

PENNSYLVANIA COMPENSATION RATING BUREAU
F-CLASS FILING

Indicated Change in Rate Level

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

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1) Trended Loss Ratio for Policy Period 4/1/25 - 4/1/26	0.3206	0.2259	0.5465
(2) Credibility	0.5000	0.5000	0.5000
(3) Loss Ratio Underlying Current Rates	0.3275	0.2992	0.6267
(4) Credibility Weighted Trended Loss Ratio (1)*(2)+(3)*[1.0-(2)]	0.3241	0.2626	0.5866
(5) Ratio of Loss Adjustment Expense to Loss	0.1602	0.1602	0.1602
(6) Trended Policy Year Loss and Loss Adjustment Ratio (4)*[1.0+(5)]	0.3760	0.3047	0.6806
(7) Fixed Expense Ratio			0.0624
(8) Total Loss, LAE, and Fixed Expense Ratio (6) + (7)			0.7430
(9) Permissible Loss, Loss Adjustment and Fixed Expense Ratio			0.8129
(10) Indicated Change in Rates (8) / (9)			0.9140 -8.60%

INDICATED CHANGE IN MANUAL LEVEL

	<u>Total</u>
(11) Current Collectible Premium Ratio	1.0346
(12) Proposed Collectible Premium Ratio	1.0458
(13) Indicated Change in Manual Level [(10) * (12)] / (11)	0.9239 -7.61%