

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2018 LOSS COST FILING

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April 1, 2018 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0034	0.9634	1.0384
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0389	1.1238	0.9931
(3) Final Loss Cost Test Correction Factor	0.9936	1.0685	0.9243
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0358	1.1568	0.9531

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$ 538,261 . 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 * 538,261] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.847	911,814	1,823,628
B	0.892	960,258	1,920,516
C	0.939	1,010,854	2,021,708
D	0.989	1,064,680	2,129,360
E	1.041	1,120,659	2,241,318
F	1.096	1,179,868	2,359,736
G	1.154	1,242,306	2,484,612

@ From Pennsylvania 4/1/17 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	433	164,487,300	61,537,500	226,024,800	521,997
Permanent Total	140	75,678,900	399,607,900	475,286,800	3,394,906
Major	12,043	3,232,117,500	2,857,275,700	6,089,393,200	505,638
 Total Serious	 12,616	 3,472,283,700	 3,318,421,100	 6,790,704,800	 538,261
 Minor	 35,848	 1,712,119,500	 1,282,942,200	 2,995,061,700	 83,549
Temporary	126,533	1,727,202,600	1,764,756,100	3,491,958,700	27,597
 Total Non-Serious	 162,381	 3,439,322,100	 3,047,698,300	 6,487,020,400	 39,949

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	538,261 =	94,195,675
Non-Serious: 500 *	39,949 =	19,974,500
Medical: .10 *	19,974,500 =	1,997,450

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	93,490,127	19,824,887	1,982,489
0.99	92,084,345	19,526,786	1,952,679
0.98	90,685,680	19,230,194	1,923,019
0.97	89,294,168	18,935,120	1,893,512
0.96	87,909,847	18,641,570	1,864,157
0.95	86,532,753	18,349,553	1,834,955
0.94	85,162,925	18,059,076	1,805,908
0.93	83,800,402	17,770,149	1,777,015
0.92	82,445,223	17,482,779	1,748,278
0.91	81,097,429	17,196,975	1,719,698
0.90	79,757,059	16,912,745	1,691,275
0.89	78,424,155	16,630,098	1,663,010
0.88	77,098,760	16,349,044	1,634,904
0.87	75,780,916	16,069,591	1,606,959
0.86	74,470,666	15,791,748	1,579,175
0.85	73,168,056	15,515,525	1,551,553
0.84	71,873,129	15,240,932	1,524,093
0.83	70,585,932	14,967,977	1,496,798
0.82	69,306,512	14,696,672	1,469,667
0.81	68,034,916	14,427,026	1,442,703
0.80	66,771,192	14,159,049	1,415,905
0.79	65,515,391	13,892,753	1,389,275
0.78	64,267,561	13,628,146	1,362,815
0.77	63,027,756	13,365,242	1,336,524
0.76	61,796,026	13,104,049	1,310,405
0.75	60,572,425	12,844,581	1,284,458
0.74	59,357,008	12,586,848	1,258,685
0.73	58,149,830	12,330,861	1,233,086
0.72	56,950,948	12,076,635	1,207,664
0.71	55,760,419	11,824,179	1,182,418
0.70	54,578,302	11,573,507	1,157,351
0.69	53,404,659	11,324,632	1,132,463
0.68	52,239,550	11,077,567	1,107,757
0.67	51,083,039	10,832,325	1,083,233
0.66	49,935,189	10,588,920	1,058,892
0.65	48,796,067	10,347,366	1,034,737
0.64	47,665,741	10,107,676	1,010,768
0.63	46,544,278	9,869,866	986,987
0.62	45,431,751	9,633,951	963,395
0.61	44,328,231	9,399,946	939,995
0.60	43,233,792	9,167,867	916,787
0.59	42,148,510	8,937,729	893,773
0.58	41,072,464	8,709,550	870,955
0.57	40,005,733	8,483,347	848,335
0.56	38,948,400	8,259,136	825,914
0.55	37,900,548	8,036,935	803,694
0.54	36,862,265	7,816,764	781,676
0.53	35,833,639	7,598,640	759,864
0.52	34,814,762	7,382,584	738,258
0.51	33,805,728	7,168,615	716,862

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	32,806,634	6,956,754	695,675
0.49	31,817,580	6,747,022	674,702
0.48	30,838,669	6,539,441	653,944
0.47	29,870,008	6,334,033	633,403
0.46	28,911,706	6,130,822	613,082
0.45	27,963,875	5,929,831	592,983
0.44	27,026,634	5,731,086	573,109
0.43	26,100,104	5,534,613	553,461
0.42	25,184,409	5,340,436	534,044
0.41	24,279,679	5,148,586	514,859
0.40	23,386,050	4,959,088	495,909
0.39	22,503,660	4,771,975	477,198
0.38	21,632,655	4,587,275	458,728
0.37	20,773,185	4,405,022	440,502
0.36	19,925,409	4,225,248	422,525
0.35	19,089,488	4,047,989	404,799
0.34	18,265,594	3,873,279	387,328
0.33	17,453,906	3,701,158	370,116
0.32	16,654,609	3,531,664	353,166
0.31	15,867,898	3,364,840	336,484
0.30	15,093,980	3,200,728	320,073
0.29	14,333,068	3,039,374	303,937
0.28	13,585,389	2,880,826	288,083
0.27	12,851,181	2,725,135	272,514
0.26	12,130,697	2,572,354	257,235
0.25	11,424,203	2,422,540	242,254
0.24	10,731,982	2,275,752	227,575
0.23	10,054,335	2,132,055	213,206
0.22	9,391,582	1,991,516	199,152
0.21	8,744,065	1,854,208	185,421
0.20	8,112,153	1,720,209	172,021
0.19	7,496,241	1,589,603	158,960
0.18	6,896,756	1,462,480	146,248
0.17	6,314,160	1,338,939	133,894
0.16	5,748,960	1,219,086	121,909
0.15	5,201,707	1,103,039	110,304
0.14	4,673,012	990,928	99,093
0.13	4,163,550	882,895	88,290
0.12	3,674,077	779,100	77,910
0.11	3,205,445	679,726	67,973
0.10	2,758,628	584,976	58,498
0.09	2,334,747	495,091	49,509
0.08	1,935,117	410,348	41,035
0.07	1,561,314	331,082	33,108
0.06	1,215,261	257,701	25,770
0.05	899,396	190,720	19,072
0.04	616,939	130,824	13,082
0.03	372,445	78,978	7,898
0.02	173,104	36,708	3,671
0.01	33,317	7,065	707
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/>		
	9,698,943,070		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	4,943,505,420	5,261,373,969	1,027,853,836
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.9620	1.8434	9.4361

* 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	183,427,629	36,545,197	18,706,964
0.99	180,669,485	35,995,677	18,425,674
0.98	177,925,304	35,448,940	18,145,800
0.97	175,195,158	34,905,000	17,867,369
0.96	172,479,120	34,363,870	17,590,372
0.95	169,777,261	33,825,566	17,314,819
0.94	167,089,659	33,290,101	17,040,728
0.93	164,416,389	32,757,493	16,768,091
0.92	161,757,528	32,227,755	16,496,926
0.91	159,113,156	31,700,904	16,227,242
0.90	156,483,350	31,176,954	15,959,040
0.89	153,868,192	30,655,923	15,692,329
0.88	151,267,767	30,137,828	15,427,118
0.87	148,682,157	29,622,684	15,163,426
0.86	146,111,447	29,110,508	14,901,253
0.85	143,555,726	28,601,319	14,640,609
0.84	141,015,079	28,095,134	14,381,494
0.83	138,489,599	27,591,969	14,123,936
0.82	135,979,377	27,091,845	13,867,925
0.81	133,484,505	26,594,780	13,613,490
0.80	131,005,079	26,100,791	13,360,621
0.79	128,541,197	25,609,901	13,109,338
0.78	126,092,955	25,122,124	12,859,659
0.77	123,660,457	24,637,487	12,611,574
0.76	121,243,803	24,156,004	12,365,113
0.75	118,843,098	23,677,701	12,120,274
0.74	116,458,450	23,202,596	11,877,078
0.73	114,089,966	22,730,709	11,635,523
0.72	111,737,760	22,262,069	11,395,638
0.71	109,401,942	21,796,692	11,157,414
0.70	107,082,629	21,334,603	10,920,880
0.69	104,779,941	20,875,827	10,686,034
0.68	102,493,997	20,420,387	10,452,906
0.67	100,224,923	19,968,308	10,221,495
0.66	97,972,841	19,519,615	9,991,811
0.65	95,737,883	19,074,334	9,763,882
0.64	93,520,184	18,632,490	9,537,708
0.63	91,319,873	18,194,111	9,313,308
0.62	89,137,095	17,759,225	9,090,692
0.61	86,971,989	17,327,860	8,869,887
0.60	84,824,700	16,900,046	8,650,894
0.59	82,695,377	16,475,810	8,433,731
0.58	80,584,174	16,055,184	8,218,418
0.57	78,491,248	15,638,202	8,004,974
0.56	76,416,761	15,224,891	7,793,407
0.55	74,360,875	14,815,286	7,583,737
0.54	72,323,764	14,409,423	7,375,973
0.53	70,305,600	14,007,333	7,170,153
0.52	68,306,563	13,609,055	6,966,276
0.51	66,326,838	13,214,625	6,764,382

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	64,366,616	12,824,080	6,564,459
0.49	62,426,092	12,437,460	6,366,556
0.48	60,505,469	12,054,806	6,170,681
0.47	58,604,956	11,676,156	5,976,854
0.46	56,724,767	11,301,557	5,785,103
0.45	54,865,123	10,931,050	5,595,447
0.44	53,026,256	10,564,684	5,407,914
0.43	51,208,404	10,202,506	5,222,513
0.42	49,411,810	9,844,560	5,039,293
0.41	47,636,730	9,490,903	4,858,261
0.40	45,883,430	9,141,583	4,679,447
0.39	44,152,181	8,796,659	4,502,888
0.38	42,443,269	8,456,183	4,328,603
0.37	40,756,989	8,120,218	4,156,621
0.36	39,093,652	7,788,822	3,986,988
0.35	37,453,575	7,462,063	3,819,724
0.34	35,837,095	7,140,003	3,654,866
0.33	34,244,564	6,822,715	3,492,452
0.32	32,676,343	6,510,269	3,332,510
0.31	31,132,816	6,202,746	3,175,097
0.30	29,614,389	5,900,222	3,020,241
0.29	28,121,479	5,602,782	2,867,980
0.28	26,654,533	5,310,515	2,718,380
0.27	25,214,017	5,023,514	2,571,469
0.26	23,800,428	4,741,877	2,427,295
0.25	22,414,286	4,465,710	2,285,933
0.24	21,056,149	4,195,121	2,147,420
0.23	19,726,605	3,930,230	2,011,833
0.22	18,426,284	3,671,161	1,879,218
0.21	17,155,856	3,418,047	1,749,651
0.20	15,916,044	3,171,033	1,623,207
0.19	14,707,625	2,930,274	1,499,962
0.18	13,531,435	2,695,936	1,380,011
0.17	12,388,382	2,468,200	1,263,437
0.16	11,279,460	2,247,263	1,150,346
0.15	10,205,749	2,033,342	1,040,840
0.14	9,168,450	1,826,677	935,051
0.13	8,168,885	1,627,529	833,113
0.12	7,208,539	1,436,193	735,167
0.11	6,289,083	1,253,007	641,400
0.10	5,412,428	1,078,345	551,993
0.09	4,580,774	912,651	467,172
0.08	3,796,700	756,436	387,210
0.07	3,063,298	610,317	312,410
0.06	2,384,342	475,046	243,168
0.05	1,764,615	351,573	179,965
0.04	1,210,434	241,161	123,443
0.03	730,737	145,588	74,526
0.02	339,630	67,668	34,640
0.01	65,368	13,024	6,671
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

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														
10	180,130,471	1,982,621,874	91	220,262	30	89,134	2669	5,217,585	7232	2,467,660	26931	2,500,768	9,330,810	1.101
11	187,303,966	1,971,988,761	101	273,115	18	38,518	2463	4,864,055	7299	2,607,955	26183	2,430,677	9,505,566	1.053
12	192,489,350	1,894,266,887	91	279,208	20	45,934	2114	4,202,585	7295	2,641,857	24788	2,537,224	9,235,861	.984
13	199,140,524	1,886,194,345	89	199,070	30	112,514	1801	3,487,803	7755	2,819,189	25227	2,628,231	9,615,137	.947
14	208,223,612	1,533,982,717	68	198,184	17	30,562	818	1,570,338	3730	1,511,587	28162	3,132,551	8,896,605	.737
ALL	967,287,923	9,269,054,584	440	1,169,839	115	316,662	9865	19,342,366	33311	12,048,248	131291	13,229,451	46,583,979	.958
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	3,007,711,601	90	341,847	30	162,134	2669	7,163,745	7232	3,454,723	26931	3,676,128	15,278,539	1.670
11	187,303,966	2,880,254,376	100	379,973	22	118,962	2489	6,679,431	7307	3,489,765	26142	3,567,934	14,566,478	1.538
12	192,489,350	2,728,449,167	89	338,140	24	129,753	2268	6,087,877	7289	3,481,432	24633	3,362,383	13,884,906	1.417
13	199,140,524	2,867,127,629	87	330,457	36	194,612	2403	6,449,383	7576	3,619,042	24795	3,384,511	14,693,272	1.440
14	208,223,612	2,620,436,362	67	254,456	28	151,328	2214	5,940,739	6444	3,076,233	24032	3,281,070	13,500,537	1.258
ALL	967,287,923	14,103,979,135	433	1,644,873	140	756,789	12043	32,321,175	35848	17,121,195	126533	17,272,026	71,923,732	1.458
PURE PREMIUM		1.458		.017		.008		.334		.177		.179	.744	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	1,930,125,711	69	262,112	22	118,904	1473	3,954,930	5047	2,410,904	17772	2,425,746	10,128,661	1.072
11	187,303,966	1,943,569,481	68	262,204	22	118,962	1484	3,982,563	5086	2,428,553	17907	2,443,975	10,199,438	1.038
12	192,489,350	1,964,152,497	70	267,311	22	118,893	1499	4,024,589	5140	2,455,164	18093	2,469,705	10,305,861	1.020
13	199,140,524	1,992,327,242	71	269,342	23	124,800	1521	4,082,074	5206	2,486,998	18345	2,504,212	10,455,847	1.000
14	208,223,612	2,020,356,715	71	269,597	23	125,667	1548	4,155,146	5288	2,524,445	18666	2,548,654	10,580,059	.970
ALL	967,287,923	9,850,531,646	349	1,330,566	112	607,226	7525	20,199,302	25767	12,306,064	90783	12,392,292	51,669,866	1.018
PURE PREMIUM		1.018		.014		.006		.209		.127		.128	.534	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

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														
10	19,736,001	395,847,326	12	50,791	5	10,008	535	1,021,126	1749	536,114	5493	506,876	1,833,558	2.006
11	20,835,194	396,299,277	12	25,543		0	495	976,210	1766	559,620	5345	469,802	1,931,818	1.902
12	20,888,258	366,365,886	16	54,427	1	5,012	395	789,495	1534	556,427	5156	503,513	1,754,784	1.754
13	21,326,624	380,748,780	13	25,519	9	30,742	332	648,375	1647	545,256	5119	560,268	1,997,328	1.785
14	22,529,102	300,287,946	8	22,747	2	8,831	144	264,868	674	277,724	5846	667,404	1,761,306	1.333
ALL	105,315,179	1,839,549,215	61	179,027	17	54,593	1901	3,700,074	7370	2,475,141	26959	2,707,863	9,278,794	1.747
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	19,736,001	593,410,398	12	78,828	5	18,204	535	1,402,006	1749	750,559	5493	745,108	2,939,398	3.007
11	20,835,194	573,993,881	12	35,537	1	9,426	503	1,341,813	1763	747,583	5338	690,803	2,914,776	2.755
12	20,888,258	521,062,989	16	65,908	2	18,858	430	1,157,590	1530	729,413	5123	666,422	2,572,437	2.495
13	21,326,624	581,487,026	13	42,447	10	48,371	466	1,230,550	1598	705,938	5033	710,396	3,077,168	2.727
14	22,529,102	513,918,157	8	29,334	5	33,286	425	1,146,878	1260	609,624	4975	683,882	2,636,178	2.281
ALL	105,315,179	2,783,872,451	61	252,054	23	128,145	2359	6,278,837	7900	3,543,117	25962	3,496,611	14,139,957	2.643
PURE PREMIUM		2.643		.024		.012		.596		.336		.332	1.343	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	19,736,001	380,649,674	9	60,442	4	13,350	295	774,014	1221	523,784	3625	491,670	1,943,237	1.929
11	20,835,194	383,735,996	8	24,522	1	9,426	300	800,029	1227	520,203	3657	473,244	2,009,935	1.842
12	20,888,258	375,522,717	13	52,095	2	17,276	284	765,254	1079	514,297	3764	489,582	1,916,723	1.798
13	21,326,624	403,607,819	11	34,754	6	30,993	295	778,770	1099	485,538	3721	525,278	2,180,745	1.893
14	22,529,102	395,936,538	9	31,659	4	27,600	297	801,428	1036	501,291	3858	530,310	2,067,077	1.757
ALL	105,315,179	1,939,452,744	50	203,472	17	98,645	1471	3,919,495	5662	2,545,113	18625	2,510,084	10,117,717	1.842
PURE PREMIUM		1.842		.019		.009		.372		.242		.238	.961	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

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														
10	9,218,880	347,798,678	25	48,032	8	39,018	566	1,231,715	793	306,496	3196	307,995	1,544,730	3.773
11	10,286,264	356,971,427	22	54,255	3	3,258	592	1,296,607	838	351,153	3209	301,928	1,562,514	3.470
12	10,106,115	339,819,733	19	67,193	5	16,963	494	1,087,947	759	320,804	2854	308,768	1,596,522	3.363
13	10,631,076	304,692,240	21	50,046	5	16,997	391	828,970	805	346,384	2877	313,877	1,490,648	2.866
14	11,282,560	279,919,444	23	83,555	4	12,465	211	442,323	509	261,044	3225	445,467	1,554,340	2.481
ALL	51,524,895	1,629,201,522	110	303,081	25	88,701	2254	4,887,562	3704	1,585,881	15361	1,678,035	7,748,754	3.162
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	9,218,880	556,572,564	25	74,545	8	70,974	566	1,691,145	793	429,095	3196	452,753	2,847,214	6.037
11	10,286,264	538,846,497	21	75,483	4	18,405	587	1,749,790	843	473,629	3207	455,591	2,615,566	5.239
12	10,106,115	518,305,179	18	81,394	6	39,640	492	1,473,328	772	435,600	2842	431,793	2,721,297	5.129
13	10,631,076	477,267,941	19	83,016	6	31,361	423	1,273,341	812	465,932	2836	435,640	2,483,389	4.489
14	11,282,560	485,042,622	23	106,919	5	39,028	346	1,119,174	820	501,647	2776	500,397	2,583,261	4.299
ALL	51,524,895	2,576,034,803	106	421,357	29	199,408	2414	7,306,778	4040	2,305,903	14857	2,276,174	13,250,727	5.000
PURE PREMIUM		5.000		.082		.039		1.418		.448		.442	2.572	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	9,218,880	347,175,125	19	57,158	6	52,050	312	933,640	553	299,447	2109	298,756	1,830,701	3.766
11	10,286,264	348,592,549	14	52,088	4	18,405	350	1,043,288	587	329,584	2197	312,093	1,730,467	3.389
12	10,106,115	366,520,119	14	64,348	5	36,329	325	974,008	544	307,221	2087	317,131	1,966,164	3.627
13	10,631,076	323,861,503	15	67,530	4	20,129	268	806,047	558	320,186	2098	322,332	1,702,389	3.046
14	11,282,560	372,226,756	24	111,588	4	32,340	243	785,781	671	410,620	2162	389,636	1,992,302	3.299
ALL	51,524,895	1,758,376,052	86	352,712	23	159,253	1498	4,542,764	2913	1,667,058	10653	1,639,948	9,222,023	3.413
PURE PREMIUM		3.413		.068		.031		.882		.324		.318	1.790	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

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														
10	151,175,590	1,238,975,870	54	121,439	17	40,108	1568	2,964,744	4690	1,625,049	18242	1,685,896	5,952,522	.820
11	156,182,508	1,218,718,057	67	193,317	15	35,261	1376	2,591,239	4695	1,697,182	17629	1,658,947	6,011,234	.780
12	161,494,977	1,188,081,268	56	157,587	14	23,959	1225	2,325,143	5002	1,764,626	16778	1,724,943	5,884,555	.736
13	167,182,824	1,200,753,325	55	123,505	16	64,774	1078	2,010,458	5303	1,927,549	17231	1,754,086	6,127,160	.718
14	174,411,950	953,775,327	37	91,883	11	9,266	463	863,147	2547	972,819	19091	2,019,680	5,580,959	.547
ALL	810,447,849	5,800,303,847	269	687,731	73	173,368	5710	10,754,731	22237	7,987,225	88971	8,843,552	29,556,430	.716
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	151,175,590	1,857,728,639	53	188,473	17	72,957	1568	4,070,593	4690	2,275,069	18242	2,478,267	9,491,927	1.229
11	156,182,508	1,767,413,998	67	268,954	17	91,130	1399	3,587,828	4701	2,268,553	17597	2,421,540	9,036,136	1.132
12	161,494,977	1,689,080,999	55	190,838	16	71,255	1346	3,456,958	4987	2,316,419	16668	2,264,168	8,591,172	1.046
13	167,182,824	1,808,372,662	55	204,993	20	114,880	1514	3,945,492	5166	2,447,171	16926	2,238,474	9,132,715	1.082
14	174,411,950	1,621,475,583	36	118,204	18	79,014	1443	3,674,687	4364	1,964,962	16281	2,096,791	8,281,098	.930
ALL	810,447,849	8,744,071,881	266	971,462	88	429,236	7270	18,735,558	23908	11,272,174	85714	11,499,240	44,533,048	1.079
PURE PREMIUM		1.079		.012		.005		.231		.139		.142	.549	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	151,175,590	1,202,300,912	41	144,513	12	53,504	866	2,247,276	3273	1,587,673	12038	1,635,321	6,354,723	.795
11	156,182,508	1,211,240,936	46	185,594	17	91,130	834	2,139,246	3272	1,578,766	12053	1,658,638	6,459,035	.776
12	161,494,977	1,222,109,661	43	150,868	15	65,288	890	2,285,328	3517	1,633,647	12242	1,662,992	6,422,975	.757
13	167,182,824	1,264,857,920	45	167,057	13	73,679	958	2,497,256	3549	1,681,274	12526	1,656,601	6,572,712	.757
14	174,411,950	1,252,193,421	38	126,350	15	65,726	1008	2,567,937	3581	1,612,533	12646	1,628,708	6,520,680	.718
ALL	810,447,849	6,152,702,850	213	774,382	72	349,327	4556	11,737,043	17192	8,093,893	61505	8,242,260	32,330,125	.759
PURE PREMIUM		.759		.010		.004		.145		.100		.102	.399	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

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)
A. EXPERIENCE AS REPORTED														
10	180,130,471	933,081,018	91	39,134	30	382,337	2669	2,794,278	7232	1,810,568	26931	2,666,560	1,637,934	.518
11	187,303,966	950,556,613	101	107,205	18	149,105	2463	2,788,341	7299	2,071,730	26183	2,710,790	1,678,395	.507
12	192,489,350	923,586,135	91	29,381	20	254,414	2114	2,376,708	7295	2,093,799	24788	2,812,020	1,669,540	.480
13	199,140,524	961,513,658	89	44,521	30	477,988	1801	2,041,040	7755	2,335,676	25227	3,011,837	1,704,075	.483
14	208,223,612	889,660,492	68	111,914	17	127,793	818	1,180,960	3730	1,475,017	28162	4,280,123	1,720,798	.427
ALL	967,287,923	4,658,397,916	440	332,155	115	1,391,637	9865	11,181,327	33311	9,786,790	131291	15,481,330	8,410,742	.482
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	1,527,853,885	90	127,891	30	856,053	2669	6,331,833	7232	2,587,301	26931	3,757,182	1,618,278	.848
11	187,303,966	1,456,647,836	100	142,098	22	627,952	2489	5,905,071	7307	2,615,979	26142	3,645,656	1,629,722	.778
12	192,489,350	1,388,490,630	89	126,462	24	685,183	2268	5,381,184	7289	2,608,896	24633	3,435,344	1,647,836	.721
13	199,140,524	1,469,327,198	87	123,732	36	1,027,695	2403	5,701,771	7576	2,712,112	24795	3,457,969	1,669,993	.738
14	208,223,612	1,350,053,718	67	95,192	28	799,196	2214	5,252,898	6444	2,305,134	24032	3,351,410	1,696,707	.648
ALL	967,287,923	7,192,373,267	433	615,375	140	3,996,079	12043	28,572,757	35848	12,829,422	126533	17,647,561	8,262,536	.744
PURE PREMIUM		.744		.006		.041		.295		.133		.182	.085	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	1,012,809,206	69	98,071	22	627,798	1473	3,495,641	5050	1,806,946	17777	2,479,902	1,619,735	.562
11	187,303,966	1,019,763,141	68	98,038	22	627,952	1484	3,521,665	5091	1,822,689	17893	2,495,120	1,632,166	.544
12	192,489,350	1,030,045,333	70	99,481	22	627,970	1499	3,556,429	5150	1,843,384	18084	2,522,057	1,651,132	.535
13	199,140,524	1,044,727,823	69	99,761	23	656,872	1515	3,593,990	5221	1,869,052	18297	2,551,765	1,675,838	.525
14	208,223,612	1,054,900,763	70	98,783	23	659,448	1527	3,625,893	5250	1,877,828	18427	2,570,157	1,716,898	.507
ALL	967,287,923	5,162,246,266	346	494,134	112	3,200,040	7498	17,793,618	25762	9,219,899	90478	12,619,001	8,295,769	.534
PURE PREMIUM		.534		.005		.033		.184		.095		.130	.086	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

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)
A. EXPERIENCE AS REPORTED														
10	19,736,001	183,355,755	12	1,057	5	21,114	535	544,529	1749	398,613	5493	539,958	328,286	.929
11	20,835,194	193,181,796	12	14,140		0	495	584,307	1766	451,570	5345	538,210	343,592	.927
12	20,888,258	175,478,398	16	2,692	1	36,251	395	397,974	1534	425,971	5156	549,853	342,042	.840
13	21,326,624	199,732,815	13	1,643	9	215,460	332	334,441	1647	471,145	5119	638,458	336,181	.937
14	22,529,102	176,130,557	8	1,553	2	21,013	144	169,019	674	274,889	5846	944,065	350,766	.782
ALL	105,315,179	927,879,321	61	21,085	17	293,838	1901	2,030,270	7370	2,022,188	26959	3,210,544	1,700,867	.881
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	19,736,001	293,939,780	12	3,455	5	47,275	535	1,233,902	1749	569,618	5493	760,800	324,347	1.489
11	20,835,194	291,477,633	12	18,743	1	33,730	503	1,234,831	1763	569,124	5338	724,721	333,628	1.399
12	20,888,258	257,243,749	16	13,785	2	101,619	430	923,005	1530	526,549	5123	669,884	337,595	1.232
13	21,326,624	307,716,790	13	8,208	10	430,065	466	1,038,364	1598	544,737	5033	726,336	329,457	1.443
14	22,529,102	263,617,795	8	2,975	5	133,428	425	962,145	1260	466,867	4975	724,907	345,856	1.170
ALL	105,315,179	1,413,995,747	61	47,166	23	746,117	2359	5,392,247	7900	2,676,895	25962	3,606,648	1,670,883	1.343
PURE PREMIUM		1.343		.004		.071		.512		.254		.342	.159	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	19,736,001	194,314,071	9	2,650	4	34,670	295	681,205	1221	397,816	3626	502,161	324,639	.985
11	20,835,194	200,968,568	8	12,931	1	33,730	300	736,397	1228	396,463	3654	496,037	334,128	.965
12	20,888,258	191,604,984	13	10,844	2	93,135	284	609,986	1081	371,977	3761	491,837	338,271	.917
13	21,326,624	217,886,024	10	6,610	6	274,795	294	655,358	1102	375,653	3713	535,834	330,610	1.022
14	22,529,102	206,318,746	9	3,213	4	110,127	293	663,423	1029	381,381	3809	555,073	349,971	.916
ALL	105,315,179	1,011,092,393	49	36,248	17	546,457	1466	3,346,369	5661	1,923,290	18563	2,580,942	1,677,619	.960
PURE PREMIUM		.960		.003		.052		.318		.183		.245	.159	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

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)
A. EXPERIENCE AS REPORTED														
10	9,218,880	154,473,023	25	16,391	8	205,568	566	619,389	793	201,848	3196	346,533	155,002	1.676
11	10,286,264	156,251,414	22	13,707	3	5,785	592	736,675	838	299,724	3209	343,100	163,524	1.519
12	10,106,115	159,652,225	19	10,228	5	85,409	494	707,280	759	277,539	2854	356,097	159,969	1.580
13	10,631,076	149,064,822	21	12,017	5	114,299	391	516,020	805	317,587	2877	380,741	149,985	1.402
14	11,282,560	155,434,044	23	55,487	4	73,879	211	368,972	509	275,300	3225	620,072	160,632	1.378
ALL	51,524,895	774,875,528	110	107,830	25	484,940	2254	2,948,336	3704	1,371,998	15361	2,046,543	789,112	1.504
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	9,218,880	284,721,415	25	53,566	8	460,266	566	1,403,536	793	288,440	3196	488,264	153,142	3.088
11	10,286,264	261,556,632	21	18,169	4	60,432	587	1,528,729	843	381,627	3207	467,829	158,781	2.543
12	10,106,115	272,129,659	18	42,559	6	220,777	492	1,490,889	772	359,115	2842	450,067	157,889	2.693
13	10,631,076	248,338,861	19	32,188	6	241,788	423	1,222,187	812	384,326	2836	455,915	146,985	2.336
14	11,282,560	258,326,112	23	44,497	5	324,166	346	1,149,861	820	394,554	2776	511,800	158,383	2.290
ALL	51,524,895	1,325,072,679	106	190,979	29	1,307,429	2414	6,795,202	4040	1,808,062	14857	2,373,875	775,180	2.572
PURE PREMIUM		2.572		.037		.254		1.319		.351		.461	.150	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	9,218,880	183,047,270	19	41,076	6	337,542	312	774,856	554	201,444	2110	322,275	153,280	1.986
11	10,286,264	172,969,806	14	12,535	4	60,432	350	911,668	587	265,829	2195	320,215	159,020	1.682
12	10,106,115	196,353,242	14	33,479	5	202,338	325	985,379	545	253,674	2087	330,458	158,205	1.943
13	10,631,076	169,967,897	15	25,959	4	154,536	267	770,488	559	264,593	2094	336,604	147,500	1.599
14	11,282,560	198,472,899	24	45,992	4	267,030	240	797,807	665	319,998	2135	393,634	160,268	1.759
ALL	51,524,895	920,811,114	86	159,041	23	1,021,878	1494	4,240,198	2910	1,305,538	10621	1,703,186	778,273	1.787
PURE PREMIUM		1.787		.031		.198		.823		.253		.331	.151	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

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)
A. EXPERIENCE AS REPORTED														
10	151,175,590	595,252,240	54	21,686	17	155,655	1568	1,630,360	4690	1,210,107	18242	1,780,069	1,154,645	.394
11	156,182,508	601,123,403	67	79,358	15	143,320	1376	1,467,359	4695	1,320,437	17629	1,829,480	1,171,280	.385
12	161,494,977	588,455,512	56	16,461	14	132,753	1225	1,271,454	5002	1,390,288	16778	1,906,069	1,167,530	.364
13	167,182,824	612,716,021	55	30,861	16	148,230	1078	1,190,579	5303	1,546,944	17231	1,992,637	1,217,909	.366
14	174,411,950	558,095,891	37	54,874	11	32,902	463	642,969	2547	924,828	19091	2,715,986	1,209,400	.320
ALL	810,447,849	2,955,643,067	269	203,240	73	612,860	5710	6,202,721	22237	6,392,604	88971	10,224,241	5,920,764	.365
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	151,175,590	949,192,690	53	70,870	17	348,512	1568	3,694,396	4690	1,729,242	18242	2,508,118	1,140,789	.628
11	156,182,508	903,613,571	67	105,187	17	533,791	1399	3,141,511	4701	1,665,228	17597	2,453,106	1,137,313	.579
12	161,494,977	859,117,222	55	70,118	16	362,787	1346	2,967,290	4987	1,723,233	16668	2,315,393	1,152,352	.532
13	167,182,824	913,271,547	55	83,337	20	355,841	1514	3,441,219	5166	1,783,049	16926	2,275,719	1,193,551	.546
14	174,411,950	828,109,811	36	47,720	18	341,602	1443	3,140,892	4364	1,443,713	16281	2,114,702	1,192,469	.475
ALL	810,447,849	4,453,304,841	266	377,232	88	1,942,533	7270	16,385,308	23908	8,344,465	85714	11,667,038	5,816,474	.549
PURE PREMIUM		.549		.005		.024		.202		.103		.144	.072	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	151,175,590	635,447,865	41	54,345	12	255,586	866	2,039,580	3275	1,207,686	12041	1,655,465	1,141,816	.420
11	156,182,508	645,824,767	46	72,572	17	533,791	834	1,873,601	3276	1,160,396	12044	1,678,869	1,139,019	.414
12	161,494,977	642,087,107	43	55,158	15	332,497	890	1,961,065	3524	1,217,733	12236	1,699,762	1,154,657	.398
13	167,182,824	656,873,902	44	67,192	13	227,541	954	2,168,144	3560	1,228,806	12490	1,679,327	1,197,729	.393
14	174,411,950	650,109,118	37	49,579	15	282,291	994	2,164,662	3556	1,176,449	12483	1,621,450	1,206,659	.373
ALL	810,447,849	3,230,342,759	211	298,846	72	1,631,706	4538	10,207,052	17191	5,991,070	61294	8,334,873	5,839,880	.399
PURE PREMIUM		.399		.004		.020		.126		.074		.103	.072	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2018 LOSS COST REVISION
LOSS COST SELECTIONS

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

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Temporary Staffing Classifications		
185	5.69	Temporary Staffing Procedure
187	3.81	Temporary Staffing Procedure
189	3.30	Temporary Staffing Procedure
191	2.88	Temporary Staffing Procedure
275	3.00	Temporary Staffing Procedure
276	3.73	Temporary Staffing Procedure
291	3.70	Temporary Staffing Procedure
297	3.53	Temporary Staffing Procedure
491	3.99	Temporary Staffing Procedure
493	3.32	Temporary Staffing Procedure
495	5.01	Temporary Staffing Procedure
497	1.58	Temporary Staffing Procedure
499	2.79	Temporary Staffing Procedure
587	1.99	Temporary Staffing Procedure
691	5.73	Temporary Staffing Procedure
693	9.33	Temporary Staffing Procedure
695	4.56	Temporary Staffing Procedure
867	6.81	Temporary Staffing Procedure
877	2.56	Temporary Staffing Procedure
879	3.70	Temporary Staffing Procedure
881	3.91	Temporary Staffing Procedure
883	3.01	Temporary Staffing Procedure
895	0.89	Temporary Staffing Procedure
520	0.29	Temporary Staffing Exposure Group Procedure
521	0.79	Temporary Staffing Exposure Group Procedure
522	1.30	Temporary Staffing Exposure Group Procedure
523	2.20	Temporary Staffing Exposure Group Procedure
524	3.27	Temporary Staffing Exposure Group Procedure
525	5.61	Temporary Staffing Exposure Group Procedure
526	8.24	Temporary Staffing Exposure Group Procedure
527	12.88	Temporary Staffing Exposure Group Procedure
528	19.49	Temporary Staffing Exposure Group Procedure
529	30.71	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.72	Explosives - Target = 20% of total
4771	2.87	Explosives - Target = 80% of total

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2018 LOSS COST REVISION
LOSS COST SELECTIONS

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

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Attendant Care and affected classes		
908	177.34	Attendant Care Procedure
913	374.89	Attendant Care Procedure
972	1.54	Attendant Care Procedure
Aircraft Classifications		
7413	0.46	Aircraft Procedure
7421	0.56	Aircraft Procedure
7424	1.32	Aircraft Procedure
7453	0.10	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.89	O.D. non-rateable element for 615; use 10% of total
0162	0.63	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.63	Federal black lung - code 615; use CMCRB loss cost
509	4.75	No experience; use industry group average change
615	8.04	Rate excluding non-rateable element; use 90% of total
670	5.02	Combine with 681
681	5.02	Combine with 670
809	5.23	Combine with 992
888	3.50	Per approved PCRB Filing No. 275; use industry group maximum change
962	0.03	Capped due to secondary capping procedure
992	5.23	Combine with 809
993	736.00	Combine with 996
996	736.00	Combine with 993
7405	1.49	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.32	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 10-14 Payrolls (\$000)	Serious	Non-Serious	Med Only
185	207,543	A) Credibility Based on Payroll of \$23,240,980 0.25 0.74 1.00		
187	163,746			
189	28,442			
191	32,367	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium 1.606 2.544 1.816		
275	142,102			
276	125,930			
291	19,030	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums 1.152 2.143 1.816		
297	123,935			
491	31,173			
493	98,624	C = A * B + (1 - A)		
495	23,681			
497	91,157			
499	14,329			
587	31,402			
691	29,028			
693	14,928			
695	40,824			
867	452,320			
877	11,380			
879	280,264			
881	22,795			
883	140,681			
895	198,417			
TOTAL	2,324,098			

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

Temporary Staffing Code	PY 10-14 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 10-14 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	207,543	0.0893	0.609	3.091	0.419	104	2,523,721	0.820	1.424	0.233
187	163,746	0.0705	0.833	1.235	0.399	107	912,879	0.586	0.888	0.222
189	28,442	0.0122	-	2.709	0.294	113	1,225,117	0.384	0.673	0.147
191	32,367	0.0139	0.316	2.531	0.366	161	574,258	0.348	0.713	0.187
275	142,102	0.0611	0.498	3.080	0.349	221	1,622,212	0.461	0.632	0.172
276	125,930	0.0542	0.914	1.854	0.292	222	3,614,620	0.545	0.913	0.155
291	19,030	0.0082	1.113	3.214	0.468	255	989,271	0.838	0.680	0.097
297	123,935	0.0533	0.434	1.536	0.259	281	2,757,938	0.590	0.834	0.140
491	31,173	0.0134	2.588	1.733	0.356	403	1,317,190	0.735	0.957	0.187
493	98,624	0.0424	0.498	1.534	0.420	445	3,157,757	0.337	0.720	0.156
495	23,681	0.0102	0.460	1.862	0.285	451	1,393,278	0.669	1.274	0.240
497	91,157	0.0392	0.872	4.805	0.339	472	806,869	0.235	0.376	0.090
499	14,329	0.0062	-	0.041	0.170	475	1,493,617	0.053	0.640	0.078
587	31,402	0.0135	-	1.538	0.122	563	1,399,574	-	0.496	0.089
691	29,028	0.0125	8.596	4.087	0.224	609	5,392,501	1.392	0.968	0.117
693	14,928	0.0064	11.166	11.725	0.365	651	2,733,801	1.978	1.517	0.216
695	40,824	0.0176	9.482	2.150	0.152	661	4,537,327	1.115	0.738	0.123
867	452,320	0.1946	0.721	3.160	0.425	813	2,445,895	1.113	1.827	0.262
877	11,380	0.0049	2.243	5.488	0.379	914	2,033,695	0.446	0.704	0.137
879	280,264	0.1206	1.664	3.299	0.294	923	596,332	0.695	0.843	0.167
881	22,795	0.0098	0.836	2.609	0.264	926	1,783,662	0.731	1.027	0.158
883	140,681	0.0605	0.173	2.110	0.256	928	14,106,859	0.404	0.799	0.173
895	198,417	0.0854	0.101	0.599	0.097	965	64,208,349	0.109	0.231	0.064
TOTAL / WTD	2,324,098	1.0000	1.049	2.552	0.325			0.653	1.003	0.179

Ratio of Temp codes to Direct codes

1.606	2.544	1.816
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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 *	11/1/17 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.111	1.714	0.296	3.121	185	1.280	3.673	0.538	5.491	1	5.69	5.69	4.78	19.0%
107	0.901	1.003	0.269	2.173	187	1.038	2.149	0.489	3.676	1	3.81	3.81	3.65	4.4%
113	0.787	0.902	0.190	1.879	189	0.907	1.933	0.345	3.185	1	3.30	3.30	3.35	-1.5%
161	0.547	0.818	0.221	1.586	191	0.630	1.753	0.401	2.784	1	2.88	2.88	2.70	6.7%
221	0.671	0.807	0.218	1.696	275	0.773	1.729	0.396	2.898	1	3.00	3.00	2.93	2.4%
222	0.736	1.123	0.191	2.050	276	0.848	2.407	0.347	3.602	1	3.73	3.73	3.53	5.7%
255	1.258	0.888	0.120	2.266	291	1.449	1.903	0.218	3.570	1	3.70	3.70	3.63	1.9%
281	0.710	1.056	0.178	1.944	297	0.818	2.263	0.323	3.404	1	3.53	3.53	3.35	5.4%
403	0.975	1.075	0.235	2.285	491	1.123	2.304	0.427	3.854	1	3.99	3.99	3.55	12.4%
445	0.761	0.920	0.198	1.879	493	0.877	1.972	0.360	3.209	1	3.32	3.32	3.54	-6.2%
451	0.990	1.471	0.299	2.760	495	1.140	3.152	0.543	4.835	1	5.01	5.01	4.48	11.8%
472	0.352	0.425	0.114	0.891	497	0.406	0.911	0.207	1.524	1	1.58	1.58	1.48	6.8%
475	0.640	0.827	0.099	1.566	499	0.737	1.772	0.180	2.689	1	2.79	2.79	2.87	-2.8%
563	0.449	0.561	0.112	1.122	587	0.517	1.202	0.203	1.922	1	1.99	1.99	1.87	6.4%
609	1.778	1.230	0.149	3.157	691	2.048	2.636	0.271	4.955	2	5.73	5.73	5.53	3.6%
651	2.944	1.950	0.275	5.169	693	3.391	4.179	0.499	8.069	2	9.33	9.33	9.11	2.4%
661	1.400	0.953	0.158	2.511	695	1.613	2.042	0.287	3.942	2	4.56	4.56	4.40	3.6%
813	1.620	2.187	0.323	4.130	867	1.866	4.687	0.587	7.140	3	6.81	6.81	6.71	1.5%
914	0.452	0.862	0.174	1.488	877	0.521	1.847	0.316	2.684	3	2.56	2.56	2.38	7.6%
923	0.943	1.114	0.226	2.283	879	1.086	2.387	0.410	3.883	3	3.70	3.70	3.79	-2.4%
926	1.060	1.179	0.196	2.435	881	1.221	2.527	0.356	4.104	3	3.91	3.91	3.77	3.7%
928	0.502	1.016	0.220	1.738	883	0.578	2.177	0.400	3.155	3	3.01	3.01	2.92	3.1%
965	0.139	0.294	0.081	0.514	895	0.160	0.630	0.147	0.937	3	0.89	0.89	0.88	1.1%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate

(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience

PENNSYLVANIA COMPENSATION RATING BUREAU

**Temporary Staffing Classification Study - Selected "Grouped" Classifications
Proposed Loss Costs**

Temporary Staffing Classes 520 thru 529	Indicated Pre-Surcharge Loss Cost (1)	Payroll (\$000) (2)	Indicated Expected Loss (3) #
Total - Avg	5.09	1,147,831	58,424,598

(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	24,449	35,320	0.14
521	B	19,306	73,120	0.38
522	C	139,128	876,920	0.63
523	D	113,755	1,201,920	1.06
524	E	145,155	2,293,550	1.58
525	F	467,570	12,661,050	2.71
526	G	176,589	7,026,040	3.98
527	H	57,012	3,548,830	6.22
528	I	4,196	394,980	9.41
529	J	671	99,520	14.83
	Total - Avg	1,147,831	28,211,250	2.46

Balanced Values

Balancing Factor = 58,424,598 / 28,211,250 =

2.071

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	24,449	70,902	0.29
521	B	19,306	152,517	0.79
522	C	139,128	1,808,664	1.30
523	D	113,755	2,502,610	2.20
524	E	145,155	4,746,569	3.27
525	F	467,570	26,230,677	5.61
526	G	176,589	14,550,934	8.24
527	H	57,012	7,343,146	12.88
528	I	4,196	817,800	19.49
529	J	671	206,064	30.71
	Total - Avg	1,147,831	58,429,883	5.09

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

(9)=(6)*2.071

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.30		0.29		-3.3%
B	0.80	2.67	0.79	2.72	-1.3%
C	1.13	1.41	1.30	1.65	15.0%
D	2.12	1.88	2.20	1.69	3.8%
E	3.14	1.48	3.27	1.49	4.1%
F	5.46	1.74	5.61	1.72	2.7%
G	8.60	1.58	8.24	1.47	-4.2%
H	12.54	1.46	12.88	1.56	2.7%
I	18.75	1.50	19.49	1.51	3.9%
J	27.79	1.48	30.71	1.58	10.5%
Wtd Avg	4.81		5.09		5.8%

Pennsylvania Attendant Care Study

Estimated Policy Year Payroll For 11 Fiscal Agents Reporting Payroll
Combined Payroll For Classes 0908 & 0913

Total Calendar Year Payroll Reported for 11 Fiscal Agents

Calendar Year	Payroll (whole \$)
2008	133,957,210
2007	114,839,317
2006	110,127,051
2005	90,444,104
2004	59,867,397
2003	26,327,173
Total	535,562,252

Estimated Policy Year Payroll Reported for 11 Fiscal Agents

Policy Year	Estimated * Payroll (whole \$)
2007	124,398,265
2006	112,483,186
2005	100,285,580
2004	75,155,750
2003	43,097,285
Total	455,420,066

* Policy Year X = (Calendar Year X + Calendar Year X+1) / 2

Slight rounding differences may occur because calculations are performed at the Fiscal Agent level.

**Pennsylvania Attendant Care Study
Exposures Within "Client As Employer" Model**

Total - All Attendant Care Fiscal Agents

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Average Payroll \$ Payroll / # Rptd
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2003	3,483	2,412	5,895	59%	41%	68,737	11,660
2004	5,329	3,630	8,959	59%	41%	115,492	12,891
2005	6,674	5,759	12,433	54%	46%	151,944	12,221
2006	7,669	5,766	13,435	57%	43%	167,483	12,466
2007	8,922	6,593	15,515	58%	42%	182,768	11,780
2008	9,606	7,722	17,328	55%	45%		
2009	10,485	12,642	23,127	45%	55%		
2010	10,856	12,945	23,801	46%	54%		
2011	10,041	13,004	23,045	44%	56%		
2012	4,158	3,995	8,153	51%	49%		
2013	6,437	12,231	18,668	34%	66%		
2014	0	0	0	N/A	N/A		
TOTAL	83,660	86,699	170,359	49%	51%		
Total 2003-2007	32,077	24,160	56,237	57%	43%	686,424	12,206

**Total - All Attendant Care Fiscal Agents
Estimated Payroll For Policy Years 2010 - 2014**

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Estimated * Average Payroll
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2010	10,856	12,945	23,801	46%	54%	307,390	12,915
2011	10,041	13,004	23,045	44%	56%	305,968	13,277
2012	4,158	3,995	8,153	51%	49%	110,734	13,582
2013	6,437	12,231	18,668	34%	66%	259,373	13,894
2014	0	0	0	N/A	N/A	-	14,311

* 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 and PY 2014 = 1.030)

**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		
	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		

* 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, 2018

AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	1.08
Code		Loss Cost Index	Loss Cost
7413	9,686	Index * 0.70 * 0.825	0.46
7421	157,850	Index * 0.70	0.56
7424	408,989	Index * 1.65	1.32
7453	9,911	Index * 0.70 * 0.175	0.10

NEW BASE LOSS COST (BLC) = 0.800

WTD AVE LOSS COST = 1.08

TARGET WTD LOSS COST = 1.08

(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
2010	340,910	16,173,798	4.744	24,008,778	43,691	1.0179	0	1	18	115	213	347
2011	513,332	20,458,207	3.985	28,134,832	43,724	0.8571	5	0	15	129	291	440
2012	510,228	21,911,043	4.294	31,141,782	42,154	0.9564	3	1	17	133	334	488
2013	549,776	21,598,275	3.929	32,233,937	37,939	0.9749	0	0	13	107	416	536
2014	598,059	20,768,768	3.473	37,270,915	33,712	0.9681	1	2	3	27	546	579
TOTAL	2,512,305	100,910,091	4.017	152,790,244	39,676	0.9513	9	4	66	511	1800	2390
O.D.		79,999	0.003				0	0	0	3	3	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	65,174	2,632,986	4,990,679	2,048,287	0	27,277	1,830,682	2,146,407	1,419,170	1,013,136
2011	1,547,957	0	2,385,859	5,536,351	2,870,289	170,670	0	1,702,994	2,748,820	2,275,746	1,219,521
2012	447,991	195,237	3,117,317	4,820,607	3,568,006	1,045	125,361	1,728,472	3,396,475	3,170,729	1,339,803
2013	0	0	2,312,134	3,415,536	5,837,000	0	0	1,208,748	2,688,135	4,873,558	1,263,164
2014	296,617	30,790	535,645	1,114,136	8,247,359	0	12,638	202,798	1,910,231	7,168,937	1,249,617
TOTAL	2,292,565	291,201	10,983,941	19,877,309	22,570,941	171,715	165,276	6,673,694	12,890,068	18,908,140	6,085,241
O.D.	0	0	0	3,862	8,722	0	0	0	5,253	4,495	57,667

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	118,552	3,615,090	6,986,951	3,010,982	0	61,073	4,148,325	3,067,216	1,999,611	1,000,978
2011	2,153,673	23,824	3,461,890	7,320,370	4,177,616	226,223	78,813	3,026,814	3,423,495	3,057,959	1,184,155
2012	541,572	371,150	5,259,556	6,194,511	4,649,751	24,554	389,426	4,428,607	4,085,215	3,875,054	1,322,386
2013	1,377	63,308	6,141,447	4,652,345	6,898,006	20,563	103,649	4,550,449	3,187,944	5,376,948	1,237,901
2014	379,358	193,453	8,789,448	5,196,476	7,756,996	8,987	320,398	4,989,995	3,065,961	5,337,721	1,232,122
TOTAL	3,075,980	770,287	27,267,431	30,350,653	26,493,351	280,327	953,359	21,144,190	16,829,831	19,647,293	5,977,542
O.D.	0	10	757	5,241	11,801	0	10	719	6,536	5,724	56,710

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,493,070	93,350,430	6,034,252	
IBNR + FREQ. ADJUSTMENT	(30,013,253)	(22,119,836)	31,450	
TOTAL LOSSES	23,479,817	71,230,594	6,065,702	
EXPECTED LOSSES	61,694,219	63,741,331	7,659,198	
CREDIBILITY	0.26	0.78	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.935	2.835	0.241	4.011
INDICATED (POST-TEST)	1.189	3.604	0.306	5.099
PRES. ON LOSS COST LEVEL	2.477	2.559	0.307	5.343
DERIVED BY FORMULA	2.142	3.374	0.306	5.822
UNDERLYING PRES. LOSS COST	2.456	2.537	0.305	5.298
PROPOSED	1.966	3.096	0.281	5.343
YEAR	11-1-17	4-1-18	IND. LOSS COST =	5.092
IND. LOSS COST		5.09		
MAN.LOSS COST	5.10	5.09	ADJ. LOSS COST =	5.09

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

CODE:
0152 + 615

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	1,505	50,660	3,366	70,353	11,731	2,6578	0	0	0	0	4	4
2011	3,888	54,847	1,411	74,347	10,021	1,2860	0	0	0	0	5	5
2012	7,650	85,040	1,112	113,293	41,777	0,2614	0	0	0	0	2	2
2013	11,477	64,985	0,566	89,315	13,269	0,3485	0	0	0	0	4	4
2014	3,242	191,523	5,908	279,806	90,325	0,6169	0	0	1	0	1	2
TOTAL	27,762	447,055	1,610	627,114	24,371	0,6123	0	0	1	0	16	17
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
2010	0	0	0	0	8,950	0	0	0	0	37,972	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	41,457	0	0	0	0	11,617	11,911
2014	0	0	124,480	0	7,547	0	0	40,000	0	8,623	10,873
TOTAL	0	0	124,480	0	130,124	0	0	40,000	0	119,703	32,748
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
2010	0	0	0	0	13,157	0	0	0	0	53,503	3,693
2011	0	8	474	298	26,664	0	19	452	477	41,352	4,603
2012	0	69	4,690	2,938	65,753	0	45	1,663	1,531	35,137	1,467
2013	0	137	10,331	5,883	45,976	7	41	1,782	1,291	12,194	11,673
2014	101	2,922	132,766	17,753	22,039	143	7,861	68,464	7,013	10,023	10,721
TOTAL	101	3,136	148,261	26,872	173,589	150	7,966	72,361	10,312	152,209	32,157
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	231,975	362,982	32,157	
IBNR + FREQ. ADJUSTMENT	(688,601)	(242,926)	148	
TOTAL LOSSES	0	120,056	32,305	
EXPECTED LOSSES	1,418,638	684,611	44,142	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.432	0.116	0.548
INDICATED (POST-TEST)	0.000	0.549	0.147	0.696
PRES. ON LOSS COST LEVEL	5.189	2.504	0.161	7.854
DERIVED BY FORMULA	5.137	2.426	0.160	7.723
UNDERLYING PRES. LOSS COST	5.110	2.466	0.159	7.735
PROPOSED	5.137	2.426	0.160	7.723
YEAR	11-1-17	4-1-18		
IND. LOSS COST		8.93		IND. LOSS COST = 8.934
MAN.LOSS COST	8.62	8.93		ADJ. LOSS COST = 8.93

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2010	49,848	1,984,086	3,980	2,971,368	52,957	0.7222	0	1	6	4	25	36
2011	49,917	2,071,722	4,150	3,113,441	58,328	0.6811	0	0	4	7	23	34
2012	52,315	1,785,190	3,412	2,649,836	49,116	0.6690	0	0	4	4	27	35
2013	57,281	2,606,657	4,551	3,977,284	59,442	0.7332	0	0	5	7	30	42
2014	60,814	2,289,722	3,765	3,924,724	49,474	0.7235	0	0	3	6	35	44
TOTAL	270,175	10,737,377	3,974	16,636,653	53,833	0.7069	0	1	22	28	140	191
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
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	792,002	397,303	99,792	0	0	418,442	134,571	141,033	88,579
2012	0	0	766,572	150,108	107,112	0	0	351,362	133,936	209,967	66,133
2013	0	0	1,014,759	287,283	201,074	0	0	620,578	158,461	214,396	110,106
2014	0	0	544,120	206,440	514,888	0	0	227,364	104,863	579,189	112,858
TOTAL	0	14,126	4,128,591	1,220,661	1,119,967	0	23,522	1,858,488	673,507	1,243,217	455,298
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
2010	0	25,695	1,388,292	251,338	289,738	0	52,666	545,521	202,455	138,972	76,691
2011	0	7,564	1,077,947	527,718	159,777	0	24,020	864,004	172,172	194,229	86,010
2012	153	8,111	1,011,529	207,282	166,112	4,287	15,558	734,055	175,600	261,876	65,273
2013	357	11,884	1,417,984	395,670	318,835	6,123	24,498	1,200,837	219,842	273,350	107,904
2014	527	23,087	1,219,684	501,390	567,526	1,414	62,185	727,400	260,698	449,535	111,278
TOTAL	1,037	76,341	6,115,436	1,883,398	1,501,988	11,824	178,927	4,071,817	1,030,767	1,317,962	447,156
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,455,382	5,734,115	447,156	
IBNR + FREQ. ADJUSTMENT	(3,262,967)	(1,430,560)	1,776	
TOTAL LOSSES	7,192,415	4,303,555	448,932	
EXPECTED LOSSES	6,592,270	4,085,046	451,192	
CREDIBILITY	0.06	0.18	0.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.662	1.593	0.166	4.421
INDICATED (POST-TEST)	3.384	2.025	0.211	5.620
PRES. ON LOSS COST LEVEL	2.478	1.535	0.170	4.183
DERIVED BY FORMULA	2.532	1.623	0.181	4.336
UNDERLYING PRES. LOSS COST	2.440	1.512	0.167	4.119
PROPOSED	2.532	1.623	0.181	4.336
YEAR	11-1-17	4-1-18		
IND. LOSS COST		5.02	IND. LOSS COST =	5.016
MAN.LOSS COST	4.59	5.02	ADJ. LOSS COST =	5.02

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					
							Death	P.T.	Major	Minor	Temp	All
2010	249,926	13,544,659	5.419	19,812,101	68,575	0.7562	0	1	22	38	128	189
2011	235,266	10,890,530	4.629	16,177,884	65,641	0.6716	1	0	17	21	119	158
2012	247,029	13,174,943	5.333	17,432,967	75,311	0.6801	4	0	13	36	115	168
2013	260,498	12,612,679	4.842	18,546,431	64,111	0.7255	0	0	17	28	144	189
2014	285,023	15,239,265	5.347	19,314,188	79,142	0.6526	0	0	10	21	155	186
TOTAL	1,277,742	65,462,076	5.123	91,283,571	70,586	0.6965	5	1	79	144	661	890
O.D.		7,417	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
2010	0	698,832	4,124,110	1,247,378	866,901	0	842,171	2,719,975	1,197,195	1,264,121	583,976
2011	380,498	0	3,978,064	673,777	1,685,809	216,322	0	1,847,706	257,344	1,331,688	519,322
2012	2,018,210	0	2,483,612	1,132,233	1,214,607	4,728	0	1,349,059	1,840,967	2,608,786	522,741
2013	0	0	3,770,641	1,465,260	2,048,242	0	0	1,011,392	973,376	2,848,094	495,674
2014	0	0	1,884,725	846,048	1,844,195	0	0	5,311,991	2,189,159	2,644,246	518,901
TOTAL	2,398,708	698,832	16,241,152	5,364,696	7,659,754	221,050	842,171	12,240,123	6,458,041	10,696,935	2,640,614
O.D.	0	0	0	0	0	0	0	0	0	0	7,417

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	475,107	5,575,532	1,746,329	1,274,344	0	704,760	5,967,123	1,710,792	1,781,146	576,968
2011	529,387	38,203	5,361,664	936,185	2,473,641	286,735	106,488	3,795,458	357,647	1,788,214	504,262
2012	2,437,486	30,297	3,479,230	1,492,248	1,619,496	32,145	74,728	3,169,855	2,025,498	2,556,039	515,945
2013	1,424	51,497	5,869,461	2,087,612	2,660,465	13,661	62,263	2,873,484	1,319,641	3,121,162	485,761
2014	1,522	73,489	3,998,478	1,833,841	1,990,395	10,925	514,095	5,779,981	2,310,215	2,289,611	511,636
TOTAL	2,969,819	668,593	24,284,365	8,096,215	10,018,341	343,466	1,462,334	21,585,901	7,723,793	11,536,172	2,594,572
O.D.	0	0	0	0	0	0	0	0	0	0	7,288

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,314,478	37,374,521	2,601,860	
IBNR + FREQ. ADJUSTMENT	(16,734,131)	(9,177,581)	12,839	
TOTAL LOSSES	34,580,347	28,196,940	2,614,699	
EXPECTED LOSSES CREDIBILITY	33,694,057	26,155,379	3,296,574	
	0.17	0.49	0.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.706	2.207	0.205	5.118
INDICATED (POST-TEST)	3.440	2.806	0.261	6.507
PRES. ON LOSS COST LEVEL	2.660	2.065	0.260	4.985
DERIVED BY FORMULA	2.793	2.428	0.261	5.482
UNDERLYING PRES. LOSS COST	2.637	2.047	0.258	4.942
PROPOSED	2.793	2.428	0.261	5.482
YEAR	11-1-17	4-1-18		
IND. LOSS COST		5.23		IND. LOSS COST = 5.225
MAN.LOSS COST	4.90	5.23		ADJ. LOSS COST = 5.23

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	
2010	858	414,836	48,349	754,552	200,930	2,3310	1	0	0	0	1	2
2011	910	449,753	49,423	678,666	149,918	3,2967	0	0	1	1	1	3
2012	741	9,330	1,259	9,209	N/A	0.0000	0	0	0	0	0	0
2013	660	72,631	11,005	96,367	32,802	3,0303	0	0	0	0	2	2
2014	655	56,175	8,576	93,486	25,639	3,0534	0	0	0	1	1	2
TOTAL	3,824	1,002,725	26,222	1,632,280	107,610	2,3536	1	0	1	2	5	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
2010	325,885	0	0	0	2,162	69,273	0	0	0	4,539	12,977
2011	0	0	167,087	96,750	3,586	0	0	88,851	90,000	3,479	0
2012	0	0	0	0	0	0	0	0	0	0	9,330
2013	0	0	0	0	16,179	0	0	0	0	49,424	7,028
2014	0	0	0	1,999	3,803	0	0	0	31,438	14,038	4,897
TOTAL	325,885	0	167,087	98,749	25,730	69,273	0	88,851	121,438	71,480	34,232
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
2010	505,774	0	0	0	3,178	226,384	0	0	0	6,395	12,821
2011	0	1,591	227,779	128,011	9,000	0	5,084	188,534	111,532	7,135	0
2012	0	0	0	0	0	0	0	0	0	0	9,209
2013	0	53	4,032	2,296	17,943	30	173	7,582	5,491	51,880	6,887
2014	0	87	5,451	3,662	3,774	64	2,610	35,863	23,631	13,516	4,828
TOTAL	505,774	1,731	237,262	133,969	33,895	226,478	7,867	231,979	140,654	78,926	33,745
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,211,091	387,444	33,745	
IBNR + FREQ. ADJUSTMENT	(1,752,941)	(1,212,229)	922	
TOTAL LOSSES	0	0	34,667	
EXPECTED LOSSES	3,446,456	3,367,835	278,540	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.907	0.907
INDICATED (POST-TEST)	0.000	0.000	1.153	1.153
PRES. ON LOSS COST LEVEL	90.902	88.828	7.347	187.077
DERIVED BY FORMULA	90.902	87.940	7.223	186.065
UNDERLYING PRES. LOSS COST	90.127	88.071	7.284	185.482
PROPOSED	90.902	87.940	7.223	186.065
YEAR	11-1-17	4-1-18	IND. LOSS COST =	177.339
IND. LOSS COST		177.34		
MAN.LOSS COST	183.90	177.34	ADJ. LOSS COST =	177.34

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic Workers - Inside

CODE:
913 Residual

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2010	1,168	689,984	59.074	1,027,795	65,102	8,5616	0	0	2	3	5	10
2011	1,201	342,058	28.481	514,587	101,001	2,4979	0	0	1	0	2	3
2012	1,112	382,410	34.389	513,337	37,590	8,9928	0	0	0	1	9	10
2013	1,226	877,964	71.612	1,444,545	106,012	6,5253	0	0	2	4	2	8
2014	1,187	89,712	7.558	157,422	12,764	5,0548	0	0	0	0	6	6
TOTAL	5,894	2,382,128	40.416	3,657,686	60,935	6,2776	0	0	5	8	24	37
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
2010	0	0	279,023	128,597	41,432	0	0	92,260	81,066	28,639	38,967
2011	0	0	164,125	0	34,589	0	0	81,065	0	23,225	39,054
2012	0	0	0	67,000	116,056	0	0	0	23,717	169,130	6,507
2013	0	0	304,510	158,598	32,357	0	0	281,260	58,708	12,662	29,869
2014	0	0	0	0	37,945	0	0	0	0	38,641	13,126
TOTAL	0	0	747,658	354,195	262,379	0	0	454,585	163,491	272,297	127,523
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
2010	0	0	383,099	180,036	60,905	0	0	209,061	115,843	40,352	38,499
2011	0	1,557	218,587	1,617	52,058	0	4,651	165,009	1,301	31,886	37,921
2012	0	459	23,630	88,780	144,736	0	527	15,208	35,558	198,017	6,422
2013	123	3,986	463,258	193,259	70,276	2,865	11,238	555,698	79,162	35,408	29,272
2014	4	550	32,526	19,413	34,644	31	703	17,477	11,353	27,779	12,942
TOTAL	127	6,552	1,121,100	483,105	362,619	2,896	17,119	962,453	243,217	333,442	125,056
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,110,247	1,422,383	125,056	
IBNR + FREQ. ADJUSTMENT	(4,074,006)	(5,083,671)	2,420	
TOTAL LOSSES	0	0	127,476	
EXPECTED LOSSES	8,132,954	14,349,179	656,945	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	2.163	2.163
INDICATED (POST-TEST)	0.000	0.000	2.750	2.750
PRES. ON LOSS COST LEVEL	139.174	245.548	11.242	395.964
DERIVED BY FORMULA	139.174	243.093	11.072	393.339
UNDERLYING PRES. LOSS COST	137.987	243.454	11.146	392.587
PROPOSED	139.174	243.093	11.072	393.339
YEAR	11-1-17	4-1-18		
IND. LOSS COST		374.89		IND. LOSS COST = 374.891
MAN. LOSS COST	389.24	374.89		ADJ. LOSS COST = 374.89

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Attendant Care Services

CODE:
972

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	325,110	4,182,260	1.286	5,970,485	35,972	0.3445	0	0	1	3	108	112
2011	325,164	3,546,254	1.091	4,926,664	39,905	0.2614	0	0	0	5	80	85
2012	148,655	1,638,577	1.102	2,205,234	27,921	0.3700	0	0	1	3	51	55
2013	341,522	3,326,316	0.974	4,917,289	52,552	0.1815	0	0	2	4	56	62
2014	395,160	1,735,862	0.439	3,249,595	20,764	0.1923	0	0	0	24	52	76
TOTAL	1,535,611	14,429,269	0.940	21,269,267	35,366	0.2540	0	0	4	39	347	390
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
2010	0	0	116,083	211,042	2,261,087	0	0	6,631	237,214	1,196,769	153,434
2011	0	0	0	482,355	1,632,478	0	0	0	145,336	1,131,791	154,294
2012	0	0	163,067	216,827	719,123	0	0	22,663	30,990	383,000	102,907
2013	0	0	267,485	318,293	1,459,810	0	0	92,037	279,713	840,862	68,116
2014	0	0	0	625,694	343,791	0	0	0	282,293	326,255	157,829
TOTAL	0	0	546,635	1,854,211	6,416,289	0	0	121,331	975,546	3,878,677	636,580
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
2010	0	0	159,382	295,459	3,323,798	0	0	15,026	338,979	1,686,248	151,593
2011	0	749	71,449	658,468	2,326,256	0	679	29,204	195,545	1,494,495	149,819
2012	33	3,481	313,403	309,777	897,654	276	1,815	73,275	55,508	448,443	101,569
2013	144	9,406	863,234	566,440	1,662,384	2,013	10,721	462,379	366,158	907,656	66,754
2014	159	15,059	980,459	713,104	408,486	741	27,082	412,582	271,017	265,287	155,619
TOTAL	336	28,695	2,387,927	2,543,248	8,618,578	3,030	40,297	992,466	1,227,207	4,802,129	625,354
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,452,751	17,191,162	625,354	
IBNR + FREQ. ADJUSTMENT	(5,285,497)	(5,338,477)	8,992	
TOTAL LOSSES	0	11,852,685	634,346	
EXPECTED LOSSES	10,488,223	15,248,617	2,134,499	
CREDIBILITY	0.19	0.56	0.87	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.772	0.041	0.813
INDICATED (POST-TEST)	0.000	0.982	0.052	1.034
PRES. ON LOSS COST LEVEL	0.689	1.002	0.140	1.831
DERIVED BY FORMULA	0.558	0.991	0.063	1.612
UNDERLYING PRES. LOSS COST	0.683	0.993	0.139	1.815
PROPOSED	0.558	0.991	0.063	1.612
YEAR	11-1-17	4-1-18		
IND. LOSS COST		1.54		IND. LOSS COST = 1.536
MAN.LOSS COST	1.80	1.54		ADJ. LOSS COST = 1.54

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

CODE:
993 + 996

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	528	120,148	22.755	144,904	14,905	7.5758	0	0	0	1	3	4
2011	509	279,644	54.940	363,023	17,323	25.5403	0	0	0	3	10	13
2012	506	602,554	119.082	758,489	41,721	21.7391	2	0	0	2	7	11
2013	492	294,182	59.793	439,103	28,600	18.2927	0	0	0	1	8	9
2014	459	363,949	79.292	628,824	36,006	17.4292	0	0	0	2	6	8
TOTAL	2,494	1,660,477	66.579	2,334,343	28,649	18.0433	2	0	0	9	34	45
O.D.		3,377	0.135				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
2010	0	0	0	37	17,968	0	0	0	133	41,480	60,530
2011	0	0	0	40,499	52,576	0	0	0	53,923	78,205	54,441
2012	144,082	0	0	103,155	14,300	0	0	0	132,550	64,844	143,623
2013	0	0	0	93,199	61,204	0	0	0	50,000	53,001	36,778
2014	0	0	0	102,012	52,886	0	0	0	70,803	62,349	75,899
TOTAL	144,082	0	0	338,902	198,934	0	0	0	307,409	299,879	371,271
O.D.	0	0	0	0	0	0	0	0	0	0	3,377

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	52	26,413	0	0	0	190	58,445	59,804
2011	0	29	3,861	53,942	75,172	0	47	5,914	67,358	103,838	52,862
2012	173,979	494	21,949	127,647	20,501	0	1,621	36,398	154,003	80,141	141,756
2013	19	817	67,117	109,480	74,772	142	976	37,340	53,353	59,045	36,042
2014	25	2,409	157,139	114,644	63,709	170	6,438	94,670	62,251	52,533	74,836
TOTAL	174,023	3,749	250,066	405,765	260,567	312	9,082	174,322	337,155	354,002	365,300
O.D.	0	0	0	0	0	0	0	0	0	0	3,336

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	611,554	1,357,489	368,636	
IBNR + FREQ. ADJUSTMENT	(3,841,572)	(2,975,373)	11,304	
TOTAL LOSSES	0	0	379,940	
EXPECTED LOSSES CREDIBILITY	7,627,151	8,341,981	3,236,813	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	15.234	15.234
INDICATED (POST-TEST)	0.000	0.000	19.369	19.369
PRES. ON LOSS COST LEVEL	308.450	337.359	130.900	776.709
DERIVED BY FORMULA	308.450	333.985	129.785	772.220
UNDERLYING PRES. LOSS COST	305.820	334.482	129.784	770.086
PROPOSED	308.450	333.985	129.785	772.220
YEAR	11-1-17	4-1-18	IND. LOSS COST =	736.003
IND. LOSS COST		736.00		
MAN.LOSS COST	763.52	736.00	ADJ. LOSS COST =	736.00

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
1

CLASS:
EXPLOSIVES

CODE:
0771 + 4771

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	8,565	449,002	5,242	637,056	35,212	1.4011	0	0	1	2	9	12
2011	8,244	293,310	3,558	356,311	53,662	0.3639	0	0	0	0	3	3
2012	8,606	389,130	4,522	567,567	59,153	0.6972	0	0	1	0	5	6
2013	9,181	108,137	1,178	146,980	12,307	0.7624	0	0	0	1	6	7
2014	9,468	265,345	2,803	405,827	35,467	0.6337	0	0	0	0	6	6
TOTAL	44,064	1,504,924	3,415	2,113,741	36,394	0.7716	0	0	2	3	29	34
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
2010	0	0	168,462	89,285	32,975	0	0	23,108	30,374	78,334	26,464
2011	0	0	0	0	92,971	0	0	0	0	68,015	132,324
2012	0	0	210,692	0	18,488	0	0	81,599	0	44,140	34,211
2013	0	0	0	14,180	22,257	0	0	0	6,847	42,866	21,987
2014	0	0	0	0	47,049	0	0	0	0	165,750	52,546
TOTAL	0	0	379,154	103,465	213,740	0	0	104,707	37,221	399,105	267,532
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
2010	0	0	231,298	124,999	48,473	0	0	52,363	43,404	110,373	26,146
2011	0	37	2,352	1,478	132,205	0	41	979	1,034	89,698	128,487
2012	42	2,026	268,780	5,631	31,016	996	3,248	162,518	5,180	54,364	33,766
2013	3	167	13,437	18,494	25,732	41	258	10,576	11,262	45,463	21,547
2014	5	682	40,330	24,070	42,956	133	3,017	74,969	48,697	119,158	51,810
TOTAL	50	2,912	556,197	174,672	280,382	1,170	6,564	301,405	109,577	419,056	261,756
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	868,298	983,687	261,756	
IBNR + FREQ. ADJUSTMENT	(488,673)	(138,769)	362	
TOTAL LOSSES	379,625	844,918	262,118	
EXPECTED LOSSES	982,187	394,373	94,738	
CREDIBILITY	0.02	0.05	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.862	1.917	0.595	3.374
INDICATED (POST-TEST)	1.096	2.437	0.756	4.289
PRES. ON LOSS COST LEVEL	2.250	0.904	0.217	3.371
DERIVED BY FORMULA	2.227	0.981	0.260	3.468
UNDERLYING PRES. LOSS COST	2.229	0.895	0.215	3.339
PROPOSED	2.227	0.981	0.260	3.468
YEAR	11-1-17	4-1-18	IND. LOSS COST =	3.592
IND. LOSS COST		3.59		
MAN.LOSS COST	3.46	3.59	ADJ. LOSS COST =	3.59

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
2010	308,051	6,909,130	2.243	9,779,716	47,107	0.4707	0	0	13	42	90	145
2011	293,906	4,401,716	1.498	6,390,440	30,967	0.4695	0	0	7	43	88	138
2012	320,739	3,144,846	0.981	4,466,363	25,342	0.3741	0	0	5	37	78	120
2013	372,139	4,403,865	1.183	6,585,446	33,230	0.3466	0	0	8	40	81	129
2014	408,155	5,730,496	1.404	10,313,958	32,512	0.4190	0	0	4	2	165	171
TOTAL	1,702,990	24,590,053	1.444	37,535,923	34,127	0.4128	0	0	37	164	502	703
O.D.		701,788	0.041				0	0	2	7	8	17

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	2,903,941	1,080,744	427,319	0	0	1,167,407	887,933	363,230	78,556
2011	0	0	1,369,998	810,451	536,200	0	0	533,143	628,503	395,157	128,264
2012	0	0	898,687	617,616	412,173	0	0	228,223	563,945	320,410	103,792
2013	0	0	1,753,277	673,338	563,180	0	0	346,114	497,262	453,533	117,161
2014	0	0	703,286	164,200	2,277,047	0	0	152,967	31,926	2,230,139	170,931
TOTAL	0	0	7,629,189	3,346,349	4,215,919	0	0	2,427,854	2,609,569	3,762,469	598,704
O.D.	0	0	326,109	183,715	12,622	0	0	34,824	50,150	10,803	83,565

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	3,667,497	1,513,042	628,159	0	0	2,112,758	1,268,856	511,791	77,613
2011	0	13,254	1,881,521	1,080,175	794,637	0	30,733	1,144,528	783,480	537,568	124,544
2012	180	11,915	1,299,618	801,895	559,928	2,784	15,867	605,048	665,698	400,987	102,443
2013	661	22,607	2,627,756	906,839	804,838	4,723	22,077	999,310	549,540	532,277	114,818
2014	824	51,555	2,845,402	1,384,406	2,189,361	2,358	72,441	1,285,568	692,157	1,621,348	168,538
TOTAL	1,665	99,331	12,321,794	5,686,357	4,976,923	9,865	141,118	6,147,212	3,959,731	3,603,971	587,956
O.D.	0	0	448,041	257,064	18,207	0	2	79,457	70,719	14,875	82,211

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,248,485	18,587,847	670,167	
IBNR + FREQ. ADJUSTMENT	(7,593,966)	(4,895,491)	3,066	
TOTAL LOSSES	11,654,519	13,692,356	673,233	
EXPECTED LOSSES CREDIBILITY	15,412,060	14,066,697	749,316	
	0.20	0.60	0.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.684	0.804	0.040	1.528
INDICATED (POST-TEST)	0.870	1.022	0.051	1.943
PRES. ON LOSS COST LEVEL	0.913	0.833	0.044	1.790
DERIVED BY FORMULA	0.904	0.946	0.051	1.901
UNDERLYING PRES. LOSS COST	0.905	0.826	0.044	1.775
PROPOSED	0.904	0.946	0.051	1.901
YEAR	11-1-17	4-1-18		
IND. LOSS COST		1.81		IND. LOSS COST = 1.812
MAN.LOSS COST	1.76	1.81		ADJ. LOSS COST = 1.81

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
2010	107,127	376,029	0.351	516,395	28,680	0.1027	0	0	0	2	9	11
2011	110,504	539,691	0.488	694,838	33,295	0.1176	0	0	0	4	9	13
2012	113,773	761,099	0.669	982,781	51,623	0.1055	1	0	1	1	9	12
2013	120,779	546,761	0.453	748,048	33,150	0.0994	2	0	0	2	8	12
2014	124,342	433,068	0.348	828,816	62,796	0.0483	0	0	0	2	4	6
TOTAL	576,525	2,656,648	0.461	3,770,878	39,673	0.0937	3	0	1	11	39	54
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
2010	0	0	0	42,030	188,265	0	0	0	47,718	37,469	60,547
2011	0	0	0	193,388	26,624	0	0	0	131,956	80,866	106,857
2012	50,000	0	201,361	6,447	185,773	0	0	28,964	4,317	142,615	141,622
2013	6,000	0	0	51,127	93,839	0	0	0	125,395	121,436	148,964
2014	0	0	0	130,431	142,413	0	0	0	58,494	45,437	56,293
TOTAL	56,000	0	201,361	423,423	636,914	0	0	28,964	367,880	427,823	514,283
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
2010	0	0	0	58,842	276,750	0	0	0	68,189	52,794	59,820
2011	0	50	12,761	254,013	39,812	0	49	12,882	163,152	108,361	103,758
2012	60,415	2,185	272,930	22,557	236,742	353	1,394	65,763	13,196	167,465	139,781
2013	9,928	647	51,837	68,610	107,850	349	2,406	91,884	132,529	136,023	145,985
2014	40	4,165	265,028	184,846	149,744	135	5,208	75,465	49,645	39,035	55,505
TOTAL	70,383	7,047	602,556	588,868	810,898	837	9,057	245,994	426,711	503,678	504,849
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	935,874	2,330,155	504,849	
IBNR + FREQ. ADJUSTMENT	(2,543,107)	(555,473)	1,407	
TOTAL LOSSES	0	1,774,682	506,256	
EXPECTED LOSSES	5,124,728	1,580,197	366,584	
CREDIBILITY	0.10	0.29	0.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.308	0.088	0.396
INDICATED (POST-TEST)	0.000	0.392	0.112	0.504
PRES. ON LOSS COST LEVEL	0.897	0.276	0.064	1.237
DERIVED BY FORMULA	0.807	0.310	0.086	1.203
UNDERLYING PRES. LOSS COST	0.889	0.274	0.064	1.227
PROPOSED	0.807	0.310	0.086	1.203
YEAR	11-1-17	4-1-18		
IND. LOSS COST		1.15		IND. LOSS COST = 1.147
MAN.LOSS COST	1.20	1.15		ADJ. LOSS COST = 1.15