

PENNSYLVANIA COMPENSATION RATING BUREAU

JANUARY 1, 2019 LOSS COST FILING

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January 1, 2019 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9996	0.9721	1.0363
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0389	1.1238	0.9931
(3) Final Loss Cost Test Correction Factor	1.0048	1.0586	0.9306
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0434	1.1565	0.9577

Superseded

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 \$ 525,779 . 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 * 485,194] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.847	890,670	1,781,340
B	0.892	937,990	1,875,980
C	0.939	987,413	1,974,826
D	0.989	1,039,991	2,079,982
E	1.041	1,094,672	2,189,344
F	1.096	1,152,508	2,305,016
G	1.154	1,213,498	2,426,996

@ 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	162,252,700	53,908,900	216,161,600	499,218
Permanent Total	140	77,129,700	283,270,900	360,400,600	2,574,290
Major	12,044	3,411,120,200	2,646,075,300	6,057,195,500	502,922
Total Serious	12,617	3,650,502,600	2,983,255,100	6,633,757,700	525,779
Minor	35,847	1,808,432,600	1,235,360,700	3,043,793,300	84,911
Temporary	126,531	1,824,917,900	1,704,010,600	3,528,928,500	27,890
Total Non-Serious	162,378	3,633,350,500	2,939,371,300	6,572,721,800	40,478

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 * 525,779 = 92,011,325
 Non-Serious: 500 * 40,478 = 20,239,000
 Medical: .10 * 20,239,000 = 2,023,900

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	91,322,138	20,087,405	2,008,741
0.99	89,948,956	19,785,357	1,978,536
0.98	88,582,725	19,484,838	1,948,484
0.97	87,223,482	19,185,857	1,918,586
0.96	85,871,262	18,888,419	1,888,842
0.95	84,526,102	18,592,535	1,859,254
0.94	83,188,040	18,298,213	1,829,821
0.93	81,857,113	18,005,459	1,800,546
0.92	80,533,361	17,714,284	1,771,428
0.91	79,216,821	17,424,695	1,742,470
0.90	77,907,533	17,136,701	1,713,670
0.89	76,605,539	16,850,312	1,685,031
0.88	75,310,879	16,565,536	1,656,554
0.87	74,023,595	16,282,382	1,628,238
0.86	72,743,729	16,000,860	1,600,086
0.85	71,471,326	15,720,980	1,572,098
0.84	70,206,428	15,442,750	1,544,275
0.83	68,949,080	15,166,182	1,516,618
0.82	67,699,329	14,891,284	1,489,128
0.81	66,457,221	14,618,067	1,461,807
0.80	65,222,802	14,346,542	1,434,654
0.79	63,996,122	14,076,719	1,407,672
0.78	62,777,229	13,808,609	1,380,861
0.77	61,566,174	13,542,222	1,354,222
0.76	60,363,007	13,277,571	1,327,757
0.75	59,167,781	13,014,667	1,301,467
0.74	57,980,549	12,753,521	1,275,352
0.73	56,801,365	12,494,145	1,249,415
0.72	55,630,284	12,236,552	1,223,655
0.71	54,467,363	11,980,753	1,198,075
0.70	53,312,659	11,726,762	1,172,676
0.69	52,166,232	11,474,592	1,147,459
0.68	51,028,141	11,224,255	1,122,426
0.67	49,898,449	10,975,766	1,097,577
0.66	48,777,217	10,729,137	1,072,914
0.65	47,664,511	10,484,384	1,048,438
0.64	46,560,396	10,241,521	1,024,152
0.63	45,464,940	10,000,562	1,000,056
0.62	44,378,212	9,761,523	976,152
0.61	43,300,281	9,524,419	952,442
0.60	42,231,222	9,289,267	928,927
0.59	41,171,108	9,056,082	905,608
0.58	40,120,014	8,824,881	882,488
0.57	39,078,021	8,595,682	859,568
0.56	38,045,206	8,368,502	836,850
0.55	37,021,654	8,143,359	814,336
0.54	36,007,448	7,920,272	792,027

0.53	35,002,675	7,699,261	769,926
0.52	34,007,425	7,480,343	748,034
0.51	33,021,790	7,263,541	726,354
0.50	32,045,865	7,048,875	704,888
0.49	31,079,746	6,836,365	683,637
0.48	30,123,536	6,626,035	662,604
0.47	29,177,338	6,417,907	641,791
0.46	28,241,258	6,212,005	621,201
0.45	27,315,407	6,008,353	600,835
0.44	26,399,901	5,806,977	580,698
0.43	25,494,856	5,607,901	560,790
0.42	24,600,395	5,411,154	541,115
0.41	23,716,646	5,216,763	521,676
0.40	22,843,739	5,024,756	502,476
0.39	21,981,811	4,835,165	483,517
0.38	21,131,005	4,648,020	464,802
0.37	20,291,466	4,463,353	446,335
0.36	19,463,348	4,281,198	428,120
0.35	18,646,812	4,101,592	410,159
0.34	17,842,024	3,924,569	392,457
0.33	17,049,158	3,750,168	375,017
0.32	16,268,397	3,578,430	357,843
0.31	15,499,930	3,409,397	340,940
0.30	14,743,958	3,243,112	324,311
0.29	14,000,691	3,079,621	307,962
0.28	13,270,350	2,918,974	291,897
0.27	12,553,169	2,761,221	276,122
0.26	11,849,392	2,606,417	260,642
0.25	11,159,282	2,454,619	245,462
0.24	10,483,113	2,305,887	230,589
0.23	9,821,180	2,160,287	216,029
0.22	9,173,796	2,017,887	201,789
0.21	8,541,295	1,878,761	187,876
0.20	7,924,037	1,742,988	174,299
0.19	7,322,407	1,610,652	161,065
0.18	6,736,823	1,481,846	148,185
0.17	6,167,738	1,356,669	135,667
0.16	5,615,644	1,235,229	123,523
0.15	5,081,082	1,117,646	111,765
0.14	4,564,647	1,004,050	100,405
0.13	4,066,999	894,586	89,459
0.12	3,588,877	789,417	78,942
0.11	3,131,113	688,726	68,873
0.10	2,694,657	592,723	59,272
0.09	2,280,605	501,647	50,165
0.08	1,890,243	415,782	41,578
0.07	1,525,108	335,466	33,547
0.06	1,187,080	261,113	26,111
0.05	878,540	193,246	19,325
0.04	602,633	132,557	13,256
0.03	363,808	80,024	8,002
0.02	169,089	37,194	3,719
0.01	32,544	7,159	716
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A	Five Year Payroll (00's)		
	9,698,943,070		
B	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	4,341,762,767	4,839,243,590	898,663,826
C = A / B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	2.2339	2.0042	10.7926

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	204,004,524	40,259,177	21,679,538
0.99	200,936,973	39,653,812	21,353,548
0.98	197,884,949	39,051,512	21,029,208
0.97	194,848,536	38,452,295	20,706,531
0.96	191,827,812	37,856,169	20,385,516
0.95	188,822,859	37,263,159	20,066,185
0.94	185,833,763	36,673,278	19,748,526
0.93	182,860,605	36,086,541	19,432,573
0.92	179,903,475	35,502,968	19,118,314
0.91	176,962,456	34,922,574	18,805,732
0.90	174,037,638	34,345,376	18,494,955
0.89	171,129,114	33,771,395	18,185,866
0.88	168,236,973	33,200,647	17,878,525
0.87	165,361,309	32,633,150	17,572,921
0.86	162,502,216	32,068,924	17,269,088
0.85	159,659,795	31,507,988	16,967,025
0.84	156,834,140	30,950,360	16,666,742
0.83	154,025,350	30,396,062	16,368,251
0.82	151,233,531	29,845,111	16,071,563
0.81	148,458,786	29,297,530	15,776,698
0.80	145,701,217	28,753,339	15,483,647
0.79	142,960,937	28,212,560	15,192,441
0.78	140,238,052	27,675,214	14,903,080
0.77	137,532,676	27,141,321	14,615,576
0.76	134,844,921	26,610,908	14,329,950
0.75	132,174,906	26,083,996	14,046,213
0.74	129,522,748	25,560,607	13,764,364
0.73	126,888,569	25,040,765	13,484,436
0.72	124,272,491	24,524,498	13,206,419
0.71	121,674,642	24,011,825	12,930,344
0.70	119,095,149	23,502,776	12,656,223
0.69	116,534,146	22,997,377	12,384,066
0.68	113,991,764	22,495,652	12,113,895
0.67	111,468,145	21,997,630	11,845,710
0.66	108,963,425	21,503,336	11,579,532
0.65	106,477,751	21,012,802	11,315,372
0.64	104,011,269	20,526,056	11,053,263
0.63	101,564,129	20,043,126	10,793,204
0.62	99,136,488	19,564,044	10,535,218
0.61	96,728,498	19,088,841	10,279,326
0.60	94,340,327	18,617,549	10,025,538
0.59	91,972,138	18,150,200	9,773,865
0.58	89,624,099	17,686,827	9,524,340
0.57	87,296,391	17,227,466	9,276,974
0.56	84,989,186	16,772,152	9,031,787
0.55	82,702,673	16,320,920	8,788,803
0.54	80,437,038	15,873,809	8,548,031

0.53	78,192,476	15,430,859	8,309,503
0.52	75,969,187	14,992,103	8,073,232
0.51	73,767,377	14,557,589	7,839,248
0.50	71,587,258	14,127,355	7,607,574
0.49	69,429,045	13,701,443	7,378,221
0.48	67,292,967	13,279,899	7,151,220
0.47	65,179,255	12,862,769	6,926,594
0.46	63,088,146	12,450,100	6,704,374
0.45	61,019,888	12,041,941	6,484,572
0.44	58,974,739	11,638,343	6,267,241
0.43	56,952,959	11,239,355	6,052,382
0.42	54,954,822	10,845,035	5,840,038
0.41	52,980,615	10,455,436	5,630,240
0.40	51,030,629	10,070,616	5,423,022
0.39	49,105,168	9,690,638	5,218,406
0.38	47,204,552	9,315,562	5,016,422
0.37	45,329,106	8,945,452	4,817,115
0.36	43,479,173	8,580,377	4,620,528
0.35	41,655,113	8,220,411	4,426,682
0.34	39,857,297	7,865,621	4,235,631
0.33	38,086,114	7,516,087	4,047,408
0.32	36,341,972	7,171,889	3,862,056
0.31	34,625,294	6,833,113	3,679,629
0.30	32,936,528	6,499,845	3,500,159
0.29	31,276,144	6,172,176	3,323,711
0.28	29,644,635	5,850,208	3,150,328
0.27	28,042,524	5,534,039	2,980,074
0.26	26,470,357	5,223,781	2,813,005
0.25	24,928,720	4,919,547	2,649,173
0.24	23,418,226	4,621,459	2,488,655
0.23	21,939,534	4,329,647	2,331,515
0.22	20,493,343	4,044,249	2,177,828
0.21	19,080,399	3,765,413	2,027,671
0.20	17,701,506	3,493,297	1,881,139
0.19	16,357,525	3,228,069	1,738,310
0.18	15,049,389	2,969,916	1,599,301
0.17	13,778,110	2,719,036	1,464,200
0.16	12,544,787	2,475,646	1,333,134
0.15	11,350,629	2,239,986	1,206,235
0.14	10,196,965	2,012,317	1,083,631
0.13	9,085,269	1,792,929	965,495
0.12	8,017,192	1,582,150	851,989
0.11	6,994,593	1,380,345	743,319
0.10	6,019,594	1,187,935	639,699
0.09	5,094,644	1,005,401	541,411
0.08	4,222,614	833,310	448,735
0.07	3,406,939	672,341	362,059
0.06	2,651,818	523,323	281,806
0.05	1,962,571	387,304	208,567
0.04	1,346,222	265,671	143,067
0.03	812,711	160,384	86,362
0.02	377,728	74,544	40,138
0.01	72,700	14,348	7,728
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	7289	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	2,991,270,598	90	337,221	30	165,254	2669	7,560,281	7232	3,647,201	26931	3,883,691	14,319,057	1.661
11	187,303,966	2,871,048,030	100	374,696	22	121,149	2490	7,052,168	7307	3,686,816	26141	3,770,125	13,705,526	1.533
12	192,489,350	2,714,689,382	89	333,503	23	126,750	2268	6,424,792	7289	3,676,579	24633	3,553,340	13,031,930	1.410
13	199,140,524	2,845,283,979	87	325,969	36	198,324	2402	6,801,808	7575	3,822,514	24795	3,576,444	13,727,781	1.429
14	208,223,612	2,608,759,265	67	251,138	29	159,820	2215	6,272,153	6444	3,251,216	24031	3,465,579	12,687,686	1.253
ALL	967,287,923	14,031,051,254	433	1,622,527	140	771,297	12044	34,111,202	35847	18,084,326	126531	18,249,179	67,471,980	1.451
PURE PREMIUM		1.451		.017		.008		.353		.187		.189	.698	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	1,828,899,714	67	251,099	22	121,222	1373	3,887,101	4845	2,442,984	17047	2,458,257	9,128,335	1.015
11	187,303,966	1,842,245,250	68	254,704	22	121,149	1383	3,917,933	4874	2,459,722	17169	2,476,089	9,192,855	.984
12	192,489,350	1,862,243,974	69	259,756	22	121,213	1397	3,958,925	4930	2,486,616	17356	2,503,460	9,292,470	.967
13	199,140,524	1,885,130,106	69	258,179	22	121,611	1419	4,015,828	4995	2,520,298	17592	2,537,273	9,398,111	.947
14	208,223,612	1,915,119,660	71	262,388	23	128,021	1444	4,087,857	5069	2,557,493	17911	2,583,130	9,532,308	.920
ALL	967,287,923	9,333,638,704	344	1,286,126	111	613,216	7016	19,867,644	24713	12,467,113	87075	12,558,209	46,544,079	.965
PURE PREMIUM		.965		.013		.006		.205		.129		.130	.481	

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.	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	1786	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	594,192,855	12	77,762	5	18,554	535	1,479,612	1749	792,376	5493	787,179	2,786,445	3.011
11	20,835,194	572,666,829	12	35,043	1	9,594	503	1,416,168	1750	779,977	5301	726,637	2,759,249	2.749
12	20,888,258	519,661,400	16	65,005	2	18,409	430	1,221,046	1523	767,162	5107	702,688	2,422,305	2.488
13	21,326,624	567,780,958	13	41,869	10	49,203	462	1,287,711	1585	738,573	5007	747,012	2,813,441	2.662
14	22,529,102	511,873,743	8	28,951	5	35,117	424	1,208,772	1256	643,034	4957	720,219	2,482,644	2.272
ALL	105,315,179	2,766,175,785	61	248,630	23	130,877	2354	6,613,309	7863	3,721,122	25865	3,683,735	13,264,084	2.627
PURE PREMIUM		2.627		.024		.012		.628		.353		.350	1.259	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	19,736,001	363,265,526	9	57,902	4	13,610	275	760,739	1172	530,753	3477	498,260	1,771,391	1.841
11	20,835,194	364,369,026	8	23,821	1	9,594	279	786,756	1167	520,332	3482	477,281	1,825,906	1.749
12	20,888,258	357,106,201	12	50,623	2	17,603	265	752,393	1030	518,767	3599	495,156	1,736,520	1.710
13	21,326,624	376,322,148	10	33,313	6	30,144	273	760,188	1046	487,412	3550	529,590	1,922,574	1.765
14	22,529,102	375,713,375	9	30,816	4	28,091	276	787,109	990	506,835	3689	535,924	1,868,360	1.668
ALL	105,315,179	1,836,776,276	48	196,475	17	99,042	1368	3,847,185	5405	2,564,099	17797	2,536,211	9,124,751	1.744
PURE PREMIUM		1.744		.019		.009		.365		.243		.241	.866	

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.	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	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	544,946,401	25	73,536	8	72,339	567	1,786,739	795	454,560	3202	478,686	2,583,603	5.911
11	10,286,264	543,963,941	25	95,493	4	18,814	591	1,857,724	858	509,528	3230	489,389	2,468,691	5.288
12	10,106,115	512,661,248	18	80,279	6	41,864	494	1,562,729	780	464,757	2867	461,198	2,515,786	5.073
13	10,631,076	473,898,292	19	81,890	6	32,053	426	1,353,241	826	497,679	2878	467,409	2,306,711	4.458
14	11,282,560	479,831,087	24	109,255	6	41,669	348	1,190,250	826	535,325	2814	537,705	2,384,107	4.253
ALL	51,524,895	2,555,300,969	111	440,453	30	206,739	2426	7,750,683	4085	2,461,849	14991	2,434,387	12,258,898	4.959
PURE PREMIUM		4.959		.085		.040		1.504		.478		.472	2.379	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	9,218,880	321,903,354	19	54,756	6	53,064	292	918,648	533	304,475	2027	302,994	1,585,096	3.492
11	10,286,264	332,908,776	17	64,913	4	18,814	328	1,032,078	572	339,921	2122	321,437	1,551,924	3.236
12	10,106,115	343,549,681	14	62,533	6	40,040	304	962,967	528	314,363	2020	324,904	1,730,690	3.399
13	10,631,076	305,243,016	15	64,733	4	19,670	252	799,050	545	328,148	2042	331,587	1,509,242	2.871
14	11,282,560	349,480,399	25	112,387	5	33,312	228	778,829	648	420,147	2102	401,644	1,748,485	3.098
ALL	51,524,895	1,653,085,226	90	359,322	25	164,900	1404	4,491,572	2826	1,707,054	10313	1,682,566	8,125,437	3.208
PURE PREMIUM		3.208		.070		.032		.872		.331		.327	1.577	

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.	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	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	1,852,131,342	53	185,923	17	74,361	1567	4,293,931	4688	2,400,265	18236	2,617,826	8,949,009	1.225
11	156,182,508	1,754,417,260	63	244,160	17	92,741	1396	3,778,276	4699	2,397,310	17610	2,554,099	8,477,586	1.123
12	161,494,977	1,682,366,734	55	188,220	15	66,477	1344	3,641,017	4986	2,444,660	16659	2,389,454	8,093,839	1.042
13	167,182,824	1,803,604,729	55	202,210	20	117,068	1514	4,160,855	5164	2,586,262	16910	2,362,023	8,607,629	1.079
14	174,411,950	1,617,054,435	35	112,932	18	83,033	1443	3,873,132	4362	2,072,857	16260	2,207,655	7,820,935	.927
ALL	810,447,849	8,709,574,500	261	933,445	87	433,680	7264	19,747,211	23899	11,901,354	85675	12,131,057	41,948,998	1.075
PURE PREMIUM		1.075		.012		.005		.244		.147		.150	.518	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	151,175,590	1,143,730,834	39	138,441	12	54,547	806	2,207,714	3140	1,607,755	11543	1,657,003	5,771,848	.757
11	156,182,508	1,144,967,448	43	165,971	17	92,741	776	2,099,099	3135	1,599,468	11565	1,677,372	5,815,024	.733
12	161,494,977	1,161,588,092	43	146,600	14	63,570	828	2,243,564	3372	1,653,486	11737	1,683,400	5,825,260	.719
13	167,182,824	1,203,564,942	44	160,133	12	71,797	894	2,456,590	3404	1,704,738	12000	1,676,096	5,966,295	.720
14	174,411,950	1,189,925,886	37	119,185	14	66,619	940	2,521,919	3431	1,630,511	12120	1,645,562	5,915,463	.682
ALL	810,447,849	5,843,777,202	206	730,330	69	349,274	4244	11,528,886	16482	8,195,958	58965	8,339,433	29,293,890	.721
PURE PREMIUM		.721		.009		.004		.142		.101		.103	.361	

TABLE V

TOTAL MEDICAL 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.	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	7289	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	9,785,790	131291	15,481,330	8,410,742	.482
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	1,431,905,738	90	112,041	30	607,151	2669	5,865,189	7232	2,493,152	26931	3,626,522	1,615,003	.795
11	187,303,966	1,370,552,596	100	124,479	22	445,133	2490	5,470,440	7307	2,517,997	26141	3,521,112	1,626,365	.732
12	192,489,350	1,303,193,000	89	110,806	23	465,417	2268	4,982,218	7289	2,512,514	24633	3,316,477	1,644,497	.677
13	199,140,524	1,372,778,050	87	108,321	36	728,281	2402	5,276,610	7575	2,609,597	24795	3,338,386	1,666,585	.689
14	208,223,612	1,268,768,621	67	83,442	29	586,727	2215	4,866,296	6444	2,220,347	24031	3,237,609	1,693,266	.609
ALL	967,287,923	6,747,198,005	433	539,089	140	2,832,709	12044	26,460,753	35847	12,353,607	126531	17,040,106	8,245,716	.698
PURE PREMIUM		.698		.006		.029		.274		.128		.176	.085	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	180,130,471	912,796,310	67	83,395	22	445,040	1373	3,017,820	4842	1,669,343	17049	2,295,908	1,616,456	.507
11	187,303,966	919,163,778	68	84,692	22	445,133	1384	3,039,876	4883	1,682,988	17150	2,310,145	1,628,805	.491
12	192,489,350	928,831,936	69	85,908	22	445,161	1397	3,069,140	4941	1,702,918	17361	2,337,406	1,647,786	.483
13	199,140,524	939,157,539	68	84,987	22	445,162	1411	3,100,314	5014	1,727,039	17540	2,361,656	1,672,418	.472
14	208,223,612	950,530,049	69	85,377	23	467,765	1423	3,126,764	5031	1,733,235	17655	2,378,743	1,713,415	.456
ALL	967,287,923	4,650,479,612	341	424,359	111	2,248,261	6988	15,353,914	24711	8,515,523	86755	11,683,858	8,278,880	.481
PURE PREMIUM		.481		.004		.023		.159		.088		.121	.086	

TABLE V

TOTAL MEDICAL 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.	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	1786	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	278,644,535	12	3,027	5	33,530	535	1,142,965	1749	548,890	5493	734,343	323,690	1.412
11	20,835,194	275,924,879	12	16,419	1	23,908	503	1,143,691	1750	544,467	5301	697,825	332,940	1.324
12	20,888,258	242,230,487	16	12,078	2	69,016	430	854,255	1523	506,069	5107	643,975	336,911	1.160
13	21,326,624	281,344,082	13	7,151	10	304,666	462	954,824	1585	520,261	5007	697,754	328,785	1.319
14	22,529,102	248,264,435	8	2,612	5	97,887	424	889,820	1256	448,676	4957	698,495	345,154	1.102
ALL	105,315,179	1,326,408,418	61	41,287	23	529,007	2354	4,985,555	7863	2,568,363	25865	3,472,392	1,667,480	1.259
PURE PREMIUM		1.259		.004		.050		.473		.244		.330	.158	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	19,736,001	177,132,762	9	2,253	4	24,577	275	588,091	1171	367,521	3477	464,904	323,982	.898
11	20,835,194	182,573,899	8	11,171	1	23,908	280	635,517	1169	363,846	3478	457,859	333,440	.876
12	20,888,258	173,601,571	12	9,364	2	66,013	265	526,215	1032	342,932	3600	453,906	337,585	.831
13	21,326,624	192,128,927	10	5,618	6	186,149	272	561,580	1050	344,550	3541	493,457	329,936	.901
14	22,529,102	186,491,212	9	2,776	4	78,066	272	571,175	983	351,214	3637	512,420	349,261	.828
ALL	105,315,179	911,928,371	48	31,182	17	378,713	1364	2,882,578	5405	1,770,063	17733	2,382,546	1,674,204	.866
PURE PREMIUM		.866		.003		.036		.274		.168		.226	.159	

TABLE V

TOTAL MEDICAL 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 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	258,360,338	25	46,927	8	326,441	567	1,307,003	795	278,887	3202	471,513	152,832	2.803
11	10,286,264	246,869,111	25	17,898	4	42,965	591	1,422,490	858	370,564	3230	456,320	158,454	2.400
12	10,106,115	251,578,601	18	37,307	6	151,912	494	1,383,864	780	347,732	2867	437,401	157,569	2.489
13	10,631,076	230,671,114	19	28,218	6	171,483	426	1,138,722	826	376,577	2878	445,026	146,685	2.170
14	11,282,560	238,410,701	24	38,996	6	238,149	348	1,068,025	826	381,905	2814	498,971	158,062	2.113
ALL	51,524,895	1,225,889,865	111	169,346	30	930,950	2426	6,320,104	4085	1,755,665	14991	2,309,231	773,602	2.379
PURE PREMIUM		2.379		.033		.181		1.227		.341		.448	.150	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	9,218,880	158,491,674	19	34,929	6	239,281	292	672,493	532	186,735	2027	298,509	152,970	1.719
11	10,286,264	155,130,079	17	12,177	4	42,965	328	790,441	573	247,614	2119	299,411	158,692	1.508
12	10,106,115	172,856,466	14	28,924	6	145,299	304	852,524	529	235,622	2021	308,312	157,884	1.710
13	10,631,076	150,722,251	15	22,132	4	104,812	250	669,140	546	248,946	2037	314,994	147,198	1.418
14	11,282,560	174,288,705	24	39,747	5	189,474	225	689,249	642	296,849	2073	367,625	159,943	1.545
ALL	51,524,895	811,489,175	89	137,909	25	721,831	1399	3,673,847	2822	1,215,766	10277	1,588,851	776,687	1.575
PURE PREMIUM		1.575		.027		.140		.713		.236		.308	.151	

TABLE V
TOTAL MEDICAL 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 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	894,900,865	53	62,087	17	247,180	1567	3,415,220	4688	1,665,375	18236	2,420,667	1,138,480	.592
11	156,182,508	847,758,606	63	90,163	17	378,261	1396	2,904,259	4699	1,602,966	17610	2,366,967	1,134,970	.543
12	161,494,977	809,383,912	55	61,421	15	244,488	1344	2,744,100	4986	1,658,713	16659	2,235,101	1,150,017	.501
13	167,182,824	860,762,854	55	72,953	20	252,132	1514	3,183,063	5164	1,712,759	16910	2,195,606	1,191,115	.515
14	174,411,950	782,093,485	35	41,835	18	250,690	1443	2,908,451	4362	1,389,766	16260	2,040,143	1,190,050	.448
ALL	810,447,849	4,194,899,722	261	328,459	87	1,372,751	7264	15,155,093	23899	8,029,579	85675	11,258,484	5,804,632	.518
PURE PREMIUM		.518		.004		.017		.187		.099		.139		.072
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	151,175,590	577,171,874	39	46,213	12	181,183	806	1,757,236	3139	1,115,087	11545	1,532,496	1,139,505	.382
11	156,182,508	581,459,800	43	61,344	17	378,261	776	1,613,918	3141	1,071,528	11553	1,552,875	1,136,673	.372
12	161,494,977	582,373,899	43	47,620	14	233,849	828	1,690,401	3380	1,124,364	11740	1,575,188	1,152,317	.361
13	167,182,824	596,306,361	43	57,237	12	154,201	889	1,869,594	3418	1,133,542	11962	1,553,204	1,195,284	.357
14	174,411,950	589,750,132	36	42,855	14	200,225	926	1,866,341	3406	1,085,171	11945	1,498,698	1,204,212	.338
ALL	810,447,849	2,927,062,066	204	255,269	69	1,147,719	4225	8,797,490	16484	5,529,692	58745	7,712,461	5,827,991	.361
PURE PREMIUM		.361		.003		.014		.109		.068		.095		.072

PENNSYLVANIA COMPENSATION RATING BUREAU
January 1, 2019 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	5.29	Temporary Staffing Procedure; Secondary Capping
187	3.47	Temporary Staffing Procedure
189	2.92	Temporary Staffing Procedure
191	2.62	Temporary Staffing Procedure
275	2.72	Temporary Staffing Procedure
276	3.38	Temporary Staffing Procedure
291	3.31	Temporary Staffing Procedure
297	3.21	Temporary Staffing Procedure
491	3.68	Temporary Staffing Procedure
493	2.98	Temporary Staffing Procedure
495	4.56	Temporary Staffing Procedure
497	1.44	Temporary Staffing Procedure
499	2.43	Temporary Staffing Procedure
587	1.76	Temporary Staffing Procedure
691	5.18	Temporary Staffing Procedure
693	8.35	Temporary Staffing Procedure
695	4.14	Temporary Staffing Procedure
867	6.26	Temporary Staffing Procedure
877	2.34	Temporary Staffing Procedure
879	3.24	Temporary Staffing Procedure
881	3.58	Temporary Staffing Procedure
883	2.74	Temporary Staffing Procedure
895	0.82	Temporary Staffing Procedure
520	0.29	Temporary Staffing Exposure Group Procedure
521	0.68	Temporary Staffing Exposure Group Procedure
522	1.15	Temporary Staffing Exposure Group Procedure
523	1.97	Temporary Staffing Exposure Group Procedure
524	2.91	Temporary Staffing Exposure Group Procedure
525	4.99	Temporary Staffing Exposure Group Procedure
526	7.33	Temporary Staffing Exposure Group Procedure
527	11.50	Temporary Staffing Exposure Group Procedure
528	16.99	Temporary Staffing Exposure Group Procedure
529	27.27	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.66	Explosives - Target = 20% of total
4771	2.66	Explosives - Target = 80% of total

PENNSYLVANIA COMPENSATION RATING BUREAU
January 1, 2019 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	153.09	Attendant Care Procedure
913	323.13	Attendant Care Procedure
972	1.31	Attendant Care Procedure
Aircraft Classifications		
7413	0.40	Aircraft Procedure
7421	0.49	Aircraft Procedure
7424	1.15	Aircraft Procedure
7453	0.09	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.81	O.D. non-rateable element for 615; use 10% of total
0162	0.73	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.73	Federal black lung - code 615; use CMCRB loss cost
509	4.27	No experience; use industry group average change
615	7.32	Rate excluding non-rateable element; use 90% of total
670	4.75	Combine with 681
681	4.75	Combine with 670
809	4.75	Combine with 992
888	3.15	Use industry group average change
962	0.03	Revised due to rounding
992	4.75	Combine with 809
993	634.94	Combine with 996
996	634.94	Combine with 993
7405	1.36	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.29	Non-rateable element of 7405; use 17.5% of total

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

Temporary Staffing Code	PY 10-14 Payrolls (\$000)	A) Credibility Based on Payroll of \$21,968,450		
		Serious	Non-Serious	Med Only
185	207,543			
187	163,746			
189	28,442	0.25	0.74	1.00
191	32,367			
275	142,102			
276	125,930			
291	19,030			
297	123,935	1.519	2.557	1.836
491	31,173			
493	98,624			
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			

B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
1.519	2.557	1.836

C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
1.130	2.152	1.836

$$C = A * B + (1 - A)$$

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

Temporary Staffing Code	PY 10-14 Payrolls (\$000)	Actual Indicated Pure Premium			Direct Employee Code	PY 10-14 Payrolls (\$000)	Actual Indicated Pure Premium		
		Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only
185	207,543	0.467	2.958	0.418	104	2,523,721	0.801	1.329	0.232
187	163,746	0.762	1.253	0.398	107	912,879	0.578	0.882	0.221
189	28,442	-	2.727	0.293	113	1,225,117	0.392	0.692	0.147
191	32,367	0.282	2.542	0.365	161	574,258	0.327	0.701	0.187
275	142,102	0.515	3.083	0.348	221	1,622,212	0.444	0.644	0.171
276	125,930	0.850	1.862	0.292	222	3,614,620	0.547	0.897	0.154
291	19,030	1.099	3.285	0.467	255	989,271	0.824	0.698	0.097
297	123,935	0.366	1.539	0.258	281	2,757,938	0.558	0.836	0.140
491	31,173	2.483	1.698	0.355	403	1,317,190	0.703	0.919	0.186
493	98,624	0.485	1.591	0.419	445	3,157,757	0.386	0.743	0.156
495	23,681	0.306	1.835	0.284	451	1,393,278	0.650	1.231	0.239
497	91,157	0.889	4.896	0.338	472	806,869	0.233	0.372	0.090
499	14,329	-	0.070	0.169	475	1,493,617	0.100	0.653	0.078
587	31,402	-	1.528	0.122	563	1,399,574	0.005	0.473	0.089
691	29,028	8.173	4.187	0.224	609	5,392,501	1.306	0.985	0.116
693	14,928	10.279	11.869	0.364	651	2,733,801	1.904	1.545	0.216
695	40,824	9.278	2.199	0.152	661	4,537,327	1.024	0.770	0.123
867	452,320	0.680	3.181	0.424	813	2,445,895	1.164	1.842	0.261
877	11,380	2.296	5.660	0.378	914	2,033,695	0.421	0.701	0.136
879	280,264	1.630	3.349	0.293	923	596,332	0.687	0.885	0.167
881	22,795	0.706	2.570	0.264	926	1,783,662	0.753	1.016	0.158
883	140,681	0.181	2.124	0.255	928	14,106,859	0.371	0.815	0.173
895	198,417	0.099	0.594	0.097	965	64,208,349	0.105	0.234	0.064
TOTAL / WTD	2,324,098	0.995	2.565	0.325			0.655	1.003	0.177

Ratio of Temp codes to Direct codes

1.519	2.557	1.836
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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 *	4/1/18 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	0.978	1.532	0.267	2.777	185	1.105	3.297	0.490	4.892	1	5.10	5.29	5.69	-7.0%
107	0.777	0.928	0.244	1.949	187	0.878	1.997	0.448	3.323	1	3.47	3.47	3.81	-8.9%
113	0.669	0.804	0.170	1.643	189	0.756	1.730	0.312	2.798	1	2.92	2.92	3.30	-11.5%
161	0.474	0.744	0.203	1.421	191	0.536	1.601	0.373	2.510	1	2.62	2.62	2.88	-9.0%
221	0.586	0.734	0.197	1.517	275	0.662	1.580	0.362	2.604	1	2.72	2.72	3.00	-9.3%
222	0.644	1.020	0.175	1.839	276	0.728	2.195	0.321	3.244	1	3.38	3.38	3.73	-9.4%
255	1.106	0.799	0.110	2.015	291	1.250	1.719	0.202	3.171	1	3.31	3.31	3.70	-10.5%
281	0.638	0.958	0.161	1.757	297	0.721	2.062	0.296	3.079	1	3.21	3.21	3.53	-9.1%
403	0.863	1.006	0.212	2.081	491	0.975	2.165	0.389	3.529	1	3.68	3.68	3.99	-7.8%
445	0.614	0.851	0.180	1.645	493	0.694	1.831	0.330	2.855	1	2.98	2.98	3.32	-10.2%
451	0.855	1.352	0.270	2.477	495	0.966	2.910	0.496	4.372	1	4.56	4.56	5.01	-9.0%
472	0.305	0.393	0.102	0.800	497	0.345	0.846	0.187	1.378	1	1.44	1.44	1.58	-8.9%
475	0.495	0.747	0.090	1.332	499	0.559	1.608	0.165	2.332	1	2.43	2.43	2.79	-12.9%
563	0.335	0.523	0.102	0.960	587	0.379	1.125	0.187	1.691	1	1.76	1.76	1.99	-11.6%
609	1.587	1.134	0.134	2.855	691	1.793	2.440	0.246	4.479	2	5.18	5.18	5.73	-9.6%
651	2.588	1.784	0.249	4.621	693	2.924	3.839	0.457	7.220	2	8.35	8.35	9.33	-10.5%
661	1.252	0.886	0.142	2.280	695	1.415	1.907	0.261	3.583	2	4.14	4.14	4.56	-9.2%
813	1.386	2.054	0.300	3.740	867	1.566	4.420	0.551	6.537	3	6.26	6.26	6.81	-8.1%
914	0.411	0.784	0.157	1.352	877	0.464	1.687	0.288	2.439	3	2.34	2.34	2.56	-8.6%
923	0.814	0.979	0.194	1.987	879	0.920	2.107	0.356	3.383	3	3.24	3.24	3.70	-12.4%
926	0.905	1.106	0.180	2.191	881	1.023	2.380	0.330	3.733	3	3.58	3.58	3.91	-8.4%
928	0.428	0.937	0.199	1.564	883	0.484	2.016	0.365	2.865	3	2.74	2.74	3.01	-9.0%
965	0.121	0.269	0.074	0.464	895	0.137	0.579	0.136	0.852	3	0.82	0.82	0.89	-7.9%

* 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	4.53	1,147,831	51,996,744

(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	34,060	0.14
521	B	19,306	64,160	0.33
522	C	139,128	776,920	0.56
523	D	113,755	1,086,910	0.96
524	E	145,155	2,066,800	1.42
525	F	467,570	11,416,330	2.44
526	G	176,589	6,313,490	3.58
527	H	57,012	3,203,770	5.62
528	I	4,196	348,380	8.30
529	J	671	89,380	13.32
	Total - Avg	1,147,831	25,400,200	2.21

Balanced Values

Balancing Factor = 51,996,744 / 25,400,200 = 2.0471

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	131,281	0.68
522	C	139,128	1,599,972	1.15
523	D	113,755	2,240,974	1.97
524	E	145,155	4,224,011	2.91
525	F	467,570	23,331,743	4.99
526	G	176,589	12,943,974	7.33
527	H	57,012	6,556,380	11.50
528	I	4,196	712,900	16.99
529	J	671	182,982	27.27
	Total - Avg	1,147,831	51,995,119	4.53

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

(9)=(6)*2.0471

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.29		0.29		0.0%
B	0.79	2.72	0.68	2.34	-13.9%
C	1.30	1.65	1.15	1.69	-11.5%
D	2.20	1.69	1.97	1.71	-10.5%
E	3.27	1.49	2.91	1.48	-11.0%
F	5.61	1.72	4.99	1.71	-11.1%
G	8.24	1.47	7.33	1.47	-11.0%
H	12.88	1.56	11.50	1.57	-10.7%
I	19.49	1.51	16.99	1.48	-12.8%
J	30.71	1.58	27.27	1.61	-11.2%
Wtd Avg	4.81		4.53		-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

**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: January 1, 2019

AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.94
Code		Loss Cost Index	Loss Cost
7413	9,686	Index * 0.70 * 0.825	0.40
7421	157,850	Index * 0.70	0.49
7424	408,989	Index * 1.65	1.15
7453	9,911	Index * 0.70 * 0.175	0.09

NEW BASE LOSS COST (BLC) = 0.695

WTD AVE LOSS COST = 0.94

TARGET WTD LOSS COST = 0.94

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

Superseded

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					All
							Death	P.T.	Major	Minor	Temp	
2010	340,910	16,173,798	4.744	24,263,787	43,691	1.0179	0	1	18	115	213	347
2011	513,332	20,458,207	3.985	28,471,124	43,724	0.8571	5	0	15	129	291	440
2012	510,228	21,911,043	4.294	31,284,177	42,154	0.9564	3	1	17	133	334	488
2013	549,776	21,598,275	3.929	32,542,153	37,939	0.9749	0	0	13	107	416	536
2014	598,059	20,768,768	3.473	37,776,781	33,712	0.9681	1	2	3	27	546	579
TOTAL	2,512,305	100,910,091	4.017	154,338,022	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	120,833	3,815,197	7,376,224	3,180,990	0	43,316	3,842,602	2,955,602	1,930,071	998,952
2011	2,116,866	24,089	3,661,415	7,733,356	4,414,371	198,158	56,635	2,835,639	3,295,345	2,953,534	1,181,716
2012	534,135	362,781	5,550,536	6,541,863	4,914,082	21,533	264,451	4,099,836	3,934,459	3,740,795	1,319,706
2013	1,377	64,464	6,477,033	4,914,105	7,289,209	17,818	73,598	4,210,853	3,067,274	5,191,048	1,235,374
2014	374,434	204,299	9,281,798	5,493,649	8,194,004	7,914	236,221	4,634,668	2,962,320	5,157,851	1,229,623
TOTAL	3,026,812	776,466	28,785,979	32,059,197	27,992,656	245,423	674,221	19,623,598	16,215,000	18,973,299	5,965,371
O.D.	0	10	801	5,535	12,469	0	7	666	6,290	5,524	56,593

TOTAL TRANSLATED LOSSES	53,133,983	SERIOUS	95,269,970	NON-SER	6,021,964	MED ONLY	TOTAL
IBNR + FREQ. ADJUSTMENT	(29,030,506)		(23,869,144)		26,695		
TOTAL LOSSES	24,103,477		71,400,826		6,048,659		
EXPECTED LOSSES	56,869,617		68,335,978		7,442,327		
CREDIBILITY	0.25		0.73		1.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)	0.959		2.842		0.241		4.042
INDICATED (POST-TEST)	1.104		3.271		0.277		4.652
PRES. ON LOSS COST LEVEL	2.037		2.448		0.267		4.752
DERIVED BY FORMULA	1.804		3.049		0.277		5.130
UNDERLYING PRES. LOSS COST	2.264		2.720		0.296		5.280
PROPOSED	1.671		2.824		0.257		4.752
YEAR	4-1-18		1-1-19		IND. LOSS COST =		4.529
IND. LOSS COST			4.53				
MAN. LOSS COST	5.09		4.53		ADJ. LOSS COST =		4.53

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	69,227	11,731	2,6578	0	0	0	0	4	4
2011	3,888	54,847	1,411	74,422	10,021	1,2860	0	0	0	0	5	5
2012	7,650	85,040	1,112	116,046	41,777	0.2614	0	0	0	0	2	2
2013	11,477	64,985	0,566	92,181	13,269	0.3485	0	0	0	0	4	4
2014	3,242	191,523	5,908	281,852	90,325	0.6169	0	0	1	0	1	2
TOTAL	27,762	447,055	1,610	633,728	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	13,899	0	0	0	0	51,642	3,686
2011	0	8	501	315	28,173	0	16	420	458	39,938	4,593
2012	0	69	4,952	3,104	69,493	0	30	1,540	1,474	33,920	1,464
2013	0	141	10,895	6,214	48,583	6	29	1,650	1,241	11,773	11,649
2014	101	3,078	140,173	18,757	23,286	126	5,772	63,419	6,756	9,685	10,699
TOTAL	101	3,296	156,521	28,390	183,434	132	5,847	67,029	9,929	146,958	32,091
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	232,926	368,711	32,091	
IBNR + FREQ. ADJUSTMENT	(745,791)	(247,282)	135	
TOTAL LOSSES	0	121,429	32,226	
EXPECTED LOSSES	1,466,389	693,772	45,807	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.437	0.116	0.553
INDICATED (POST-TEST)	0.000	0.503	0.133	0.636
PRES. ON LOSS COST LEVEL	4.753	2.249	0.148	7.150
DERIVED BY FORMULA	4.705	2.179	0.147	7.031
UNDERLYING PRES. LOSS COST	5.282	2.499	0.165	7.946
PROPOSED	4.705	2.179	0.147	7.031
YEAR	4-1-18	1-1-19		
IND. LOSS COST		8.13		IND. LOSS COST = 8.131
MAN.LOSS COST	8.93	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
2010	49,848	1,984,086	3,980	3,011,201	52,957	0.7222	0	1	6	4	25	36
2011	49,917	2,071,722	4,150	3,128,698	58,328	0.6811	0	0	4	7	23	34
2012	52,315	1,785,190	3,412	2,651,044	49,116	0.6690	0	0	4	4	27	35
2013	57,281	2,606,657	4,551	4,013,546	59,442	0.7332	0	0	5	7	30	42
2014	60,814	2,289,722	3,765	3,959,024	49,474	0.7235	0	0	3	6	35	44
TOTAL	270,175	10,737,377	3,974	16,763,513	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	26,190	1,465,139	265,341	306,098	0	37,353	505,317	195,088	134,140	76,535
2011	0	7,643	1,138,164	557,447	168,840	0	17,018	800,431	165,729	187,593	85,833
2012	153	7,943	1,067,457	218,952	175,536	3,760	10,566	679,628	169,097	252,811	65,141
2013	358	12,076	1,501,388	418,227	337,264	5,478	17,762	1,135,901	212,538	264,870	107,684
2014	527	24,358	1,287,727	529,876	599,500	1,244	45,667	673,708	251,099	434,266	111,052
TOTAL	1,038	78,210	6,459,875	1,989,843	1,587,238	10,482	128,366	3,794,985	993,551	1,273,680	446,245
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,472,956	5,844,312	446,245	
IBNR + FREQ. ADJUSTMENT	(3,672,727)	(1,579,924)	1,700	
TOTAL LOSSES	6,800,229	4,264,388	447,945	
EXPECTED LOSSES	7,086,690	4,487,607	494,420	
CREDIBILITY	0.06	0.16	0.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.517	1.578	0.166	4.261
INDICATED (POST-TEST)	2.897	1.816	0.191	4.904
PRES. ON LOSS COST LEVEL	2.360	1.495	0.165	4.020
DERIVED BY FORMULA	2.392	1.546	0.172	4.110
UNDERLYING PRES. LOSS COST	2.623	1.661	0.183	4.467
PROPOSED	2.392	1.546	0.172	4.110
YEAR	4-1-18	1-1-19		
IND. LOSS COST		4.75		IND. LOSS COST = 4.753
MAN.LOSS COST	5.02	4.75		ADJ. LOSS COST = 4.75

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2010	249,926	13,544,659	5.419	18,541,209	68,575	0.7562	0	1	22	38	128	189
2011	235,266	10,890,530	4.629	16,241,738	65,641	0.6716	1	0	17	21	119	158
2012	247,029	13,174,943	5.333	12,586,906	75,311	0.6801	4	0	13	36	115	168
2013	260,498	12,612,679	4.842	18,743,226	64,111	0.7255	0	0	17	28	144	189
2014	285,023	15,239,265	5.347	22,872,830	79,142	0.6526	0	0	10	21	155	186
TOTAL	1,277,742	65,462,076	5.123	88,985,909	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	567,120	5,583,057	1,843,625	1,346,297	0	585,387	4,672,180	1,648,538	1,719,205	575,800
2011	522,005	38,601	5,661,156	988,756	2,613,731	251,171	75,498	3,516,222	344,271	1,727,104	503,223
2012	2,403,815	24,663	3,447,730	1,552,649	1,684,745	20,751	(295,306)	(722,100)	1,699,057	2,256,002	514,900
2013	1,424	52,225	6,190,347	2,205,150	2,811,290	11,870	44,217	2,659,109	1,269,509	3,013,316	484,769
2014	1,695	82,341	4,426,242	1,941,884	2,126,614	16,391	698,011	8,567,029	2,124,118	2,377,906	510,599
TOTAL	2,928,939	764,950	25,308,532	8,532,064	10,582,677	300,183	1,107,807	18,692,440	7,085,493	11,093,533	2,589,291
O.D.	0	0	0	0	0	0	0	0	0	0	7,273

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,102,851	37,293,767	2,596,564	
IBNR + FREQ. ADJUSTMENT	(17,946,358)	(10,382,172)	11,301	
TOTAL LOSSES	31,156,493	26,911,595	2,607,865	
EXPECTED LOSSES CREDIBILITY	34,524,589	29,439,176	3,322,129	
	0.16	0.46	0.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.438	2.106	0.204	4.748
INDICATED (POST-TEST)	2.806	2.424	0.235	5.465
PRES. ON LOSS COST LEVEL	2.431	2.073	0.234	4.738
DERIVED BY FORMULA	2.491	2.234	0.235	4.960
UNDERLYING PRES. LOSS COST	2.702	2.304	0.260	5.266
PROPOSED	2.491	2.234	0.235	4.960
YEAR	4-1-18	1-1-19		
IND. LOSS COST		4.75		IND. LOSS COST = 4.750
MAN. LOSS COST	5.23	4.75		ADJ. LOSS COST = 4.75

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic - Inside - Occasional

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	719,585	200,930	2,3310	1	0	0	0	1	2
2011	910	449,753	49,423	679,355	149,918	3,2967	0	0	1	1	1	3
2012	741	9,330	1,259	9,190	N/A	0.0000	0	0	0	0	0	0
2013	660	72,631	11,005	95,096	32,802	3,0303	0	0	0	0	2	2
2014	655	56,175	8,576	89,518	25,639	3,0534	0	0	0	1	1	2
TOTAL	3,824	1,002,725	26,222	1,592,744	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	498,930	0	0	0	3,358	198,329	0	0	0	6,173	12,795
2011	0	1,607	240,504	135,224	9,514	0	3,600	174,663	107,354	6,889	0
2012	0	0	0	0	0	0	0	0	0	0	9,190
2013	0	55	4,252	2,425	18,960	25	124	7,018	5,278	50,086	6,873
2014	0	92	5,755	3,870	3,987	57	1,914	33,217	22,757	13,050	4,819
TOTAL	498,930	1,754	250,511	141,519	35,819	198,411	5,638	214,898	135,389	76,198	33,677
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,170,142	388,925	33,677	
IBNR + FREQ. ADJUSTMENT	(1,749,923)	(1,182,590)	737	
TOTAL LOSSES	0	0	34,414	
EXPECTED LOSSES	3,295,447	3,278,392	254,449	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.900	0.900
INDICATED (POST-TEST)	0.000	0.000	1.036	1.036
PRES. ON LOSS COST LEVEL	77.543	77.142	5.987	160.672
DERIVED BY FORMULA	77.543	76.371	5.937	159.851
UNDERLYING PRES. LOSS COST	86.178	85.732	6.654	178.564
PROPOSED	77.543	76.371	5.937	159.851
YEAR	4-1-18	1-1-19	IND. LOSS COST =	153.089
IND. LOSS COST		153.09		
MAN.LOSS COST	177.34	153.09	ADJ. LOSS COST =	153.09

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	1,041,366	65,102	8,5616	0	0	2	3	5	10
2011	1,201	342,058	28.481	515,131	101,001	2,4979	0	0	1	0	2	3
2012	1,112	382,410	34.389	518,356	37,590	8,9928	0	0	0	1	9	10
2013	1,226	877,964	71.612	1,435,416	106,012	6,5253	0	0	2	4	2	8
2014	1,187	89,712	7.558	159,451	12,764	5,0548	0	0	0	0	6	6
TOTAL	5,894	2,382,128	40.416	3,669,720	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	404,304	190,066	64,344	0	0	193,654	111,628	38,949	38,421
2011	0	1,573	230,797	1,697	55,006	0	3,295	152,867	1,255	30,798	37,843
2012	0	453	24,942	93,756	152,967	0	354	14,077	34,242	191,156	6,409
2013	123	4,035	488,586	204,134	74,255	2,509	7,975	514,231	76,139	34,217	29,212
2014	4	581	34,340	20,517	36,594	27	518	16,183	10,935	26,836	12,916
TOTAL	127	6,642	1,182,969	510,170	383,166	2,536	12,142	891,012	234,199	321,956	124,801
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,095,428	1,449,491	124,801	
IBNR + FREQ. ADJUSTMENT	(4,106,234)	(4,876,253)	2,257	
TOTAL LOSSES	0	0	127,058	
EXPECTED LOSSES	7,839,197	13,708,560	700,738	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	2.156	2.156
INDICATED (POST-TEST)	0.000	0.000	2.481	2.481
PRES. ON LOSS COST LEVEL	119.676	209.280	10.698	339.654
DERIVED BY FORMULA	119.676	207.187	10.534	337.397
UNDERLYING PRES. LOSS COST	133.003	232.585	11.889	377.477
PROPOSED	119.676	207.187	10.534	337.397
YEAR	4-1-18	1-1-19	IND. LOSS COST =	323.125
IND. LOSS COST		323.13		
MAN. LOSS COST	374.89	323.13	ADJ. LOSS COST =	323.13

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					All
							Death	P.T.	Major	Minor	Temp	
2010	325,110	4,182,260	1.286	6,111,046	35,972	0.3445	0	0	1	3	108	112
2011	325,164	3,546,254	1.091	5,038,525	39,905	0.2614	0	0	0	5	80	85
2012	148,655	1,638,577	1.102	2,267,103	27,921	0.3700	0	0	1	3	51	55
2013	341,522	3,326,316	0.974	5,007,534	52,552	0.1815	0	0	2	4	56	62
2014	395,160	1,735,862	0.439	3,311,588	20,764	0.1923	0	0	0	24	52	76
TOTAL	1,535,611	14,429,269	0.940	21,735,796	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	719,123	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	168,204	311,920	3,511,468	0	0	13,918	326,644	1,627,606	151,286
2011	0	749	75,422	695,632	2,457,959	0	566	27,127	188,180	1,443,379	149,511
2012	33	3,428	330,765	327,157	948,698	242	1,226	67,836	53,450	432,905	101,363
2013	144	9,610	910,391	598,327	1,756,666	1,733	7,619	427,887	352,271	876,269	66,617
2014	159	15,959	1,035,184	753,643	431,475	651	19,870	382,118	261,000	256,225	155,304
TOTAL	336	29,746	2,519,966	2,686,679	9,106,266	2,626	29,281	918,886	1,181,545	4,636,384	624,081
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,500,841	17,610,874	624,081	
IBNR + FREQ. ADJUSTMENT	(4,774,588)	(4,616,327)	6,040	
TOTAL LOSSES	0	12,994,547	630,121	
EXPECTED LOSSES	9,060,105	13,114,118	1,643,104	
CREDIBILITY	0.18	0.52	0.79	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.846	0.041	0.887
INDICATED (POST-TEST)	0.000	0.974	0.047	1.021
PRES. ON LOSS COST LEVEL	0.531	0.768	0.096	1.395
DERIVED BY FORMULA	0.435	0.875	0.057	1.367
UNDERLYING PRES. LOSS COST	0.590	0.854	0.107	1.551
PROPOSED	0.435	0.875	0.057	1.367
YEAR	4-1-18	1-1-19	IND. LOSS COST =	1.309
IND. LOSS COST		1.31		
MAN.LOSS COST	1.54	1.31	ADJ. LOSS COST =	1.31

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	144,238	14,905	7.5758	0	0	0	1	3	4
2011	509	279,644	54.940	363,912	17,323	25.5403	0	0	0	3	10	13
2012	506	602,554	119.082	753,637	41,721	21.7391	2	0	0	2	7	11
2013	492	294,182	59.793	445,958	28,600	18.2927	0	0	0	1	8	9
2014	459	363,949	79.292	634,867	36,006	17.4292	0	0	0	2	6	8
TOTAL	2,494	1,660,477	66.579	2,342,612	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	55	27,904	0	0	0	183	56,413	59,683
2011	0	29	4,077	56,986	79,428	0	39	5,486	64,830	100,284	52,753
2012	171,587	483	23,164	134,798	21,667	0	1,099	33,681	148,327	77,362	141,469
2013	19	832	70,782	115,635	79,013	122	693	34,551	51,341	57,001	35,969
2014	25	2,553	165,910	121,161	67,294	150	4,722	87,682	59,950	50,735	74,685
TOTAL	171,631	3,897	263,933	428,635	275,306	272	6,553	161,400	324,631	341,795	364,559
O.D.	0	0	0	0	0	0	0	0	0	0	3,330

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	607,686	1,370,367	367,889	
IBNR + FREQ. ADJUSTMENT	(3,881,277)	(2,857,313)	9,539	
TOTAL LOSSES	0	0	377,428	
EXPECTED LOSSES	7,374,883	7,985,414	3,122,189	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	15.133	15.133
INDICATED (POST-TEST)	0.000	0.000	17.415	17.415
PRES. ON LOSS COST LEVEL	266.075	288.102	112.644	666.821
DERIVED BY FORMULA	266.075	285.221	111.692	662.988
UNDERLYING PRES. LOSS COST	295.705	320.185	125.188	741.078
PROPOSED	266.075	285.221	111.692	662.988
YEAR	4-1-18	1-1-19	IND. LOSS COST =	634.944
IND. LOSS COST		634.94		
MAN.LOSS COST	763.00	634.94	ADJ. LOSS COST =	634.94

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					All
							Death	P.T.	Major	Minor	Temp	
2010	8,565	449,002	5,242	650,231	35,212	1.4011	0	0	1	2	9	12
2011	8,244	293,310	3,558	360,561	53,662	0.3639	0	0	0	0	3	3
2012	8,606	389,130	4,522	569,115	59,153	0.6972	0	0	1	0	5	6
2013	9,181	108,137	1,178	147,304	12,307	0.7624	0	0	0	1	6	7
2014	9,468	265,345	2,803	399,595	35,467	0.6337	0	0	0	0	6	6
TOTAL	44,064	1,504,924	3,415	2,126,806	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	244,101	131,963	51,210	0	0	48,504	41,825	106,534	26,094
2011	0	37	2,482	1,562	139,689	0	34	911	993	86,631	128,222
2012	42	1,983	283,641	5,962	32,774	873	2,206	150,472	4,981	52,483	33,698
2013	3	171	14,171	19,534	27,192	34	184	9,788	10,833	43,891	21,503
2014	5	720	42,579	25,439	45,374	116	2,221	69,416	46,907	115,113	51,705
TOTAL	50	2,911	586,974	184,460	296,239	1,023	4,645	279,091	105,539	404,652	261,222
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	874,694	990,890	261,222	
IBNR + FREQ. ADJUSTMENT	(508,591)	(152,361)	384	
TOTAL LOSSES	366,103	838,529	261,606	
EXPECTED LOSSES	976,899	430,946	115,007	
CREDIBILITY	0.02	0.05	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.831	1.903	0.594	3.328
INDICATED (POST-TEST)	0.956	2.190	0.684	3.830
PRES. ON LOSS COST LEVEL	1.995	0.880	0.235	3.110
DERIVED BY FORMULA	1.974	0.946	0.266	3.186
UNDERLYING PRES. LOSS COST	2.217	0.978	0.261	3.456
PROPOSED	1.974	0.946	0.266	3.186
YEAR	4-1-18	1-1-19		
IND. LOSS COST		3.32		IND. LOSS COST = 3.324
MAN.LOSS COST	3.59	3.32		ADJ. LOSS COST = 3.32

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
2010	308,051	6,909,130	2.243	9,885,018	47,107	0.4707	0	0	13	42	90	145
2011	293,906	4,401,716	1.498	6,460,421	30,967	0.4695	0	0	7	43	88	138
2012	320,739	3,144,846	0.981	4,525,776	25,342	0.3741	0	0	5	37	78	120
2013	372,139	4,403,865	1.183	6,705,079	33,230	0.3466	0	0	8	40	81	129
2014	408,155	5,730,496	1.404	10,482,090	32,512	0.4190	0	0	4	2	165	171
TOTAL	1,702,990	24,590,053	1.444	38,058,384	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	3,871,464	1,597,340	663,626	0	0	1,958,455	1,222,684	493,993	77,456
2011	0	13,391	1,986,626	1,141,042	839,658	0	21,790	1,060,343	754,119	519,164	124,288
2012	180	11,673	1,371,490	846,895	591,745	2,442	10,767	560,117	641,141	387,091	102,235
2013	661	22,907	2,771,426	957,895	850,454	4,114	15,667	924,715	528,764	513,893	114,583
2014	824	54,385	3,004,100	1,463,111	2,312,650	2,068	53,267	1,190,461	666,710	1,566,318	168,196
TOTAL	1,665	102,356	13,005,106	6,006,283	5,258,133	8,624	101,491	5,694,091	3,813,418	3,480,459	586,758
O.D.	0	0	472,842	271,386	19,234	0	1	73,601	68,140	14,359	82,045

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,459,777	18,931,412	668,803	
IBNR + FREQ. ADJUSTMENT	(8,113,593)	(5,092,096)	2,737	
TOTAL LOSSES	11,346,184	13,839,316	671,540	
EXPECTED LOSSES	15,718,598	14,543,535	766,346	
CREDIBILITY	0.19	0.56	0.85	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.666	0.813	0.039	1.518
INDICATED (POST-TEST)	0.766	0.936	0.045	1.747
PRES. ON LOSS COST LEVEL	0.831	0.768	0.040	1.639
DERIVED BY FORMULA	0.819	0.862	0.044	1.725
UNDERLYING PRES. LOSS COST	0.923	0.854	0.045	1.822
PROPOSED	0.819	0.862	0.044	1.725
YEAR	4-1-18	1-1-19	IND. LOSS COST =	1.652
IND. LOSS COST		1.65		
MAN.LOSS COST	1.81	1.65	ADJ. LOSS COST =	1.65

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					All
							Death	P.T.	Major	Minor	Temp	
2010	107,127	376,029	0.351	530,861	28,680	0.1027	0	0	0	2	9	11
2011	110,504	539,691	0.488	701,154	33,295	0.1176	0	0	0	4	9	13
2012	113,773	761,099	0.669	999,799	51,623	0.1055	1	0	1	1	9	12
2013	120,779	546,761	0.453	743,116	33,150	0.0994	2	0	0	2	8	12
2014	124,342	433,068	0.348	852,531	62,796	0.0483	0	0	0	2	4	6
TOTAL	576,525	2,656,648	0.461	3,827,461	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	62,120	292,376	0	0	0	65,708	50,958	59,699
2011	0	50	13,475	268,347	42,072	0	40	11,944	157,034	104,648	103,544
2012	59,585	2,144	288,027	23,838	250,199	310	945	60,887	12,704	161,662	139,498
2013	9,793	662	54,667	72,468	118,968	299	1,708	85,020	127,530	131,314	145,687
2014	40	4,409	279,819	195,356	158,173	120	3,820	69,895	47,809	37,698	55,392
TOTAL	69,418	7,265	635,988	622,129	856,788	729	6,513	227,746	410,785	486,280	503,820
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	947,659	2,375,982	503,820	
IBNR + FREQ. ADJUSTMENT	(2,286,932)	(557,025)	1,344	
TOTAL LOSSES	0	1,818,957	505,164	
EXPECTED LOSSES	4,402,740	1,576,871	400,755	
CREDIBILITY	0.09	0.27	0.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.316	0.088	0.404
INDICATED (POST-TEST)	0.000	0.364	0.101	0.465
PRES. ON LOSS COST LEVEL	0.687	0.246	0.063	0.996
DERIVED BY FORMULA	0.625	0.278	0.079	0.982
UNDERLYING PRES. LOSS COST	0.764	0.274	0.070	1.107
PROPOSED	0.625	0.278	0.079	0.982
YEAR	4-1-18	1-1-19		
IND. LOSS COST		0.94		IND. LOSS COST = 0.940
MAN.LOSS COST	1.15	0.94		ADJ. LOSS COST = 0.94