

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2021 LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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April 1, 2021 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9999	0.9429	1.0285
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0426	1.1272	0.9955
(3) Final Loss Cost Test Correction Factor	1.0041	1.1270	0.9396
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0468	1.1978	0.9620

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2013 through 2017 were translated using composite multipliers, yielding an average claim value of \$ 500,184 . 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 * 500,184] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.841	841,309	1,682,618
B	0.889	889,327	1,778,654
C	0.939	939,346	1,878,692
D	0.991	991,365	1,982,730
E	1.047	1,047,385	2,094,770
F	1.106	1,106,407	2,212,814
G	1.168	1,168,430	2,336,860

@ From Pennsylvania 4/1/20 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	373	119,074,600	59,908,500	178,983,100	479,847
Permanent Total	101	72,368,100	357,379,500	429,747,600	4,254,927
Major	10,432	2,717,696,700	2,128,576,400	4,846,273,100	464,558
Total Serious	10,906	2,909,139,400	2,545,864,400	5,455,003,800	500,184
Minor	40,079	1,560,157,200	1,299,599,600	2,859,756,800	71,353
Temporary	112,668	1,320,894,000	1,483,106,700	2,804,000,700	24,887
Total Non-Serious	152,747	2,881,051,200	2,782,706,300	5,663,757,500	37,079

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	500,184 =	87,532,200
Non-Serious: 500 *	37,079 =	18,539,500
Medical: .10 *	18,539,500 =	1,853,950

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	86,876,563	18,400,635	1,840,064
0.99	85,570,227	18,123,950	1,812,395
0.98	84,270,505	17,848,667	1,784,867
0.97	82,977,430	17,574,791	1,757,479
0.96	81,691,036	17,302,330	1,730,233
0.95	80,411,359	17,031,292	1,703,129
0.94	79,138,434	16,761,683	1,676,168
0.93	77,872,297	16,493,513	1,649,351
0.92	76,612,985	16,226,788	1,622,679
0.91	75,360,534	15,961,516	1,596,152
0.90	74,114,983	15,697,706	1,569,771
0.89	72,876,370	15,435,365	1,543,537
0.88	71,644,734	15,174,502	1,517,450
0.87	70,420,115	14,915,126	1,491,513
0.86	69,202,554	14,657,244	1,465,724
0.85	67,992,091	14,400,865	1,440,087
0.84	66,788,768	14,145,999	1,414,600
0.83	65,592,629	13,892,654	1,389,265
0.82	64,403,716	13,640,840	1,364,084
0.81	63,222,073	13,390,566	1,339,057
0.80	62,047,746	13,141,841	1,314,184
0.79	60,880,781	12,894,675	1,289,468
0.78	59,721,224	12,649,079	1,264,908
0.77	58,569,124	12,405,061	1,240,506
0.76	57,424,527	12,162,633	1,216,263
0.75	56,287,485	11,921,806	1,192,181
0.74	55,158,048	11,682,588	1,168,259
0.73	54,036,266	11,444,993	1,144,499
0.72	52,922,194	11,209,030	1,120,903
0.71	51,815,884	10,974,711	1,097,471
0.70	50,717,391	10,742,048	1,074,205
0.69	49,626,772	10,511,053	1,051,105
0.68	48,544,084	10,281,737	1,028,174
0.67	47,469,385	10,054,114	1,005,411
0.66	46,402,735	9,828,195	982,820
0.65	45,344,196	9,603,994	960,399
0.64	44,293,829	9,381,525	938,153
0.63	43,251,700	9,160,799	916,080
0.62	42,217,874	8,941,833	894,183
0.61	41,192,417	8,724,639	872,464
0.60	40,175,400	8,509,233	850,923
0.59	39,166,892	8,295,629	829,563
0.58	38,166,966	8,083,842	808,384
0.57	37,175,697	7,873,889	787,389
0.56	36,193,160	7,665,786	766,579
0.55	35,219,434	7,459,549	745,955
0.54	34,254,600	7,255,195	725,520
0.53	33,298,739	7,052,742	705,274
0.52	32,351,938	6,852,208	685,221
0.51	31,414,284	6,653,610	665,361

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	30,485,867	6,456,970	645,697
0.49	29,566,780	6,262,305	626,231
0.48	28,657,118	6,069,637	606,964
0.47	27,756,981	5,878,986	587,899
0.46	26,866,469	5,690,374	569,037
0.45	25,985,689	5,503,823	550,382
0.44	25,114,749	5,319,356	531,936
0.43	24,253,762	5,136,997	513,700
0.42	23,402,844	4,956,771	495,677
0.41	22,562,116	4,778,703	477,870
0.40	21,731,703	4,602,820	460,282
0.39	20,911,734	4,429,149	442,915
0.38	20,102,344	4,257,718	425,772
0.37	19,303,674	4,088,558	408,856
0.36	18,515,870	3,921,700	392,170
0.35	17,739,083	3,757,175	375,718
0.34	16,973,472	3,595,017	359,502
0.33	16,219,203	3,435,261	343,526
0.32	15,476,449	3,277,944	327,794
0.31	14,745,391	3,123,105	312,311
0.30	14,026,220	2,970,783	297,078
0.29	13,319,135	2,821,021	282,102
0.28	12,624,348	2,673,863	267,386
0.27	11,942,079	2,529,357	252,936
0.26	11,272,562	2,387,552	238,755
0.25	10,616,046	2,248,501	224,850
0.24	9,972,794	2,112,259	211,226
0.23	9,343,083	1,978,885	197,889
0.22	8,727,214	1,848,442	184,844
0.21	8,125,503	1,720,999	172,100
0.20	7,538,293	1,596,626	159,663
0.19	6,965,951	1,475,403	147,540
0.18	6,408,874	1,357,413	135,741
0.17	5,867,492	1,242,747	124,275
0.16	5,342,274	1,131,505	113,151
0.15	4,833,734	1,023,795	102,380
0.14	4,342,439	919,738	91,974
0.13	3,869,017	819,466	81,947
0.12	3,414,170	723,129	72,313
0.11	2,978,690	630,893	63,089
0.10	2,563,480	542,951	54,295
0.09	2,169,585	459,523	45,952
0.08	1,798,226	380,868	38,087
0.07	1,450,865	307,297	30,730
0.06	1,129,293	239,187	23,919
0.05	835,772	177,019	17,702
0.04	573,297	121,426	12,143
0.03	346,098	73,305	7,331
0.02	160,858	34,070	3,407
0.01	30,960	6,558	656
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/>		
	10,730,476,510		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,235,961,039	4,100,435,783	765,021,678
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.3160	2.6169	14.0264

* 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	288,082,683	48,152,622	25,809,474
0.99	283,750,873	47,428,565	25,421,377
0.98	279,440,995	46,708,177	25,035,258
0.97	275,153,158	45,991,471	24,651,103
0.96	270,887,475	45,278,467	24,268,940
0.95	266,644,066	44,569,188	23,888,769
0.94	262,423,047	43,863,648	23,510,603
0.93	258,224,537	43,161,874	23,134,457
0.92	254,048,658	42,463,882	22,760,345
0.91	249,895,531	41,769,691	22,388,266
0.90	245,765,284	41,079,327	22,018,236
0.89	241,658,043	40,392,807	21,650,267
0.88	237,573,938	39,710,154	21,284,361
0.87	233,513,101	39,031,393	20,920,558
0.86	229,475,669	38,356,542	20,558,831
0.85	225,461,774	37,685,624	20,199,236
0.84	221,471,555	37,018,665	19,841,745
0.83	217,505,158	36,355,686	19,486,387
0.82	213,562,722	35,696,714	19,133,188
0.81	209,644,394	35,041,772	18,782,149
0.80	205,750,326	34,390,884	18,433,270
0.79	201,880,670	33,744,075	18,086,594
0.78	198,035,579	33,101,375	17,742,106
0.77	194,215,215	32,462,804	17,399,833
0.76	190,419,732	31,828,394	17,059,791
0.75	186,649,300	31,198,174	16,722,008
0.74	182,904,087	30,572,165	16,386,468
0.73	179,184,258	29,950,402	16,053,201
0.72	175,489,995	29,332,911	15,722,234
0.71	171,821,471	28,719,721	15,393,567
0.70	168,178,869	28,110,865	15,067,229
0.69	164,562,376	27,506,375	14,743,219
0.68	160,972,183	26,906,278	14,421,580
0.67	157,408,481	26,310,611	14,102,297
0.66	153,871,469	25,719,403	13,785,426
0.65	150,361,354	25,132,692	13,470,941
0.64	146,878,337	24,550,513	13,158,909
0.63	143,422,637	23,972,895	12,849,305
0.62	139,994,470	23,399,883	12,542,168
0.61	136,594,055	22,831,508	12,237,529
0.60	133,221,626	22,267,812	11,935,386
0.59	129,877,414	21,708,832	11,635,782
0.58	126,561,659	21,154,606	11,338,717
0.57	123,274,611	20,605,180	11,044,233
0.56	120,016,519	20,060,595	10,752,344
0.55	116,787,643	19,520,894	10,463,063
0.54	113,588,254	18,986,120	10,176,434
0.53	110,418,619	18,456,321	9,892,455
0.52	107,279,026	17,931,543	9,611,184
0.51	104,169,766	17,411,832	9,332,620

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	101,091,135	16,897,245	9,056,804
0.49	98,043,442	16,387,826	8,783,766
0.48	95,027,003	15,883,633	8,513,520
0.47	92,042,149	15,384,718	8,246,107
0.46	89,089,211	14,891,140	7,981,541
0.45	86,168,545	14,402,954	7,719,878
0.44	83,280,508	13,920,223	7,461,147
0.43	80,425,475	13,443,007	7,205,362
0.42	77,603,831	12,971,374	6,952,564
0.41	74,815,977	12,505,388	6,702,796
0.40	72,062,327	12,045,120	6,456,099
0.39	69,343,310	11,590,640	6,212,503
0.38	66,659,373	11,142,022	5,972,048
0.37	64,010,983	10,699,347	5,734,778
0.36	61,398,625	10,262,697	5,500,733
0.35	58,822,799	9,832,151	5,269,971
0.34	56,284,033	9,407,800	5,042,519
0.33	53,782,877	8,989,735	4,818,433
0.32	51,319,905	8,578,052	4,597,770
0.31	48,895,717	8,172,853	4,380,599
0.30	46,510,946	7,774,242	4,166,935
0.29	44,166,252	7,382,330	3,956,875
0.28	41,862,338	6,997,232	3,750,463
0.27	39,599,934	6,619,074	3,547,782
0.26	37,379,816	6,247,985	3,348,873
0.25	35,202,809	5,884,102	3,153,836
0.24	33,069,785	5,527,571	2,962,740
0.23	30,981,663	5,178,544	2,775,670
0.22	28,939,442	4,837,188	2,592,696
0.21	26,944,168	4,503,682	2,413,943
0.20	24,996,980	4,178,211	2,239,497
0.19	23,099,094	3,860,982	2,069,455
0.18	21,251,826	3,552,214	1,903,958
0.17	19,456,603	3,252,145	1,743,131
0.16	17,714,981	2,961,035	1,587,101
0.15	16,028,662	2,679,169	1,436,023
0.14	14,399,528	2,406,862	1,290,064
0.13	12,829,660	2,144,461	1,149,421
0.12	11,321,388	1,892,356	1,014,291
0.11	9,877,336	1,650,984	884,912
0.10	8,500,500	1,420,848	761,563
0.09	7,194,344	1,202,526	644,541
0.08	5,962,917	996,693	534,223
0.07	4,811,068	804,166	431,031
0.06	3,744,736	625,928	335,497
0.05	2,771,420	463,241	248,295
0.04	1,901,053	317,760	170,323
0.03	1,147,661	191,832	102,828
0.02	533,405	89,158	47,788
0.01	102,663	17,162	9,201
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2013 - 2017

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														
13	198,855,394	2,019,834,021	90	164,647	29	121,949	2299	4,723,095	8571	2,948,049	24054	2,457,889	9,782,711	1.016
14	207,749,932	1,996,789,304	76	185,836	17	61,907	2204	4,593,234	8409	2,875,976	23168	2,517,086	9,733,854	.961
15	214,056,146	1,842,001,280	66	183,691	9	54,926	1847	3,842,594	7878	2,923,783	22854	2,593,434	8,821,585	.861
16	219,539,030	1,735,477,154	72	258,302	10	83,881	1518	3,057,059	7397	2,850,325	22504	2,434,213	8,670,992	.791
17	229,518,346	1,494,926,313	70	230,975	10	42,784	709	1,393,898	4266	1,853,181	25594	2,902,737	8,525,689	.651
ALL	1,069,718,848	9,089,028,072	374	1,023,451	75	365,447	8577	17,609,880	36521	13,451,314	118174	12,905,359	45,534,831	.850
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	198,855,394	2,607,023,211	88	280,887	29	207,801	2299	5,988,885	8571	3,337,192	24054	2,819,201	13,436,266	1.311
14	207,749,932	2,504,881,830	76	242,595	21	150,477	2228	5,805,098	8458	3,291,911	23088	2,705,919	12,852,819	1.206
15	214,056,146	2,318,455,315	66	210,680	15	107,499	1987	5,176,695	7987	3,108,532	22591	2,648,878	11,932,269	1.083
16	219,539,030	2,272,242,596	72	229,849	19	136,081	1947	5,072,942	7582	2,952,342	21864	2,563,792	11,767,420	1.035
17	229,518,346	2,250,718,868	71	226,735	17	121,823	1971	5,133,347	7481	2,911,595	21071	2,471,150	11,642,539	.981
ALL	1,069,718,848	11,953,321,820	373	1,190,746	101	723,681	10432	27,176,967	40079	15,601,572	112668	13,208,940	61,631,313	1.117
PURE PREMIUM		1.117		.011		.007		.254		.146		.123	.576	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	198,855,394	1,593,016,987	59	188,356	16	114,632	1238	3,225,874	5376	2,093,115	15036	1,762,307	8,545,886	.801
14	207,749,932	1,618,160,975	60	191,523	16	114,649	1260	3,282,964	5466	2,127,690	15284	1,791,220	8,673,564	.779
15	214,056,146	1,636,299,715	60	191,558	16	114,641	1274	3,317,937	5529	2,152,043	15462	1,812,897	8,773,922	.764
16	219,539,030	1,628,097,972	61	191,741	16	114,698	1267	3,300,607	5501	2,141,977	15393	1,804,902	8,727,054	.742
17	229,518,346	1,658,646,647	61	194,222	17	116,111	1297	3,377,305	5640	2,195,419	15672	1,837,881	8,865,529	.723
ALL	1,069,718,848	8,134,222,296	301	957,400	81	574,731	6336	16,504,687	27512	10,710,244	76847	9,009,207	43,585,955	.760
PURE PREMIUM		.760		.009		.005		.154		.100		.084	.407	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2013 - 2017

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														
13	21,297,464	414,712,665	12	11,702	5	30,843	464	965,004	1886	601,388	4798	501,712	2,036,478	1.947
14	22,528,701	410,742,313	12	28,570	1	700	459	961,613	1921	629,064	4648	508,683	1,978,794	1.823
15	22,438,546	385,858,966	6	30,579	2	7,608	382	798,291	1805	624,779	4541	497,300	1,900,032	1.720
16	22,556,594	350,733,612	9	21,783	2	30,871	305	616,018	1653	594,749	4357	433,705	1,810,211	1.555
17	23,639,024	266,615,102	9	35,284		0	104	219,089	821	327,900	4840	524,268	1,559,610	1.128
ALL	112,460,329	1,828,662,658	48	127,918	10	70,022	1714	3,560,015	8086	2,777,880	23184	2,465,668	9,285,125	1.626
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	21,297,464	536,976,578	12	19,963	5	52,556	464	1,223,625	1886	680,771	4798	575,464	2,817,386	2.521
14	22,528,701	508,024,816	12	37,296	2	8,419	465	1,216,137	1928	718,762	4634	547,483	2,552,152	2.255
15	22,438,546	489,043,050	6	34,997	3	17,851	415	1,075,025	1817	660,732	4494	510,786	2,591,042	2.179
16	22,556,594	464,183,355	9	20,628	4	41,286	401	1,021,136	1664	605,676	4245	465,789	2,487,318	2.058
17	23,639,024	396,798,104	9	34,369	2	12,077	354	888,278	1419	517,003	3984	443,151	2,073,104	1.679
ALL	112,460,329	2,395,025,903	48	147,253	16	132,189	2099	5,424,201	8714	3,182,944	22155	2,542,673	12,521,002	2.130
PURE PREMIUM		2.130		.013		.012		.482		.283		.226	1.113	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	21,297,464	326,863,276	8	13,387	3	28,992	250	659,098	1183	426,985	2999	359,727	1,780,443	1.535
14	22,528,701	324,827,454	9	29,444	2	6,412	263	687,738	1246	464,527	3068	362,434	1,697,719	1.442
15	22,438,546	348,524,692	5	31,820	3	19,037	266	688,984	1257	457,273	3077	349,722	1,938,411	1.553
16	22,556,594	331,226,158	8	17,520	3	34,795	261	664,303	1206	438,930	2992	328,342	1,828,371	1.468
17	23,639,024	292,058,876	8	29,573	2	11,609	233	583,873	1070	389,991	2962	329,482	1,576,061	1.235
ALL	112,460,329	1,623,500,456	38	121,744	13	100,845	1273	3,283,996	5962	2,177,706	15098	1,729,707	8,821,005	1.444
PURE PREMIUM		1.444		.011		.009		.292		.194		.154	.784	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2013 - 2017

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														
13	10,637,933	331,107,132	22	39,785	9	41,273	453	1,032,217	848	347,235	2840	326,847	1,523,715	3.113
14	11,303,850	351,352,368	25	82,049	7	30,267	495	1,110,932	784	343,894	2789	355,736	1,590,646	3.108
15	11,394,893	286,882,324	14	42,877	2	5,993	372	834,508	748	330,484	2666	398,638	1,256,323	2.518
16	11,633,177	288,226,433	18	104,014	5	43,545	331	695,529	705	335,607	2588	341,479	1,362,091	2.478
17	12,819,043	255,383,211	19	71,510	4	28,718	176	359,019	487	260,254	2884	427,646	1,406,685	1.992
ALL	57,788,896	1,512,951,468	98	340,235	27	149,796	1827	4,032,205	3572	1,617,474	13767	1,850,346	7,139,460	2.618
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	10,637,933	455,871,913	20	67,873	9	70,329	453	1,308,851	848	393,070	2840	374,893	2,343,703	4.285
14	11,303,850	462,939,686	25	107,109	8	65,069	490	1,381,463	797	399,781	2780	385,562	2,290,412	4.095
15	11,394,893	372,812,639	14	48,755	3	15,882	373	1,063,942	776	365,874	2635	408,506	1,825,169	3.272
16	11,633,177	388,033,112	18	92,798	6	53,720	346	983,288	760	373,299	2515	367,467	2,009,759	3.336
17	12,819,043	387,243,616	19	70,516	4	47,119	289	899,007	869	436,546	2384	373,483	2,045,766	3.021
ALL	57,788,896	2,066,900,966	96	387,051	30	252,119	1951	5,636,551	4050	1,968,570	13154	1,909,911	10,514,809	3.577
PURE PREMIUM		3.577		.067		.044		.975		.341		.330	1.820	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	10,637,933	267,489,362	13	45,514	5	38,796	244	705,004	532	246,537	1775	234,349	1,404,693	2.514
14	11,303,850	292,152,920	20	84,560	6	49,580	277	781,313	515	258,443	1840	255,202	1,492,431	2.585
15	11,394,893	258,283,963	13	44,330	3	16,937	239	681,915	538	253,578	1802	279,325	1,306,756	2.267
16	11,633,177	278,926,429	15	76,861	5	45,269	225	640,277	552	271,193	1768	258,388	1,497,276	2.398
17	12,819,043	284,497,269	16	59,499	4	44,632	191	593,611	655	329,274	1773	277,701	1,540,256	2.219
ALL	57,788,896	1,381,349,943	77	310,764	23	195,214	1176	3,402,120	2792	1,359,025	8958	1,304,965	7,241,412	2.390
PURE PREMIUM		2.390		.054		.034		.589		.235		.226	1.253	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2013 - 2017

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														
13	166,919,997	1,274,014,224	56	113,160	15	49,833	1382	2,725,875	5837	1,999,426	16416	1,629,330	6,222,518	.763
14	173,917,381	1,234,694,623	39	75,217	9	30,941	1250	2,520,690	5704	1,903,017	15731	1,652,667	6,164,415	.710
15	180,222,707	1,169,259,990	46	110,235	5	41,325	1093	2,209,795	5325	1,968,520	15647	1,697,495	5,665,230	.649
16	185,349,259	1,096,517,109	45	132,505	3	9,466	882	1,745,513	5039	1,919,969	15559	1,659,030	5,498,689	.592
17	193,060,279	972,928,000	42	124,181	6	14,065	429	815,790	2958	1,265,026	17870	1,950,823	5,559,394	.504
ALL	899,469,623	5,747,413,946	228	555,298	38	145,630	5036	10,017,663	24863	9,055,958	81223	8,589,345	29,110,246	.639
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	166,919,997	1,614,174,720	56	193,051	15	84,916	1382	3,456,409	5837	2,263,351	16416	1,868,843	8,275,177	.967
14	173,917,381	1,533,917,328	39	98,190	11	76,989	1273	3,207,497	5733	2,173,368	15674	1,772,874	8,010,255	.882
15	180,222,707	1,456,599,626	46	126,928	9	73,766	1199	3,037,729	5394	2,081,927	15462	1,729,587	7,516,059	.808
16	185,349,259	1,420,026,129	45	116,423	9	41,075	1200	3,068,518	5158	1,973,367	15104	1,730,536	7,270,342	.766
17	193,060,279	1,466,677,148	43	121,851	11	62,627	1328	3,346,061	5193	1,958,047	14703	1,654,516	7,523,669	.760
ALL	899,469,623	7,491,394,951	229	656,443	55	339,373	6382	16,116,214	27315	10,450,060	77359	8,756,356	38,595,502	.833
PURE PREMIUM		.833		.007		.004		.179		.116		.097	.429	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	166,919,997	998,664,349	38	129,455	8	46,843	744	1,861,772	3661	1,419,593	10262	1,168,230	5,360,750	.598
14	173,917,381	1,001,180,601	31	77,519	8	58,656	720	1,813,913	3705	1,404,721	10376	1,173,584	5,483,413	.576
15	180,222,707	1,029,491,060	42	115,408	10	78,667	769	1,947,038	3734	1,441,192	10583	1,183,850	5,528,756	.571
16	185,349,259	1,017,945,385	38	97,360	8	34,634	781	1,996,026	3743	1,431,853	10633	1,218,173	5,401,407	.549
17	193,060,279	1,082,090,502	37	105,150	11	59,870	873	2,199,821	3915	1,476,154	10937	1,230,698	5,749,213	.560
ALL	899,469,623	5,129,371,897	186	524,892	45	278,670	3887	9,818,570	18758	7,173,513	52791	5,974,535	27,523,539	.570
PURE PREMIUM		.570		.006		.003		.109		.080		.066	.306	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2013 - 2017

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														
13	198,855,394	978,271,138	90	41,606	29	484,613	2299	2,484,034	8571	2,373,306	24054	2,709,064	1,690,088	.492
14	207,749,932	973,385,422	76	115,438	17	238,146	2204	2,579,838	8409	2,404,288	23168	2,721,751	1,674,393	.469
15	214,056,146	882,158,539	66	36,758	9	333,560	1847	1,924,763	7878	2,198,192	22854	2,657,569	1,670,743	.412
16	219,539,030	867,099,163	72	57,220	10	336,998	1518	1,541,469	7397	2,283,411	22504	2,766,488	1,685,405	.395
17	229,518,346	852,568,853	70	89,746	10	193,698	709	979,038	4266	1,586,359	25594	3,910,803	1,766,044	.371
ALL	1,069,718,848	4,553,483,115	374	340,768	75	1,587,015	8577	9,509,142	36521	10,845,556	118174	14,765,675	8,486,673	.426
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	198,855,394	1,343,626,609	88	141,337	29	1,026,410	2299	4,689,857	8571	2,779,141	24054	3,166,896	1,632,625	.676
14	207,749,932	1,285,281,873	76	122,059	21	743,041	2228	4,547,084	8458	2,743,782	23088	3,039,205	1,657,649	.619
15	214,056,146	1,193,226,911	66	105,999	15	530,730	1987	4,054,669	7987	2,589,167	22591	2,972,608	1,679,097	.557
16	219,539,030	1,176,741,951	72	115,616	19	672,201	1947	3,972,952	7582	2,458,921	21864	2,877,492	1,670,237	.536
17	229,518,346	1,164,253,915	71	114,074	17	601,413	1971	4,021,202	7481	2,424,985	21071	2,774,866	1,705,999	.507
ALL	1,069,718,848	6,163,131,259	373	599,085	101	3,573,795	10432	21,285,764	40079	12,995,996	112668	14,831,067	8,345,607	.576
PURE PREMIUM		.576		.006		.033		.199		.121		.139	.078	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	198,855,394	854,597,309	59	94,779	16	566,028	1239	2,528,747	5380	1,744,380	15021	1,977,617	1,634,421	.430
14	207,749,932	867,244,163	60	96,362	16	566,280	1259	2,568,067	5463	1,772,373	15265	2,009,389	1,659,970	.417
15	214,056,146	877,073,675	60	96,342	16	566,182	1273	2,598,701	5537	1,795,122	15439	2,031,431	1,682,959	.410
16	219,539,030	871,809,217	59	95,033	16	566,303	1265	2,581,896	5500	1,783,674	15308	2,014,770	1,676,417	.397
17	229,518,346	883,977,983	59	94,266	16	568,263	1282	2,616,783	5543	1,796,449	15484	2,039,255	1,724,765	.385
ALL	1,069,718,848	4,354,702,347	297	476,782	80	2,833,056	6318	12,894,194	27423	8,891,998	76517	10,072,462	8,378,532	.407
PURE PREMIUM		.407		.004		.026		.121		.083		.094	.078	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2013 - 2017

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														
13	21,297,464	203,647,820	12	853	5	172,681	464	469,613	1886	509,161	4798	550,661	333,510	.956
14	22,528,701	197,879,389	12	1,646	1	7	459	564,856	1921	513,517	4648	560,884	337,884	.878
15	22,438,546	190,003,247	6	11,670	2	137,747	382	401,475	1805	476,536	4541	533,185	339,421	.847
16	22,556,594	181,021,111	9	11,924	2	31,634	305	408,326	1653	465,773	4357	538,943	353,612	.803
17	23,639,024	155,960,981	9	42,291		0	104	150,021	821	274,350	4840	743,080	349,869	.660
ALL	112,460,329	928,512,548	48	68,384	10	342,069	1714	1,994,291	8086	2,239,337	23184	2,926,753	1,714,296	.826
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	21,297,464	281,738,614	12	2,898	5	365,738	464	886,630	1886	596,227	4798	643,723	322,170	1.323
14	22,528,701	255,215,181	12	1,740	2	9,551	465	994,350	1928	585,212	4634	626,794	334,505	1.133
15	22,438,546	259,104,150	6	35,008	3	209,683	415	847,689	1817	559,088	4494	598,456	341,118	1.155
16	22,556,594	248,731,828	9	22,815	4	80,402	401	961,133	1664	506,511	4245	566,029	350,429	1.103
17	23,639,024	207,310,416	9	48,034	2	33,888	354	693,661	1419	437,666	3984	521,882	337,973	.877
ALL	112,460,329	1,252,100,189	48	110,495	16	699,262	2099	4,383,463	8714	2,684,704	22155	2,956,884	1,686,195	1.113
PURE PREMIUM		1.113		.010		.062		.390		.239		.263	.150	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	21,297,464	178,044,146	8	1,943	3	201,691	250	478,066	1184	374,233	2996	401,983	322,525	.836
14	22,528,701	169,760,017	9	1,374	2	7,277	263	561,554	1245	378,005	3064	414,417	334,974	.754
15	22,438,546	193,747,713	5	31,819	3	223,691	266	543,519	1259	387,509	3072	409,037	341,902	.863
16	22,556,594	182,611,657	7	18,753	3	67,767	260	624,198	1206	367,229	2973	396,444	351,726	.810
17	23,639,024	157,166,828	7	39,612	2	32,249	230	450,185	1053	324,749	2925	383,183	341,691	.665
ALL	112,460,329	881,330,361	36	93,501	13	532,675	1269	2,657,522	5947	1,831,725	15030	2,005,064	1,692,818	.784
PURE PREMIUM		.784		.008		.047		.236		.163		.178	.151	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2013 - 2017

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														
13	10,637,933	152,371,524	22	8,695	9	188,725	453	549,198	848	262,621	2840	359,833	154,643	1.432
14	11,303,850	159,064,557	25	72,738	7	73,923	495	614,219	784	295,520	2789	378,639	155,606	1.407
15	11,394,893	125,632,250	14	11,195	2	56,077	372	422,041	748	255,293	2666	358,770	152,947	1.103
16	11,633,177	136,209,143	18	7,094	5	257,138	331	299,347	705	271,362	2588	376,537	150,612	1.171
17	12,819,043	140,668,483	19	31,223	4	87,155	176	262,000	487	271,512	2884	589,799	164,995	1.097
ALL	57,788,896	713,945,957	98	130,945	27	663,018	1827	2,146,805	3572	1,356,308	13767	2,063,578	778,803	1.235
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	10,637,933	234,370,304	20	29,538	9	399,720	453	1,036,886	848	307,529	2840	420,645	149,385	2.203
14	11,303,850	229,041,201	25	76,910	8	227,426	490	1,063,956	797	343,803	2780	424,268	154,050	2.026
15	11,394,893	182,516,881	14	30,229	3	91,289	373	833,188	776	313,861	2635	402,891	153,712	1.602
16	11,633,177	200,975,916	18	21,999	6	449,844	346	682,105	760	312,351	2515	394,204	149,257	1.728
17	12,819,043	204,576,614	19	40,575	4	223,352	289	789,358	869	403,862	2384	429,235	159,385	1.596
ALL	57,788,896	1,051,480,916	96	199,251	30	1,391,631	1951	4,405,493	4050	1,681,406	13154	2,071,243	765,789	1.820
PURE PREMIUM		1.820		.034		.241		.762		.291		.358	.133	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	10,637,933	140,457,653	13	19,808	5	220,431	244	559,084	532	193,026	1774	262,679	149,549	1.320
14	11,303,850	149,182,958	20	60,718	6	173,325	277	600,908	515	222,120	1838	280,492	154,265	1.320
15	11,394,893	130,589,857	13	27,475	3	97,387	239	533,981	538	217,722	1800	275,268	154,066	1.146
16	11,633,177	149,427,041	15	18,083	5	378,849	226	444,865	552	226,778	1760	275,886	149,809	1.284
17	12,819,043	153,665,808	16	33,493	4	210,731	189	516,935	642	298,370	1755	315,992	161,138	1.199
ALL	57,788,896	723,323,317	77	159,577	23	1,080,723	1175	2,655,773	2779	1,158,016	8927	1,410,317	768,827	1.252
PURE PREMIUM		1.252		.028		.187		.460		.200		.244	.133	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2013 - 2017

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														
13	166,919,997	622,251,794	56	32,058	15	123,207	1382	1,465,223	5837	1,601,525	16416	1,798,569	1,201,936	.373
14	173,917,381	616,441,476	39	41,054	9	164,216	1250	1,400,763	5704	1,595,251	15731	1,782,228	1,180,903	.354
15	180,222,707	566,523,042	46	13,893	5	139,736	1093	1,101,247	5325	1,466,364	15647	1,765,614	1,178,375	.314
16	185,349,259	549,868,909	45	38,202	3	48,225	882	833,797	5039	1,546,276	15559	1,851,008	1,181,181	.297
17	193,060,279	555,939,389	42	16,232	6	106,543	429	567,018	2958	1,040,497	17870	2,577,923	1,251,181	.288
ALL	899,469,623	2,911,024,610	228	141,439	38	581,927	5036	5,368,048	24863	7,249,913	81223	9,775,342	5,993,576	.324
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
13	166,919,997	827,517,691	56	108,901	15	260,952	1382	2,766,341	5837	1,875,385	16416	2,102,528	1,161,071	.496
14	173,917,381	801,025,491	39	43,408	11	506,064	1273	2,488,778	5733	1,814,767	15674	1,988,142	1,169,094	.461
15	180,222,707	751,605,880	46	40,761	9	229,758	1199	2,373,793	5394	1,716,219	15462	1,971,261	1,184,267	.417
16	185,349,259	727,034,207	45	70,802	9	141,956	1200	2,329,714	5158	1,640,060	15104	1,917,259	1,170,551	.392
17	193,060,279	752,366,885	43	25,466	11	344,173	1328	2,538,184	5193	1,583,457	14703	1,823,749	1,208,641	.390
ALL	899,469,623	3,859,550,154	229	289,338	55	1,482,903	6382	12,496,810	27315	8,629,888	77359	9,802,939	5,893,624	.429
PURE PREMIUM		.429		.003		.016		.139		.096		.109	.066	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
13	166,919,997	536,095,510	38	73,028	8	143,906	745	1,491,597	3664	1,177,121	10251	1,312,956	1,162,348	.321
14	173,917,381	548,301,188	31	34,270	8	385,678	719	1,405,605	3703	1,172,248	10363	1,314,480	1,170,731	.315
15	180,222,707	552,736,105	42	37,048	10	245,104	768	1,521,200	3740	1,189,892	10567	1,347,126	1,186,991	.307
16	185,349,259	539,770,519	37	58,197	8	119,686	779	1,512,833	3742	1,189,667	10575	1,342,440	1,174,882	.291
17	193,060,279	573,145,347	36	21,161	10	325,283	863	1,649,664	3848	1,173,330	10804	1,340,080	1,221,936	.297
ALL	899,469,623	2,750,048,669	184	223,704	44	1,219,657	3874	7,580,899	18697	5,902,258	52560	6,657,082	5,916,888	.306
PURE PREMIUM		.306		.002		.014		.084		.066		.074	.066	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2021 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		
See Exhibit 31, Temporary Staffing Loss Costs. Column (5) in Pages 5.1 to 5.7 contains the selections by class		
Explosives Classifications		
0771	0.49	Explosives - Target = 20% of total
4771	1.96	Explosives - Target = 80% of total
Attendant Care and affected classes		
908	97.23	Attendant Care Procedure
913	204.36	Attendant Care Procedure
972	0.56	Attendant Care Procedure
Aircraft Classifications		
7413	0.26	Aircraft Procedure
7421	0.32	Aircraft Procedure
7424	0.74	Aircraft Procedure
7453	0.06	Aircraft Procedure
Other Classifications		
111	3.95	Data Reassignment
0133	A	"A" Rated
0152	0.65	O.D. non-rateable element for 615; use 10% of total
0162	0.82	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.82	Federal black lung - code 615; use CMCRB loss cost
509	3.08	No experience; use industry group average change
615	5.81	Rate excluding non-rateable element; use 90% of total
670	4.08	Combine with 681
681	4.08	Combine with 670
809	3.21	Combine with 992
960	1.40	Data Reassignment
992	3.21	Combine with 809
993	402.81	Combine with 996
996	402.81	Combine with 993
7405	0.95	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.20	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

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
<hr style="width: 100%; border: 0.5px solid black;"/> Total	<hr style="width: 100%; border: 0.5px solid black;"/> 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
<hr style="width: 100%; border: 0.5px solid black;"/> Total	<hr style="width: 100%; border: 0.5px solid black;"/> 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	Full Time	Combined	Part Time	Full Time		
	0908	0913	Total	0908	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	6,452	12,234	18,686	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		
2017	0	0	0	N/A	N/A		
TOTAL	80,572	81,661	162,233	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	Full Time	Combined	Part Time	Full Time		
	0908	0913	Total	0908	0913		
2012	4,160	3,994	8,154	51%	49%	110,748	13,582
2013	6,452	12,234	18,686	35%	65%	259,623	13,894
2014	0	0	0	N/A	N/A	-	14,311
2015	0	0	0	N/A	N/A	-	14,583
2016	0	0	0	N/A	N/A	-	14,831
2017	0	0	0	N/A	N/A	-	15,261

* 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, PY 2016=1.017 and PY 2017=1.029)

**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	1047.00	2.9%
	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		
2018	1	5,666,877	81,752,235,696	14,426.33		
	2	5,796,926	77,124,487,760	13,304.38		
	3	5,780,982	76,942,100,172	13,309.52		
	4	5,838,527	83,127,065,103	14,237.68		

* 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, 2021
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.60
Code		Loss Cost Index	Loss Cost
7413	22,479	Index * 0.70 * 0.825	0.26
7421	163,287	Index * 0.70	0.32
7424	458,524	Index * 1.65	0.74
7453	23,061	Index * 0.70 * 0.175	0.06

NEW BASE LOSS COST (BLC) = 0.450

WTD AVE LOSS COST = 0.60

TARGET WTD LOSS COST = 0.60

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

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: SLAUGHTERHOUSE - WHOLESALE

INDUSTRY GROUP:
1

CODE:
111

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
2013	179,411	11,554,964	6.440	13,720,171	70,775	0.8361	0	1	7	15	127	150
2014	191,727	9,085,501	4.739	10,409,908	59,142	0.7093	1	0	4	25	106	136
2015	205,212	6,235,509	3.039	7,128,816	46,601	0.5555	0	0	1	24	89	114
2016	224,036	7,102,510	3.170	8,650,303	40,941	0.6115	0	0	2	25	110	137
2017	245,587	3,760,349	1.531	5,655,035	30,490	0.3380	0	0	0	1	82	83
TOTAL	1,045,973	37,738,833	3.608	45,564,233	51,793	0.5927	1	1	14	90	514	620
O.D.		51,284	0.005							2		2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	167,197	985,386	770,263	3,781,005	0	18,924	1,104,838	529,536	3,259,117	938,698
2014	133,374	0	669,613	983,634	2,499,097	2,000	0	335,699	867,846	2,551,983	1,042,255
2015	0	0	151,433	957,959	2,161,714	0	0	54,794	599,068	1,387,525	923,016
2016	0	0	289,123	1,097,359	2,407,056	0	0	25,027	692,161	1,098,163	1,493,621
2017	0	0	0	77,678	1,623,091	0	0	0	40,000	789,900	1,229,680
TOTAL	133,374	167,197	2,095,555	3,886,893	12,471,963	2,000	18,924	1,520,358	2,728,611	9,086,688	5,627,270
O.D.				36,297					5,262		9,725

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	284,904	1,186,847	871,938	4,336,813	0	40,081	1,662,811	620,087	3,809,908	906,782
2014	174,106	5,147	924,462	1,146,107	2,641,361	2,115	5,833	656,019	1,007,237	2,815,689	1,031,832
2015	15	4,580	488,103	1,060,223	2,111,719	16	2,395	302,246	718,181	1,513,707	927,631
2016	87	11,789	1,237,492	1,275,964	2,297,638	25	7,987	502,176	733,801	1,103,166	1,480,178
2017	1,646	17,310	1,263,620	821,368	1,209,891	83	12,126	340,786	282,212	518,122	1,187,871
TOTAL	175,854	323,730	5,100,524	5,175,600	12,597,422	2,239	68,422	3,464,038	3,361,518	9,760,592	5,534,294
O.D.		42	5,727	35,840	972		4	931	5,590	188	9,658

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,141,511	30,937,722	5,543,952	
IBNR + FREQ. ADJUSTMENT	(5,119,605)	(10,258,473)	20,028	
TOTAL LOSSES	4,021,906	20,679,249	5,563,980	
EXPECTED LOSSES CREDIBILITY	10,574,787	26,996,563	5,459,979	
	0.11	0.36	0.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.385	1.977	0.532	2.894
INDICATED (POST-TEST)	0.393	2.017	0.543	2.953
PRES. ON LOSS COST LEVEL	0.980	2.503	0.506	3.989
DERIVED BY FORMULA	0.915	2.328	0.526	3.769
UNDERLYING PRES. LOSS COST	1.011	2.581	0.522	4.114
PROPOSED	0.915	2.328	0.526	3.769
YEAR	4-1-20	4-1-21	IND. LOSS COST =	3.945
IND. LOSS COST		3.95		
MAN.LOSS COST	4.35	3.95	ADJ. LOSS COST =	3.95

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: CLASS NURSING AND CONVALESCENT HOME

INDUSTRY GROUP: 3

CODE: 960

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
2013	1,782,713	33,191,638	1.862	39,339,604	45,616	0.3517	0	0	28	170	429	627
2014	1,865,299	32,661,423	1.751	38,337,192	44,814	0.3351	0	0	27	168	430	625
2015	1,873,432	29,821,718	1.592	34,505,717	41,646	0.3245	0	0	13	140	455	608
2016	1,916,393	26,708,662	1.394	33,852,558	41,848	0.2781	0	0	19	123	391	533
2017	1,937,678	24,104,615	1.244	36,091,964	39,332	0.2617	0	0	11	59	437	507
TOTAL	9,375,515	146,488,056	1.562	182,127,035	42,820	0.3093	0	0	98	660	2142	2900
O.D.		1,774,646	0.019							20	13	33

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	4,934,422	6,199,137	6,224,502	0	0	1,862,633	4,491,178	4,889,437	4,590,329
2014	0	0	4,871,180	5,631,956	5,749,006	0	0	2,789,356	4,231,397	4,736,110	4,652,418
2015	0	0	3,602,088	6,554,787	5,533,136	0	0	758,729	4,165,956	4,706,036	4,500,986
2016	0	0	3,496,167	5,626,137	4,439,352	0	0	1,324,514	3,322,253	4,096,412	4,403,827
2017	0	0	2,129,511	3,101,735	5,942,497	0	0	581,919	1,703,576	6,482,324	4,163,053
TOTAL	0	0	19,033,368	27,113,752	27,888,493	0	0	7,317,151	17,914,360	24,910,319	22,310,613
O.D.				979,664	72,079				374,998	84,886	263,019

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	6,256,847	7,017,423	7,139,504	0	0	3,516,651	5,259,169	5,715,752	4,434,258
2014	0	36,452	6,285,800	6,422,687	6,128,778	0	44,825	4,749,156	4,788,615	5,274,985	4,605,894
2015	312	44,142	5,195,753	6,828,446	5,566,940	220	21,817	2,374,732	4,729,782	5,220,082	4,523,491
2016	1,049	71,579	7,108,018	5,641,144	4,610,011	1,325	105,593	4,242,106	3,492,901	4,214,639	4,364,193
2017	7,512	123,877	9,183,640	5,359,498	4,923,747	1,458	197,432	4,565,119	3,274,118	4,434,054	4,021,509
TOTAL	8,873	276,050	34,030,058	31,269,198	28,368,980	3,003	369,667	19,447,764	21,544,585	24,859,512	21,949,345
O.D.	16	1,242	144,869	1,032,097	90,133	4	853	68,107	392,821	102,948	260,887

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,350,506	107,660,274	22,210,232	
IBNR + FREQ. ADJUSTMENT	(18,380,012)	(32,062,417)	74,763	
TOTAL LOSSES	35,970,494	75,597,857	22,284,995	
EXPECTED LOSSES CREDIBILITY	37,408,305	83,254,573	21,938,705	
	0.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.384	0.806	0.238	1.428
INDICATED (POST-TEST)	0.392	0.822	0.243	1.457
PRES. ON LOSS COST LEVEL	0.388	0.863	0.228	1.479
DERIVED BY FORMULA	0.390	0.822	0.243	1.455
UNDERLYING PRES. LOSS COST	0.399	0.888	0.234	1.521
PROPOSED	0.391	0.823	0.243	1.457
YEAR	4-1-20	4-1-21	IND. LOSS COST =	1.402
IND. LOSS COST		1.40		
MAN.LOSS COST	1.51	1.40	ADJ. LOSS COST =	1.40

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
TUNNELING OR SHAFT SINKING

INDUSTRY GROUP:
2

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	
2013	11,477	83,072	0.724	90,283	13,509	0.3485	0	0	0	0	4	4
2014	3,242	226,406	6.984	293,017	107,746	0.6169	0	0	1	0	1	2
2015	1,023	42,795	4.183	48,682	8,492	4.8876	0	0	0	0	5	5
2016	1,549	324,887	20.974	453,213	324,887	0.6456	0	0	1	0	0	1
2017	1,854	1,429	0.077	1,380	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	19,145	678,589	3.544	886,575	53,073	0.6268	0	0	2	0	10	12
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
2013	0	0	0	0	42,418	0	0	0	0	11,617	29,037
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	236,573	0	0	0	0	88,314	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	1,429
TOTAL	0	0	403,423	0	73,916	0	0	120,785	0	38,750	41,715
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
2013	0	0	0	0	48,653	0	0	0	0	13,580	28,050
2014	0	1,185	203,957	1,583	9,255	0	539	55,257	718	9,717	10,806
2015	0	22	1,758	1,229	23,082	0	9	1,296	1,055	19,895	336
2016	71	2,886	263,353	12,633	10,669	88	5,087	146,813	8,098	3,515	0
2017	0	0	0	0	0	0	0	0	0	0	1,380
TOTAL	71	4,093	469,068	15,445	91,659	88	5,635	203,366	9,871	46,707	40,572
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	682,321	163,682	40,572	
IBNR + FREQ. ADJUSTMENT	(423,915)	(146,281)	46	
TOTAL LOSSES	258,406	17,401	40,618	
EXPECTED LOSSES	716,789	335,612	22,974	
CREDIBILITY	0.01	0.02	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.350	0.091	0.212	1.653
INDICATED (POST-TEST)	1.377	0.093	0.216	1.686
PRES. ON LOSS COST LEVEL	3.626	1.698	0.116	5.440
DERIVED BY FORMULA	3.604	1.666	0.120	5.390
UNDERLYING PRES. LOSS COST	3.744	1.753	0.120	5.617
PROPOSED	3.604	1.666	0.120	5.390
YEAR	4-1-20	4-1-21	IND. LOSS COST =	6.456
IND. LOSS COST		6.46		
MAN.LOSS COST	6.34	6.46	ADJ. LOSS COST =	6.46

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

INDUSTRY GROUP:
2

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	
2013	57,122	2,690,246	4.710	3,612,675	60,377	0.7528	0	0	5	8	30	43
2014	60,244	3,031,923	5.033	3,676,998	63,111	0.7802	0	0	5	6	36	47
2015	67,530	2,550,750	3.777	3,331,458	53,985	0.6812	0	0	2	7	37	46
2016	74,193	2,694,742	3.632	3,543,589	66,195	0.5391	0	0	7	1	32	40
2017	78,665	555,298	0.706	879,547	25,455	0.2415	0	0	0	3	16	19
TOTAL	337,754	11,522,959	3.412	15,044,267	57,319	0.5773	0	0	19	25	151	195
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
2013	0	0	1,043,924	370,682	186,323	0	0	653,033	160,092	182,147	94,045
2014	0	0	856,616	466,299	628,167	0	0	260,768	161,182	593,167	65,724
2015	0	0	365,906	453,166	463,690	0	0	459,826	189,033	551,670	67,459
2016	0	0	1,517,499	68,976	426,430	0	0	373,037	42,000	219,853	46,947
2017	0	0	0	179,439	120,927	0	0	0	51,443	131,830	71,659
TOTAL	0	0	3,783,945	1,538,562	1,825,537	0	0	1,746,664	603,750	1,678,667	345,834
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
2013	0	0	1,312,499	419,612	213,712	0	0	1,175,607	187,468	212,930	90,847
2014	0	6,269	1,083,225	538,383	671,094	0	4,377	460,582	192,660	655,341	65,067
2015	37	4,547	536,290	479,549	465,772	138	10,681	903,093	255,411	608,144	67,796
2016	455	19,500	1,798,311	195,372	464,859	373	22,160	670,316	96,812	228,907	46,524
2017	175	3,338	245,187	192,007	111,276	18	3,130	88,373	75,545	91,275	69,223
TOTAL	667	33,654	4,975,512	1,824,923	1,926,713	529	40,348	3,297,971	807,896	1,796,597	339,457
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,348,681	6,356,129	339,457	
IBNR + FREQ. ADJUSTMENT	(3,236,345)	(1,832,640)	1,598	
TOTAL LOSSES	5,112,336	4,523,489	341,055	
EXPECTED LOSSES	6,704,417	4,829,882	435,703	
CREDIBILITY	0.05	0.17	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.514	1.339	0.101	2.954
INDICATED (POST-TEST)	1.544	1.366	0.103	3.013
PRES. ON LOSS COST LEVEL	1.922	1.385	0.125	3.432
DERIVED BY FORMULA	1.903	1.382	0.119	3.404
UNDERLYING PRES. LOSS COST	1.985	1.430	0.129	3.544
PROPOSED	1.903	1.382	0.119	3.404
YEAR	4-1-20	4-1-21	IND. LOSS COST =	4.077
IND. LOSS COST		4.08		
MAN.LOSS COST	4.00	4.08	ADJ. LOSS COST =	4.08

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	
2013	260,030	14,782,075	5.685	18,645,478	74,876	0.7345	0	0	22	27	142	191
2014	284,620	19,254,166	6.765	18,071,690	100,463	0.6570	1	1	20	43	122	187
2015	261,737	7,993,766	3.054	9,127,917	72,275	0.4012	0	0	13	16	76	105
2016	278,780	8,943,567	3.208	11,749,218	58,963	0.5165	1	0	6	23	114	144
2017	326,482	6,927,807	2.122	10,400,502	37,878	0.5023	0	0	5	17	142	164
TOTAL	1,411,649	57,901,381	4.102	67,994,805	70,012	0.5603	2	1	66	126	596	791
O.D.		261,119	0.018				0	0	1	0	0	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	4,856,187	1,283,060	2,318,722	0	0	1,927,671	816,150	3,099,575	480,710
2014	65,000	195,048	5,219,846	1,095,933	1,733,697	2,672	17,503	7,590,948	1,147,995	1,718,002	467,522
2015	0	0	3,021,618	677,600	725,470	0	0	2,058,957	399,464	705,736	404,921
2016	3,000	0	1,081,068	1,216,659	1,629,846	0	0	1,325,966	1,666,562	1,567,575	452,891
2017	0	0	799,698	887,253	1,352,772	0	0	391,861	491,497	2,288,884	715,842
TOTAL	68,000	195,048	14,978,417	5,160,505	7,760,507	2,672	17,503	13,295,403	4,521,668	9,379,772	2,521,886
O.D.	0	0	256,034	0	0	0	0	5,001	0	0	84

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	6,110,408	1,452,424	2,659,574	0	0	3,379,591	955,712	3,623,403	464,366
2014	84,851	396,762	5,077,239	1,290,592	1,864,266	2,825	104,669	5,511,981	1,350,028	1,925,630	462,847
2015	257	27,300	3,259,517	766,031	765,977	438	30,467	2,541,605	531,975	797,404	406,946
2016	2,922	20,060	1,977,063	1,320,461	1,625,173	1,168	80,213	2,868,835	1,738,998	1,665,510	448,815
2017	1,859	34,369	2,559,732	1,390,538	1,165,268	709	87,479	1,790,997	1,113,154	1,564,894	691,503
TOTAL	89,889	478,491	18,983,959	6,220,046	8,080,258	5,140	302,828	16,093,009	5,689,867	9,576,841	2,474,477
O.D.	75	3,151	284,999	13,699	11,548	4	288	8,312	458	198	83

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,250,145	29,592,915	2,474,560	
IBNR + FREQ. ADJUSTMENT	(11,442,046)	(8,544,244)	8,215	
TOTAL LOSSES	24,808,099	21,048,671	2,482,775	
EXPECTED LOSSES CREDIBILITY	23,334,558	22,304,054	2,286,871	
	0.13	0.44	0.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.757	1.491	0.176	3.424
INDICATED (POST-TEST)	1.792	1.521	0.180	3.493
PRES. ON LOSS COST LEVEL	1.607	1.536	0.158	3.301
DERIVED BY FORMULA	1.631	1.529	0.173	3.333
UNDERLYING PRES. LOSS COST	1.653	1.580	0.162	3.395
PROPOSED	1.631	1.529	0.173	3.333
YEAR	4-1-20	4-1-21	IND. LOSS COST =	3.206
IND. LOSS COST		3.21		
MAN. LOSS COST	3.37	3.21	ADJ. LOSS COST =	3.21

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: Domestic - Inside - Occasional

INDUSTRY GROUP: 3

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	
2013	659	73,524	11.157	84,167	33,248	3.0349	0	0	0	0	2	2
2014	647	119,537	18.476	137,869	38,213	4.6368	0	0	0	2	1	3
2015	627	7,185	1.146	8,210	7,185	1.5949	0	0	0	0	1	1
2016	622	116,216	18.684	142,607	56,724	3.2154	0	0	0	0	2	2
2017	573	2,517	0.439	3,560	1,772	1.7452	0	0	0	0	1	1
TOTAL	3,128	318,979	10.198	376,413	33,727	2.8772	0	0	0	2	7	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
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
2016	0	0	0	0	82,258	0	0	0	0	31,189	2,769
2017	0	0	0	0	673	0	0	0	0	1,099	745
TOTAL	0	0	0	32,234	106,705	0	0	0	64,565	100,036	15,439
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
2013	0	0	0	0	18,557	0	0	0	0	58,821	6,789
2014	0	13	1,597	36,017	4,255	0	19	3,548	71,321	16,251	4,848
2015	0	3	278	195	3,654	0	2	238	193	3,647	0
2016	0	140	15,390	10,496	75,587	0	56	4,526	3,708	29,960	2,744
2017	1	7	496	316	498	0	15	435	357	715	720
TOTAL	1	163	17,761	47,024	102,551	0	92	8,747	75,579	109,394	15,101
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,764	334,548	15,101	
IBNR + FREQ. ADJUSTMENT	(717,890)	(668,563)	354	
TOTAL LOSSES	0	0	15,455	
EXPECTED LOSSES	1,442,071	1,716,459	110,762	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.494	0.494
INDICATED (POST-TEST)	0.000	0.000	0.504	0.504
PRES. ON LOSS COST LEVEL	44.830	53.359	3.443	101.632
DERIVED BY FORMULA	44.830	52.825	3.414	101.069
UNDERLYING PRES. LOSS COST	46.102	54.874	3.541	104.517
PROPOSED	44.830	52.825	3.414	101.069
YEAR	4-1-20	4-1-21	IND. LOSS COST =	97.228
IND. LOSS COST		97.23		
MAN.LOSS COST	103.76	97.23	ADJ. LOSS COST =	97.23

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: Domestic Workers - Inside

INDUSTRY GROUP: 3

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	
2013	1,142	1,043,722	91.394	1,481,280	126,673	7.0053	0	0	2	4	2	8
2014	1,105	148,181	13.410	163,990	19,627	6.3348	0	0	0	0	7	7
2015	1,120	176,326	15.743	213,743	79,973	1.7857	0	0	0	1	1	2
2016	1,102	389,162	35.314	484,696	85,012	3.6298	0	0	0	1	3	4
2017	1,081	79,474	7.352	129,052	73,908	0.9251	0	0	0	1	0	1
TOTAL	5,550	1,836,865	33.097	2,472,761	78,394	3.9640	0	0	2	7	13	22
O.D.		944	0.017				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
2013	0	0	417,391	154,158	28,755	0	0	322,917	83,093	7,066	30,342
2014	0	0	0	0	57,945	0	0	0	0	79,445	10,791
2015	0	0	0	24,211	9,501	0	0	0	91,919	34,315	16,380
2016	0	0	0	111,465	81,975	0	0	0	20,038	126,569	49,115
2017	0	0	0	52,300	0	0	0	0	21,608	0	5,566
TOTAL	0	0	417,391	342,134	178,176	0	0	322,917	216,658	247,395	112,194
O.D.	0	0	0	0	0	0	0	0	0	0	944

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	529,252	174,507	32,982	0	0	609,667	97,302	8,260	29,310
2014	0	0	1,408	1,002	60,941	0	0	1,295	1,438	87,223	10,683
2015	0	38	4,517	24,393	9,805	0	91	18,681	99,592	40,164	16,462
2016	0	563	62,599	107,301	82,717	0	360	27,086	32,446	122,951	48,673
2017	16	617	45,491	39,398	6,365	2	534	15,203	13,730	2,319	5,377
TOTAL	16	1,218	643,267	346,601	192,810	2	985	671,932	244,508	260,917	110,505
O.D.	0	0	0	0	0	0	0	0	0	0	912

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,317,420	1,044,836	111,417	
IBNR + FREQ. ADJUSTMENT	(2,068,683)	(2,938,061)	1,490	
TOTAL LOSSES	0	0	112,907	
EXPECTED LOSSES	4,176,875	7,577,582	452,436	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	2.034	2.034
INDICATED (POST-TEST)	0.000	0.000	2.075	2.075
PRES. ON LOSS COST LEVEL	73.182	132.765	7.927	213.874
DERIVED BY FORMULA	73.182	131.437	7.810	212.429
UNDERLYING PRES. LOSS COST	75.259	136.533	8.152	219.944
PROPOSED	73.182	131.437	7.810	212.429
YEAR	4-1-20	4-1-21	IND. LOSS COST =	204.357
IND. LOSS COST		204.36		
MAN.LOSS COST	218.35	204.36	ADJ. LOSS COST =	204.36

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					
							Death	P.T.	Major	Minor	Temp	All
2013	281,257	3,361,183	1.195	4,201,082	76,893	0.1529	0	0	3	1	39	43
2014	319,704	1,536,421	0.481	1,880,000	33,173	0.1408	0	0	1	23	21	45
2015	385,896	1,766,372	0.458	2,277,215	46,668	0.0959	0	0	2	15	20	37
2016	453,286	1,451,116	0.320	1,910,647	67,354	0.0463	0	0	0	9	12	21
2017	485,468	1,055,310	0.217	1,674,507	39,027	0.0536	0	0	0	8	18	26
TOTAL	1,925,611	9,170,402	0.476	11,943,451	52,064	0.0893	0	0	6	56	110	172
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
2013	0	0	543,972	105,573	1,425,159	0	0	367,615	33,729	830,371	54,764
2014	0	0	149,227	647,028	132,121	0	0	168,405	244,441	151,581	43,618
2015	0	0	322,235	564,366	143,335	0	0	231,334	333,275	132,162	39,665
2016	0	0	0	525,163	240,826	0	0	0	433,208	215,246	36,673
2017	0	0	0	341,736	126,533	0	0	0	351,348	195,091	40,602
TOTAL	0	0	1,015,434	2,183,866	2,067,974	0	0	767,354	1,396,001	1,524,451	215,322
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
2013	0	0	689,756	119,509	1,634,657	0	0	694,057	39,497	970,704	52,902
2014	0	1,319	215,678	725,214	145,243	0	2,869	300,886	274,713	170,896	43,182
2015	32	3,964	478,913	571,923	159,218	69	5,492	486,341	373,197	158,203	39,863
2016	0	2,405	267,728	486,991	256,113	0	3,246	219,764	401,704	236,353	36,343
2017	230	5,310	390,484	316,901	135,173	55	11,429	324,425	286,671	164,607	39,222
TOTAL	262	12,998	2,042,559	2,220,538	2,330,404	124	23,036	2,025,473	1,375,782	1,700,763	211,512
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,104,452	7,627,487	211,512	
IBNR + FREQ. ADJUSTMENT	(2,853,400)	(2,517,013)	1,788	
TOTAL LOSSES	1,251,052	5,110,474	213,300	
EXPECTED LOSSES	6,007,906	6,720,382	462,147	
CREDIBILITY	0.16	0.54	0.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.065	0.265	0.011	0.341
INDICATED (POST-TEST)	0.066	0.270	0.011	0.347
PRES. ON LOSS COST LEVEL	0.303	0.339	0.023	0.665
DERIVED BY FORMULA	0.265	0.302	0.013	0.580
UNDERLYING PRES. LOSS COST	0.312	0.349	0.024	0.685
PROPOSED	0.265	0.302	0.013	0.580
YEAR	4-1-20	4-1-21	IND. LOSS COST =	0.558
IND. LOSS COST		0.56		
MAN.LOSS COST	0.68	0.56	ADJ. LOSS COST =	0.56

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
3

CODE:
993 + 996

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	
2013	492	370,847	75.375	468,072	37,106	18,2927	0	0	1	0	8	9
2014	461	415,760	90.187	487,398	43,747	17.3536	0	0	1	1	6	8
2015	449	419,563	93.444	545,400	61,154	13.3630	0	0	1	0	5	6
2016	409	142,592	34.864	167,501	15,041	14.6699	0	0	0	1	5	6
2017	407	99,446	24.434	116,647	7,312	9.8280	0	0	0	0	4	4
TOTAL	2,218	1,448,208	65.293	1,785,018	35,465	14.8783	0	0	3	2	28	33
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
2013	0	0	184,718	0	61,204	0	0	34,910	0	53,125	36,890
2014	0	0	163,587	5,085	52,756	0	0	12,490	55,803	60,253	65,786
2015	0	0	135,137	0	56,063	0	0	77,794	0	97,931	52,638
2016	0	0	0	22,364	29,562	0	0	0	10,744	27,577	52,345
2017	0	0	0	0	14,530	0	0	0	0	14,717	70,199
TOTAL	0	0	483,442	27,449	214,115	0	0	125,194	66,547	253,603	277,858
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
2013	0	0	234,222	0	70,201	0	0	65,910	0	62,103	35,636
2014	0	1,163	201,308	8,007	56,815	0	224	25,051	62,729	66,973	65,128
2015	14	1,374	163,198	5,944	56,528	23	1,784	147,444	9,503	106,687	52,901
2016	0	135	15,013	23,202	28,648	0	121	8,677	12,607	27,224	51,874
2017	15	147	10,707	6,829	10,746	1	208	5,825	4,784	9,573	67,812
TOTAL	29	2,819	624,448	43,982	222,938	24	2,337	252,907	89,623	272,560	273,351
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	882,564	629,103	273,351	
IBNR + FREQ. ADJUSTMENT	(1,934,144)	(1,603,398)	5,198	
TOTAL LOSSES	0	0	278,549	
EXPECTED LOSSES CREDIBILITY	3,863,113	4,099,685	1,642,429	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	12.559	12.559
INDICATED (POST-TEST)	0.000	0.000	12.810	12.810
PRES. ON LOSS COST LEVEL	169.364	179.735	72.006	421.105
DERIVED BY FORMULA	169.364	177.938	71.414	418.716
UNDERLYING PRES. LOSS COST	174.171	184.837	74.050	433.058
PROPOSED	169.364	177.938	71.414	418.716
YEAR	4-1-20	4-1-21	IND. LOSS COST =	402.805
IND. LOSS COST		402.81		
MAN.LOSS COST	429.92	402.81	ADJ. LOSS COST =	402.81

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

INDUSTRY GROUP:
1

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	
2013	9,181	126,317	1.376	138,510	12,307	0.7624	0	0	0	1	6	7
2014	9,468	369,944	3.907	410,400	48,450	0.7393	0	0	0	0	7	7
2015	9,934	304,939	3.070	376,260	71,859	0.4027	0	0	1	0	3	4
2016	6,762	120,447	1.781	144,310	14,773	1.0352	0	0	0	0	7	7
2017	7,909	15,302	0.193	18,116	7,686	0.1264	0	0	0	0	1	1
TOTAL	43,254	936,949	2.166	1,087,596	31,686	0.6011	0	0	1	1	24	26
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
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	233,848	30,796
2015	0	0	154,211	0	62,522	0	0	23,180	0	47,524	17,502
2016	0	0	0	0	67,931	0	0	0	0	35,478	17,038
2017	0	0	0	0	190	0	0	0	0	7,496	7,616
TOTAL	0	0	154,211	14,180	258,200	0	0	23,180	6,847	367,212	113,119
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
2013	0	0	0	16,052	25,529	0	0	0	8,018	50,110	38,801
2014	0	0	2,559	1,822	110,744	0	0	3,812	4,233	256,742	30,488
2015	15	1,567	186,126	6,708	63,105	7	541	45,218	3,877	51,506	17,590
2016	0	115	12,710	8,668	62,422	0	64	5,148	4,218	34,080	16,885
2017	0	2	140	89	141	1	106	2,967	2,437	4,876	7,357
TOTAL	15	1,684	201,535	33,339	261,941	8	711	57,145	22,783	397,314	111,121
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	261,098	715,377	111,121	
IBNR + FREQ. ADJUSTMENT	(316,507)	(125,223)	276	
TOTAL LOSSES	0	590,154	111,397	
EXPECTED LOSSES	633,671	319,647	88,238	
CREDIBILITY	0.01	0.04	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.364	0.258	1.622
INDICATED (POST-TEST)	0.000	1.391	0.263	1.654
PRES. ON LOSS COST LEVEL	1.421	0.717	0.198	2.336
DERIVED BY FORMULA	1.407	0.744	0.203	2.354
UNDERLYING PRES. LOSS COST	1.465	0.739	0.204	2.408
PROPOSED	1.396	0.738	0.201	2.336
YEAR	4-1-20	4-1-21	IND. LOSS COST =	2.445
IND. LOSS COST		2.45		
MAN.LOSS COST	2.51	2.45	ADJ. LOSS COST =	2.45

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP:
3

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
2013	372,211	4,811,745	1.293	6,029,657	35,298	0.3573	0	0	9	48	76	133
2014	408,155	8,125,989	1.991	10,270,262	45,987	0.4239	0	0	15	48	110	173
2015	634,590	7,083,213	1.116	8,990,934	35,878	0.3041	0	0	13	49	131	193
2016	468,726	7,054,704	1.505	9,197,051	40,823	0.3584	0	0	7	52	109	168
2017	559,436	4,626,499	0.827	7,405,827	33,075	0.2413	0	0	4	4	127	135
TOTAL	2,443,118	31,702,150	1.298	41,893,731	38,527	0.3283	0	0	48	201	553	802
O.D.		51,331	0.002				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	2,025,485	764,350	527,263	0	0	370,905	585,632	421,030	117,080
2014	0	0	3,156,765	1,141,344	990,550	0	0	1,161,017	862,255	643,768	170,290
2015	0	0	2,845,290	839,965	1,262,210	0	0	790,462	663,866	522,734	158,686
2016	0	0	1,617,800	1,525,817	1,271,696	0	0	319,617	1,153,734	969,630	196,410
2017	0	0	910,837	271,599	1,886,753	0	0	197,353	101,700	1,096,843	161,414
TOTAL	0	0	10,556,177	4,543,075	5,938,472	0	0	2,839,354	3,367,187	3,654,005	803,880
O.D.	0	0	0	0	11,184	0	0	0	0	15,958	24,189

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	0	0	2,568,315	865,244	604,771	0	0	700,269	685,775	492,184	113,099
2014	0	22,870	3,932,728	1,317,542	1,075,716	0	19,532	2,025,523	980,822	726,942	168,587
2015	285	30,028	3,574,667	958,720	1,291,541	237	18,419	1,582,685	774,793	600,080	159,479
2016	485	27,697	2,685,815	1,574,289	1,342,686	320	27,770	1,174,129	1,146,270	1,022,948	194,642
2017	2,241	33,920	2,527,676	1,189,740	1,493,166	337	39,666	777,263	449,781	736,111	155,926
TOTAL	3,011	114,515	15,289,201	5,905,535	5,807,880	894	105,387	6,259,869	4,037,441	3,578,265	791,733
O.D.	0	20	2,094	1,427	10,276	0	28	2,315	1,899	15,330	23,748

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,777,334	19,358,053	815,481	
IBNR + FREQ. ADJUSTMENT	(6,984,079)	(5,231,853)	2,835	
TOTAL LOSSES	14,793,255	14,126,200	818,316	
EXPECTED LOSSES	14,683,139	13,828,048	781,798	
CREDIBILITY	0.19	0.63	0.96	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.606	0.578	0.033	1.217
INDICATED (POST-TEST)	0.618	0.590	0.034	1.242
PRES. ON LOSS COST LEVEL	0.584	0.550	0.031	1.165
DERIVED BY FORMULA	0.590	0.575	0.034	1.199
UNDERLYING PRES. LOSS COST	0.601	0.566	0.032	1.199
PROPOSED	0.590	0.575	0.034	1.199
YEAR	4-1-20	4-1-21	IND. LOSS COST =	1.153
IND. LOSS COST		1.15		
MAN. LOSS COST	1.19	1.15	ADJ. LOSS COST =	1.15

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	
2013	120,926	373,845	0.309	420,275	26,304	0.0910	2	0	0	1	8	11
2014	125,089	268,097	0.214	300,682	54,307	0.0320	0	0	0	2	2	4
2015	129,039	1,611,125	1.249	1,730,411	174,308	0.0697	1	0	0	1	7	9
2016	132,499	1,063,879	0.803	1,238,721	77,750	0.0981	1	0	2	0	10	13
2017	136,737	170,683	0.125	273,380	71,067	0.0146	0	0	0	1	1	2
TOTAL	644,290	3,487,629	0.541	3,963,469	82,775	0.0605	4	0	2	5	28	39
O.D.		1,846	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
2013	6,000	0	0	27,164	87,189	0	0	0	52,360	116,626	84,506
2014	0	0	0	95,058	23,112	0	0	0	49,630	49,429	50,868
2015	1,027,011	0	0	104,265	141,364	0	0	0	110,971	185,159	42,355
2016	336,902	0	343,282	0	87,935	10,000	0	97,151	0	135,486	53,123
2017	0	0	0	50,415	51,418	0	0	0	8,552	31,748	28,550
TOTAL	1,369,913	0	343,282	276,902	391,018	10,000	0	97,151	221,513	518,448	259,402
O.D.	0	0	0	0	0	0	0	0	0	0	1,846

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2013	10,236	0	0	30,750	100,006	0	0	0	61,314	136,336	81,633
2014	0	38	5,001	106,418	25,058	0	15	3,357	55,523	54,913	50,359
2015	1,047,340	252	26,829	110,203	139,026	0	182	32,614	128,427	202,971	42,567
2016	293,309	4,337	398,595	29,552	96,285	17,962	5,840	181,163	25,018	134,015	52,645
2017	66	1,114	81,741	62,144	44,165	4	659	18,583	15,755	21,570	27,579
TOTAL	1,350,951	5,741	512,166	339,067	404,540	17,966	6,696	235,717	286,037	549,805	254,783
O.D.	0	0	0	0	0	0	0	0	0	0	1,802

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,129,237	1,579,449	256,585	
IBNR + FREQ. ADJUSTMENT	(1,386,710)	(451,245)	1,127	
TOTAL LOSSES	742,527	1,128,204	257,712	
EXPECTED LOSSES	2,830,466	1,174,666	325,891	
CREDIBILITY	0.08	0.26	0.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.115	0.175	0.040	0.330
INDICATED (POST-TEST)	0.117	0.179	0.041	0.337
PRES. ON LOSS COST LEVEL	0.427	0.177	0.049	0.653
DERIVED BY FORMULA	0.402	0.178	0.046	0.626
UNDERLYING PRES. LOSS COST	0.439	0.182	0.051	0.672
PROPOSED	0.402	0.178	0.046	0.626
YEAR	4-1-20	4-1-21	IND. LOSS COST =	0.602
IND. LOSS COST		0.60		
MAN.LOSS COST	0.65	0.60	ADJ. LOSS COST =	0.60