

PENNSYLVANIA COMPENSATION RATING BUREAU

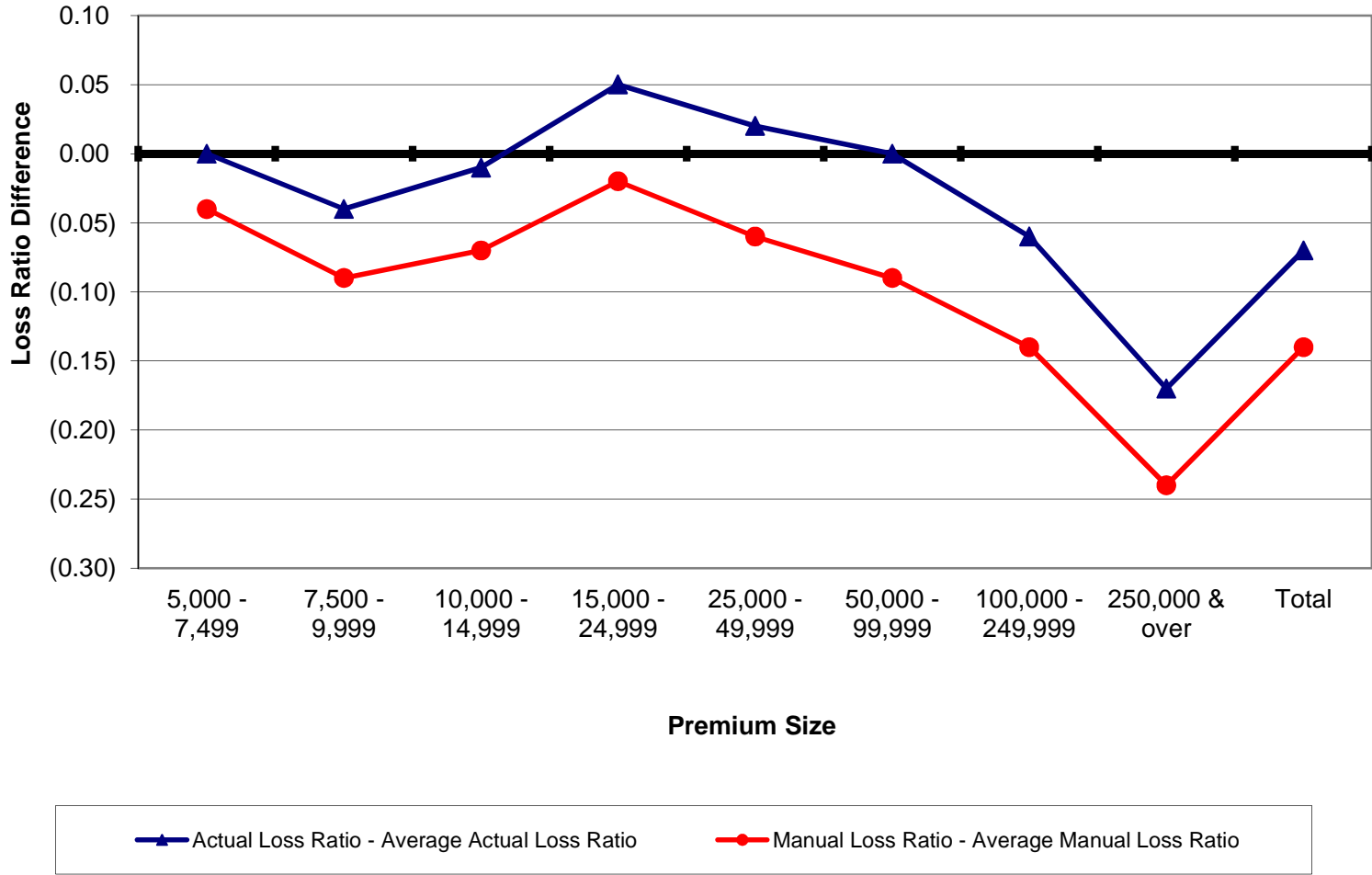
Review Of Experience Rating Plan Results – Capped Experience Modification Values

Attached is an exhibit routinely prepared in review of the results of the experience rating plan. The first two pages show the five year (2009-2013) results of the Experience Rating Plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically. Page 3 is a summary report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report displays comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values for all Industry Groups combined for the five year period 2009 through 2013.

The experience modification factors used to generate this report are on a capped basis, consistent with the Experience Rating Plan effective April 1, 2004 and the changes made effective April 1, 2006 that further refined the capping process.

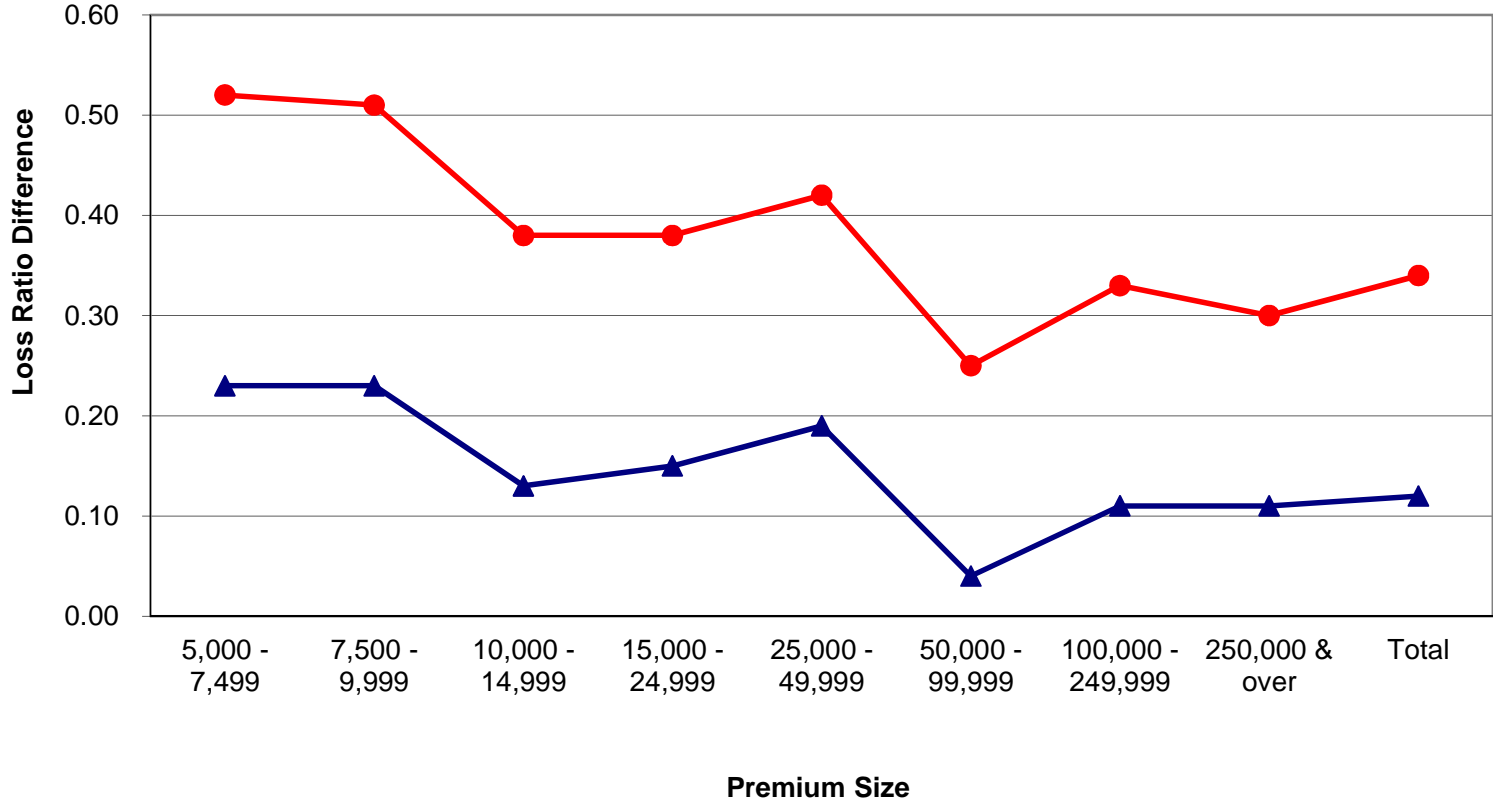
**Pennsylvania Compensation Rating Bureau
April 1, 2017 Loss Cost Filing**

**Credit Risks (Capped Basis)
2009 - 2013**



**Pennsylvania Compensation Rating Bureau
April 1, 2017 Loss Cost Filing**

**Debit Risks (Capped Basis)
2009-2013**



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR ALL MANUAL YEARS

EXP-MOD	RSKS	\$2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60	10	4			5	12	15.06	9.01	5	18			1	5	.14	.08	
61- 80	1,516	896	1.86	1.39	497	1,375	.60	.46	445	2,099	4.53	3.45	398	2,672	.28	.22	
81- 85	6,515	6,560	1.61	1.36	10,283	33,447	.71	.60	10,541	55,435	.60	.51	9,398	68,988	.62	.52	
86- 90	10,192	11,962	1.62	1.40	28,370	94,735	.71	.62	20,315	107,232	.61	.53	9,555	71,495	.61	.53	
91- 95	1,666	1,791	1.11	1.03	3,584	12,896	.98	.90	3,252	18,622	.86	.79	2,245	18,109	.80	.74	
96- 99	922	1,032	1.59	1.56	1,658	6,287	1.26	1.23	1,598	9,611	.77	.75	1,156	9,786	.80	.78	
100-100	842,221	526,113	.69	.69	71,882	239,706	.72	.72	12,874	77,530	.76	.76	5,406	46,534	.74	.74	
CREDITS	863,042	548,358	.72	.72	116,279	388,458	.73	.69	49,030	270,547	.70	.64	28,159	217,588	.66	.59	
101-105	813	960	1.63	1.68	1,309	5,248	1.16	1.19	1,332	8,491	.74	.76	1,103	9,892	.92	.95	
106-110	861	1,067	1.75	1.88	1,785	7,420	1.30	1.39	1,620	10,682	.80	.86	1,125	10,500	.84	.90	
111-115	528	625	2.45	2.76	728	3,203	1.16	1.31	778	5,417	.90	1.02	581	5,689	.56	.63	
116-120	401	472	2.51	2.96	623	2,847	1.53	1.80	590	4,317	.88	1.03	414	4,243	1.12	1.32	
121-130	1,166	1,684	3.02	3.78	1,624	7,741	1.04	1.31	1,440	11,114	1.14	1.42	1,083	11,864	.96	1.21	
131-140	591	973	.71	.96	1,087	5,676	.81	1.09	1,062	8,827	1.04	1.40	803	9,377	1.28	1.73	
141- UP	1,292	2,622	4.08	6.93	2,374	15,705	1.30	2.22	2,233	23,243	.94	1.59	1,644	23,601	.88	1.46	
CHARGES	5,652	8,402	2.69	3.48	9,530	47,840	1.19	1.54	9,055	72,091	.93	1.20	6,753	75,166	.93	1.19	
TOTALS	868,694	556,760	.75	.75	125,809	436,298	.78	.76	58,085	342,638	.75	.72	34,912	292,754	.73	.71	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60	2	14	2.65	1.57	2	26			8	150	.04	.03	4	163	.01	.01	
61- 80	796	7,770	.58	.45	2,685	42,800	.70	.55	6,156	171,748	.58	.45	4,451	230,925	.64	.48	
81- 85	12,816	132,082	.57	.47	11,379	179,433	.60	.50	5,800	161,514	.71	.58	1,854	106,626	.71	.59	
86- 90	8,219	86,642	.74	.64	5,083	84,742	.87	.76	3,414	102,825	.90	.79	1,688	105,126	.70	.61	
91- 95	2,784	31,706	.68	.63	2,700	48,478	.82	.76	2,437	79,288	.70	.65	1,554	102,635	.74	.68	
96- 99	1,672	20,171	.84	.82	1,880	35,705	.89	.87	2,053	70,991	.72	.71	1,309	89,312	.76	.74	
100-100	5,046	61,328	.84	.84	3,416	65,121	.93	.93	2,227	76,418	.85	.85	1,055	72,619	.76	.76	
CREDITS	31,335	339,713	.69	.61	27,145	456,304	.75	.66	22,095	662,935	.72	.62	11,915	707,408	.70	.59	
101-105	1,650	21,005	.87	.90	1,854	37,331	.79	.81	2,085	75,416	.89	.91	1,270	90,823	.69	.71	
106-110	1,352	17,782	.84	.91	1,462	30,608	.84	.91	1,713	65,462	.84	.91	1,091	82,886	.75	.81	
111-115	798	11,123	.87	.98	1,070	23,868	.82	.92	1,468	58,205	.92	1.04	893	71,208	.70	.79	
116-120	653	9,515	1.04	1.23	905	21,142	.71	.83	1,223	50,779	.59	.69	779	64,993	.75	.89	
121-130	1,746	27,217	.87	1.09	2,151	52,475	.90	1.12	2,109	92,312	.90	1.13	1,441	125,340	.77	.96	
131-140	1,326	22,140	.80	1.08	1,298	33,918	.74	1.00	1,159	54,960	1.00	1.35	734	68,986	.80	1.08	
141- UP	2,218	44,830	.75	1.24	2,165	68,326	.94	1.54	2,218	128,187	.95	1.56	1,478	168,074	.74	1.20	
CHARGES	9,743	153,613	.83	1.06	10,905	267,668	.85	1.06	11,975	525,321	.89	1.10	7,686	672,310	.74	.93	
TOTALS	41,078	493,326	.73	.72	38,050	723,973	.79	.78	34,070	1,188,255	.79	.79	19,601	1,379,718	.72	.73	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS						
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	13	1,431	.52	.31	60	34,857	.21	.12	110	36,682	.23	.13				
61- 80	3,024	339,239	.55	.40	1,865	1,288,240	.46	.34	21,833	2,087,764	.52	.38				
81- 85	1,244	158,055	.63	.52	687	443,491	.55	.46	70,517	1,345,631	.62	.51				
86- 90	1,156	156,278	.71	.63	662	524,318	.55	.48	88,654	1,345,355	.67	.59				
91- 95	1,013	143,561	.67	.62	627	397,110	.56	.52	21,862	854,195	.65	.61				
96- 99	887	130,789	.66	.64	564	427,923	.64	.63	13,699	801,607	.69	.67				
100-100	584	88,982	.81	.81	276	167,707	.67	.67	944,987	1,422,058	.73	.73				
CREDITS	7,921	1,018,335	.64	.54	4,741	3,283,646	.53	.44	161,662	7,893,292	.63	.54				
101-105	849	135,517	.64	.66	532	359,703	.86	.88	12,797	744,386	.80	.82				
106-110	759	124,611	.78	.84	449	385,041	.71	.77	12,217	736,059	.76	.82				
111-115	624	108,643	.80	.91	328	202,484	.89	1.01	7,796	490,467	.84	.95				
116-120	550	101,265	.83	.98	311	228,832	.76	.90	6,449	488,403	.77	.91				
121-130	938	182,344	.88	1.10	513	366,726	.93	1.16	14,211	878,815	.90	1.12				
131-140	516	107,499	.88	1.19	250	191,707	.83	1.12	8,826	504,066	.86	1.16				
141- UP	906	231,789	.85	1.40	404	385,484	.75	1.20	16,932	1,091,860	.83	1.35				
CHARGES	5,142	991,667	.81	1.01	2,787	2,119,976	.81	.98	79,228	4,934,056	.82	1.02				
TOTALS	13,063	2,010,003	.73	.73	7,528	5,403,622	.64	.60	240,890	12,827,347	.70	.68				