

**PENNSYLVANIA COMPENSATION RATING BUREAU**

APRIL 1, 2017 LOSS COST FILING

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April 1, 2017 Loss Cost Filing

**Calculation of Composite Pure Premium Multiplier**

<b>Item</b>	<b>Manufacturing and Utilities</b>	<b>Contracting and Quarrying</b>	<b>Other Industries</b>
(1) Pure Premium Test Correction Factor	1.0034	0.9838	1.0456
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0362	1.1145	0.9915
(3) Final Loss Cost Test Correction Factor	0.9926	1.0274	0.9141
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0321	1.1265	0.9477

## CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2009 through 2013 were translated using composite multipliers, yielding an average claim value of \$ 485,194 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group	Hazard Group Relativities @	Per Claim Limit [ 2 * 485,194 ] * (2)	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.828	803,481	1,606,962
B	0.880	853,941	1,707,882
C	0.935	907,313	1,814,626
D	0.994	964,566	1,929,132
E	1.057	1,025,700	2,051,400
F	1.123	1,089,746	2,179,492
G	1.194	1,158,643	2,317,286

@ From Pennsylvania 4/1/16 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	441	135,006,300	38,261,200	173,267,500	392,897
Permanent Total	134	65,721,900	296,848,000	362,569,900	2,705,746
Major	12,480	2,901,985,000	2,896,382,700	5,798,367,700	464,613
<b>Total Serious</b>	<b>13,055</b>	<b>3,102,713,200</b>	<b>3,231,491,900</b>	<b>6,334,205,100</b>	<b>485,194</b>
Minor	34,413	1,433,002,500	1,142,402,800	2,575,405,300	74,838
Temporary	129,364	1,503,912,100	1,621,393,300	3,125,305,400	24,159
<b>Total Non-Serious</b>	<b>163,777</b>	<b>2,936,914,600</b>	<b>2,763,796,100</b>	<b>5,700,710,700</b>	<b>34,808</b>

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	485,194 =	84,908,950
Non-Serious: 500 *	34,808 =	17,404,000
Medical: .10 *	17,404,000 =	1,740,400

**EXPECTED LOSS CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	84,272,962	17,273,640	1,727,364
0.99	83,005,775	17,013,902	1,701,390
0.98	81,745,004	16,755,479	1,675,548
0.97	80,490,681	16,498,377	1,649,838
0.96	79,242,840	16,242,604	1,624,260
0.95	78,001,513	15,988,166	1,598,817
0.94	76,766,737	15,735,071	1,573,507
0.93	75,538,544	15,483,325	1,548,333
0.92	74,316,972	15,232,936	1,523,294
0.91	73,102,056	14,983,912	1,498,391
0.90	71,893,833	14,736,259	1,473,626
0.89	70,692,340	14,489,986	1,448,999
0.88	69,497,615	14,245,101	1,424,510
0.87	68,309,697	14,001,610	1,400,161
0.86	67,128,624	13,759,523	1,375,952
0.85	65,954,438	13,518,847	1,351,885
0.84	64,787,178	13,279,590	1,327,959
0.83	63,626,885	13,041,762	1,304,176
0.82	62,473,602	12,805,371	1,280,537
0.81	61,327,373	12,570,425	1,257,043
0.80	60,188,239	12,336,934	1,233,693
0.79	59,056,247	12,104,907	1,210,491
0.78	57,931,441	11,874,353	1,187,435
0.77	56,813,867	11,645,281	1,164,528
0.76	55,703,573	11,417,701	1,141,770
0.75	54,600,607	11,191,623	1,119,162
0.74	53,505,018	10,967,058	1,096,706
0.73	52,416,855	10,744,014	1,074,401
0.72	51,336,170	10,522,504	1,052,250
0.71	50,263,015	10,302,536	1,030,254
0.70	49,197,443	10,084,123	1,008,412
0.69	48,139,509	9,867,276	986,728
0.68	47,089,268	9,652,005	965,201
0.67	46,046,776	9,438,323	943,832
0.66	45,012,093	9,226,242	922,624
0.65	43,985,277	9,015,773	901,577
0.64	42,966,389	8,806,929	880,693
0.63	41,955,491	8,599,722	859,972
0.62	40,952,647	8,394,167	839,417
0.61	39,957,923	8,190,276	819,028
0.60	38,971,385	7,988,063	798,806
0.59	37,993,101	7,787,541	778,754
0.58	37,023,142	7,588,726	758,873
0.57	36,061,579	7,391,633	739,163
0.56	35,108,488	7,196,275	719,628
0.55	34,163,944	7,002,669	700,267
0.54	33,228,025	6,810,832	681,083
0.53	32,300,810	6,620,778	662,078
0.52	31,382,384	6,432,526	643,253
0.51	30,472,831	6,246,093	624,609
0.50	29,572,237	6,061,496	606,150
0.49	28,680,694	5,878,754	587,875
0.48	27,798,294	5,697,886	569,789
0.47	26,925,132	5,518,912	551,891
0.46	26,061,309	5,341,852	534,185
0.45	25,206,925	5,166,727	516,673

**EXPECTED LOSS CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	24,362,086	4,993,558	499,356
0.43	23,526,902	4,822,368	482,237
0.42	22,701,485	4,653,181	465,318
0.41	21,885,953	4,486,019	448,602
0.40	21,080,426	4,320,908	432,091
0.39	20,285,030	4,157,874	415,787
0.38	19,499,898	3,996,943	399,694
0.37	18,725,163	3,838,144	383,814
0.36	17,960,968	3,681,505	368,151
0.35	17,207,461	3,527,057	352,706
0.34	16,464,794	3,374,831	337,483
0.33	15,733,130	3,224,859	322,486
0.32	15,012,636	3,077,178	307,718
0.31	14,303,487	2,931,822	293,182
0.30	13,605,869	2,788,829	278,883
0.29	12,919,975	2,648,240	264,824
0.28	12,246,009	2,510,096	251,010
0.27	11,584,187	2,374,440	237,444
0.26	10,934,735	2,241,320	224,132
0.25	10,297,894	2,110,786	211,079
0.24	9,673,919	1,982,888	198,289
0.23	9,063,081	1,857,683	185,768
0.22	8,465,668	1,735,230	173,523
0.21	7,881,990	1,615,592	161,559
0.20	7,312,378	1,498,837	149,884
0.19	6,757,189	1,385,038	138,504
0.18	6,216,806	1,274,275	127,428
0.17	5,691,649	1,166,632	116,663
0.16	5,182,172	1,062,203	106,220
0.15	4,688,872	961,090	96,109
0.14	4,212,301	863,406	86,341
0.13	3,753,067	769,276	76,928
0.12	3,311,851	678,839	67,884
0.11	2,889,422	592,252	59,225
0.10	2,486,656	509,696	50,970
0.09	2,104,565	431,378	43,138
0.08	1,744,335	357,541	35,754
0.07	1,407,384	288,475	28,848
0.06	1,095,449	224,537	22,454
0.05	810,725	166,177	16,618
0.04	556,116	113,989	11,399
0.03	335,725	68,815	6,882
0.02	156,037	31,984	3,198
0.01	30,032	6,156	616
0.00	0	0	0

## Classification Credibility Table

### Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> <b>Five Year Payroll (00's)</b> <hr/>		
	9,375,254,570		
B)	<hr/> <b>Five Year Expected Losses *</b> <hr/>		
	Serious	Non-Serious	Medical Only
	4,860,157,056	4,337,432,518	858,867,026
C) =A/B	<hr/> <b>Ratio Payroll to Expected Loss</b> <hr/>		
	Serious	Non-Serious	Medical Only
	1.9290	2.1615	10.9158

\* 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	162,562,544	37,336,973	18,855,560
0.99	160,118,140	36,775,549	18,572,033
0.98	157,686,113	36,216,968	18,289,947
0.97	155,266,524	35,661,242	18,009,302
0.96	152,859,438	35,108,389	17,730,097
0.95	150,464,919	34,558,421	17,452,367
0.94	148,083,036	34,011,356	17,176,088
0.93	145,713,851	33,467,207	16,901,293
0.92	143,357,439	32,925,991	16,627,973
0.91	141,013,866	32,387,726	16,356,136
0.90	138,683,204	31,852,424	16,085,807
0.89	136,365,524	31,320,105	15,816,983
0.88	134,060,899	30,790,786	15,549,666
0.87	131,769,406	30,264,480	15,283,877
0.86	129,491,116	29,741,209	15,019,617
0.85	127,226,111	29,220,988	14,756,906
0.84	124,974,466	28,703,834	14,495,735
0.83	122,736,261	28,189,769	14,236,124
0.82	120,511,578	27,678,809	13,978,086
0.81	118,300,503	27,170,974	13,721,630
0.80	116,103,113	26,666,283	13,466,746
0.79	113,919,500	26,164,756	13,213,478
0.78	111,749,750	25,666,414	12,961,803
0.77	109,593,949	25,171,275	12,711,755
0.76	107,452,192	24,679,361	12,463,333
0.75	105,324,571	24,190,693	12,216,549
0.74	103,211,180	23,705,296	11,971,423
0.73	101,112,113	23,223,186	11,727,946
0.72	99,027,472	22,744,392	11,486,151
0.71	96,957,356	22,268,932	11,246,047
0.70	94,901,868	21,796,832	11,007,624
0.69	92,861,113	21,328,117	10,770,926
0.68	90,835,198	20,862,809	10,535,941
0.67	88,824,231	20,400,935	10,302,681
0.66	86,828,327	19,942,522	10,071,179
0.65	84,847,599	19,487,593	9,841,434
0.64	82,882,164	19,036,177	9,613,469
0.63	80,932,142	18,588,299	9,387,282
0.62	78,997,656	18,143,992	9,162,908
0.61	77,078,833	17,703,282	8,940,346
0.60	75,175,802	17,266,198	8,719,607
0.59	73,288,692	16,832,770	8,500,723
0.58	71,417,641	16,403,031	8,283,706
0.57	69,562,786	15,977,015	8,068,555
0.56	67,724,273	15,554,748	7,855,315
0.55	65,902,248	15,136,269	7,643,975
0.54	64,096,860	14,721,613	7,434,566
0.53	62,308,262	14,310,812	7,227,111
0.52	60,536,619	13,903,905	7,021,621
0.51	58,782,091	13,500,930	6,818,107
0.50	57,044,845	13,101,924	6,616,612
0.49	55,325,059	12,706,927	6,417,126
0.48	53,622,909	12,315,981	6,219,703
0.47	51,938,580	11,929,128	6,024,332
0.46	50,272,265	11,546,413	5,831,057
0.45	48,624,158	11,167,880	5,639,899
0.44	46,994,464	10,793,576	5,450,870

**PAYROLL CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	162,562,544	37,336,973	18,855,560
0.99	160,118,140	36,775,549	18,572,033
0.43	45,383,394	10,423,548	5,264,003
0.42	43,791,165	10,057,851	5,079,318
0.41	42,218,003	9,696,530	4,896,850
0.40	40,664,142	9,339,643	4,716,619
0.39	39,129,823	8,987,245	4,538,648
0.38	37,615,303	8,639,392	4,362,980
0.37	36,120,839	8,296,148	4,189,637
0.36	34,646,707	7,957,573	4,018,663
0.35	33,193,192	7,623,734	3,850,068
0.34	31,760,588	7,294,697	3,683,897
0.33	30,349,208	6,970,533	3,520,193
0.32	28,959,375	6,651,320	3,358,988
0.31	27,591,426	6,337,133	3,200,316
0.30	26,245,721	6,028,054	3,044,231
0.29	24,922,632	5,724,171	2,890,766
0.28	23,622,551	5,425,573	2,739,975
0.27	22,345,897	5,132,352	2,591,891
0.26	21,093,104	4,844,613	2,446,580
0.25	19,864,638	4,562,464	2,304,096
0.24	18,660,990	4,286,012	2,164,483
0.23	17,482,683	4,015,382	2,027,806
0.22	16,330,274	3,750,700	1,894,142
0.21	15,204,359	3,492,102	1,763,546
0.20	14,105,577	3,239,736	1,636,104
0.19	13,034,618	2,993,760	1,511,882
0.18	11,992,219	2,754,345	1,390,979
0.17	10,979,191	2,521,675	1,273,470
0.16	9,996,410	2,295,952	1,159,476
0.15	9,044,834	2,077,396	1,049,107
0.14	8,125,529	1,866,252	942,481
0.13	7,239,666	1,662,790	839,731
0.12	6,388,561	1,467,310	741,008
0.11	5,573,695	1,280,153	646,488
0.10	4,796,759	1,101,708	556,378
0.09	4,059,706	932,424	470,886
0.08	3,364,822	772,825	390,284
0.07	2,714,844	623,539	314,899
0.06	2,113,121	485,337	245,103
0.05	1,563,889	359,192	181,399
0.04	1,072,748	246,387	124,429
0.03	647,614	148,744	75,123
0.02	300,995	69,133	34,909
0.01	57,932	13,306	6,724
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2009 - 2013

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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	172,802,755	1,889,711,812	91	211,275	32	92,821	2708	5,217,140	7144	2,386,073	26127	2,257,963	8,731,846	1.094
10	180,127,879	1,955,455,102	89	212,667	27	69,754	2617	5,067,922	7153	2,460,362	27050	2,523,192	9,220,653	1.086
11	187,304,107	1,932,712,350	100	267,234	18	48,592	2320	4,488,334	7147	2,569,920	26414	2,541,803	9,411,240	1.032
12	192,389,928	1,752,021,121	89	264,095	21	45,409	1679	3,198,018	6965	2,537,949	25268	2,648,557	8,826,183	.911
13	199,039,422	1,515,715,172	79	178,801	21	55,142	808	1,554,471	3887	1,488,165	29005	3,147,278	8,733,295	.762
ALL	931,664,091	9,045,615,557	448	1,134,072	119	311,718	10132	19,525,885	32296	11,442,469	133864	13,118,793	44,923,217	.971
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	172,802,755	2,708,649,748	90	275,503	32	156,868	2708	6,297,087	7144	2,975,434	26127	3,036,962	14,344,644	1.567
10	180,127,879	2,694,175,715	88	269,447	28	137,403	2651	6,166,349	7157	2,979,448	27008	3,140,566	14,248,545	1.496
11	187,304,107	2,584,341,847	99	303,099	22	107,971	2484	5,773,778	7109	2,959,819	26280	3,055,324	13,643,427	1.380
12	192,389,928	2,432,209,116	87	266,316	25	122,606	2283	5,306,926	6687	2,785,826	24933	2,897,880	12,942,537	1.264
13	199,039,422	2,445,274,348	77	235,698	27	132,371	2354	5,475,710	6316	2,629,498	25016	2,908,389	13,071,078	1.229
ALL	931,664,091	12,864,650,774	441	1,350,063	134	657,219	12480	29,019,850	34413	14,330,025	129364	15,039,121	68,250,231	1.381
PURE PREMIUM		1.381		.014		.007		.311		.154		.161	.733	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	172,802,755	1,796,863,332	71	217,402	21	102,939	1539	3,578,958	4819	2,006,688	19599	2,278,287	9,784,359	1.040
10	180,127,879	1,812,536,973	72	220,327	22	107,885	1550	3,606,837	4853	2,020,038	19734	2,294,613	9,875,670	1.006
11	187,304,107	1,823,714,323	72	220,059	22	107,971	1560	3,627,438	4891	2,036,380	19849	2,307,671	9,937,625	.974
12	192,389,928	1,842,922,079	74	224,509	22	108,266	1579	3,668,419	4935	2,056,162	20085	2,334,490	10,037,375	.958
13	199,039,422	1,881,870,203	74	226,857	22	109,420	1617	3,761,753	5064	2,108,000	20537	2,387,814	10,224,859	.945
ALL	931,664,091	9,157,906,910	363	1,109,154	109	536,481	7845	18,243,405	24562	10,227,268	99804	11,602,875	49,859,888	.983
PURE PREMIUM		.983		.012		.006		.196		.110		.125	.535	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2009 - 2013

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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	18,742,880	377,533,778	19	55,081	8	29,342	544	1,066,057	1804	491,341	5082	423,099	1,710,417	2.014
10	19,736,502	389,832,542	12	49,441	5	9,770	511	965,030	1731	540,690	5546	504,155	1,829,239	1.975
11	20,840,105	386,599,026	12	25,236		0	468	905,237	1747	554,008	5382	474,605	1,906,905	1.855
12	20,890,064	340,014,188	15	58,411	1	5,012	313	597,018	1457	503,891	5231	523,101	1,712,708	1.628
13	21,322,108	293,853,717	11	36,187	2	10,754	143	289,155	663	251,275	5825	615,123	1,736,043	1.378
ALL	101,531,659	1,787,833,251	69	224,356	16	54,878	1979	3,822,497	7402	2,341,205	27066	2,540,083	8,895,312	1.761
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	18,742,880	533,032,932	19	71,826	8	49,587	544	1,286,731	1804	612,703	5082	569,069	2,740,413	2.844
10	19,736,502	532,882,848	12	62,614	5	20,947	521	1,178,099	1727	652,988	5539	627,505	2,786,676	2.700
11	20,840,105	517,492,502	12	28,700	2	10,142	511	1,166,623	1723	633,236	5361	574,404	2,761,821	2.483
12	20,890,064	470,080,005	15	58,882	3	19,047	444	1,011,874	1394	550,918	5160	570,657	2,489,421	2.250
13	21,322,108	473,688,648	11	47,643	4	25,148	437	1,014,745	1180	482,209	5010	562,066	2,605,075	2.222
ALL	101,531,659	2,527,176,935	69	269,665	22	124,871	2457	5,658,072	7828	2,932,054	26152	2,903,701	13,383,406	2.489
PURE PREMIUM		2.489		.027		.012		.557		.289		.286	1.318	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	18,742,880	353,864,118	15	56,678	5	32,540	309	731,315	1217	413,218	3812	426,908	1,877,982	1.888
10	19,736,502	358,456,406	10	51,199	4	16,444	305	689,098	1171	442,685	4047	458,514	1,926,624	1.816
11	20,840,105	361,693,250	9	21,035	2	10,142	321	732,860	1185	435,463	4051	434,016	1,983,417	1.736
12	20,890,064	357,727,001	13	49,533	3	16,833	307	699,489	1029	406,601	4157	459,731	1,945,082	1.712
13	21,322,108	365,518,604	11	45,763	3	20,782	300	697,298	948	387,442	4107	460,715	2,043,186	1.714
ALL	101,531,659	1,797,259,379	58	224,208	17	96,741	1542	3,550,060	5550	2,085,409	20174	2,239,884	9,776,291	1.770
PURE PREMIUM		1.770		.022		.010		.350		.205		.221	.963	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2009 - 2013

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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	8,332,867	324,151,868	19	57,009	6	18,317	569	1,213,455	729	287,562	3225	311,243	1,353,932	3.890
10	9,215,510	347,847,789	25	47,003	8	29,034	567	1,225,413	779	299,429	3201	313,286	1,564,313	3.775
11	10,281,848	351,964,941	22	60,589	3	3,258	570	1,215,578	834	348,325	3227	331,206	1,560,694	3.423
12	10,088,195	313,319,343	19	54,111	4	15,812	425	894,599	750	329,023	2885	321,073	1,518,574	3.106
13	10,593,091	253,218,944	20	40,425	3	9,042	184	372,869	545	236,310	3258	431,169	1,442,375	2.390
ALL	48,511,511	1,590,502,885	105	259,137	24	75,463	2315	4,921,914	3637	1,500,649	15796	1,707,977	7,439,888	3.279
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	8,332,867	490,858,741	18	74,339	6	30,956	569	1,464,640	729	358,590	3225	418,622	2,561,439	5.891
10	9,215,510	503,652,010	25	59,566	8	51,111	565	1,469,492	784	366,761	3198	395,208	2,694,383	5.465
11	10,281,848	487,494,170	21	68,716	4	15,463	569	1,465,891	843	413,384	3217	417,104	2,494,384	4.741
12	10,088,195	461,381,787	18	54,561	5	33,588	455	1,195,541	746	382,056	2858	379,599	2,568,473	4.573
13	10,593,091	415,557,838	17	53,139	4	21,954	349	931,057	805	400,381	2832	417,889	2,331,159	3.923
ALL	48,511,511	2,358,944,546	99	310,321	27	153,072	2507	6,526,621	3907	1,921,172	15330	2,028,422	12,649,838	4.863
PURE PREMIUM		4.863		.064		.032		1.345		.396		.418	2.608	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	8,332,867	312,408,401	14	58,662	4	20,314	323	832,430	492	241,840	2419	314,044	1,656,793	3.749
10	9,215,510	330,206,147	20	48,707	6	40,143	330	859,543	532	248,665	2337	288,748	1,816,254	3.583
11	10,281,848	330,461,716	15	49,932	4	15,463	357	920,918	580	284,386	2430	315,057	1,718,860	3.214
12	10,088,195	343,387,716	15	46,068	4	29,645	315	826,427	550	281,833	2303	305,932	1,943,971	3.404
13	10,593,091	313,776,823	16	50,841	3	18,159	240	640,127	644	320,221	2329	343,740	1,764,680	2.962
ALL	48,511,511	1,630,240,803	80	254,210	21	123,724	1565	4,079,445	2798	1,376,945	11818	1,567,521	8,900,558	3.361
PURE PREMIUM		3.361		.052		.026		.841		.284		.323	1.835	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2009 - 2013

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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	145,727,008	1,188,026,166	53	99,185	18	45,162	1595	2,937,627	4611	1,607,170	17820	1,523,621	5,667,497	.815
10	151,175,867	1,217,774,771	52	116,222	14	30,950	1539	2,877,480	4643	1,620,243	18303	1,705,752	5,827,101	.806
11	156,182,154	1,194,148,383	66	181,409	15	45,334	1282	2,367,519	4566	1,667,588	17805	1,735,992	5,943,642	.765
12	161,411,669	1,098,687,590	55	151,572	16	24,585	941	1,706,400	4758	1,705,035	17152	1,804,383	5,594,901	.681
13	167,124,223	968,642,511	48	102,189	16	35,346	481	892,447	2679	1,000,581	19922	2,100,986	5,554,877	.580
ALL	781,620,921	5,667,279,421	274	650,577	79	181,377	5838	10,781,473	21257	7,600,617	91002	8,870,734	28,588,018	.725
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	145,727,008	1,684,758,075	53	129,337	18	76,324	1595	3,545,716	4611	2,004,141	17820	2,049,271	9,042,792	1.156
10	151,175,867	1,657,640,857	51	147,266	15	65,345	1565	3,518,759	4646	1,959,699	18271	2,117,853	8,767,487	1.096
11	156,182,154	1,579,355,175	66	205,683	16	82,366	1404	3,141,264	4543	1,913,199	17702	2,063,817	8,387,222	1.011
12	161,411,669	1,500,747,324	54	152,873	17	69,970	1384	3,099,510	4547	1,852,852	16915	1,947,624	7,884,643	.930
13	167,124,223	1,556,027,862	49	134,916	19	85,269	1568	3,529,908	4331	1,746,908	17174	1,928,433	8,134,845	.931
ALL	781,620,921	7,978,529,293	273	770,075	85	379,274	7516	16,835,157	22678	9,476,799	87882	10,106,998	42,216,989	1.021
PURE PREMIUM		1.021		.010		.005		.215		.121		.129	.540	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	145,727,008	1,130,590,813	42	102,062	12	50,085	907	2,015,212	3110	1,351,630	13368	1,537,335	6,249,584	.776
10	151,175,867	1,123,874,420	42	120,420	12	51,297	915	2,058,196	3150	1,328,688	13350	1,547,351	6,132,792	.743
11	156,182,154	1,131,559,357	48	149,092	16	82,366	882	1,973,661	3126	1,316,530	13368	1,558,597	6,235,348	.725
12	161,411,669	1,141,807,362	46	128,907	15	61,788	957	2,142,503	3356	1,367,728	13625	1,568,826	6,148,322	.707
13	167,124,223	1,202,574,776	47	130,253	16	70,478	1077	2,424,328	3472	1,400,337	14101	1,583,359	6,416,993	.720
ALL	781,620,921	5,730,406,728	225	630,734	71	316,014	4738	10,613,900	16214	6,764,913	67812	7,795,468	31,183,039	.733
PURE PREMIUM		.733		.008		.004		.136		.087		.100	.399	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2009 - 2013

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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	172,802,755	873,184,598	91	28,094	32	116,985	2708	2,679,857	7144	1,797,676	26127	2,512,259	1,596,975	.505
10	180,127,879	922,065,348	89	39,066	27	339,331	2617	2,710,441	7153	1,800,968	27050	2,691,868	1,638,980	.512
11	187,304,107	941,124,024	100	77,652	18	232,421	2320	2,578,467	7147	2,065,046	26414	2,783,063	1,674,591	.502
12	192,389,928	882,618,341	89	32,124	21	141,572	1679	1,847,356	6965	2,172,597	25268	2,952,229	1,680,305	.459
13	199,039,422	873,329,546	79	41,689	21	210,295	808	1,206,550	3887	1,356,359	29005	4,184,262	1,734,141	.439
ALL	931,664,091	4,492,321,857	448	218,625	119	1,040,604	10132	11,022,671	32296	9,192,646	133864	15,123,681	8,324,992	.482
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	172,802,755	1,434,464,428	90	78,044	32	708,811	2708	6,284,264	7144	2,371,135	26127	3,273,475	1,628,915	.830
10	180,127,879	1,424,854,514	88	76,315	28	620,324	2651	6,151,494	7157	2,375,066	27008	3,384,728	1,640,618	.791
11	187,304,107	1,364,342,720	99	85,894	22	487,352	2484	5,764,758	7109	2,360,417	26280	3,293,859	1,651,147	.728
12	192,389,928	1,294,253,721	87	75,499	25	553,820	2283	5,298,942	6687	2,220,235	24933	3,125,498	1,668,543	.673
13	199,039,422	1,307,107,823	77	66,860	27	598,173	2354	5,464,369	6316	2,097,175	25016	3,136,373	1,708,129	.657
ALL	931,664,091	6,825,023,206	441	382,612	134	2,968,480	12480	28,963,827	34413	11,424,028	129364	16,213,933	8,297,352	.733
PURE PREMIUM		.733		.004		.032		.311		.123		.174	.089	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	172,802,755	978,386,899	71	61,581	21	465,249	1539	3,572,249	4820	1,599,931	19589	2,454,477	1,630,381	.566
10	180,127,879	987,412,648	72	62,432	22	487,226	1550	3,597,460	4863	1,613,922	19709	2,470,007	1,643,079	.548
11	187,304,107	993,386,863	72	62,643	22	487,352	1559	3,617,777	4900	1,626,930	19824	2,484,716	1,654,449	.530
12	192,389,928	1,002,673,311	73	63,013	22	487,768	1573	3,652,314	4952	1,644,002	19983	2,505,086	1,674,550	.521
13	199,039,422	1,019,722,642	73	63,074	22	490,350	1597	3,706,336	5025	1,668,059	20259	2,540,268	1,729,139	.512
ALL	931,664,091	4,981,582,363	361	312,743	109	2,417,945	7818	18,146,136	24560	8,152,844	99364	12,454,554	8,331,598	.535
PURE PREMIUM		.535		.003		.026		.195		.088		.134	.089	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	18,742,880	171,041,711	19	5,639	8	12,888	544	505,977	1804	378,917	5082	484,861	322,135	.913
10	19,736,502	182,923,942	12	1,057	5	21,114	511	526,251	1731	402,146	5546	548,339	330,331	.927
11	20,840,105	190,690,457	12	14,190		0	468	552,745	1747	449,778	5382	546,132	344,060	.915
12	20,890,064	171,270,817	15	749	1	41,391	313	310,279	1457	432,375	5231	582,959	344,955	.820
13	21,322,108	173,604,325	11	898	2	68,315	143	238,027	663	211,463	5825	873,118	344,222	.814
ALL	101,531,659	889,531,252	69	22,533	16	143,708	1979	2,133,279	7402	1,874,679	27066	3,035,409	1,685,703	.876
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	18,742,880	274,041,334	19	15,665	8	78,090	544	1,186,515	1804	499,792	5082	631,773	328,578	1.462
10	19,736,502	278,667,582	12	2,416	5	42,431	521	1,193,376	1727	528,252	5539	689,539	330,662	1.412
11	20,840,105	276,182,064	12	15,735	2	19,645	511	1,226,891	1723	510,985	5361	649,321	339,244	1.325
12	20,890,064	248,942,110	15	2,217	3	144,204	444	948,444	1394	437,609	5160	614,408	342,540	1.192
13	21,322,108	260,507,507	11	3,748	4	170,241	437	1,053,026	1180	393,143	5010	645,860	339,058	1.222
ALL	101,531,659	1,338,340,597	69	39,781	22	454,611	2457	5,608,252	7828	2,369,781	26152	3,230,901	1,680,082	1.318
PURE PREMIUM		1.318		.004		.045		.552		.233		.318	.165	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	18,742,880	187,790,210	15	12,360	5	51,256	309	674,467	1217	337,236	3810	473,708	328,874	1.002
10	19,736,502	192,645,276	10	1,976	4	33,323	305	697,878	1173	358,902	4042	503,215	331,158	.976
11	20,840,105	198,278,113	9	11,484	2	19,645	321	769,820	1187	352,004	4045	489,907	339,922	.951
12	20,890,064	194,308,730	13	1,911	3	126,976	306	653,951	1032	324,020	4136	492,456	343,773	.930
13	21,322,108	203,753,721	11	3,597	3	139,313	297	715,290	943	314,040	4050	522,069	343,229	.956
ALL	101,531,659	976,776,050	58	31,328	17	370,513	1538	3,511,406	5552	1,686,202	20083	2,481,355	1,686,956	.962
PURE PREMIUM		.962		.003		.036		.346		.166		.244	.166	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2009 - 2013

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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	8,332,867	135,393,197	19	725	6	43,894	569	600,969	729	221,454	3225	337,364	149,526	1.625
10	9,215,510	156,431,287	25	16,391	8	216,872	567	620,267	779	205,973	3201	349,562	155,247	1.697
11	10,281,848	156,069,352	22	13,649	3	5,785	570	711,398	834	301,254	3227	363,731	164,877	1.518
12	10,088,195	151,857,404	19	13,835	4	82,555	425	575,052	750	324,815	2885	363,133	159,185	1.505
13	10,593,091	144,237,536	20	11,460	3	54,570	184	377,807	545	265,214	3258	580,192	153,132	1.362
ALL	48,511,511	743,988,776	105	56,060	24	403,676	2315	2,885,493	3637	1,318,710	15796	1,993,982	781,967	1.534
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	8,332,867	256,143,916	18	2,013	6	265,953	569	1,409,273	729	292,098	3225	439,586	152,516	3.074
10	9,215,510	269,438,282	25	31,619	8	384,107	565	1,403,828	784	276,881	3198	442,545	155,403	2.924
11	10,281,848	249,438,445	21	15,210	4	31,645	569	1,486,871	843	354,840	3217	443,250	162,569	2.426
12	10,088,195	256,847,267	18	32,010	5	267,371	455	1,356,628	746	346,535	2858	407,858	158,071	2.546
13	10,593,091	233,115,851	17	18,142	4	146,069	349	1,192,249	805	361,631	2832	462,233	150,835	2.201
ALL	48,511,511	1,264,983,761	99	98,994	27	1,095,145	2507	6,848,849	3907	1,631,985	15330	2,195,472	779,394	2.608
PURE PREMIUM		2.608		.020		.226		1.412		.336		.453	.161	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	8,332,867	165,659,939	14	1,589	4	174,566	323	801,092	492	197,094	2418	329,605	152,653	1.988
10	9,215,510	181,536,387	20	25,867	6	301,704	330	821,034	533	188,193	2334	322,930	155,636	1.970
11	10,281,848	171,748,975	15	11,140	4	31,645	357	932,954	581	244,416	2427	334,441	162,894	1.670
12	10,088,195	193,996,347	15	26,667	4	235,414	314	935,993	551	255,946	2293	327,304	158,640	1.923
13	10,593,091	176,019,838	16	17,094	3	119,676	237	809,135	636	285,815	2302	375,788	152,690	1.662
ALL	48,511,511	888,961,486	80	82,357	21	863,005	1561	4,300,208	2793	1,171,464	11774	1,690,068	782,513	1.832
PURE PREMIUM		1.832		.017		.178		.886		.241		.348	.161	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2009 - 2013

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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)
<b>A. EXPERIENCE AS REPORTED</b>														
09	145,727,008	566,749,690	53	21,730	18	60,203	1595	1,572,911	4611	1,197,305	17820	1,690,034	1,125,314	.389
10	151,175,867	582,710,119	52	21,618	14	101,344	1539	1,563,923	4643	1,192,848	18303	1,793,967	1,153,401	.385
11	156,182,154	594,364,215	66	49,813	15	226,637	1282	1,314,324	4566	1,314,015	17805	1,873,201	1,165,653	.381
12	161,411,669	559,490,120	55	17,541	16	17,626	941	962,025	4758	1,415,407	17152	2,006,136	1,176,166	.347
13	167,124,223	555,487,685	48	29,331	16	87,410	481	590,716	2679	879,682	19922	2,730,952	1,236,787	.332
ALL	781,620,921	2,858,801,829	274	140,033	79	493,220	5838	6,003,899	21257	5,999,257	91002	10,094,290	5,857,321	.366
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
09	145,727,008	904,279,178	53	60,366	18	364,769	1595	3,688,476	4611	1,579,245	17820	2,202,116	1,147,820	.621
10	151,175,867	876,748,650	51	42,280	15	193,786	1565	3,554,290	4646	1,569,933	18271	2,252,644	1,154,554	.580
11	156,182,154	838,722,211	66	54,949	16	436,063	1404	3,050,995	4543	1,494,592	17702	2,201,289	1,149,334	.537
12	161,411,669	788,464,344	54	41,272	17	142,244	1384	2,993,870	4547	1,436,092	16915	2,103,233	1,167,932	.488
13	167,124,223	813,484,465	49	44,969	19	281,864	1568	3,219,095	4331	1,342,401	17174	2,028,280	1,218,235	.487
ALL	781,620,921	4,221,698,848	273	243,836	85	1,418,726	7516	16,506,726	22678	7,422,263	87882	10,787,562	5,837,875	.540
PURE PREMIUM		.540		.003		.018		.211		.095		.138	.075	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
09	145,727,008	624,936,750	42	47,632	12	239,427	907	2,096,690	3111	1,065,601	13361	1,651,164	1,148,853	.429
10	151,175,867	613,230,985	42	34,588	12	152,199	915	2,078,548	3157	1,066,827	13333	1,643,862	1,156,286	.406
11	156,182,154	623,359,775	48	40,020	16	436,063	881	1,915,003	3132	1,030,511	13352	1,660,368	1,151,633	.399
12	161,411,669	614,368,234	45	34,435	15	125,378	953	2,062,370	3369	1,064,036	13554	1,685,327	1,172,137	.381
13	167,124,223	639,949,083	46	42,384	16	231,361	1063	2,181,912	3446	1,068,204	13907	1,642,411	1,233,219	.383
ALL	781,620,921	3,115,844,827	223	199,059	71	1,184,428	4719	10,334,523	16215	5,295,179	67507	8,283,132	5,862,128	.399
PURE PREMIUM		.399		.003		.015		.132		.068		.106	.075	

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**April 1, 2017 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>
<b>Temporary Staffing Classifications</b>		
185	4.51	Temporary Staffing Procedure
187	3.44	Temporary Staffing Procedure
189	3.16	Temporary Staffing Procedure
191	2.55	Temporary Staffing Procedure
275	2.76	Temporary Staffing Procedure
276	3.33	Temporary Staffing Procedure
291	3.42	Temporary Staffing Procedure
297	3.16	Temporary Staffing Procedure
491	3.35	Temporary Staffing Procedure
493	3.34	Temporary Staffing Procedure
495	4.22	Temporary Staffing Procedure
497	1.40	Temporary Staffing Procedure
499	2.71	Temporary Staffing Procedure
587	1.76	Temporary Staffing Procedure
691	5.21	Temporary Staffing Procedure
693	8.59	Temporary Staffing Procedure
695	4.15	Temporary Staffing Procedure
867	6.33	Temporary Staffing Procedure
877	2.24	Temporary Staffing Procedure
879	3.57	Temporary Staffing Procedure
881	3.55	Temporary Staffing Procedure
883	2.75	Temporary Staffing Procedure
895	0.83	Temporary Staffing Procedure
520	0.28	Temporary Staffing Exposure Group Procedure
521	0.75	Temporary Staffing Exposure Group Procedure
522	1.07	Temporary Staffing Exposure Group Procedure
523	2.00	Temporary Staffing Exposure Group Procedure
524	2.96	Temporary Staffing Exposure Group Procedure
525	5.15	Temporary Staffing Exposure Group Procedure
526	8.11	Temporary Staffing Exposure Group Procedure
527	11.82	Temporary Staffing Exposure Group Procedure
528	17.68	Temporary Staffing Exposure Group Procedure
529	26.20	Temporary Staffing Exposure Group Procedure
<b>Explosives Classifications</b>		
0771	0.65	Explosives - Target = 20% of total
4771	2.61	Explosives - Target = 80% of total

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**April 1, 2017 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>
<b>Attendant Care and affected classes</b>		
908	173.39	Attendant Care Procedure
913	367.00	Attendant Care Procedure
972	1.70	Attendant Care Procedure
<b>Aircraft Classifications</b>		
7413	0.48	Aircraft Procedure
7421	0.58	Aircraft Procedure
7424	1.38	Aircraft Procedure
7453	0.10	Aircraft Procedure
<b>Other Classifications</b>		
0133	A	"A" Rated
0152	0.81	O.D. non-rateable element for 615. Use 10% of total
0162	0.50	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.50	Federal black lung - code 615, use CMCRB loss cost
509	4.43	No experience, use industry group average change
615	7.32	Rate excluding non-rateable element. Use 90% of total
670	4.33	Combine with 681
681	4.33	Combine with 670
809	4.62	Combine with 992
889	0.22	Capped due to secondary capping procedure
992	4.62	Combine with 809
993	719.89	Combine with 996
996	719.89	Combine with 993
7405	1.37	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.29	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 09-13 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
<b>185</b>	182,254	A) Credibility Based on Payroll of \$21,968,450		
<b>187</b>	153,761			
<b>189</b>	40,942	0.26	0.70	1.00
<b>191</b>	32,276	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
<b>275</b>	136,112			
<b>276</b>	109,823	1.547	2.504	1.879
<b>291</b>	14,551	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
<b>297</b>	115,261			
<b>491</b>	28,311	1.142	2.053	1.879
<b>493</b>	87,888	C = A*B + (1-A)		
<b>495</b>	14,988			
<b>497</b>	100,134			
<b>499</b>	11,991			
<b>587</b>	28,607			
<b>691</b>	38,757			
<b>693</b>	11,747			
<b>695</b>	34,074			
<b>867</b>	456,216			
<b>877</b>	8,019			
<b>879</b>	279,536			
<b>881</b>	23,105			
<b>883</b>	122,776			
<b>895</b>	165,716			
<b>TOTAL</b>	2,196,845			

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

Temporary Staffing Code	PY 09-13 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 09-13 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
<b>185</b>	182,254	0.0830	0.832	2.818	0.446	<b>104</b>	2,431,593	0.744	1.209	0.236
<b>187</b>	153,761	0.0700	0.405	0.895	0.452	<b>107</b>	883,567	0.581	0.792	0.217
<b>189</b>	40,942	0.0186	-	2.431	0.255	<b>113</b>	1,178,427	0.502	0.843	0.166
<b>191</b>	32,276	0.0147	0.647	2.951	0.361	<b>161</b>	600,641	0.181	0.796	0.200
<b>275</b>	136,112	0.0620	0.595	3.036	0.373	<b>221</b>	1,597,930	0.307	0.675	0.166
<b>276</b>	109,823	0.0500	0.611	1.414	0.252	<b>222</b>	3,443,327	0.441	0.834	0.166
<b>291</b>	14,551	0.0066	-	1.728	0.334	<b>255</b>	982,809	1.046	0.728	0.092
<b>297</b>	115,261	0.0525	0.639	1.463	0.229	<b>281</b>	2,733,718	0.507	0.849	0.139
<b>491</b>	28,311	0.0129	2.917	1.755	0.364	<b>403</b>	1,221,529	0.715	0.827	0.185
<b>493</b>	87,888	0.0400	-	1.195	0.366	<b>445</b>	2,925,023	0.437	0.753	0.179
<b>495</b>	14,988	0.0068	0.473	2.037	0.685	<b>451</b>	1,307,951	0.495	1.190	0.227
<b>497</b>	100,134	0.0456	0.973	4.665	0.356	<b>472</b>	742,824	0.204	0.377	0.103
<b>499</b>	11,991	0.0055	-	0.179	0.173	<b>475</b>	1,405,499	0.394	0.672	0.077
<b>587</b>	28,607	0.0130	-	0.941	0.105	<b>563</b>	1,477,203	0.224	0.432	0.088
<b>691</b>	38,757	0.0176	5.216	2.515	0.283	<b>609</b>	5,000,606	1.201	0.993	0.132
<b>693</b>	11,747	0.0053	6.955	6.446	0.214	<b>651</b>	2,634,363	2.118	1.644	0.223
<b>695</b>	34,074	0.0155	10.331	1.679	0.194	<b>661</b>	4,440,410	0.993	0.843	0.129
<b>867</b>	456,216	0.2077	1.163	4.058	0.489	<b>813</b>	1,992,273	1.352	1.823	0.276
<b>877</b>	8,019	0.0037	3.031	5.968	0.376	<b>914</b>	2,084,657	0.313	0.682	0.139
<b>879</b>	279,536	0.1272	1.487	3.465	0.367	<b>923</b>	552,822	0.699	1.195	0.208
<b>881</b>	23,105	0.0105	1.478	1.274	0.211	<b>926</b>	1,724,043	0.676	0.899	0.159
<b>883</b>	122,776	0.0559	0.307	2.029	0.291	<b>928</b>	13,859,370	0.354	0.808	0.185
<b>895</b>	165,716	0.0754	0.045	0.269	0.103	<b>965</b>	63,315,112	0.109	0.234	0.065
<b>TOTAL / WTD</b>	2,196,845	1.0000	1.061	2.599	0.357			0.686	1.038	0.190
<b>Ratio of Temp codes to Direct codes</b>								<b>1.547</b>	<b>2.504</b>	<b>1.879</b>

**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 *	4/1/16 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
<b>104</b>	1.068	1.291	0.268	2.627	<b>185</b>	1.220	2.650	0.504	4.374	1	4.51	4.51	4.34	3.9%
<b>107</b>	0.889	0.903	0.246	2.038	<b>187</b>	1.015	1.854	0.462	3.331	1	3.44	3.44	3.43	0.3%
<b>113</b>	0.788	0.883	0.186	1.857	<b>189</b>	0.900	1.813	0.349	3.062	1	3.16	3.16	3.13	1.0%
<b>161</b>	0.523	0.733	0.194	1.450	<b>191</b>	0.597	1.505	0.365	2.467	1	2.55	2.55	2.50	2.0%
<b>221</b>	0.649	0.763	0.198	1.610	<b>275</b>	0.741	1.566	0.372	2.679	1	2.76	2.76	2.72	1.5%
<b>222</b>	0.747	0.978	0.196	1.921	<b>276</b>	0.853	2.008	0.368	3.229	1	3.33	3.33	3.24	2.8%
<b>255</b>	1.204	0.846	0.106	2.156	<b>291</b>	1.375	1.737	0.199	3.311	1	3.42	3.42	3.38	1.2%
<b>281</b>	0.652	0.976	0.166	1.794	<b>297</b>	0.745	2.004	0.312	3.061	1	3.16	3.16	2.82	12.1%
<b>403</b>	0.922	0.876	0.212	2.010	<b>491</b>	1.053	1.798	0.398	3.249	1	3.35	3.35	3.12	7.4%
<b>445</b>	0.852	0.905	0.215	1.972	<b>493</b>	0.973	1.858	0.404	3.235	1	3.34	3.34	3.55	-5.9%
<b>451</b>	0.956	1.228	0.253	2.437	<b>495</b>	1.092	2.521	0.475	4.088	1	4.22	4.22	4.13	2.2%
<b>472</b>	0.339	0.372	0.110	0.821	<b>497</b>	0.387	0.764	0.207	1.358	1	1.40	1.40	1.36	2.9%
<b>475</b>	0.727	0.793	0.091	1.611	<b>499</b>	0.830	1.628	0.171	2.629	1	2.71	2.71	2.77	-2.2%
<b>563</b>	0.513	0.455	0.101	1.069	<b>587</b>	0.586	0.934	0.190	1.710	1	1.76	1.76	1.72	2.3%
<b>609</b>	1.645	1.192	0.158	2.995	<b>691</b>	1.879	2.447	0.297	4.623	2	5.21	5.21	5.24	-0.6%
<b>651</b>	2.858	1.884	0.263	5.005	<b>693</b>	3.264	3.868	0.494	7.626	2	8.59	8.59	8.28	3.7%
<b>661</b>	1.244	0.967	0.148	2.359	<b>695</b>	1.421	1.985	0.278	3.684	2	4.15	4.15	3.93	5.6%
<b>813</b>	1.721	1.991	0.331	4.043	<b>867</b>	1.965	4.088	0.622	6.675	3	6.33	6.33	5.93	6.7%
<b>914</b>	0.405	0.775	0.167	1.347	<b>877</b>	0.463	1.591	0.314	2.368	3	2.24	2.24	2.16	3.7%
<b>923</b>	0.929	1.108	0.232	2.269	<b>879</b>	1.061	2.275	0.436	3.772	3	3.57	3.57	3.49	2.3%
<b>926</b>	1.105	1.035	0.190	2.330	<b>881</b>	1.262	2.125	0.357	3.744	3	3.55	3.55	3.69	-3.8%
<b>928</b>	0.439	0.968	0.222	1.629	<b>883</b>	0.501	1.987	0.417	2.905	3	2.75	2.75	2.80	-1.8%
<b>965</b>	0.131	0.281	0.078	0.490	<b>895</b>	0.150	0.577	0.147	0.874	3	0.83	0.83	0.75	10.7%

\* 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 - Ave	4.81	1,061,530	51,059,593

# (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	24,741	38,050	0.15
521	B	14,616	58,580	0.40
522	C	116,083	662,500	0.57
523	D	111,974	1,186,450	1.06
524	E	127,062	1,990,770	1.57
525	F	445,818	12,176,020	2.73
526	G	155,812	6,694,640	4.30
527	H	61,439	3,849,700	6.27
528	I	2,727	255,900	9.38
529	J	1,258	174,820	13.90
Total - Ave		1,061,530	27,087,430	2.55

**Balanced Values**

Balancing Factor = 51059593 / 27087430 = 1.885

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	24,741	69,275	<b>0.28</b>
521	B	14,616	109,620	<b>0.75</b>
522	C	116,083	1,242,088	<b>1.07</b>
523	D	111,974	2,239,480	<b>2.00</b>
524	E	127,062	3,761,035	<b>2.96</b>
525	F	445,818	22,959,627	<b>5.15</b>
526	G	155,812	12,636,353	<b>8.11</b>
527	H	61,439	7,262,090	<b>11.82</b>
528	I	2,727	482,134	<b>17.68</b>
529	J	1,258	329,596	<b>26.20</b>
Total - Ave		1,061,530	51,091,298	<b>4.81</b>

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

### (9)=(6)\*1.885

**Current and Proposed Loss Costs (pre-Surcharge)**

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.31		0.28		-9.7%
B	0.84	2.71	0.75	2.68	-10.7%
C	1.20	1.43	1.07	1.43	-10.8%
D	2.22	1.85	2.00	1.87	-9.9%
E	3.29	1.48	2.96	1.48	-10.0%
F	5.73	1.74	5.15	1.74	-10.1%
G	9.02	1.57	8.11	1.57	-10.1%
H	13.16	1.46	11.82	1.46	-10.2%
I	19.62	1.49	17.68	1.50	-9.9%
J	29.26	1.49	26.20	1.48	-10.5%
Wtd Avg	5.51		4.81		-12.6%

## 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	Average Payroll
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913	Total (\$1,000s)	\$ Payr/ # Rptd
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	10,484	12,632	23,116	45%	55%		
2010	10,858	12,939	23,797	46%	54%		
2011	10,043	13,000	23,043	44%	56%		
2012	4,160	3,998	8,158	51%	49%		
<b>TOTAL</b>	<b>77,228</b>	<b>74,451</b>	<b>151,679</b>	<b>51%</b>	<b>49%</b>		
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 2008 - 2012**

Policy Year	# Persons Reported			% of Total # Persons		Payroll	Estimated *
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913	Total (\$1,000s)	Average Payroll
2008	9,606	7,722	17,328	55%	45%	215,092	12,413
2009	10,484	12,632	23,116	45%	55%	291,262	12,600
2010	10,858	12,939	23,797	46%	54%	307,338	12,915
2011	10,043	13,000	23,043	44%	56%	306,218	13,289
2012	4,160	3,998	8,158	51%	49%	110,794	13,581

\* Estimated average payroll for policy years 2008 thru 2012 based on five year average (2003-2007) payroll per person for Fiscal Agents reporting payroll adjusted for Pa SAWW (PY 2008 = 1.0170, PY 2009 = 1.0150, PY 2010 = 1.0250, PY 2011 = 1.0290 and PY 2012 = 1.0220)

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

(1) Calendar Year	(2) Quarter	(3) Avg Quarterly Employment Excl Fed Govt	(4) Total Quarterly Wages Excl Fed Govt	(5) Avg Quarterly Wages (4) / (3)	(6) Policy Year Average Weekly Wage *	(7) Percentage Change
2008	1	5,486,897	61,559,502,430	11,219.37	819.00	
	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	831.00	1.5%
	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	852.00	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	877.00	2.9%
	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	896.00	2.2%
	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	916.00	2.2%
	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		
	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		

\* Avg Weekly Wage = 
$$\frac{\text{Sum of Quarters 1-8 of Col. (4)}}{108 * \text{Avg of Quarters 1-8 of Col. (3)}}$$

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**Proposed Effective: April 1, 2017**

**AIRCRAFT OPERATIONS**

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	1.13
Code		Loss Cost Index	Loss Cost
7413	8,261	Index * 0.70 * 0.825	0.48
7421	156,658	Index * 0.70	0.58
7424	396,356	Index * 1.65	1.38
7453	8,486	Index * 0.70 * 0.175	0.10

NEW BASE LOSS COST (BLC) = 0.834

WTD AVE LOSS COST = 1.13

TARGET WTD LOSS COST = 1.13

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

CLASSIFICATION STUDY - PENNSYLVANIA  
 INDUSTRY GROUP:  
 3

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

CLASS:  
 "Grouped" Temporary Staffing Classes

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
2009	234,769	11,488,565	4.894	15,989,138	42,976	1.0691	0	0	17	83	151	251
2010	340,910	15,893,656	4.662	21,304,579	42,763	1.0208	0	1	18	115	214	348
2011	511,303	20,238,656	3.958	26,331,677	43,034	0.8645	5	0	11	127	299	442
2012	512,750	20,354,550	3.970	26,982,358	39,051	0.9478	3	0	11	95	377	486
2013	548,777	11,746,795	2.141	18,100,164	30,837	0.6360	0	0	3	19	327	349
TOTAL	2,148,509	79,722,222	3.711	108,707,916	39,675	0.8732	8	1	60	439	1368	1876
O.D.		90,328	0.004				0	0	0	3	4	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	2,715,995	3,145,451	1,080,257	0	0	1,520,637	1,568,239	756,403	701,583
2010	0	65,174	2,569,418	4,957,230	2,087,484	0	27,277	1,566,906	2,114,372	1,493,591	1,012,204
2011	1,383,122	0	1,787,784	5,501,788	3,317,937	170,670	0	1,561,290	2,420,926	2,877,636	1,217,503
2012	526,501	0	1,877,262	3,367,232	5,408,114	935	0	1,206,578	2,400,238	4,192,155	1,375,535
2013	0	0	541,607	696,684	4,221,388	0	0	488,504	390,263	4,423,643	984,706
TOTAL	1,909,623	65,174	9,492,066	17,668,385	16,115,180	171,605	27,277	6,343,915	8,894,038	13,743,428	5,291,531
O.D.	0	0	0	3,862	11,257	0	0	0	5,253	6,187	63,769

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	3,278,206	3,922,377	1,452,946	0	0	3,565,894	2,068,507	985,593	715,615
2010	257	114,779	3,343,523	5,906,516	2,608,408	1,254	63,850	3,623,922	2,735,769	1,893,085	1,013,216
2011	1,565,237	41,981	3,348,288	6,071,501	3,924,217	186,828	69,976	3,846,887	2,695,132	3,381,172	1,200,458
2012	530,336	66,804	4,352,764	3,783,913	5,558,482	4,279	144,210	4,388,370	2,474,140	4,313,154	1,365,906
2013	2,017	64,331	3,031,438	2,381,797	3,588,445	1,510	96,212	3,339,881	1,492,780	3,131,818	969,935
TOTAL	2,097,847	287,895	17,354,219	22,066,104	17,132,498	193,871	374,248	18,764,954	11,466,328	13,704,822	5,265,130
O.D.	0	39	2,091	4,529	13,004	0	82	2,049	5,578	7,193	63,571

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,077,295	64,400,056	5,328,701	
IBNR + FREQ. ADJUSTMENT	(25,045,423)	(15,321,619)	27,720	
TOTAL LOSSES	14,031,872	49,078,437	5,356,421	
EXPECTED LOSSES CREDIBILITY	59,427,759	57,042,914	6,939,684	
	0.26	0.69	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.653	2.284	0.249	3.186
INDICATED (POST-TEST)	0.783	2.740	0.299	3.822
PRES. ON LOSS COST LEVEL	2.583	2.479	0.302	5.364
DERIVED BY FORMULA	2.115	2.659	0.299	5.073
UNDERLYING PRES. LOSS COST	2.766	2.655	0.323	5.744
PROPOSED	2.115	2.659	0.299	5.073
YEAR	4-1-16	4-1-17	IND. LOSS COST =	4.808
IND. LOSS COST		4.81		
MAN.LOSS COST	5.51	4.81	ADJ. LOSS COST =	4.81

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
2

CLASS:  
TUNNELING OR SHAFT SINKING

CODE:  
615 + 0152

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
2009	7,298	752,460	10.310	1,065,765	106,885	0.9592	0	0	0	2	5	7
2010	1,505	43,853	2.914	54,787	5,014	5.3156	0	0	2	0	6	8
2011	3,888	54,847	1.411	66,784	16,702	0.7716	0	0	0	0	3	3
2012	6,872	85,040	1.237	101,688	83,554	0.1455	0	0	0	0	1	1
2013	11,477	37,812	0.329	52,861	12,875	0.1743	0	0	0	0	2	2
TOTAL	31,040	974,012	3.138	1,341,885	45,130	0.6765	0	0	2	2	17	21
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	518,524	0	57,478	0	0	128,485	0	43,709	4,264
2010	0	0	0	0	6,814	0	0	0	0	33,301	3,738
2011	0	0	0	0	18,751	0	0	0	0	31,356	4,740
2012	0	0	0	0	53,419	0	0	0	0	30,135	1,486
2013	0	0	0	0	15,532	0	0	0	0	10,218	12,062
TOTAL	0	0	518,524	0	151,994	0	0	128,485	0	148,719	26,290
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	625,858	0	77,308	0	0	301,297	0	56,953	4,349
2010	0	6	179	106	8,302	0	77	589	586	41,200	3,742
2011	2	21	1,530	866	21,067	0	75	1,806	1,386	35,357	4,674
2012	5	182	5,727	5,727	51,854	0	208	4,526	2,604	29,379	1,476
2013	5	180	6,610	6,610	12,691	2	135	4,935	2,775	7,037	11,881
TOTAL	12	389	639,904	13,309	171,222	2	495	313,153	7,351	169,926	26,122
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	953,955	361,808	26,122	
IBNR + FREQ. ADJUSTMENT	(665,825)	(198,086)	243	
TOTAL LOSSES	288,130	163,722	26,365	
EXPECTED LOSSES	1,592,973	780,346	49,664	
CREDIBILITY	0.02	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.928	0.527	0.085	1.540
INDICATED (POST-TEST)	1.113	0.632	0.102	1.847
PRES. ON LOSS COST LEVEL	4.841	2.371	0.151	7.363
DERIVED BY FORMULA	4.766	2.301	0.148	7.215
UNDERLYING PRES. LOSS COST	5.132	2.514	0.160	7.806
PROPOSED	4.766	2.301	0.148	7.215
YEAR	4-1-16	4-1-17	IND. LOSS COST =	8.128
IND. LOSS COST		8.13		
MAN.LOSS COST	8.65	8.13	ADJ. LOSS COST =	8.13

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					
							Death	P.T.	Major	Minor	Temp	All
2009	47,869	1,567,885	3.275	2,228,416	43,232	0.7312	0	0	2	5	28	35
2010	49,746	1,984,086	3.988	2,680,679	52,957	0.7237	0	1	6	4	25	36
2011	49,806	2,008,524	4.033	2,778,107	56,469	0.6826	0	0	4	7	23	34
2012	52,187	1,451,546	2.781	2,039,005	39,592	0.6707	0	0	3	4	28	35
2013	57,234	2,171,540	3.794	3,368,669	49,923	0.7164	0	0	2	4	35	41
TOTAL	256,842	9,183,581	3.576	13,094,876	48,465	0.7047	0	1	17	24	139	181
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
2009	0	0	552,391	264,512	126,838	0	0	250,961	123,116	195,316	54,751
2010	0	14,126	1,011,138	179,527	197,101	0	23,522	240,742	141,676	98,632	77,622
2011	0	0	749,535	397,303	104,879	0	0	392,624	134,571	141,033	88,579
2012	0	0	583,922	78,558	135,421	0	0	326,362	46,470	214,974	65,839
2013	0	0	289,090	163,738	597,528	0	0	70,662	550,722	375,085	124,715
TOTAL	0	14,126	3,186,076	1,083,638	1,161,767	0	23,522	1,281,351	996,555	1,025,040	411,506
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
2009	0	0	666,736	329,846	170,597	0	0	588,504	162,390	254,497	55,846
2010	101	27,418	1,206,181	221,891	250,676	193	43,219	541,476	185,219	126,605	77,700
2011	85	7,784	930,708	445,372	150,388	196	11,551	808,211	160,323	176,150	87,339
2012	72	7,963	676,479	115,305	167,447	406	18,380	676,279	80,491	230,805	65,378
2013	365	12,240	685,849	402,706	535,727	445	35,562	827,812	425,310	319,809	122,844
TOTAL	623	55,405	4,165,953	1,515,120	1,274,835	1,240	108,712	3,442,282	1,013,733	1,107,866	409,107
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,774,215	4,911,554	409,107	
IBNR + FREQ. ADJUSTMENT	(2,697,732)	(1,001,092)	1,424	
TOTAL LOSSES	5,076,483	3,910,462	410,531	
EXPECTED LOSSES	6,141,092	3,636,883	398,105	
CREDIBILITY	0.06	0.17	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.977	1.523	0.160	3.660
INDICATED (POST-TEST)	2.371	1.827	0.192	4.390
PRES. ON LOSS COST LEVEL	2.255	1.336	0.146	3.737
DERIVED BY FORMULA	2.262	1.419	0.158	3.839
UNDERLYING PRES. LOSS COST	2.391	1.416	0.155	3.962
PROPOSED	2.262	1.419	0.158	3.839
YEAR	4-1-16	4-1-17	IND. LOSS COST =	4.325
IND. LOSS COST		4.33		
MAN.LOSS COST	4.39	4.33	ADJ. LOSS COST =	4.33

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
SANITARY COMPANY  
FUEL DISTRIBUTION

INDUSTRY GROUP:  
3

CODE:  
809 + 992

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
2009	243,217	10,243,201	4.212	14,164,442	53,982	0.7401	2	0	16	28	134	180
2010	248,974	13,156,392	5.284	16,569,165	66,889	0.7551	0	1	22	38	127	188
2011	235,547	10,270,094	4.360	13,225,544	62,107	0.6665	1	0	15	21	120	157
2012	247,368	13,116,187	5.302	15,168,864	76,828	0.6630	4	0	7	34	119	164
2013	258,612	9,549,120	3.692	14,152,116	51,043	0.6844	0	0	9	13	155	177
TOTAL	1,233,718	56,334,994	4.566	73,280,131	61,983	0.7019	7	1	69	134	655	866
O.D.	0	7,537	0.001				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	
2009	136,859	0	2,930,405	1,215,411	1,282,481	275	0	2,063,700	852,783	1,234,829	526,458	
2010	0	677,420	3,910,219	1,280,455	871,314	0	842,171	2,525,726	1,202,275	1,265,576	581,236	
2011	359,049	0	3,175,315	631,789	2,011,876	216,322	0	1,484,209	284,259	1,587,965	519,310	
2012	1,965,509	0	1,333,795	1,102,755	1,714,520	4,728	0	1,170,494	1,738,369	3,569,647	516,370	
2013	0	0	1,793,664	646,068	2,081,489	0	0	614,432	331,089	3,567,907	514,471	
TOTAL	2,461,417	677,420	13,143,398	4,876,478	7,961,680	221,325	842,171	7,858,561	4,408,775	11,225,924	2,657,845	
O.D.	0	0	0	0	0	0	0	0	0	0	7,537	

Manual Year	TRANSLATED LOSSES											
	Indemnity						Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2009	178,464	0	3,410,047	1,515,618	1,724,937	764	0	4,063,822	1,124,821	1,608,982	536,987	
2010	359	433,743	4,438,825	1,551,546	1,105,153	1,658	616,460	4,654,795	1,579,669	1,605,140	581,817	
2011	406,707	29,815	3,830,780	834,822	2,369,846	236,475	39,494	2,710,551	413,375	1,841,639	512,040	
2012	1,977,404	29,592	2,138,002	1,240,678	1,792,931	12,348	104,898	3,354,688	1,495,515	2,510,053	512,755	
2013	1,447	52,529	3,205,150	1,549,349	1,948,958	1,396	85,476	3,054,331	1,227,545	2,519,181	506,754	
TOTAL	2,564,381	545,679	17,022,804	6,692,013	8,941,825	252,641	846,328	17,838,187	5,840,925	10,084,995	2,650,353	
O.D.											9,958	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,070,020	31,559,758	2,660,311	
IBNR + FREQ. ADJUSTMENT	(15,217,574)	(6,324,281)	10,672	
TOTAL LOSSES	23,852,446	25,235,477	2,670,983	
EXPECTED LOSSES	34,383,721	22,823,783	3,096,632	
CREDIBILITY	0.18	0.48	0.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.933	2.045	0.216	4.194
INDICATED (POST-TEST)	2.319	2.453	0.259	5.031
PRES. ON LOSS COST LEVEL	2.602	1.727	0.234	4.563
DERIVED BY FORMULA	2.551	2.075	0.253	4.879
UNDERLYING PRES. LOSS COST	2.787	1.850	0.251	4.888
PROPOSED	2.551	2.075	0.253	4.879
YEAR	4-1-16	4-1-17	IND. LOSS COST =	4.624
IND. LOSS COST		4.62		
MAN.LOSS COST	4.87	4.62	ADJ. LOSS COST =	4.62

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
3

CLASS:  
Domestic - Inside - Occasional

CODE:  
908 Residual

Manual Year	Persons Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2009	834	597,151	71.601	773,220	84,132	8.3933	0	0	2	1	4	7
2010	848	429,804	50.684	583,912	208,414	2.3585	1	0	0	0	1	2
2011	906	289,652	31.970	423,919	96,551	3.3113	0	0	1	1	1	3
2012	733	9,330	1.273	9,265	#DIV/0!	0.0000	0	0	0	0	0	0
2013	654	63,512	9.711	95,597	55,655	1.5291	0	0	0	0	1	1
TOTAL	3,975	1,389,449	34.955	1,885,913	103,927	3.2704	1	0	3	2	7	13
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	407,931	96,777	17,570	0	0	39,436	13,127	14,081	8,229
2010	340,853	0	0	0	2,162	69,273	0	0	0	4,539	12,977
2011	0	0	167,087	7,790	3,586	0	0	88,851	18,859	3,479	0
2012	0	0	0	0	0	0	0	0	0	0	9,330
2013	0	0	0	0	30,365	0	0	0	0	25,290	7,857
TOTAL	340,853	0	575,018	104,567	53,683	69,273	0	128,287	31,986	47,389	38,393
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	492,373	120,681	23,632	0	0	92,477	17,315	18,348	8,394
2010	430,804	2	57	34	2,634	131,605	10	80	80	5,616	12,990
2011	17	1,358	190,286	12,034	9,178	44	2,432	178,189	23,003	7,378	0
2012	0	0	0	0	0	0	0	0	0	0	9,265
2013	9	352	12,923	12,923	24,811	5	334	12,215	6,869	17,417	7,739
TOTAL	430,830	1,712	695,639	145,672	60,255	131,654	2,776	282,961	47,267	48,759	38,388
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,545,572	301,953	38,388	
IBNR + FREQ. ADJUSTMENT	(155,241)	(104,790)	89	
TOTAL LOSSES	1,390,331	197,163	38,477	
EXPECTED LOSSES	344,593	369,393	29,558	
CREDIBILITY	0.03	0.08	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	349.769	49.601	9.680	409.050
INDICATED (POST-TEST)	419.548	59.496	11.611	490.655
PRES. ON LOSS COST LEVEL	80.942	86.768	6.943	174.653
DERIVED BY FORMULA	91.100	84.586	7.270	182.956
UNDERLYING PRES. LOSS COST	86.690	92.929	7.436	187.055
PROPOSED	91.100	84.586	7.270	182.956
YEAR	4-1-16	4-1-17	IND. LOSS COST =	173.387
IND. LOSS COST		173.39		
MAN.LOSS COST	186.31	173.39	ADJ. LOSS COST =	173.39

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
3

CLASS:  
Domestic Workers - Inside

CODE:  
913 Residual

Manual Year	Persons Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2009	1,135	831,992	73.303	1,144,329	161,985	4.4053	0	0	2	3	0	5
2010	1,162	725,226	62.412	991,964	68,644	8.6059	0	0	2	3	5	10
2011	1,193	475,268	39.838	644,972	145,405	2.5147	0	0	1	0	2	3
2012	1,112	352,672	31.715	452,598	34,630	8.9928	0	0	0	1	9	10
2013	1,138	786,619	69.123	1,427,502	94,557	7.0299	0	0	0	5	3	8
TOTAL	5,740	3,171,777	55.257	4,661,365	84,315	6.2718	0	0	5	12	19	36
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	423,376	86,531	0	0	0	104,462	195,557	0	22,066
2010	0	0	301,983	128,597	41,432	0	0	104,725	81,066	28,639	38,784
2011	0	0	278,400	0	34,589	0	0	100,000	0	23,225	39,054
2012	0	0	0	65,000	118,556	0	0	0	24,165	138,574	6,377
2013	0	0	0	330,827	46,797	0	0	0	356,168	22,662	30,165
TOTAL	0	0	1,003,759	610,955	241,374	0	0	309,187	656,956	213,100	136,446
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	511,015	107,904	0	0	0	244,963	257,940	0	22,507
2010	30	1,879	363,121	154,572	54,262	84	925	235,598	105,016	37,654	38,823
2011	31	2,237	316,885	7,500	47,102	50	2,576	196,038	4,737	29,309	38,507
2012	12	910	47,036	72,815	119,112	7	1,529	35,755	32,392	136,698	6,332
2013	345	5,009	371,520	273,231	79,624	219	19,568	373,204	221,779	53,290	29,713
TOTAL	418	10,035	1,609,577	616,022	300,100	360	24,598	1,085,558	621,864	256,951	135,882
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,730,546	1,794,937	135,882	
IBNR + FREQ. ADJUSTMENT	(400,311)	(328,243)	221	
TOTAL LOSSES	2,330,235	1,466,694	136,103	
EXPECTED LOSSES	900,836	1,176,809	66,176	
CREDIBILITY	0.05	0.17	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	405.964	255.522	23.711	685.197
INDICATED (POST-TEST)	486.954	306.499	28.441	821.894
PRES. ON LOSS COST LEVEL	146.535	191.426	10.765	348.726
DERIVED BY FORMULA	163.556	210.988	12.709	387.253
UNDERLYING PRES. LOSS COST	156.940	205.019	11.529	373.488
PROPOSED	163.556	210.988	12.709	387.253
YEAR	4-1-16	4-1-17	IND. LOSS COST =	367.000
IND. LOSS COST		367.00		
MAN.LOSS COST	372.00	367.00	ADJ. LOSS COST =	367.00

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
2009	313,027	4,287,334	1.370	5,736,701	32,662	0.4025	0	0	3	3	120	126
2010	325,273	4,249,780	1.307	5,358,361	36,302	0.3474	0	0	1	3	109	113
2011	325,577	3,640,545	1.118	4,526,207	40,078	0.2672	0	0	0	5	82	87
2012	148,623	1,570,173	1.056	1,932,571	27,789	0.3566	0	0	1	2	50	53
2013	341,074	2,717,336	0.797	4,325,574	42,079	0.1847	0	0	0	2	61	63
TOTAL	1,453,574	16,465,168	1.133	21,879,414	35,810	0.3041	0	0	5	15	422	442
O.D.		0	0.000									0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	414,952	161,111	2,048,324	0	0	154,634	41,460	1,294,911	171,942
2010	0	0	116,083	210,942	2,280,934	0	0	6,631	236,192	1,251,324	147,674
2011	0	0	0	482,355	1,625,072	0	0	0	145,336	1,234,056	153,726
2012	0	0	163,067	120,075	720,417	0	0	22,663	42,380	404,205	97,366
2013	0	0	0	156,655	1,351,774	0	0	0	49,916	1,092,645	66,346
TOTAL	0	0	694,102	1,131,138	8,026,521	0	0	183,928	515,284	5,277,141	637,054
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	500,847	200,905	2,754,996	0	0	362,617	54,686	1,687,269	175,381
2010	12	2,761	207,293	285,348	2,781,916	5	2,932	56,627	322,316	1,551,329	147,822
2011	163	3,910	225,604	590,619	1,838,357	0	4,386	109,582	205,229	1,396,783	151,574
2012	88	5,310	313,916	196,122	715,445	40	4,890	129,640	72,307	398,129	96,684
2013	563	17,796	741,808	695,266	1,124,133	249	17,123	578,518	326,981	757,786	65,351
TOTAL	826	29,777	1,989,468	1,968,260	9,214,847	294	29,331	1,236,984	981,519	5,791,296	636,812
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,286,680	17,955,922	636,812	
IBNR + FREQ. ADJUSTMENT	(5,743,147)	(4,567,064)	8,346	
TOTAL LOSSES	0	13,388,858	645,158	
EXPECTED LOSSES	12,646,094	16,207,350	2,383,861	
CREDIBILITY	0.20	0.53	0.84	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.921	0.044	0.965
INDICATED (POST-TEST)	0.000	1.105	0.053	1.158
PRES. ON LOSS COST LEVEL	0.812	1.041	0.153	2.006
DERIVED BY FORMULA	0.650	1.075	0.069	1.794
UNDERLYING PRES. LOSS COST	0.870	1.115	0.164	2.149
PROPOSED	0.650	1.075	0.069	1.794
YEAR	4-1-16	4-1-17	IND. LOSS COST =	1.700
IND. LOSS COST		1.70		
MAN.LOSS COST	2.14	1.70	ADJ. LOSS COST =	1.70

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
3

CLASS:  
VOLUNTEER AMBULANCE CORPS  
VOLUNTEER HAZ MAT RESPONSE TEAM

CODE:  
993 + 996

Manual Year	Comp/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2009	528	339,498	64.299	418,774	24,262	20.8333	0	0	0	1	10	11
2010	528	125,547	23.778	143,224	16,254	7.5758	0	0	0	1	3	4
2011	509	279,644	54.940	340,863	17,323	25.5403	0	0	0	3	10	13
2012	505	460,891	91.266	511,287	28,569	19.8020	2	0	0	1	7	10
2013	490	171,907	35.083	250,461	16,980	16.3265	0	0	0	0	8	8
TOTAL	2,560	1,377,487	53.808	1,664,609	21,275	17.9688	2	0	0	6	38	46
O.D.		4,545	0.178				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
2009	0	0	0	103,221	35,776	0	0	0	77,147	50,742	72,612
2010	0	0	0	37	18,968	0	0	0	133	45,879	60,530
2011	0	0	0	40,499	52,576	0	0	0	53,923	78,205	54,441
2012	144,082	0	0	3,155	14,300	0	0	0	57,610	66,547	175,197
2013	0	0	0	0	76,331	0	0	0	0	59,505	36,071
TOTAL	144,082	0	0	146,912	197,951	0	0	0	188,813	300,878	398,851
O.D.	0	0	0	0	0	0	0	0	0	0	4,545

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	0	128,717	48,119	0	0	0	101,757	66,117	74,064
2010	0	17	499	338	23,111	0	106	823	976	56,763	60,591
2011	5	236	12,098	45,714	60,126	0	716	18,789	59,364	90,136	53,679
2012	144,933	74	3,199	4,450	14,077	17	1,824	45,615	54,430	68,697	173,971
2013	23	885	32,486	32,486	62,370	12	785	28,741	16,162	40,981	35,530
TOTAL	144,961	1,212	48,282	211,705	207,803	29	3,431	93,968	232,689	322,694	397,835
O.D.											4,547

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	291,883	974,891	402,382	
IBNR + FREQ. ADJUSTMENT	(366,007)	(253,459)	1,162	
TOTAL LOSSES	0	721,432	403,544	
EXPECTED LOSSES	820,872	906,875	354,970	
CREDIBILITY	0.05	0.14	0.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	281.809	157.634	439.443
INDICATED (POST-TEST)	0.000	338.030	189.082	527.112
PRES. ON LOSS COST LEVEL	299.394	330.761	129.467	759.622
DERIVED BY FORMULA	284.424	331.779	150.332	766.535
UNDERLYING PRES. LOSS COST	320.653	354.248	138.660	813.561
PROPOSED	281.859	328.787	148.976	759.622
YEAR	4-1-16	4-1-17	IND. LOSS COST =	719.894
IND. LOSS COST		719.89		
MAN.LOSS COST	810.32	719.89	ADJ. LOSS COST =	719.89

CLASSIFICATION STUDY - PENNSYLVANIA  
 INDUSTRY GROUP:  
 1

CLASS:  
 EXPLOSIVES

CODE:  
 4771 + 0771

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
2009	7,614	3,240,825	42.564	3,608,681	400,563	1.0507	0	3	1	0	4	8
2010	8,565	456,176	5.326	582,546	35,809	1.4011	0	0	1	2	9	12
2011	8,244	289,796	3.515	327,214	53,635	0.3639	0	0	0	0	3	3
2012	8,606	598,023	6.949	778,655	93,962	0.6972	0	0	1	0	5	6
2013	9,181	102,715	1.119	146,211	11,559	0.7624	0	0	0	0	7	7
TOTAL	42,210	4,687,535	11.105	5,443,307	123,328	0.8529	0	3	3	2	28	36
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
2009	0	1,942,741	175,134	0	20,475	0	1,000,000	35,000	0	31,150	36,325
2010	0	0	168,462	89,285	35,355	0	0	23,108	30,374	83,128	26,464
2011	0	0	0	0	92,971	0	0	0	0	67,935	128,890
2012	0	0	411,145	0	18,488	0	0	90,000	0	44,140	34,250
2013	0	0	0	0	30,742	0	0	0	0	50,169	21,804
TOTAL	0	1,942,741	754,741	89,285	198,031	0	1,000,000	148,108	30,374	276,522	247,733
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
2009	0	1,110,914	211,387	0	27,539	0	2,099,126	82,075	0	40,588	37,052
2010	17	1,060	203,797	107,150	45,335	18	380	54,404	40,394	103,501	26,490
2011	9	102	7,586	4,295	104,453	0	163	3,913	3,003	76,604	127,086
2012	43	4,915	438,865	21,799	39,860	108	4,661	176,298	10,060	48,036	34,010
2013	9	357	13,084	13,084	25,119	10	662	24,232	13,626	34,551	21,477
TOTAL	78	1,117,348	874,719	146,328	242,306	136	2,104,992	340,922	67,083	303,280	246,115
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,438,195	758,997	246,115	
IBNR + FREQ. ADJUSTMENT	(378,138)	(98,338)	254	
TOTAL LOSSES	4,060,057	660,659	246,369	
EXPECTED LOSSES	859,818	356,252	71,757	
CREDIBILITY	0.02	0.05	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.619	1.565	0.584	11.768
INDICATED (POST-TEST)	11.538	1.877	0.701	14.116
PRES. ON LOSS COST LEVEL	1.912	0.792	0.160	2.864
DERIVED BY FORMULA	2.105	0.846	0.203	3.154
UNDERLYING PRES. LOSS COST	2.037	0.844	0.170	3.051
PROPOSED	2.105	0.846	0.203	3.154
YEAR	4-1-16	4-1-17	IND. LOSS COST =	3.255
IND. LOSS COST		3.26		
MAN. LOSS COST	3.16	3.26	ADJ. LOSS COST =	3.26

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
2009	280,597	4,125,815	1.470	5,588,466	29,649	0.4847	0	0	7	46	83	136
2010	308,051	6,333,472	2.056	8,579,755	43,467	0.4675	0	0	13	41	90	144
2011	293,906	4,311,919	1.467	5,775,219	30,118	0.4729	0	0	7	42	90	139
2012	320,739	2,991,886	0.933	4,078,244	24,315	0.3710	0	0	4	34	81	119
2013	372,139	3,198,492	0.859	5,090,786	23,743	0.3493	0	0	1	5	124	130
TOTAL	1,575,432	20,961,584	1.331	29,112,470	30,626	0.4240	0	0	32	168	468	668
O.D.		1,556,807	0.099				0	0	4	11	9	24

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	1,285,278	995,351	403,040	0	0	375,612	613,088	359,910	93,536
2010	0	0	2,730,612	1,056,418	427,319	0	0	730,605	951,091	363,230	74,197
2011	0	0	1,278,903	788,592	564,551	0	0	521,080	614,089	419,197	125,507
2012	0	0	708,308	615,389	456,520	0	0	137,077	585,348	390,838	98,406
2013	0	0	122,318	315,965	1,260,461	0	0	28,872	215,532	1,143,420	111,924
TOTAL	0	0	6,125,419	3,771,715	3,111,891	0	0	1,793,246	2,979,148	2,676,595	503,570
O.D.	0	0	570,948	726,726	13,100	0	0	62,728	69,612	11,937	101,756

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2009	0	0	1,551,331	1,241,203	542,089	0	0	880,810	808,663	468,963	95,407
2010	273	17,042	3,279,302	1,272,803	553,927	584	6,826	1,679,216	1,225,532	469,979	74,271
2011	184	14,194	1,640,838	896,042	692,711	261	20,155	1,201,361	674,548	511,175	123,750
2012	117	14,710	1,126,574	652,129	519,051	340	23,205	679,043	537,900	427,458	97,717
2013	706	20,232	983,912	790,067	1,081,193	381	27,740	819,146	444,290	812,874	110,245
TOTAL	1,280	66,178	8,581,957	4,852,244	3,388,971	1,566	77,926	5,259,576	3,690,933	2,690,449	501,390
O.D.	57	2,764	684,615	518,869	21,418	37	534	145,854	87,026	15,932	101,300

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,822,344	15,265,842	602,690	
IBNR + FREQ. ADJUSTMENT	(6,758,783)	(3,760,759)	2,566	
TOTAL LOSSES	8,063,561	11,505,083	605,256	
EXPECTED LOSSES CREDIBILITY	15,454,988	13,737,767	693,190	
	0.21	0.56	0.88	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.512	0.730	0.038	1.280
INDICATED (POST-TEST)	0.614	0.876	0.046	1.536
PRES. ON LOSS COST LEVEL	0.916	0.814	0.041	1.771
DERIVED BY FORMULA	0.853	0.849	0.045	1.747
UNDERLYING PRES. LOSS COST	0.981	0.872	0.044	1.897
PROPOSED	0.853	0.849	0.045	1.747
YEAR	4-1-16	4-1-17	IND. LOSS COST =	1.656
IND. LOSS COST		1.66		
MAN.LOSS COST	1.89	1.66	ADJ. LOSS COST =	1.66

CLASSIFICATION STUDY - PENNSYLVANIA  
INDUSTRY GROUP:  
3

CLASS:  
AIRCRAFT CLASS INDEX

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					
							Death	P.T.	Major	Minor	Temp	All
2009	108,804	260,646	0.240	329,903	17,390	0.1103	0	0	0	1	11	12
2010	107,127	381,041	0.356	469,985	29,136	0.1027	0	0	0	2	9	11
2011	110,504	538,132	0.487	661,944	33,175	0.1176	0	0	0	3	10	13
2012	113,773	775,202	0.681	914,532	52,498	0.1055	1	0	1	1	9	12
2013	121,067	349,678	0.289	487,762	20,287	0.1074	2	0	0	0	11	13
TOTAL	561,275	2,304,699	0.411	2,864,126	30,396	0.1087	3	0	1	7	50	61
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
2009	0	0	0	8,479	127,843	0	0	0	5,979	66,374	51,971
2010	0	0	0	43,374	188,265	0	0	0	51,386	37,469	60,547
2011	0	0	0	184,634	35,378	0	0	0	116,260	95,003	106,857
2012	50,000	0	201,361	6,447	196,449	0	0	28,964	4,317	142,433	145,231
2013	6,000	0	0	0	88,753	0	0	0	0	168,975	85,950
TOTAL	56,000	0	201,361	242,934	636,688	0	0	28,964	177,942	510,254	450,556
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
2009	0	0	0	10,573	171,949	0	0	0	7,886	86,485	53,010
2010	0	169	7,180	54,164	229,751	0	86	5,021	65,971	47,035	60,608
2011	4	851	38,484	198,971	44,566	0	1,367	36,269	124,737	111,334	105,361
2012	50,335	3,094	238,430	36,727	201,826	36	2,487	78,665	17,964	140,754	144,214
2013	7,859	1,030	37,773	37,773	72,520	34	2,230	81,615	45,894	116,373	84,661
TOTAL	58,198	5,144	321,867	338,208	720,612	70	6,170	201,570	262,452	501,981	447,854
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	593,019	1,823,253	447,854	
IBNR + FREQ. ADJUSTMENT	(2,522,197)	(430,709)	1,064	
TOTAL LOSSES	0	1,392,544	448,918	
EXPECTED LOSSES	5,725,005	1,560,345	303,089	
CREDIBILITY	0.11	0.28	0.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.248	0.080	0.328
INDICATED (POST-TEST)	0.000	0.297	0.096	0.393
PRES. ON LOSS COST LEVEL	0.952	0.260	0.050	1.262
DERIVED BY FORMULA	0.847	0.270	0.070	1.187
UNDERLYING PRES. LOSS COST	1.020	0.278	0.054	1.352
PROPOSED	0.847	0.270	0.070	1.187
YEAR	4-1-16	4-1-17	IND. LOSS COST =	1.125
IND. LOSS COST		1.13		
MAN.LOSS COST	1.33	1.13	ADJ. LOSS COST =	1.13