PENNSYLVANIA COMPENSATION RATING BUREAU
F CLASS FILING

Review of Experience Rating Plan Parameters

Page 11.1 contains Collectible Premium Ratios. These are the same Collectible Premium Ratios as found in Exhibit 19 of the PCRB's April 1, 2021 loss cost filing (Proposal C-378).

Page 11.2 contains Expected Loss Rate Factors. They are applied to rates by classification to produce Table A values (Expected Loss Factors) which are the basis for the calculation of Expected Losses.

EXHIBIT VIII

COLLECTIBLE PREMIUM RATIOS *

Manual Year (1)	Premium at Manual Rates (2)	Collected Premium (Excluding Constants) (3)	Collectible Premium Ratio (2)/(3) (4)
ALL INDUSTRIES			
2015	2,668,481,736	2,604,394,742	1.0246
2016	2,662,923,582	2,595,273,255	1.0261
2017	2,692,957,550	2,603,539,679	1.0343
TOTAL	8,024,362,868	7,803,207,676	1.0283
MANUFACTURING AND UTILITIES			
2015	539,115,132	515,274,641	1.0463
2016	530,257,949	510,029,686	1.0397
2017	525,909,098	504,758,536	1.0419
TOTAL	1,595,282,179	1,530,062,863	1.0426
CONTRACTING AND QUARRYING			
2015	514,760,318	458,723,943	1.1222
2016	517,845,123	460,435,572	1.1247
2017	543,213,785	478,856,242	1.1344
TOTAL	1,575,819,226	1,398,015,757	1.1272
OTHER INDUSTRIES			
2015	1,614,606,286	1,630,396,158	0.9903
2016	1,614,820,510	1,624,807,997	0.9939
2017	1,623,834,667	1,619,924,901	1.0024
TOTAL	4,853,261,463	4,875,129,056	0.9955

* Excludes classifications and coverages not subject to experience rating.

PENNSYLVANIA F-CLASS RATE REVISION

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 1-Oct	Average Law Multiplier	Adjust-ment Factor	Loss Ratio Development Factor	Expense Allowance* 1.0 / (PLR/CPR)	Trend Factor	Product (2) * (3) * (4) *(5) * (6)	Expected Loss Rate Factor 1.0 / (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2015	1.0000	1.0000	1.3693	1.6551	1.0000	2.2663	0.4412
2016	1.0000	1.0000	1.3661	1.6551	1.0000	2.2610	0.4423
2017	1.0000	1.0000	1.9242	1.6551	1.0000	3.1847	0.3140

* Permissible Loss Ratio: 0.6213
Collectible Premium Ratio: 1.0283