 - 2016

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														
12	10,121,650	165,771,456	20	10,489	3	111,911	503	746,358	775	278,069	2860	353,398	157,489	1.638
13	10,649,574	152,300,987	21	10,389	7	183,790	450	539,759	837	257,527	2857	376,529	155,015	1.430
14	11,311,710	157,886,518	26	74,266	7	79,027	470	588,096	774	276,303	2815	405,874	155,300	1.396
15	11,392,410	125,334,880	14	11,195	1	30,758	314	377,175	767	293,756	2699	387,372	153,094	1.100
16	11,618,311	130,030,347	16	4,880	4	209,235	167	193,332	532	232,458	2857	506,009	154,389	1.119
ALL	55,093,655	731,324,188	97	111,219	22	614,721	1904	2,444,720	3685	1,338,113	14088	2,029,182	775,287	1.327
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	10,121,650	233,760,795	19	53,379	3	203,007	503	1,167,304	775	325,897	2860	439,981	148,039	2.310
13	10,649,574	221,095,655	19	26,070	7	323,845	447	938,259	848	320,911	2848	455,383	146,489	2.076
14	11,311,710	223,276,035	26	78,361	7	257,593	465	936,500	810	345,306	2783	465,135	149,864	1.974
15	11,392,410	179,660,600	14	26,879	2	68,276	340	752,912	826	364,271	2612	434,083	150,185	1.577
16	11,618,311	187,593,953	16	29,041	4	324,930	295	616,532	914	369,706	2345	387,980	147,751	1.615
ALL	55,093,655	1,045,387,038	94	213,730	23	1,177,651	2050	4,411,507	4173	1,726,091	13448	2,182,562	742,328	1.897
PURE PREMIUM		1.897		.039		.214		.801		.313		.396	.135	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	10,121,650	148,440,111	12	33,859	2	113,702	296	685,903	544	228,851	1780	273,884	148,202	1.467
13	10,649,574	139,435,478	13	17,982	4	194,182	258	541,160	541	204,597	1812	289,755	146,679	1.309
14	11,311,710	155,058,958	20	61,280	6	227,301	284	571,531	530	225,987	1881	314,312	150,179	1.371
15	11,392,410	130,817,821	14	26,879	2	68,336	228	505,210	569	250,930	1842	306,098	150,725	1.148
16	11,618,311	149,735,409	14	24,691	4	348,735	201	419,215	660	266,919	1743	288,417	149,376	1.289
ALL	55,093,655	723,487,777	73	164,691	18	952,256	1267	2,723,019	2844	1,177,284	9058	1,472,466	745,161	1.313
PURE PREMIUM		1.313		.030		.173		.494		.214		.267	.135	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2012 - 2016

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														
12	160,998,536	605,020,610	59	17,540	20	161,477	1267	1,415,537	5277	1,478,909	16355	1,805,567	1,171,176	.376
13	166,943,770	619,071,953	56	46,986	12	88,947	1356	1,413,370	5808	1,616,268	16464	1,823,936	1,201,213	.371
14	173,942,954	605,291,415	41	42,062	5	73,551	1167	1,337,708	5666	1,577,474	15797	1,839,199	1,182,920	.348
15	180,281,872	555,775,174	42	14,728	5	98,236	894	873,304	5338	1,535,144	15707	1,857,125	1,179,215	.308
16	185,409,314	526,299,956	44	38,647	1	45	380	446,917	2873	993,671	17646	2,586,476	1,197,244	.284
ALL	867,576,446	2,911,459,108	242	159,963	43	422,256	5064	5,486,836	24962	7,201,466	81969	9,912,303	5,931,768	.336
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
12	160,998,536	767,820,008	58	89,263	20	292,919	1267	2,213,900	5277	1,733,281	16355	2,247,932	1,100,906	.477
13	166,943,770	809,853,057	56	117,906	13	173,399	1383	2,527,177	5840	1,953,424	16403	2,191,478	1,135,146	.485
14	173,942,954	772,508,391	40	48,955	8	280,609	1283	2,328,054	5740	1,846,444	15602	2,079,504	1,141,518	.444
15	180,281,872	746,450,397	42	43,313	10	206,134	1260	2,245,352	5487	1,778,934	15182	2,033,960	1,156,810	.414
16	185,409,314	713,587,732	44	65,078	7	92,946	1325	2,268,689	5198	1,659,971	14358	1,903,430	1,145,763	.385
ALL	867,576,446	3,810,219,585	240	364,515	58	1,046,007	6518	11,583,172	27542	8,972,054	77900	10,456,304	5,680,143	.439
PURE PREMIUM		.439		.004		.012		.134		.103		.121	.065	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
12	160,998,536	524,013,415	37	56,620	11	164,060	744	1,300,878	3706	1,217,143	10181	1,399,316	1,102,117	.325
13	166,943,770	541,885,895	39	81,327	8	103,973	798	1,457,528	3722	1,244,817	10439	1,394,592	1,136,622	.325
14	173,942,954	546,248,784	31	38,283	7	247,596	782	1,419,825	3753	1,207,149	10547	1,405,719	1,143,915	.314
15	180,281,872	557,641,410	42	43,313	10	206,309	845	1,506,427	3778	1,224,747	10709	1,434,644	1,160,974	.309
16	185,409,314	543,486,029	37	55,313	8	100,730	879	1,505,855	3766	1,202,740	10650	1,411,856	1,158,366	.293
ALL	867,576,446	2,713,275,533	186	274,856	44	822,668	4048	7,190,513	18725	6,096,596	52526	7,046,127	5,701,994	.313
PURE PREMIUM		.313		.003		.009		.083		.070		.081	.066	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2020 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	3.67	Temporary Staffing Procedure
187	2.91	Temporary Staffing Procedure
189	2.06	Temporary Staffing Procedure
191	2.40	Temporary Staffing Procedure
275	2.23	Temporary Staffing Procedure
276	2.68	Temporary Staffing Procedure
291	2.33	Temporary Staffing Procedure
297	2.60	Temporary Staffing Procedure
491	2.95	Temporary Staffing Procedure
493	2.10	Temporary Staffing Procedure
495	3.67	Temporary Staffing Procedure
497	0.99	Temporary Staffing Procedure
499	2.24	Temporary Staffing Procedure
587	1.39	Temporary Staffing Procedure
691	4.07	Temporary Staffing Procedure
693	6.10	Temporary Staffing Procedure
695	3.02	Temporary Staffing Procedure
867	4.82	Temporary Staffing Procedure
877	1.91	Temporary Staffing Procedure
879	2.33	Temporary Staffing Procedure
881	2.72	Temporary Staffing Procedure
883	2.15	Temporary Staffing Procedure
895	0.70	Temporary Staffing Procedure
520	0.16	Temporary Staffing Exposure Group Procedure
521	0.49	Temporary Staffing Exposure Group Procedure
522	0.76	Temporary Staffing Exposure Group Procedure
523	1.29	Temporary Staffing Exposure Group Procedure
524	1.94	Temporary Staffing Exposure Group Procedure
525	3.32	Temporary Staffing Exposure Group Procedure
526	4.81	Temporary Staffing Exposure Group Procedure
527	7.62	Temporary Staffing Exposure Group Procedure
528	10.37	Temporary Staffing Exposure Group Procedure
529	18.10	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.50	Explosives - Target = 20% of total
4771	2.01	Explosives - Target = 80% of total

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2020 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	103.76	Attendant Care Procedure
913	218.35	Attendant Care Procedure
972	0.68	Attendant Care Procedure
Aircraft Classifications		
7413	0.28	Aircraft Procedure
7421	0.34	Aircraft Procedure
7424	0.80	Aircraft Procedure
7453	0.06	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.63	O.D. non-rateable element for 615; use 10% of total
0162	0.89	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.89	Federal black lung - code 615; use CMCRB loss cost
509	3.18	No experience; use industry group average change
615	5.71	Rate excluding non-rateable element; use 90% of total
670	4.00	Combine with 681
681	4.00	Combine with 670
809	3.37	Combine with 992
888	2.99	Per approved PCRB Filing No. 275; use industry group maximum change capped at code 880 loss cost
992	3.37	Combine with 809
993	429.92	Combine with 996
996	429.92	Combine with 993
7405	0.98	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.21	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 12-16 Payrolls (\$000)	Serious	Non-Serious	Med Only
185	241,713	A) Credibility Based on Payroll of \$26,163,160 0.22 0.64 0.95		
187	166,135			
189	32,756			
191	41,601	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium 1.684 2.808 1.962		
275	154,897			
276	141,232			
291	22,484	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums 1.150 2.157 1.914		
297	135,406			
491	22,956			
493	93,522	$C = A * B + (1 - A)$		
495	46,986			
497	98,100			
499	11,883			
587	33,477			
691	15,823			
693	28,032			
695	64,879			
867	372,440			
877	16,741			
879	309,228			
881	32,483			
883	185,588			
895	347,954			
TOTAL	2,616,316			

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

Temporary Staffing Code	PY 12-16 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 12-16 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	241,713	0.0924	1.794	2.718	0.496	104	2,701,581	0.735	1.004	0.218
187	166,135	0.0635	0.580	1.112	0.322	107	959,456	0.693	0.925	0.226
189	32,756	0.0125	0.078	1.414	0.067	113	1,248,793	0.094	0.576	0.124
191	41,601	0.0159	-	1.712	0.393	161	501,134	0.436	1.046	0.205
275	154,897	0.0592	0.366	1.721	0.303	221	1,711,710	0.430	0.667	0.159
276	141,232	0.0540	0.060	2.112	0.299	222	3,914,585	0.501	0.796	0.148
291	22,484	0.0086	4.962	7.146	0.406	255	991,878	0.331	0.547	0.087
297	135,406	0.0518	-	0.914	0.255	281	2,807,004	0.499	0.787	0.146
491	22,956	0.0088	0.770	0.973	0.397	403	1,435,562	0.600	0.862	0.175
493	93,522	0.0357	1.967	3.683	0.536	445	3,509,899	0.304	0.584	0.148
495	46,986	0.0180	1.163	3.955	0.312	451	1,583,578	0.699	1.162	0.239
497	98,100	0.0375	0.682	1.528	0.246	472	893,328	0.153	0.250	0.067
499	11,883	0.0045	-	-	0.230	475	1,635,155	0.269	1.008	0.100
587	33,477	0.0128	0.034	1.682	0.142	563	1,528,561	0.374	0.338	0.099
691	15,823	0.0060	6.078	4.430	0.123	609	5,252,311	1.111	0.877	0.115
693	28,032	0.0107	4.606	5.467	0.276	651	3,061,269	1.332	1.300	0.172
695	64,879	0.0248	1.434	1.731	0.087	661	4,987,954	0.667	0.652	0.102
867	372,440	0.1424	1.108	4.728	0.562	813	2,785,968	0.929	1.651	0.226
877	16,741	0.0064	0.878	4.763	0.455	914	1,958,245	0.334	0.703	0.117
879	309,228	0.1182	0.903	2.224	0.240	923	707,757	0.405	0.823	0.152
881	32,483	0.0124	-	2.595	0.234	926	1,824,684	0.493	0.920	0.149
883	185,588	0.0709	0.661	2.038	0.160	928	14,882,356	0.341	0.716	0.159
895	347,954	0.1330	0.135	0.687	0.133	965	67,063,932	0.113	0.222	0.064
TOTAL / WTD	2,616,316	1.0000	0.854	2.345	0.312			0.507	0.835	0.159
Ratio of Temp codes to Direct codes								1.684	2.808	1.962

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 *	4/1/19 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	0.775	1.036	0.220	2.031	185	0.891	2.235	0.421	3.547	1	3.67	3.67	3.86	-4.9%
107	0.611	0.794	0.208	1.613	187	0.703	1.713	0.398	2.814	1	2.91	2.91	2.79	4.3%
113	0.412	0.592	0.127	1.131	189	0.474	1.277	0.243	1.994	1	2.06	2.06	2.21	-6.8%
161	0.365	0.728	0.174	1.267	191	0.420	1.570	0.333	2.323	1	2.40	2.40	2.21	8.6%
221	0.457	0.619	0.155	1.231	275	0.526	1.335	0.297	2.158	1	2.23	2.23	2.18	2.3%
222	0.507	0.799	0.149	1.455	276	0.583	1.723	0.285	2.591	1	2.68	2.68	2.66	0.8%
255	0.753	0.570	0.085	1.408	291	0.866	1.229	0.163	2.258	1	2.33	2.33	2.53	-7.9%
281	0.484	0.777	0.147	1.408	297	0.557	1.676	0.281	2.514	1	2.60	2.60	2.54	2.4%
403	0.650	0.827	0.168	1.645	491	0.748	1.784	0.322	2.854	1	2.95	2.95	2.94	0.3%
445	0.409	0.590	0.149	1.148	493	0.470	1.273	0.285	2.028	1	2.10	2.10	2.20	-4.5%
451	0.676	1.081	0.231	1.988	495	0.777	2.332	0.442	3.551	1	3.67	3.67	3.54	3.7%
472	0.223	0.264	0.069	0.556	497	0.256	0.569	0.132	0.957	1	0.99	0.99	1.05	-5.7%
475	0.356	0.792	0.092	1.240	499	0.409	1.708	0.176	2.293	1	2.37	2.24 *	1.95	14.9%
563	0.293	0.384	0.093	0.770	587	0.337	0.828	0.178	1.343	1	1.39	1.39	1.44	-3.5%
609	1.192	0.875	0.115	2.182	691	1.371	1.887	0.220	3.478	2	4.07	4.07	4.02	1.2%
651	1.772	1.317	0.173	3.262	693	2.038	2.841	0.331	5.210	2	6.10	6.10	6.37	-4.2%
661	0.842	0.657	0.103	1.602	695	0.968	1.417	0.197	2.582	2	3.02	3.02	3.14	-3.8%
813	0.978	1.621	0.228	2.827	867	1.125	3.496	0.436	5.057	3	4.82	4.82	4.90	-1.6%
914	0.297	0.665	0.116	1.078	877	0.342	1.434	0.222	1.998	3	1.91	1.91	1.88	1.6%
923	0.519	0.729	0.142	1.390	879	0.597	1.572	0.272	2.441	3	2.33	2.33	2.41	-3.3%
926	0.602	0.878	0.141	1.621	881	0.692	1.894	0.270	2.856	3	2.72	2.72	2.87	-5.2%
928	0.344	0.720	0.160	1.224	883	0.396	1.553	0.306	2.255	3	2.15	2.15	2.19	-1.8%
965	0.114	0.224	0.064	0.402	895	0.131	0.483	0.122	0.736	3	0.70	0.70	0.62	12.9%

* 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	3.02	1,402,846	42,365,949

(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	28,951	27,470	0.09
521	B	25,574	69,730	0.27
522	C	177,024	745,280	0.42
523	D	123,943	882,430	0.71
524	E	184,688	1,980,770	1.07
525	F	558,052	10,236,750	1.83
526	G	232,272	6,165,700	2.65
527	H	64,787	2,717,940	4.20
528	I	5,216	298,310	5.72
529	J	2,339	233,350	9.98
Total - Avg		1,402,846	23,357,730	1.67

Balanced Values

Balancing Factor = 42,365,949 / 23,357,730 = 1.8138

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	28,951	46,322	0.16
521	B	25,574	125,313	0.49
522	C	177,024	1,345,382	0.76
523	D	123,943	1,598,865	1.29
524	E	184,688	3,582,947	1.94
525	F	558,052	18,527,326	3.32
526	G	232,272	11,172,283	4.81
527	H	64,787	4,936,769	7.62
528	I	5,216	540,899	10.37
529	J	2,339	423,359	18.10
Total - Avg		1,402,846	42,299,465	3.02

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

(9)=(6)*1.8138

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.21		0.16		-23.8%
B	0.55	2.62	0.49	3.06	-10.9%
C	0.91	1.65	0.76	1.55	-16.5%
D	1.56	1.71	1.29	1.70	-17.3%
E	2.32	1.49	1.94	1.50	-16.4%
F	4.01	1.73	3.32	1.71	-17.2%
G	5.78	1.44	4.81	1.45	-16.8%
H	9.13	1.58	7.62	1.58	-16.5%
I	13.03	1.43	10.37	1.36	-20.4%
J	21.84	1.68	18.10	1.75	-17.1%
Wtd Avg	3.62		3.02		-16.8%

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	4,160	3,994	8,154	51%	49%		
2013	6,450	12,234	18,684	35%	65%		
2014	0	0	0	N/A	N/A		
2015	0	0	0	N/A	N/A		
2016	0	0	0	N/A	N/A		
TOTAL	80,570	81,661	162,231	50%	50%		
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		
2011	6,936	7,964	14,900	47%	53%	197,812	13,276
2012	4,160	3,994	8,154	51%	49%	110,739	13,581
2013	6,450	12,234	18,684	35%	65%	259,577	13,893
2014	0	0	0	N/A	N/A	-	14,310
2015	0	0	0	N/A	N/A	-	14,582
2016	0	0	0	N/A	N/A	-	14,830

* 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, PY 2015=1.019 and PY 2016=1.017).

**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	1017.00	1.7%
	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		
2017	1	5,594,932	78,024,072,235	13,945.49		
	2	5,726,851	73,891,024,944	12,902.56		
	3	5,714,616	73,897,592,081	12,931.33		
	4	5,771,662	80,127,831,918	13,882.97		

* 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, 2020

AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.65
Code		Loss Cost Index	Loss Cost
7413	16,138	Index * 0.70 * 0.825	0.28
7421	163,418	Index * 0.70	0.34
7424	441,247	Index * 1.65	0.80
7453	15,876	Index * 0.70 * 0.175	0.06

NEW BASE LOSS COST (BLC) = 0.485

WTD AVE LOSS COST = 0.65

TARGET WTD LOSS COST = 0.65

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

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: "Grouped" Temporary Staffing Classes

INDUSTRY GROUP: 3

CODE: 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					All
							Death	P.T.	Major	Minor	Temp	
2012	498,440	21,274,506	4.268	25,932,186	43,536	0.9229	3	2	16	130	309	460
2013	541,760	23,140,037	4.271	28,957,670	41,485	0.9746	1	0	14	233	280	528
2014	587,055	22,170,580	3.777	25,778,896	36,989	0.9658	1	1	11	187	367	567
2015	703,156	23,190,186	3.298	30,994,101	36,783	0.8419	0	0	10	184	398	592
2016	699,683	13,623,649	1.947	22,379,065	29,721	0.5860	0	0	1	55	354	410
TOTAL	3,030,094	103,398,958	3.412	134,041,918	37,882	0.8439	5	3	52	789	1708	2557
O.D.		1,750,859	0.058				0	0	1	4	4	9

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2012	415,854	229,154	2,968,606	4,420,829	3,736,645	935	94,575	2,534,989	2,495,699	3,129,241	1,247,979
2013	34,370	0	2,195,594	7,137,133	3,402,465	453,618	0	1,617,206	4,371,462	2,692,110	1,236,079
2014	296,617	171,690	1,884,762	5,875,725	4,302,092	0	17,068	780,947	4,364,638	3,278,948	1,198,093
2015	0	0	1,414,829	6,163,683	5,837,963	0	0	1,231,467	3,790,925	3,336,613	1,414,706
2016	0	0	170,858	1,392,451	5,196,233	0	0	67,706	916,122	4,442,106	1,438,173
TOTAL	746,841	400,844	8,634,649	24,989,821	22,475,398	454,553	111,643	6,232,315	15,938,846	16,879,018	6,535,030
O.D.	0	0	330,003	107,076	5,601	0	0	1,220,022	54,431	5,016	28,710

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2012	426,250	613,445	3,321,044	5,044,166	4,682,016	4,758	171,559	3,674,984	2,924,959	3,895,905	1,173,100
2013	36,366	11,856	2,925,345	8,207,035	4,160,627	915,781	23,449	3,055,261	5,198,066	3,255,789	1,168,095
2014	351,799	287,898	3,067,421	6,696,857	4,717,668	467	64,046	905,792	4,833,361	3,697,427	1,156,160
2015	1,940	56,699	5,100,981	6,656,423	5,900,931	17,612	94,122	3,945,533	4,125,656	3,706,377	1,387,827
2016	5,198	57,777	5,080,953	3,826,494	4,157,500	9,201	64,913	2,457,737	2,223,311	3,119,649	1,376,332
TOTAL	821,553	1,027,675	19,495,744	30,430,975	23,618,742	947,819	418,089	14,039,307	19,305,353	17,675,147	6,261,514
O.D.	43	1,531	156,527	119,716	13,777	1,891	21,797	707,817	79,527	21,242	27,433

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,639,793	91,264,479	6,288,947	
IBNR + FREQ. ADJUSTMENT	(18,214,788)	(21,690,151)	20,143	
TOTAL LOSSES	19,425,005	69,574,328	6,309,090	
EXPECTED LOSSES CREDIBILITY	41,836,434	58,663,279	5,900,098	
	0.25	0.71	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.641	2.296	0.208	3.145
INDICATED (POST-TEST)	0.645	2.312	0.209	3.166
PRES. ON LOSS COST LEVEL	1.241	1.741	0.175	3.157
DERIVED BY FORMULA	1.092	2.146	0.209	3.447
UNDERLYING PRES. LOSS COST	1.381	1.936	0.195	3.511
PROPOSED	1.003	1.971	0.192	3.166
YEAR	4-1-19	4-1-20	IND. LOSS COST =	3.019
IND. LOSS COST		3.02		
MAN.LOSS COST	3.63	3.02	ADJ. LOSS COST =	3.02

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					
							Death	P.T.	Major	Minor	Temp	All
2012	7,650	81,162	1.061	100,989	39,838	0.2614	0	0	0	0	2	2
2013	11,477	66,077	0.576	77,776	13,509	0.3485	0	0	0	0	4	4
2014	3,242	226,406	6.984	275,649	107,746	0.6169	0	0	1	0	1	2
2015	1,023	42,795	4.183	54,802	8,492	4.8876	0	0	0	0	5	5
2016	1,549	183,521	11.848	319,035	183,521	0.6456	0	0	0	0	1	1
TOTAL	24,941	599,961	2.406	828,251	41,085	0.5613	0	0	1	0	13	14
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
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	166,850	0	7,547	0	0	32,471	0	8,623	10,915
2015	0	0	0	0	23,951	0	0	0	0	18,510	334
2016	0	0	0	0	94,421	0	0	0	0	89,100	0
TOTAL	0	0	166,850	0	217,704	0	0	32,471	0	158,159	24,777
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
2012	0	0	0	0	61,857	0	0	0	0	37,735	1,397
2013	0	0	950	836	50,511	0	0	193	249	13,657	11,380
2014	50	1,816	183,601	4,343	12,937	130	1,502	48,552	1,963	10,222	10,533
2015	0	53	4,723	3,667	21,985	7	31	2,751	2,636	18,621	328
2016	85	784	68,550	49,505	71,807	125	811	34,900	32,129	60,339	0
TOTAL	135	2,653	257,824	58,351	219,097	262	2,344	86,396	36,977	140,574	23,638
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	349,614	454,999	23,638	
IBNR + FREQ. ADJUSTMENT	(516,881)	(191,911)	53	
TOTAL LOSSES	0	263,088	23,691	
EXPECTED LOSSES	1,009,612	471,884	32,673	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.055	0.095	1.150
INDICATED (POST-TEST)	0.000	1.062	0.096	1.158
PRES. ON LOSS COST LEVEL	3.646	1.704	0.118	5.468
DERIVED BY FORMULA	3.610	1.685	0.117	5.412
UNDERLYING PRES. LOSS COST	4.048	1.892	0.131	6.071
PROPOSED	3.610	1.685	0.117	5.412
YEAR	4-1-19	4-1-20	IND. LOSS COST =	6.336
IND. LOSS COST		6.34		
MAN.LOSS COST	6.84	6.34	ADJ. LOSS COST =	6.34

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	
2012	52,286	2,099,304	4.015	2,637,495	58,079	0.6694	0	0	4	4	27	35
2013	57,081	2,721,155	4.767	3,492,911	60,730	0.7533	0	0	5	8	30	43
2014	60,311	2,976,457	4.935	3,654,110	61,930	0.7793	0	0	4	8	35	47
2015	67,709	2,178,725	3.218	2,965,578	45,074	0.6941	0	0	1	9	37	47
2016	73,662	1,758,297	2.387	2,952,316	42,727	0.5430	0	0	1	2	37	40
TOTAL	311,049	11,733,938	3.772	15,702,410	53,691	0.6816	0	0	15	31	166	212
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
2012	0	0	838,125	149,198	120,712	0	0	419,947	32,041	472,740	66,541
2013	0	0	1,051,644	370,682	186,323	0	0	653,033	167,578	182,147	109,748
2014	0	0	723,736	640,324	565,768	0	0	195,512	225,316	560,077	65,724
2015	0	0	182,810	428,491	463,690	0	0	285,296	204,252	553,957	60,229
2016	0	0	201,214	173,000	767,255	0	0	22,500	84,890	460,211	49,227
TOTAL	0	0	2,997,529	1,761,695	2,103,748	0	0	1,576,288	714,077	2,229,132	351,469
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
2012	0	0	970,549	170,235	151,252	0	0	656,797	37,552	588,561	62,549
2013	0	5,620	1,205,153	433,112	241,898	0	8,933	1,058,517	209,208	226,758	103,712
2014	217	9,666	933,564	748,112	631,559	782	10,186	357,374	281,979	617,247	63,424
2015	177	5,142	452,373	476,212	468,572	2,982	16,917	599,450	295,428	589,240	59,085
2016	864	10,564	881,097	559,718	626,916	1,042	8,308	267,474	225,866	323,357	47,110
TOTAL	1,258	30,992	4,442,736	2,387,389	2,120,197	4,806	44,344	2,939,612	1,050,033	2,345,163	335,880
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,463,748	7,902,782	335,880	
IBNR + FREQ. ADJUSTMENT	(2,889,556)	(1,629,647)	1,517	
TOTAL LOSSES	4,574,192	6,273,135	337,397	
EXPECTED LOSSES	6,609,791	4,404,454	441,690	
CREDIBILITY	0.05	0.16	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.471	2.017	0.108	3.596
INDICATED (POST-TEST)	1.481	2.031	0.109	3.621
PRES. ON LOSS COST LEVEL	1.914	1.275	0.128	3.317
DERIVED BY FORMULA	1.892	1.396	0.124	3.412
UNDERLYING PRES. LOSS COST	2.125	1.416	0.142	3.683
PROPOSED	1.892	1.396	0.124	3.412
YEAR	4-1-19	4-1-20	IND. LOSS COST =	3.995
IND. LOSS COST		4.00		
MAN.LOSS COST	4.15	4.00	ADJ. LOSS COST =	4.00

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	
2012	245,217	13,553,568	5.527	15,317,432	75,516	0.7055	4	0	13	37	119	173
2013	260,010	13,924,093	5.355	17,305,235	70,377	0.7346	0	0	21	28	142	191
2014	284,619	18,382,871	6.459	16,662,341	95,322	0.6605	1	0	20	46	121	188
2015	261,696	6,596,776	2.521	8,120,423	58,411	0.4012	0	0	12	18	75	105
2016	301,299	7,944,026	2.637	11,798,467	53,568	0.4613	1	0	6	10	122	139
TOTAL	1,352,841	60,401,334	4.465	69,203,898	72,872	0.5884	6	0	72	139	579	796
O.D.		1,462	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
2012	1,762,474	0	2,890,171	1,158,239	1,430,097	13,121	0	1,311,440	1,626,228	2,872,469	489,329
2013	0	0	4,461,868	1,391,712	2,347,271	0	0	1,330,154	890,471	3,020,463	482,154
2014	65,000	0	4,809,600	1,194,020	1,693,458	2,672	0	7,205,685	1,246,141	1,703,892	462,403
2015	0	0	2,285,985	527,866	859,871	0	0	1,277,925	391,668	789,881	463,580
2016	3,000	0	1,036,561	288,960	1,548,195	0	0	1,394,083	890,295	2,284,906	498,026
TOTAL	1,830,474	0	15,484,185	4,560,797	7,878,892	15,793	0	12,519,287	5,044,803	10,671,611	2,395,492
O.D.	0	0	0	0	0	0	0	0	0	0	1,462

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2012	1,806,536	0	3,346,818	1,304,867	1,786,503	66,773	0	2,051,092	1,710,665	2,784,209	459,969
2013	0	24,094	5,190,875	1,662,552	2,878,902	0	19,287	2,361,331	1,126,664	3,585,894	455,636
2014	75,630	45,253	4,445,306	1,491,279	1,916,605	14,263	137,728	4,570,099	1,554,361	1,965,598	446,219
2015	1,184	31,724	2,606,288	737,239	963,384	9,587	55,614	1,807,454	569,589	883,588	454,772
2016	4,456	28,571	2,256,960	1,148,637	1,315,251	14,754	177,106	3,055,774	1,570,173	1,750,174	476,611
TOTAL	1,887,806	129,642	17,846,247	6,344,574	8,860,645	105,377	389,735	13,845,750	6,531,452	10,969,463	2,293,207
O.D.	0	0	0	0	0	0	0	0	0	0	1,376

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,204,557	32,706,134	2,294,583	
IBNR + FREQ. ADJUSTMENT	(11,512,990)	(8,687,045)	8,215	
TOTAL LOSSES	22,691,567	24,019,089	2,302,798	
EXPECTED LOSSES	25,974,547	23,295,922	2,502,756	
CREDIBILITY	0.14	0.41	0.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.677	1.775	0.170	3.622
INDICATED (POST-TEST)	1.689	1.787	0.171	3.647
PRES. ON LOSS COST LEVEL	1.726	1.548	0.166	3.440
DERIVED BY FORMULA	1.721	1.646	0.169	3.536
UNDERLYING PRES. LOSS COST	1.920	1.722	0.185	3.827
PROPOSED	1.721	1.646	0.169	3.536
YEAR	4-1-19	4-1-20	IND. LOSS COST =	3.372
IND. LOSS COST		3.37		
MAN.LOSS COST	3.80	3.37	ADJ. LOSS COST =	3.37

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					
							Death	P.T.	Major	Minor	Temp	All
2012	746	9,330	1,251	8,770	N/A	0.0000	0	0	0	0	0	0
2013	659	74,024	11,233	88,126	33,248	3.0349	0	0	0	0	2	2
2014	647	119,537	18,476	147,789	38,213	4.6368	0	0	0	2	1	3
2015	627	7,185	1,146	9,225	7,185	1.5949	0	0	0	0	1	1
2016	622	118,066	18,982	217,038	57,724	3.2154	0	0	0	0	2	2
TOTAL	3,301	328,142	9,941	470,948	37,971	2.4235	0	0	0	2	6	8
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
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	7,528
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
2016	0	0	0	0	83,258	0	0	0	0	32,189	2,619
TOTAL	0	0	0	32,234	107,032	0	0	0	64,565	99,937	24,374
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
2012	0	0	0	0	0	0	0	0	0	0	8,770
2013	0	0	362	319	19,266	0	0	835	1,077	59,153	7,114
2014	0	49	5,176	35,270	4,965	0	143	10,530	69,362	17,568	4,726
2015	0	8	748	581	3,481	1	6	504	483	3,413	0
2016	75	691	60,445	43,652	63,318	45	293	12,608	11,607	21,798	2,506
TOTAL	75	748	66,731	79,822	91,030	46	442	24,477	82,529	101,932	23,116
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	92,519	355,313	23,116	
IBNR + FREQ. ADJUSTMENT	(846,936)	(751,150)	428	
TOTAL LOSSES	0	0	23,544	
EXPECTED LOSSES	1,877,015	1,995,091	143,560	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.713	0.713
INDICATED (POST-TEST)	0.000	0.000	0.718	0.718
PRES. ON LOSS COST LEVEL	51.125	54.341	3.910	109.376
DERIVED BY FORMULA	51.125	53.798	3.878	108.801
UNDERLYING PRES. LOSS COST	56.862	60.439	4.349	121.650
PROPOSED	51.125	53.798	3.878	108.801
YEAR	4-1-19	4-1-20	IND. LOSS COST =	103.764
IND. LOSS COST		103.76		
MAN. LOSS COST	120.78	103.76	ADJ. LOSS COST =	103.76

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	
2012	1,113	382,410	34,358	466,345	37,590	8,9847	0	0	0	1	9	10
2013	1,227	1,003,518	81,786	1,353,373	121,647	6,5200	0	0	2	4	2	8
2014	1,190	118,664	9,972	133,436	13,885	5,0420	0	0	0	0	6	6
2015	1,205	177,971	14,769	240,554	80,796	1,6598	0	0	0	1	1	2
2016	1,213	310,101	25,565	476,993	66,543	3,2976	0	0	0	1	3	4
TOTAL	5,948	1,992,664	33,501	2,670,701	62,005	5,0437	0	0	2	7	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
2012	0	0	0	67,000	116,056	0	0	0	23,717	169,130	6,507
2013	0	0	393,549	154,158	28,755	0	0	306,555	83,093	7,066	30,342
2014	0	0	0	0	37,945	0	0	0	0	45,366	35,353
2015	0	0	0	24,211	10,501	0	0	0	91,564	35,315	16,380
2016	0	0	0	76,284	42,530	0	0	0	60,000	87,359	43,928
TOTAL	0	0	393,549	321,653	235,787	0	0	306,555	258,374	344,236	132,510
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
2012	0	0	0	76,447	145,418	0	0	0	27,796	210,567	6,117
2013	0	2,125	455,417	178,878	41,960	0	4,445	525,318	101,971	14,586	28,673
2014	0	68	2,850	2,375	39,546	0	64	2,795	2,776	48,846	34,116
2015	5	125	11,903	23,940	11,423	151	673	43,568	90,504	42,193	16,069
2016	61	1,032	94,162	81,609	42,688	284	1,893	75,571	71,570	66,084	42,039
TOTAL	66	3,350	564,332	363,249	281,035	435	7,075	647,252	294,617	382,276	127,014
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,222,510	1,321,177	127,014	
IBNR + FREQ. ADJUSTMENT	(2,291,106)	(3,601,294)	1,585	
TOTAL LOSSES	0	0	128,599	
EXPECTED LOSSES	5,138,656	9,606,079	504,926	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	2.162	2.162
INDICATED (POST-TEST)	0.000	0.000	2.177	2.177
PRES. ON LOSS COST LEVEL	77.676	145.206	7.632	230.514
DERIVED BY FORMULA	77.676	143.754	7.523	228.953
UNDERLYING PRES. LOSS COST	86.393	161.501	8.489	256.383
PROPOSED	77.676	143.754	7.523	228.953
YEAR	4-1-19	4-1-20	IND. LOSS COST =	218.352
IND. LOSS COST		218.35		
MAN.LOSS COST	254.55	218.35	ADJ. LOSS COST =	218.35

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Attendant Care Services

CODE:
972

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
2012	115,303	1,084,866	0.941	1,328,863	35,221	0.2515	0	0	1	0	28	29
2013	281,195	3,290,385	1.170	4,134,246	75,307	0.1529	0	0	3	1	39	43
2014	319,715	1,483,406	0.464	1,841,184	31,995	0.1408	0	0	0	24	21	45
2015	396,157	1,794,289	0.453	2,471,915	47,422	0.0934	0	0	2	15	20	37
2016	482,848	1,274,571	0.264	2,145,254	51,646	0.0497	0	0	0	6	18	24
TOTAL	1,595,218	8,927,517	0.560	11,921,462	48,840	0.1116	0	0	6	46	126	178
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
2012	0	0	163,067	0	564,155	0	0	22,663	0	271,533	63,448
2013	0	0	500,552	105,573	1,456,924	0	0	287,634	33,729	853,783	52,190
2014	0	0	0	742,564	132,121	0	0	0	414,623	150,480	43,618
2015	0	0	322,235	574,990	147,827	0	0	231,196	337,185	141,191	39,665
2016	0	0	0	291,536	383,869	0	0	0	247,857	316,242	35,067
TOTAL	0	0	985,854	1,714,663	2,684,896	0	0	541,493	1,033,394	1,733,229	233,988
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
2012	0	0	188,832	0	706,886	0	0	35,445	0	338,059	59,641
2013	0	2,703	606,559	152,479	1,743,773	0	4,171	504,259	62,033	1,008,949	49,320
2014	0	1,203	122,569	815,290	160,791	0	999	71,339	449,124	177,778	42,091
2015	276	6,832	592,139	570,597	198,110	2,550	14,336	511,893	355,837	180,434	38,911
2016	432	5,781	520,547	427,932	331,464	1,112	7,414	294,695	279,556	242,762	33,559
TOTAL	708	16,519	2,030,646	1,966,298	3,141,024	3,662	26,920	1,417,631	1,146,550	1,947,982	223,522
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,496,086	8,201,854	223,522	
IBNR + FREQ. ADJUSTMENT	(2,539,715)	(2,825,863)	3,101	
TOTAL LOSSES	956,371	5,375,991	226,623	
EXPECTED LOSSES	6,061,828	7,800,616	765,705	
CREDIBILITY	0.16	0.46	0.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.060	0.337	0.014	0.411
INDICATED (POST-TEST)	0.060	0.339	0.014	0.413
PRES. ON LOSS COST LEVEL	0.342	0.440	0.043	0.825
DERIVED BY FORMULA	0.297	0.394	0.023	0.714
UNDERLYING PRES. LOSS COST	0.380	0.489	0.048	0.917
PROPOSED	0.297	0.394	0.023	0.714
YEAR	4-1-19	4-1-20		
IND. LOSS COST		0.68		IND. LOSS COST = 0.681
MAN.LOSS COST	0.91	0.68		ADJ. LOSS COST = 0.68

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
2012	506	604,470	119,460	656,610	41,886	21,7391	2	0	0	2	7	11
2013	492	431,027	87,607	520,737	43,793	18,2927	0	0	1	0	8	9
2014	461	407,609	88,418	471,511	42,745	17,3536	0	0	1	1	6	8
2015	449	341,127	75,975	423,084	48,082	13,3630	0	0	0	0	6	6
2016	411	146,886	35,739	208,819	15,030	14,5985	0	0	0	1	5	6
TOTAL	2,319	1,931,119	83,274	2,280,761	39,388	17,2488	2	0	2	4	32	40
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
2012	144,082	0	0	103,155	14,300	0	0	0	134,367	64,844	143,722
2013	0	0	244,898	0	61,204	0	0	34,910	0	53,125	36,890
2014	0	0	163,587	5,085	52,756	0	0	4,479	55,803	60,253	65,646
2015	0	0	0	0	116,023	0	0	0	0	172,466	52,638
2016	0	0	0	22,364	29,562	0	0	0	10,678	27,577	56,705
TOTAL	144,082	0	408,485	130,604	273,845	0	0	39,389	200,848	378,265	355,601
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
2012	147,684	0	0	117,700	17,918	0	0	0	157,478	80,731	135,099
2013	0	1,322	279,600	2,969	76,678	0	506	60,114	1,657	63,030	34,861
2014	49	1,869	184,188	12,624	60,113	18	396	18,690	63,092	67,124	63,348
2015	0	255	22,880	17,763	106,498	69	293	25,628	24,559	173,501	51,638
2016	34	444	40,015	32,887	25,515	68	446	18,161	17,075	19,907	54,267
TOTAL	147,767	3,890	526,683	183,943	286,722	155	1,641	122,593	263,861	404,293	339,213
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	802,729	1,138,819	339,213	
IBNR + FREQ. ADJUSTMENT	(2,120,062)	(1,898,623)	5,758	
TOTAL LOSSES	0	0	344,971	
EXPECTED LOSSES CREDIBILITY	4,684,983	5,022,096	1,986,131	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	14.876	14.876
INDICATED (POST-TEST)	0.000	0.000	14.980	14.980
PRES. ON LOSS COST LEVEL	181.642	194.712	77.004	453.358
DERIVED BY FORMULA	181.642	192.765	76.384	450.791
UNDERLYING PRES. LOSS COST	202.026	216.563	85.646	504.235
PROPOSED	181.642	192.765	76.384	450.791
YEAR	4-1-19	4-1-20	IND. LOSS COST =	429.919
IND. LOSS COST		429.92		
MAN. LOSS COST	500.63	429.92	ADJ. LOSS COST =	429.92

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	
2012	8,606	389,225	4.523	482,027	59,169	0.6972	0	0	1	0	5	6
2013	9,181	126,317	1.376	142,949	12,307	0.7624	0	0	0	1	6	7
2014	9,468	361,552	3.819	424,929	47,266	0.7393	0	0	0	0	7	7
2015	9,934	304,939	3.070	376,010	71,859	0.4027	0	0	1	0	3	4
2016	6,762	60,899	0.901	92,142	6,227	1.0352	0	0	0	0	7	7
TOTAL	43,951	1,242,932	2.828	1,518,057	35,582	0.7053	0	0	2	1	28	31
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	
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	40,167	
2014	0	0	0	0	105,300	0	0	0	0	225,565	30,687	
2015	0	0	154,211	0	62,522	0	0	23,180	0	47,524	17,502	
2016	0	0	0	0	22,082	0	0	0	0	21,507	17,310	
TOTAL	0	0	364,903	14,180	230,649	0	0	104,874	6,847	381,602	139,877	
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	
2012	0	0	243,981	0	23,165	0	0	127,769	0	54,954	32,158	
2013	0	0	1,204	16,579	26,653	0	0	1,130	8,931	50,494	37,958	
2014	0	190	7,908	6,592	109,744	0	316	13,895	13,805	242,866	29,613	
2015	77	2,096	170,010	17,992	66,981	218	1,268	42,133	8,869	49,197	17,169	
2016	20	183	16,032	11,578	16,793	30	196	8,424	7,755	14,565	16,566	
TOTAL	97	2,469	439,135	52,741	243,336	248	1,780	193,351	39,360	412,076	133,464	
O.D.	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	637,080	747,513	133,464	
IBNR + FREQ. ADJUSTMENT	(330,072)	(133,907)	273	
TOTAL LOSSES	307,008	613,606	133,737	
EXPECTED LOSSES	734,861	353,366	98,011	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.699	1.396	0.304	2.399
INDICATED (POST-TEST)	0.704	1.406	0.306	2.416
PRES. ON LOSS COST LEVEL	1.506	0.724	0.201	2.431
DERIVED BY FORMULA	1.498	0.751	0.207	2.456
UNDERLYING PRES. LOSS COST	1.672	0.804	0.223	2.699
PROPOSED	1.483	0.743	0.205	2.431
YEAR	4-1-19	4-1-20	IND. LOSS COST =	2.513
IND. LOSS COST		2.51		
MAN.LOSS COST	2.81	2.51	ADJ. LOSS COST =	2.51

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
2012	320,739	3,283,117	1.024	3,979,862	26,733	0.3710	0	0	4	39	76	119
2013	372,211	4,898,597	1.316	6,029,087	35,951	0.3573	0	0	9	47	77	133
2014	408,155	7,783,374	1.907	9,721,428	44,265	0.4214	0	0	14	47	111	172
2015	634,590	7,137,801	1.125	9,271,889	36,349	0.3026	0	0	13	44	135	192
2016	468,726	6,313,370	1.347	10,664,793	36,387	0.3584	0	0	3	4	161	168
TOTAL	2,204,421	29,416,259	1.334	39,667,059	36,567	0.3556	0	0	43	181	560	784
O.D.		79,975	0.004				0	0	0	0	2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2012	0	0	797,067	718,223	409,908	0	0	341,562	612,680	301,738	101,939
2013	0	0	2,089,682	758,906	532,840	0	0	379,232	596,561	424,296	117,080
2014	0	0	2,832,947	1,232,821	982,546	0	0	1,030,343	903,334	631,520	169,863
2015	0	0	2,894,736	758,178	1,327,883	0	0	820,315	616,929	560,938	158,822
2016	0	0	604,289	234,504	3,025,660	0	0	152,947	88,330	2,007,293	200,347
TOTAL	0	0	9,218,721	3,702,632	6,278,837	0	0	2,724,399	2,817,834	3,925,785	748,051
O.D.	0	0	0	0	12,746	0	0	0	0	17,656	49,573

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2012	0	0	923,004	819,492	513,615	0	0	534,203	718,061	375,664	95,823
2013	0	11,284	2,423,742	889,406	674,865	0	5,499	686,876	712,946	513,828	110,641
2014	850	33,968	3,368,551	1,467,061	1,148,472	4,121	49,893	1,697,905	1,042,627	744,062	163,918
2015	1,599	42,868	3,529,623	1,060,695	1,454,795	8,204	47,087	1,582,677	730,184	658,353	155,804
2016	3,156	35,177	2,933,403	1,837,570	2,392,758	4,195	37,333	1,042,248	804,734	1,382,487	191,732
TOTAL	5,605	123,297	13,178,323	6,074,224	6,184,505	16,520	139,812	5,543,909	4,008,552	3,674,394	717,918
O.D.	9	91	8,118	5,864	10,461	22	148	6,255	5,752	12,918	46,914

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,022,109	19,976,670	764,832	
IBNR + FREQ. ADJUSTMENT	(6,128,849)	(5,030,086)	2,377	
TOTAL LOSSES	12,893,260	14,946,584	767,209	
EXPECTED LOSSES	14,306,692	13,645,366	705,415	
CREDIBILITY	0.20	0.57	0.85	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.585	0.678	0.035	1.298
INDICATED (POST-TEST)	0.589	0.683	0.035	1.307
PRES. ON LOSS COST LEVEL	0.584	0.557	0.029	1.170
DERIVED BY FORMULA	0.585	0.629	0.034	1.248
UNDERLYING PRES. LOSS COST	0.649	0.619	0.032	1.300
PROPOSED	0.585	0.629	0.034	1.248
YEAR	4-1-19	4-1-20		
IND. LOSS COST		1.19		IND. LOSS COST = 1.190
MAN.LOSS COST	1.29	1.19		ADJ. LOSS COST = 1.19

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	
2012	113,964	756,557	0.664	875,787	54,668	0.0965	1	0	1	1	8	11
2013	120,926	347,232	0.287	394,116	23,418	0.0827	2	0	0	1	7	10
2014	125,089	268,097	0.214	318,635	54,307	0.0320	0	0	0	2	2	4
2015	129,039	1,718,614	1.332	1,891,432	186,286	0.0697	1	0	0	2	6	9
2016	131,785	1,019,544	0.774	1,221,471	81,365	0.0911	1	0	1	0	10	12
TOTAL	620,803	4,110,044	0.662	4,701,441	80,559	0.0741	5	0	2	6	33	46
O.D.		718	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
2012	50,000	0	201,361	6,447	184,639	0	0	28,964	4,317	125,616	155,213
2013	6,000	0	0	27,164	61,309	0	0	0	52,210	87,501	113,048
2014	0	0	0	95,058	23,112	0	0	0	49,630	49,429	50,868
2015	1,028,913	0	0	157,513	46,264	0	0	0	306,941	136,943	42,040
2016	386,429	0	184,271	0	134,107	10,000	0	26,432	0	235,138	43,167
TOTAL	1,471,342	0	385,632	286,182	449,431	10,000	0	55,396	413,098	634,627	404,336
O.D.	0	0	0	0	0	0	0	0	0	0	718

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2012	51,250	0	233,176	7,356	231,353	0	0	45,300	5,060	156,392	145,900
2013	7,891	0	2,723	32,129	73,292	0	0	4,638	62,980	103,633	106,830
2014	0	166	16,156	104,756	27,043	0	163	10,475	55,682	55,106	49,088
2015	952,140	764	73,089	152,373	54,075	515	2,290	148,805	306,030	160,110	41,241
2016	306,400	3,545	262,708	91,319	120,268	14,888	5,156	125,823	88,579	161,474	41,311
TOTAL	1,317,681	4,475	587,852	387,933	506,031	15,403	7,609	335,041	518,331	636,715	384,370
O.D.	0	0	0	0	0	0	0	0	0	0	687

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,268,061	2,049,010	385,057	
IBNR + FREQ. ADJUSTMENT	(1,386,986)	(457,923)	1,057	
TOTAL LOSSES	881,075	1,591,087	386,114	
EXPECTED LOSSES	3,130,578	1,226,551	328,268	
CREDIBILITY	0.09	0.25	0.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.142	0.256	0.062	0.460
INDICATED (POST-TEST)	0.143	0.258	0.062	0.463
PRES. ON LOSS COST LEVEL	0.453	0.178	0.048	0.679
DERIVED BY FORMULA	0.425	0.198	0.053	0.676
UNDERLYING PRES. LOSS COST	0.504	0.198	0.053	0.755
PROPOSED	0.425	0.198	0.053	0.676
YEAR	4-1-19	4-1-20		
IND. LOSS COST		0.65		IND. LOSS COST = 0.645
MAN.LOSS COST	0.74	0.65		ADJ. LOSS COST = 0.65