

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2016 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V
- 8 Proposed Loss Cost Selections
- 9 Temporary Staffing Procedure
- 10 Temporary Staffing Group Exposure Procedure
- 11 Attendant Care Procedure
- 12 Aircraft Procedure
- 13 Supplemental Class Book Pages

April 1, 2016 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

| Item | Manufacturing and Utilities | Contracting and Quarrying | Other Industries |
|--|--|--|-----------------------------|
| (1) Pure Premium Test Correction Factor | 0.9954 | 0.9803 | 1.0212 |
| (2) Off-Balance Factor (Collectible Prem Ratio) | 1.0357 | 1.1081 | 0.9960 |
| (3) Final Loss Cost Test Correction Factor | 1.0147 | 1.0331 | 0.9633 |
| (4) Composite Pure Premium Multiplier (1)*(2)*(3) | 1.0460 | 1.1222 | 0.9798 |

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2008 through 2012 were translated using composite multipliers, yielding an average claim value of \$ 484,652 . 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 * 484,652] * (2) (3) | Per Accident Limit (3) * 2 (4) |
|---------------------|------------------------------------|---|--------------------------------------|
| A | 0.790 | 765,750 | 1,531,500 |
| B | 0.849 | 822,939 | 1,645,878 |
| C | 0.913 | 884,975 | 1,769,950 |
| D | 0.981 | 950,887 | 1,901,774 |
| E | 1.054 | 1,021,646 | 2,043,292 |
| F | 1.133 | 1,098,221 | 2,196,442 |
| G | 1.218 | 1,180,612 | 2,361,224 |

@ From Pennsylvania 4/1/15 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 | 438 | 140,808,500 | 46,409,600 | 187,218,100 | 427,439 |
| Permanent Total | 176 | 120,795,500 | 344,833,300 | 465,628,800 | 2,645,618 |
| Major | 13,779 | 3,144,805,000 | 3,177,939,800 | 6,322,744,800 | 458,868 |
| Total Serious | 14,393 | 3,406,409,000 | 3,569,182,700 | 6,975,591,700 | 484,652 |
| | | | | | |
| Minor | 34,776 | 1,338,242,100 | 1,058,042,100 | 2,396,284,200 | 68,906 |
| Temporary | 130,602 | 1,305,446,100 | 1,502,589,900 | 2,808,036,000 | 21,501 |
| Total Non-Serious | 165,378 | 2,643,688,200 | 2,560,632,000 | 5,204,320,200 | 31,469 |

Accordingly, the criteria for 100 percent credibility will be:

| | | |
|--------------------|--------------|------------|
| Serious: 175 * | 484,652 = | 84,814,100 |
| Non-Serious: 500 * | 31,469 = | 15,734,500 |
| Medical: .10 * | 15,734,500 = | 1,573,450 |

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|--------------------|----------------|--------------------|----------------|
| 1.00 | 84,178,822 | 15,616,645 | 1,561,665 |
| 0.99 | 82,913,051 | 15,381,823 | 1,538,182 |
| 0.98 | 81,653,689 | 15,148,189 | 1,514,819 |
| 0.97 | 80,400,767 | 14,915,750 | 1,491,575 |
| 0.96 | 79,154,319 | 14,684,512 | 1,468,451 |
| 0.95 | 77,914,379 | 14,454,481 | 1,445,448 |
| 0.94 | 76,680,982 | 14,225,665 | 1,422,567 |
| 0.93 | 75,454,162 | 13,998,068 | 1,399,807 |
| 0.92 | 74,233,954 | 13,771,698 | 1,377,170 |
| 0.91 | 73,020,396 | 13,546,562 | 1,354,656 |
| 0.90 | 71,813,522 | 13,322,666 | 1,332,267 |
| 0.89 | 70,613,371 | 13,100,017 | 1,310,002 |
| 0.88 | 69,419,981 | 12,878,622 | 1,287,862 |
| 0.87 | 68,233,390 | 12,658,488 | 1,265,849 |
| 0.86 | 67,053,636 | 12,439,624 | 1,243,962 |
| 0.85 | 65,880,761 | 12,222,035 | 1,222,204 |
| 0.84 | 64,714,805 | 12,005,729 | 1,200,573 |
| 0.83 | 63,555,809 | 11,790,715 | 1,179,072 |
| 0.82 | 62,403,815 | 11,577,000 | 1,157,700 |
| 0.81 | 61,258,865 | 11,364,592 | 1,136,459 |
| 0.80 | 60,121,004 | 11,153,499 | 1,115,350 |
| 0.79 | 58,990,276 | 10,943,729 | 1,094,373 |
| 0.78 | 57,866,727 | 10,735,291 | 1,073,529 |
| 0.77 | 56,750,402 | 10,528,193 | 1,052,819 |
| 0.76 | 55,641,348 | 10,322,444 | 1,032,244 |
| 0.75 | 54,539,614 | 10,118,053 | 1,011,805 |
| 0.74 | 53,445,248 | 9,915,029 | 991,503 |
| 0.73 | 52,358,301 | 9,713,382 | 971,338 |
| 0.72 | 51,278,823 | 9,513,120 | 951,312 |
| 0.71 | 50,206,867 | 9,314,253 | 931,425 |
| 0.70 | 49,142,486 | 9,116,792 | 911,679 |
| 0.69 | 48,085,733 | 8,920,746 | 892,075 |
| 0.68 | 47,036,665 | 8,726,125 | 872,613 |
| 0.67 | 45,995,338 | 8,532,941 | 853,294 |
| 0.66 | 44,961,811 | 8,341,203 | 834,120 |
| 0.65 | 43,936,142 | 8,150,924 | 815,092 |
| 0.64 | 42,918,392 | 7,962,113 | 796,211 |
| 0.63 | 41,908,624 | 7,774,784 | 777,478 |
| 0.62 | 40,906,900 | 7,588,946 | 758,895 |
| 0.61 | 39,913,287 | 7,404,614 | 740,461 |
| 0.60 | 38,927,850 | 7,221,798 | 722,180 |
| 0.59 | 37,950,659 | 7,040,512 | 704,051 |
| 0.58 | 36,981,784 | 6,860,769 | 686,077 |
| 0.57 | 36,021,296 | 6,682,581 | 668,258 |
| 0.56 | 35,069,269 | 6,505,964 | 650,596 |
| 0.55 | 34,125,780 | 6,330,930 | 633,093 |
| 0.54 | 33,190,906 | 6,157,494 | 615,749 |
| 0.53 | 32,264,728 | 5,985,672 | 598,567 |
| 0.52 | 31,347,328 | 5,815,478 | 581,548 |
| 0.51 | 30,438,790 | 5,646,929 | 564,693 |
| 0.50 | 29,539,203 | 5,480,039 | 548,004 |
| 0.49 | 28,648,655 | 5,314,827 | 531,483 |
| 0.48 | 27,767,241 | 5,151,310 | 515,131 |
| 0.47 | 26,895,055 | 4,989,504 | 498,950 |
| 0.46 | 26,032,196 | 4,829,428 | 482,943 |
| 0.45 | 25,178,767 | 4,671,102 | 467,110 |

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|--------------------|----------------|--------------------|----------------|
| 0.44 | 24,334,872 | 4,514,545 | 451,455 |
| 0.43 | 23,500,621 | 4,359,777 | 435,978 |
| 0.42 | 22,676,126 | 4,206,819 | 420,682 |
| 0.41 | 21,861,504 | 4,055,692 | 405,569 |
| 0.40 | 21,056,877 | 3,906,420 | 390,642 |
| 0.39 | 20,262,370 | 3,759,025 | 375,903 |
| 0.38 | 19,478,115 | 3,613,532 | 361,353 |
| 0.37 | 18,704,245 | 3,469,965 | 346,997 |
| 0.36 | 17,940,904 | 3,328,352 | 332,835 |
| 0.35 | 17,188,239 | 3,188,720 | 318,872 |
| 0.34 | 16,446,402 | 3,051,096 | 305,110 |
| 0.33 | 15,715,555 | 2,915,511 | 291,551 |
| 0.32 | 14,995,865 | 2,781,996 | 278,200 |
| 0.31 | 14,287,509 | 2,650,583 | 265,058 |
| 0.30 | 13,590,670 | 2,521,308 | 252,131 |
| 0.29 | 12,905,542 | 2,394,204 | 239,420 |
| 0.28 | 12,232,329 | 2,269,312 | 226,931 |
| 0.27 | 11,571,246 | 2,146,669 | 214,667 |
| 0.26 | 10,922,520 | 2,026,319 | 202,632 |
| 0.25 | 10,286,391 | 1,908,306 | 190,831 |
| 0.24 | 9,663,113 | 1,792,677 | 179,268 |
| 0.23 | 9,052,957 | 1,679,482 | 167,948 |
| 0.22 | 8,456,212 | 1,568,776 | 156,878 |
| 0.21 | 7,873,186 | 1,460,614 | 146,061 |
| 0.20 | 7,304,210 | 1,355,059 | 135,506 |
| 0.19 | 6,749,641 | 1,252,177 | 125,218 |
| 0.18 | 6,209,862 | 1,152,038 | 115,204 |
| 0.17 | 5,685,291 | 1,054,721 | 105,472 |
| 0.16 | 5,176,383 | 960,310 | 96,031 |
| 0.15 | 4,683,635 | 868,897 | 86,890 |
| 0.14 | 4,207,596 | 780,583 | 78,058 |
| 0.13 | 3,748,874 | 695,482 | 69,548 |
| 0.12 | 3,308,151 | 613,720 | 61,372 |
| 0.11 | 2,886,194 | 535,440 | 53,544 |
| 0.10 | 2,483,878 | 460,803 | 46,080 |
| 0.09 | 2,102,214 | 389,998 | 39,000 |
| 0.08 | 1,742,386 | 323,244 | 32,324 |
| 0.07 | 1,405,812 | 260,803 | 26,080 |
| 0.06 | 1,094,225 | 202,998 | 20,300 |
| 0.05 | 809,819 | 150,236 | 15,024 |
| 0.04 | 555,494 | 103,054 | 10,305 |
| 0.03 | 335,350 | 62,214 | 6,221 |
| 0.02 | 155,863 | 28,916 | 2,892 |
| 0.01 | 29,999 | 5,566 | 557 |
| 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/> | | |
| | 9,086,365,870 | | |
| B) | <hr/> Five Year Expected Losses * <hr/> | | |
| | Serious | Non-Serious | Medical Only |
| | 5,189,656,801 | 4,369,046,442 | 825,994,020 |
| C) =A/B | <hr/> Ratio Payroll to Expected Loss <hr/> | | |
| | Serious | Non-Serious | Medical Only |
| | 1.7509 | 2.0797 | 11.0005 |

* 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 | 147,388,699 | 32,477,937 | 17,179,096 |
| 0.99 | 145,172,461 | 31,989,577 | 16,920,771 |
| 0.98 | 142,967,444 | 31,503,689 | 16,663,766 |
| 0.97 | 140,773,703 | 31,020,285 | 16,408,071 |
| 0.96 | 138,591,297 | 30,539,380 | 16,153,695 |
| 0.95 | 136,420,286 | 30,060,984 | 15,900,651 |
| 0.94 | 134,260,731 | 29,585,116 | 15,648,948 |
| 0.93 | 132,112,692 | 29,111,782 | 15,398,577 |
| 0.92 | 129,976,230 | 28,641,000 | 15,149,559 |
| 0.91 | 127,851,411 | 28,172,785 | 14,901,893 |
| 0.90 | 125,738,296 | 27,707,148 | 14,655,603 |
| 0.89 | 123,636,951 | 27,244,105 | 14,410,677 |
| 0.88 | 121,547,445 | 26,783,670 | 14,167,126 |
| 0.87 | 119,469,843 | 26,325,857 | 13,924,972 |
| 0.86 | 117,404,211 | 25,870,686 | 13,684,204 |
| 0.85 | 115,350,624 | 25,418,166 | 13,444,855 |
| 0.84 | 113,309,152 | 24,968,315 | 13,206,903 |
| 0.83 | 111,279,866 | 24,521,150 | 12,970,382 |
| 0.82 | 109,262,840 | 24,076,687 | 12,735,279 |
| 0.81 | 107,258,147 | 23,634,942 | 12,501,617 |
| 0.80 | 105,265,866 | 23,195,932 | 12,269,408 |
| 0.79 | 103,286,074 | 22,759,673 | 12,038,650 |
| 0.78 | 101,318,852 | 22,326,185 | 11,809,356 |
| 0.77 | 99,364,279 | 21,895,483 | 11,581,535 |
| 0.76 | 97,422,436 | 21,467,587 | 11,355,200 |
| 0.75 | 95,493,410 | 21,042,515 | 11,130,361 |
| 0.74 | 93,577,285 | 20,620,286 | 10,907,029 |
| 0.73 | 91,674,149 | 20,200,921 | 10,685,204 |
| 0.72 | 89,784,091 | 19,784,436 | 10,464,908 |
| 0.71 | 87,907,203 | 19,370,852 | 10,246,141 |
| 0.70 | 86,043,579 | 18,960,192 | 10,028,925 |
| 0.69 | 84,193,310 | 18,552,475 | 9,813,271 |
| 0.68 | 82,356,497 | 18,147,722 | 9,599,179 |
| 0.67 | 80,533,237 | 17,745,957 | 9,386,661 |
| 0.66 | 78,723,635 | 17,347,200 | 9,175,737 |
| 0.65 | 76,927,791 | 16,951,477 | 8,966,420 |
| 0.64 | 75,145,813 | 16,558,806 | 8,758,719 |
| 0.63 | 73,377,810 | 16,169,218 | 8,552,647 |
| 0.62 | 71,623,891 | 15,782,731 | 8,348,224 |
| 0.61 | 69,884,174 | 15,399,376 | 8,145,441 |
| 0.60 | 68,158,773 | 15,019,173 | 7,944,341 |
| 0.59 | 66,447,809 | 14,642,153 | 7,744,913 |
| 0.58 | 64,751,406 | 14,268,341 | 7,547,190 |
| 0.57 | 63,069,687 | 13,897,764 | 7,351,172 |
| 0.56 | 61,402,783 | 13,530,453 | 7,156,881 |
| 0.55 | 59,750,828 | 13,166,435 | 6,964,340 |
| 0.54 | 58,113,957 | 12,805,740 | 6,773,547 |
| 0.53 | 56,492,312 | 12,448,402 | 6,584,536 |
| 0.52 | 54,886,037 | 12,094,450 | 6,397,319 |
| 0.51 | 53,295,277 | 11,743,918 | 6,211,905 |
| 0.50 | 51,720,191 | 11,396,837 | 6,028,318 |
| 0.49 | 50,160,930 | 11,053,246 | 5,846,579 |
| 0.48 | 48,617,662 | 10,713,179 | 5,666,699 |
| 0.47 | 47,090,552 | 10,376,671 | 5,488,699 |
| 0.46 | 45,579,772 | 10,043,761 | 5,312,614 |
| 0.45 | 44,085,503 | 9,714,491 | 5,138,444 |
| 0.44 | 42,607,927 | 9,388,899 | 4,966,231 |

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credi- bility (1) | Serious (2) | Non-Serious (3) | Medical (4) |
|-------------------------|----------------|--------------------|----------------|
| 1.00 | 147,388,699 | 32,477,937 | 17,179,096 |
| 0.99 | 145,172,461 | 31,989,577 | 16,920,771 |
| 0.43 | 41,147,237 | 9,067,028 | 4,795,976 |
| 0.42 | 39,703,629 | 8,748,921 | 4,627,712 |
| 0.41 | 38,277,307 | 8,434,623 | 4,461,462 |
| 0.40 | 36,868,486 | 8,124,182 | 4,297,257 |
| 0.39 | 35,477,384 | 7,817,644 | 4,135,121 |
| 0.38 | 34,104,232 | 7,515,063 | 3,975,064 |
| 0.37 | 32,749,263 | 7,216,486 | 3,817,140 |
| 0.36 | 31,412,729 | 6,921,974 | 3,661,351 |
| 0.35 | 30,094,888 | 6,631,581 | 3,507,751 |
| 0.34 | 28,796,005 | 6,345,364 | 3,356,363 |
| 0.33 | 27,516,365 | 6,063,388 | 3,207,207 |
| 0.32 | 26,256,260 | 5,785,717 | 3,060,339 |
| 0.31 | 25,016,000 | 5,512,417 | 2,915,771 |
| 0.30 | 23,795,904 | 5,243,564 | 2,773,567 |
| 0.29 | 22,596,313 | 4,979,226 | 2,633,740 |
| 0.28 | 21,417,585 | 4,719,488 | 2,496,354 |
| 0.27 | 20,260,095 | 4,464,428 | 2,361,444 |
| 0.26 | 19,124,240 | 4,214,136 | 2,229,053 |
| 0.25 | 18,010,442 | 3,968,704 | 2,099,236 |
| 0.24 | 16,919,145 | 3,728,230 | 1,972,038 |
| 0.23 | 15,850,822 | 3,492,819 | 1,847,512 |
| 0.22 | 14,805,982 | 3,262,583 | 1,725,736 |
| 0.21 | 13,785,161 | 3,037,639 | 1,606,744 |
| 0.20 | 12,788,941 | 2,818,116 | 1,490,634 |
| 0.19 | 11,817,946 | 2,604,153 | 1,377,461 |
| 0.18 | 10,872,847 | 2,395,893 | 1,267,302 |
| 0.17 | 9,954,376 | 2,193,503 | 1,160,245 |
| 0.16 | 9,063,329 | 1,997,157 | 1,056,389 |
| 0.15 | 8,200,577 | 1,807,045 | 955,833 |
| 0.14 | 7,367,080 | 1,623,378 | 858,677 |
| 0.13 | 6,563,903 | 1,446,394 | 765,063 |
| 0.12 | 5,792,242 | 1,276,353 | 675,123 |
| 0.11 | 5,053,437 | 1,113,555 | 589,011 |
| 0.10 | 4,349,022 | 958,332 | 506,903 |
| 0.09 | 3,680,766 | 811,079 | 429,020 |
| 0.08 | 3,050,744 | 672,251 | 355,580 |
| 0.07 | 2,461,436 | 542,392 | 286,893 |
| 0.06 | 1,915,879 | 422,175 | 223,310 |
| 0.05 | 1,417,912 | 312,446 | 165,272 |
| 0.04 | 972,614 | 214,321 | 113,360 |
| 0.03 | 587,164 | 129,386 | 68,434 |
| 0.02 | 272,901 | 60,137 | 31,813 |
| 0.01 | 52,525 | 11,576 | 6,127 |
| 0.00 | 0 | 0 | 0 |

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2008 - 2012

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | DEATH 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 | | | | | | | | | | | | | | |
| 08 | 173,367,517 | 2,016,654,355 | 87 | 257,860 | 45 | 156,144 | 3123 | 5,826,483 | 7366 | 2,522,462 | 27548 | 2,187,226 | 9,216,369 | 1.163 |
| 09 | 172,905,193 | 1,863,733,297 | 91 | 206,124 | 28 | 82,343 | 2688 | 5,124,729 | 7135 | 2,401,708 | 26147 | 2,231,954 | 8,590,474 | 1.078 |
| 10 | 180,142,899 | 1,895,876,844 | 87 | 215,702 | 29 | 64,023 | 2565 | 4,812,266 | 7059 | 2,448,447 | 27120 | 2,416,504 | 9,001,826 | 1.052 |
| 11 | 187,321,227 | 1,820,059,634 | 96 | 257,561 | 19 | 49,721 | 1966 | 3,684,492 | 7130 | 2,577,132 | 26496 | 2,453,433 | 9,178,257 | .972 |
| 12 | 192,594,615 | 1,427,195,030 | 81 | 237,666 | 16 | 30,219 | 817 | 1,530,074 | 3903 | 1,452,277 | 28155 | 2,865,219 | 8,156,494 | .741 |
| ALL | 906,331,451 | 9,023,519,160 | 442 | 1,174,913 | 137 | 382,450 | 11159 | 20,978,044 | 32593 | 11,402,026 | 135466 | 12,154,336 | 44,143,420 | .996 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 173,367,517 | 2,847,270,193 | 85 | 273,331 | 45 | 308,852 | 3123 | 7,125,789 | 7366 | 2,835,248 | 27548 | 2,753,719 | 15,175,763 | 1.642 |
| 09 | 172,905,193 | 2,583,322,223 | 90 | 289,335 | 31 | 212,739 | 2730 | 6,231,959 | 7158 | 2,754,071 | 26079 | 2,607,977 | 13,737,140 | 1.494 |
| 10 | 180,142,899 | 2,618,111,667 | 86 | 276,412 | 35 | 240,211 | 2760 | 6,297,109 | 7068 | 2,720,289 | 26906 | 2,689,230 | 13,957,865 | 1.453 |
| 11 | 187,321,227 | 2,541,186,040 | 96 | 308,545 | 33 | 226,500 | 2658 | 6,067,974 | 6904 | 2,656,299 | 26009 | 2,599,082 | 13,553,461 | 1.357 |
| 12 | 192,594,615 | 2,381,829,317 | 81 | 260,462 | 32 | 219,653 | 2508 | 5,725,219 | 6280 | 2,416,514 | 24060 | 2,404,453 | 12,791,991 | 1.237 |
| ALL | 906,331,451 | 12,971,719,440 | 438 | 1,408,085 | 176 | 1,207,955 | 13779 | 31,448,050 | 34776 | 13,382,421 | 130602 | 13,054,461 | 69,216,220 | 1.431 |
| PURE PREMIUM | | 1.431 | | .016 | | .013 | | .347 | | .148 | | .144 | .764 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 173,367,517 | 1,923,991,739 | 69 | 221,759 | 35 | 240,149 | 1836 | 4,189,241 | 5237 | 2,015,448 | 20458 | 2,045,059 | 10,528,261 | 1.110 |
| 09 | 172,905,193 | 1,889,569,708 | 68 | 218,674 | 35 | 233,283 | 1803 | 4,115,546 | 5144 | 1,979,416 | 20089 | 2,008,976 | 10,339,802 | 1.093 |
| 10 | 180,142,899 | 1,900,863,778 | 67 | 217,961 | 34 | 233,339 | 1814 | 4,139,516 | 5173 | 1,991,198 | 20231 | 2,022,017 | 10,404,607 | 1.055 |
| 11 | 187,321,227 | 1,914,777,078 | 70 | 224,551 | 34 | 233,757 | 1827 | 4,170,634 | 5210 | 2,004,661 | 20374 | 2,035,849 | 10,478,318 | 1.022 |
| 12 | 192,594,615 | 1,953,530,550 | 69 | 224,002 | 35 | 242,428 | 1866 | 4,260,521 | 5319 | 2,046,616 | 20776 | 2,076,569 | 10,685,169 | 1.014 |
| ALL | 906,331,451 | 9,582,732,853 | 343 | 1,106,947 | 173 | 1,182,956 | 9146 | 20,875,458 | 26083 | 10,037,339 | 101928 | 10,188,470 | 52,436,157 | 1.057 |
| PURE PREMIUM | | 1.057 | | .012 | | .013 | | .230 | | .111 | | .112 | .579 | |

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2008 - 2012

| 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 | | | | | | | | | | | | | | |
| 08 | 18,877,027 | 416,729,936 | 9 | 29,770 | 4 | 12,179 | 677 | 1,278,797 | 1854 | 563,761 | 5531 | 426,385 | 1,856,407 | 2.208 |
| 09 | 18,737,366 | 367,656,420 | 18 | 47,560 | 8 | 30,498 | 531 | 1,007,558 | 1807 | 501,721 | 5078 | 413,975 | 1,675,252 | 1.962 |
| 10 | 19,716,871 | 380,455,275 | 13 | 56,663 | 6 | 12,093 | 503 | 925,821 | 1738 | 533,051 | 5501 | 471,193 | 1,805,733 | 1.930 |
| 11 | 20,836,980 | 358,799,901 | 12 | 28,435 | | 0 | 375 | 691,977 | 1776 | 570,121 | 5359 | 449,926 | 1,847,540 | 1.722 |
| 12 | 20,904,215 | 270,930,662 | 14 | 53,858 | | 0 | 156 | 285,409 | 733 | 278,841 | 5809 | 534,225 | 1,556,973 | 1.296 |
| ALL | 99,072,459 | 1,794,572,194 | 66 | 216,286 | 18 | 54,770 | 2242 | 4,189,562 | 7908 | 2,447,495 | 27278 | 2,295,704 | 8,741,905 | 1.811 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 18,877,027 | 582,805,053 | 9 | 31,557 | 4 | 24,090 | 677 | 1,563,969 | 1854 | 633,667 | 5531 | 536,819 | 3,037,948 | 3.087 |
| 09 | 18,737,366 | 512,269,150 | 18 | 66,750 | 8 | 67,649 | 544 | 1,227,844 | 1804 | 574,073 | 5068 | 484,543 | 2,701,832 | 2.734 |
| 10 | 19,716,871 | 521,352,166 | 13 | 72,528 | 7 | 46,264 | 555 | 1,226,105 | 1721 | 586,998 | 5464 | 525,274 | 2,756,354 | 2.644 |
| 11 | 20,836,980 | 500,932,763 | 12 | 34,156 | 4 | 29,328 | 551 | 1,186,205 | 1676 | 571,846 | 5277 | 482,368 | 2,705,424 | 2.404 |
| 12 | 20,904,215 | 444,490,536 | 14 | 58,940 | 4 | 32,040 | 493 | 1,075,905 | 1242 | 456,405 | 4956 | 449,072 | 2,372,543 | 2.126 |
| ALL | 99,072,459 | 2,561,849,668 | 66 | 263,931 | 27 | 199,371 | 2820 | 6,280,028 | 8297 | 2,822,989 | 26296 | 2,478,076 | 13,574,101 | 2.586 |
| PURE PREMIUM | | 2.586 | | .027 | | .020 | | .634 | | .285 | | .250 | 1.370 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 18,877,027 | 388,752,563 | 7 | 25,603 | 3 | 18,731 | 398 | 919,455 | 1318 | 450,445 | 4107 | 398,671 | 2,074,621 | 2.059 |
| 09 | 18,737,366 | 380,419,754 | 14 | 50,448 | 9 | 74,181 | 359 | 810,886 | 1296 | 412,554 | 3904 | 373,289 | 2,082,839 | 2.030 |
| 10 | 19,716,871 | 377,424,230 | 10 | 57,072 | 7 | 44,940 | 365 | 806,043 | 1259 | 429,502 | 4110 | 395,100 | 2,041,586 | 1.914 |
| 11 | 20,836,980 | 374,640,575 | 9 | 25,250 | 4 | 30,294 | 379 | 814,894 | 1263 | 430,801 | 4141 | 378,532 | 2,066,635 | 1.798 |
| 12 | 20,904,215 | 363,125,795 | 12 | 50,322 | 4 | 35,455 | 367 | 800,567 | 1051 | 386,368 | 4282 | 387,993 | 1,970,553 | 1.737 |
| ALL | 99,072,459 | 1,884,362,917 | 52 | 208,695 | 27 | 203,601 | 1868 | 4,151,845 | 6187 | 2,109,670 | 20544 | 1,933,585 | 10,236,234 | 1.902 |
| PURE PREMIUM | | 1.902 | | .021 | | .021 | | .419 | | .213 | | .195 | 1.033 | |

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2008 - 2012

| 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 | | | | | | | | | | | | | | |
| 08 | 9,076,238 | 346,158,786 | 14 | 50,142 | 10 | 41,153 | 653 | 1,318,219 | 838 | 315,180 | 3634 | 318,879 | 1,418,015 | 3.814 |
| 09 | 8,332,952 | 322,386,144 | 20 | 52,556 | 6 | 19,769 | 562 | 1,197,692 | 731 | 291,548 | 3233 | 316,214 | 1,346,082 | 3.869 |
| 10 | 9,216,965 | 337,901,634 | 23 | 45,009 | 8 | 24,580 | 560 | 1,169,204 | 778 | 296,496 | 3212 | 314,900 | 1,528,826 | 3.666 |
| 11 | 10,279,130 | 336,892,301 | 22 | 65,108 | 6 | 5,994 | 505 | 1,039,637 | 845 | 350,163 | 3251 | 335,701 | 1,572,321 | 3.277 |
| 12 | 10,135,578 | 259,585,777 | 18 | 46,394 | 3 | 15,526 | 217 | 437,166 | 576 | 254,091 | 3213 | 415,054 | 1,427,627 | 2.561 |
| ALL | 47,040,863 | 1,602,924,642 | 97 | 259,209 | 33 | 107,022 | 2497 | 5,161,918 | 3768 | 1,507,478 | 16543 | 1,700,748 | 7,292,871 | 3.408 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 9,076,238 | 511,351,760 | 13 | 53,150 | 10 | 81,401 | 653 | 1,612,182 | 838 | 354,263 | 3634 | 401,469 | 2,611,053 | 5.634 |
| 09 | 8,332,952 | 477,741,933 | 19 | 73,756 | 7 | 50,487 | 560 | 1,433,285 | 740 | 339,388 | 3225 | 372,718 | 2,507,785 | 5.733 |
| 10 | 9,216,965 | 493,951,735 | 23 | 57,658 | 9 | 72,605 | 565 | 1,439,217 | 794 | 343,335 | 3190 | 360,204 | 2,666,498 | 5.359 |
| 11 | 10,279,130 | 486,106,402 | 22 | 77,927 | 8 | 43,657 | 550 | 1,406,089 | 847 | 386,598 | 3201 | 375,639 | 2,571,154 | 4.729 |
| 12 | 10,135,578 | 453,494,961 | 18 | 50,817 | 5 | 57,491 | 402 | 1,093,531 | 832 | 402,677 | 2769 | 366,703 | 2,563,729 | 4.474 |
| ALL | 47,040,863 | 2,422,646,791 | 95 | 313,308 | 39 | 305,641 | 2730 | 6,984,304 | 4051 | 1,826,261 | 16019 | 1,876,733 | 12,920,219 | 5.150 |
| PURE PREMIUM | | 5.150 | | .067 | | .065 | | 1.485 | | .388 | | .399 | 2.747 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 9,076,238 | 333,471,059 | 11 | 43,122 | 8 | 63,293 | 384 | 947,799 | 596 | 251,829 | 2699 | 298,152 | 1,730,515 | 3.674 |
| 09 | 8,332,952 | 345,600,237 | 14 | 55,743 | 8 | 55,362 | 370 | 946,538 | 532 | 243,966 | 2484 | 287,081 | 1,867,313 | 4.147 |
| 10 | 9,216,965 | 355,158,527 | 18 | 45,506 | 9 | 70,526 | 371 | 946,132 | 581 | 251,378 | 2398 | 270,779 | 1,967,264 | 3.853 |
| 11 | 10,279,130 | 356,211,751 | 16 | 56,600 | 8 | 45,074 | 378 | 966,378 | 639 | 291,733 | 2508 | 294,260 | 1,908,073 | 3.465 |
| 12 | 10,135,578 | 374,120,871 | 15 | 43,701 | 6 | 63,303 | 299 | 814,592 | 702 | 339,869 | 2400 | 317,766 | 2,161,978 | 3.691 |
| ALL | 47,040,863 | 1,764,562,445 | 74 | 244,672 | 39 | 297,558 | 1802 | 4,621,439 | 3050 | 1,378,775 | 12489 | 1,468,038 | 9,635,143 | 3.751 |
| PURE PREMIUM | | 3.751 | | .052 | | .063 | | .982 | | .293 | | .312 | 2.048 | |

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2008 - 2012

| 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 | | | | | | | | | | | | | | |
| 08 | 145,414,252 | 1,253,765,633 | 64 | 177,948 | 31 | 102,812 | 1793 | 3,229,467 | 4674 | 1,643,521 | 18383 | 1,441,962 | 5,941,948 | .862 |
| 09 | 145,834,875 | 1,173,690,733 | 53 | 106,007 | 14 | 32,076 | 1595 | 2,919,479 | 4597 | 1,608,439 | 17836 | 1,501,765 | 5,569,141 | .805 |
| 10 | 151,209,063 | 1,177,519,935 | 51 | 114,030 | 15 | 27,350 | 1502 | 2,717,240 | 4543 | 1,618,901 | 18407 | 1,630,410 | 5,667,268 | .779 |
| 11 | 156,205,117 | 1,124,367,432 | 62 | 164,019 | 13 | 43,727 | 1086 | 1,952,878 | 4509 | 1,656,849 | 17886 | 1,667,806 | 5,758,396 | .720 |
| 12 | 161,554,822 | 896,678,591 | 49 | 137,414 | 13 | 14,693 | 444 | 807,499 | 2594 | 919,345 | 19133 | 1,915,941 | 5,171,894 | .555 |
| ALL | 760,218,129 | 5,626,022,324 | 279 | 699,418 | 86 | 220,658 | 6420 | 11,626,563 | 20917 | 7,447,055 | 91645 | 8,157,884 | 28,108,647 | .740 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 145,414,252 | 1,753,113,380 | 63 | 188,624 | 31 | 203,361 | 1793 | 3,949,638 | 4674 | 1,847,318 | 18383 | 1,815,431 | 9,526,761 | 1.206 |
| 09 | 145,834,875 | 1,593,311,140 | 53 | 148,830 | 16 | 94,603 | 1626 | 3,570,830 | 4614 | 1,840,610 | 17786 | 1,750,715 | 8,527,524 | 1.093 |
| 10 | 151,209,063 | 1,602,807,766 | 50 | 146,226 | 19 | 121,342 | 1640 | 3,631,787 | 4553 | 1,789,957 | 18252 | 1,803,753 | 8,535,014 | 1.060 |
| 11 | 156,205,117 | 1,554,146,875 | 62 | 196,462 | 21 | 153,515 | 1557 | 3,475,679 | 4381 | 1,697,854 | 17531 | 1,741,075 | 8,276,883 | .995 |
| 12 | 161,554,822 | 1,483,843,820 | 49 | 150,704 | 23 | 130,122 | 1613 | 3,555,783 | 4206 | 1,557,432 | 16335 | 1,588,678 | 7,855,719 | .918 |
| ALL | 760,218,129 | 7,987,222,981 | 277 | 830,846 | 110 | 702,943 | 8229 | 18,183,717 | 22428 | 8,733,171 | 88287 | 8,699,652 | 42,721,901 | 1.051 |
| PURE PREMIUM | | 1.051 | | .011 | | .009 | | .239 | | .115 | | .114 | .562 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 145,414,252 | 1,201,768,117 | 51 | 153,035 | 24 | 158,124 | 1054 | 2,321,987 | 3323 | 1,313,174 | 13652 | 1,348,236 | 6,723,126 | .826 |
| 09 | 145,834,875 | 1,163,549,717 | 40 | 112,482 | 18 | 103,740 | 1074 | 2,358,123 | 3316 | 1,322,895 | 13701 | 1,348,607 | 6,389,650 | .798 |
| 10 | 151,209,063 | 1,168,281,021 | 39 | 115,382 | 18 | 117,872 | 1078 | 2,387,341 | 3333 | 1,310,319 | 13723 | 1,356,138 | 6,395,758 | .773 |
| 11 | 156,205,117 | 1,183,924,752 | 45 | 142,701 | 22 | 158,389 | 1070 | 2,389,363 | 3308 | 1,282,128 | 13725 | 1,363,057 | 6,503,610 | .758 |
| 12 | 161,554,822 | 1,216,283,884 | 42 | 129,979 | 25 | 143,671 | 1200 | 2,645,361 | 3566 | 1,320,379 | 14094 | 1,370,810 | 6,552,639 | .753 |
| ALL | 760,218,129 | 5,933,807,491 | 217 | 653,579 | 107 | 681,796 | 5476 | 12,102,175 | 16846 | 6,548,895 | 68895 | 6,786,848 | 32,564,783 | .781 |
| PURE PREMIUM | | .781 | | .009 | | .009 | | .159 | | .086 | | .089 | .428 | |

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2008 - 2012

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | DEATH NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJOR NO. | PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMPORARY NO. | TEMPORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|---|------------------|---------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|---------------|-----------------------------|--------------------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| A. EXPERIENCE AS REPORTED | | | | | | | | | | | | | | |
| 08 | 173,367,517 | 921,636,947 | 87 | 25,725 | 45 | 320,489 | 3123 | 2,839,688 | 7366 | 1,801,203 | 27548 | 2,506,240 | 1,723,026 | .532 |
| 09 | 172,905,193 | 859,047,448 | 91 | 28,494 | 28 | 103,637 | 2688 | 2,504,887 | 7135 | 1,789,768 | 26147 | 2,550,949 | 1,612,739 | .497 |
| 10 | 180,142,899 | 900,182,639 | 87 | 39,412 | 29 | 290,360 | 2565 | 2,482,040 | 7059 | 1,812,533 | 27120 | 2,743,149 | 1,634,332 | .500 |
| 11 | 187,321,227 | 917,825,688 | 96 | 107,239 | 19 | 178,470 | 1966 | 2,202,252 | 7130 | 2,154,002 | 26496 | 2,850,852 | 1,685,443 | .490 |
| 12 | 192,594,615 | 815,649,436 | 81 | 34,302 | 16 | 108,833 | 817 | 1,000,292 | 3903 | 1,459,363 | 28155 | 3,862,515 | 1,691,189 | .424 |
| ALL | 906,331,451 | 4,414,342,158 | 442 | 235,172 | 137 | 1,001,789 | 11159 | 11,029,159 | 32593 | 9,016,869 | 135466 | 14,513,705 | 8,346,729 | .487 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 173,367,517 | 1,517,576,259 | 85 | 90,090 | 45 | 881,664 | 3123 | 7,204,288 | 7366 | 2,240,696 | 27548 | 3,170,394 | 1,588,630 | .875 |
| 09 | 172,905,193 | 1,373,714,033 | 90 | 95,371 | 31 | 607,406 | 2730 | 6,295,324 | 7158 | 2,178,194 | 26079 | 2,999,714 | 1,561,132 | .794 |
| 10 | 180,142,899 | 1,395,786,534 | 86 | 91,126 | 35 | 685,656 | 2760 | 6,365,875 | 7068 | 2,149,890 | 26906 | 3,094,724 | 1,570,593 | .775 |
| 11 | 187,321,227 | 1,355,346,076 | 96 | 101,746 | 33 | 646,535 | 2658 | 6,130,202 | 6904 | 2,100,228 | 26009 | 2,992,119 | 1,582,631 | .724 |
| 12 | 192,594,615 | 1,279,199,119 | 81 | 85,763 | 32 | 627,072 | 2508 | 5,783,709 | 6280 | 1,911,413 | 24060 | 2,768,948 | 1,615,086 | .664 |
| ALL | 906,331,451 | 6,921,622,021 | 438 | 464,096 | 176 | 3,448,333 | 13779 | 31,779,398 | 34776 | 10,580,421 | 130602 | 15,025,899 | 7,918,072 | .764 |
| PURE PREMIUM | | .764 | | .005 | | .038 | | .351 | | .117 | | .166 | .087 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 173,367,517 | 1,052,847,958 | 69 | 73,137 | 35 | 685,846 | 1836 | 4,233,974 | 5233 | 1,592,263 | 20449 | 2,353,359 | 1,589,901 | .607 |
| 09 | 172,905,193 | 1,033,712,725 | 68 | 72,051 | 35 | 666,240 | 1803 | 4,157,657 | 5148 | 1,566,749 | 20091 | 2,310,957 | 1,563,473 | .598 |
| 10 | 180,142,899 | 1,040,094,321 | 67 | 71,703 | 34 | 666,192 | 1816 | 4,189,310 | 5180 | 1,575,687 | 20207 | 2,324,160 | 1,573,892 | .577 |
| 11 | 187,321,227 | 1,046,768,750 | 72 | 75,276 | 34 | 667,159 | 1827 | 4,213,507 | 5221 | 1,588,220 | 20290 | 2,334,249 | 1,589,278 | .559 |
| 12 | 192,594,615 | 1,064,875,303 | 69 | 71,570 | 34 | 689,652 | 1852 | 4,274,757 | 5322 | 1,619,220 | 20474 | 2,356,665 | 1,636,889 | .553 |
| ALL | 906,331,451 | 5,238,299,057 | 345 | 363,737 | 172 | 3,375,089 | 9134 | 21,069,205 | 26104 | 7,942,139 | 101511 | 11,679,390 | 7,953,433 | .578 |
| PURE PREMIUM | | .578 | | .004 | | .037 | | .232 | | .088 | | .129 | .088 | |

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2008 - 2012

| 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 | | | | | | | | | | | | | | |
| 08 | 18,877,027 | 185,640,676 | 9 | 1,496 | 4 | 3,997 | 677 | 635,891 | 1854 | 389,951 | 5531 | 474,177 | 350,895 | .983 |
| 09 | 18,737,366 | 167,525,153 | 18 | 4,227 | 8 | 44,324 | 531 | 438,715 | 1807 | 383,243 | 5078 | 482,933 | 321,810 | .894 |
| 10 | 19,716,871 | 180,573,260 | 13 | 1,660 | 6 | 27,734 | 503 | 475,716 | 1738 | 435,747 | 5501 | 536,280 | 328,596 | .916 |
| 11 | 20,836,980 | 184,753,982 | 12 | 14,113 | | 0 | 375 | 451,655 | 1776 | 481,685 | 5359 | 553,113 | 346,974 | .887 |
| 12 | 20,904,215 | 155,697,328 | 14 | 724 | | 0 | 156 | 162,275 | 733 | 288,958 | 5809 | 755,362 | 349,655 | .745 |
| ALL | 99,072,459 | 874,190,399 | 66 | 22,220 | 18 | 76,055 | 2242 | 2,164,252 | 7908 | 1,979,584 | 27278 | 2,801,865 | 1,697,930 | .882 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 18,877,027 | 303,794,822 | 9 | 5,237 | 4 | 10,996 | 677 | 1,613,257 | 1854 | 485,099 | 5531 | 599,834 | 323,525 | 1.609 |
| 09 | 18,737,366 | 270,183,167 | 18 | 15,091 | 8 | 230,097 | 544 | 1,113,046 | 1804 | 463,929 | 5068 | 568,157 | 311,512 | 1.442 |
| 10 | 19,716,871 | 275,635,401 | 13 | 4,384 | 7 | 76,425 | 555 | 1,246,459 | 1721 | 505,789 | 5464 | 607,516 | 315,781 | 1.398 |
| 11 | 20,836,980 | 270,542,414 | 12 | 13,267 | 4 | 47,159 | 551 | 1,274,577 | 1676 | 458,882 | 5277 | 585,732 | 325,808 | 1.298 |
| 12 | 20,904,215 | 237,254,320 | 14 | 2,200 | 4 | 57,425 | 493 | 1,067,940 | 1242 | 371,680 | 4956 | 539,377 | 333,920 | 1.135 |
| ALL | 99,072,459 | 1,357,410,124 | 66 | 40,179 | 27 | 422,102 | 2820 | 6,315,279 | 8297 | 2,285,379 | 26296 | 2,900,616 | 1,610,546 | 1.370 |
| PURE PREMIUM | | 1.370 | | .004 | | .043 | | .637 | | .231 | | .293 | .163 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 18,877,027 | 207,467,222 | 7 | 4,252 | 3 | 8,554 | 398 | 948,114 | 1317 | 344,716 | 4106 | 445,252 | 323,784 | 1.099 |
| 09 | 18,737,366 | 208,227,964 | 14 | 11,401 | 9 | 252,386 | 359 | 735,149 | 1297 | 333,628 | 3905 | 437,737 | 311,979 | 1.111 |
| 10 | 19,716,871 | 204,109,451 | 10 | 3,516 | 7 | 74,255 | 365 | 820,054 | 1260 | 370,358 | 4105 | 456,467 | 316,444 | 1.035 |
| 11 | 20,836,980 | 206,479,545 | 9 | 9,985 | 4 | 48,780 | 378 | 875,059 | 1265 | 346,425 | 4120 | 457,370 | 327,177 | .991 |
| 12 | 20,904,215 | 196,438,393 | 13 | 1,969 | 4 | 63,457 | 363 | 786,593 | 1052 | 314,890 | 4218 | 459,047 | 338,428 | .940 |
| ALL | 99,072,459 | 1,022,722,575 | 53 | 31,123 | 27 | 447,432 | 1863 | 4,164,969 | 6191 | 1,710,017 | 20454 | 2,255,873 | 1,617,812 | 1.032 |
| PURE PREMIUM | | 1.032 | | .003 | | .045 | | .420 | | .173 | | .228 | .163 | |

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2008 - 2012

| 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 | | | | | | | | | | | | | | |
| 08 | 9,076,238 | 141,801,493 | 14 | 586 | 10 | 57,477 | 653 | 623,000 | 838 | 225,148 | 3634 | 345,076 | 166,726 | 1.562 |
| 09 | 8,332,952 | 134,608,213 | 20 | 2,480 | 6 | 42,531 | 562 | 586,741 | 731 | 219,606 | 3233 | 345,608 | 149,116 | 1.615 |
| 10 | 9,216,965 | 152,882,599 | 23 | 16,391 | 8 | 133,761 | 560 | 597,523 | 778 | 214,081 | 3212 | 412,511 | 154,559 | 1.659 |
| 11 | 10,279,130 | 157,232,070 | 22 | 15,449 | 6 | 7,570 | 505 | 672,143 | 845 | 325,901 | 3251 | 383,323 | 167,935 | 1.530 |
| 12 | 10,135,578 | 142,762,711 | 18 | 13,682 | 3 | 94,421 | 217 | 331,448 | 576 | 287,114 | 3213 | 541,249 | 159,712 | 1.409 |
| ALL | 47,040,863 | 729,287,086 | 97 | 48,588 | 33 | 335,760 | 2497 | 2,810,855 | 3768 | 1,271,850 | 16543 | 2,027,767 | 798,048 | 1.550 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 9,076,238 | 261,105,346 | 13 | 2,054 | 10 | 158,120 | 653 | 1,580,551 | 838 | 280,085 | 3634 | 436,522 | 153,722 | 2.877 |
| 09 | 8,332,952 | 250,778,512 | 19 | 9,486 | 7 | 226,841 | 560 | 1,446,483 | 740 | 272,383 | 3225 | 408,248 | 144,345 | 3.009 |
| 10 | 9,216,965 | 266,649,782 | 23 | 37,844 | 9 | 289,937 | 565 | 1,449,525 | 794 | 271,561 | 3190 | 469,100 | 148,531 | 2.893 |
| 11 | 10,279,130 | 257,115,409 | 22 | 14,602 | 8 | 75,505 | 550 | 1,564,582 | 847 | 337,067 | 3201 | 421,707 | 157,691 | 2.501 |
| 12 | 10,135,578 | 256,372,935 | 18 | 37,229 | 5 | 342,392 | 402 | 1,284,803 | 832 | 337,059 | 2769 | 409,721 | 152,525 | 2.529 |
| ALL | 47,040,863 | 1,292,021,984 | 95 | 101,215 | 39 | 1,092,795 | 2730 | 7,325,944 | 4051 | 1,498,155 | 16019 | 2,145,298 | 756,814 | 2.747 |
| PURE PREMIUM | | 2.747 | | .022 | | .232 | | 1.557 | | .318 | | .456 | .161 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 9,076,238 | 173,046,457 | 11 | 1,667 | 8 | 123,002 | 384 | 928,893 | 595 | 199,031 | 2698 | 324,027 | 153,845 | 1.907 |
| 09 | 8,332,952 | 186,633,716 | 14 | 7,167 | 8 | 248,815 | 370 | 955,344 | 532 | 195,954 | 2484 | 314,496 | 144,561 | 2.240 |
| 10 | 9,216,965 | 196,605,907 | 18 | 29,699 | 9 | 281,705 | 372 | 954,403 | 583 | 199,253 | 2395 | 352,155 | 148,843 | 2.133 |
| 11 | 10,279,130 | 190,553,332 | 17 | 11,071 | 8 | 78,029 | 378 | 1,074,341 | 639 | 254,389 | 2500 | 329,350 | 158,354 | 1.854 |
| 12 | 10,135,578 | 215,285,879 | 15 | 30,921 | 5 | 375,493 | 300 | 958,208 | 699 | 283,298 | 2368 | 350,353 | 154,584 | 2.124 |
| ALL | 47,040,863 | 962,125,291 | 75 | 80,525 | 38 | 1,107,044 | 1804 | 4,871,189 | 3048 | 1,131,925 | 12445 | 1,670,381 | 760,187 | 2.045 |
| PURE PREMIUM | | 2.045 | | .017 | | .235 | | 1.036 | | .241 | | .355 | .162 | |

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2008 - 2012

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | DEATH NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJOR NO. | PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMPORARY NO. | TEMPORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|---|------------------|---------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|-----------|-------------------------|---------------|-----------------------------|--------------------------|------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| A. EXPERIENCE AS REPORTED | | | | | | | | | | | | | | |
| 08 | 145,414,252 | 594,194,778 | 64 | 23,643 | 31 | 259,014 | 1793 | 1,580,796 | 4674 | 1,186,103 | 18383 | 1,686,986 | 1,205,405 | .409 |
| 09 | 145,834,875 | 556,914,082 | 53 | 21,787 | 14 | 16,782 | 1595 | 1,479,430 | 4597 | 1,186,919 | 17836 | 1,722,409 | 1,141,813 | .382 |
| 10 | 151,209,063 | 566,726,780 | 51 | 21,361 | 15 | 128,865 | 1502 | 1,408,801 | 4543 | 1,162,706 | 18407 | 1,794,357 | 1,151,178 | .375 |
| 11 | 156,205,117 | 575,839,636 | 62 | 77,677 | 13 | 170,900 | 1086 | 1,078,454 | 4509 | 1,346,416 | 17886 | 1,914,416 | 1,170,533 | .369 |
| 12 | 161,554,822 | 517,189,397 | 49 | 19,896 | 13 | 14,413 | 444 | 506,569 | 2594 | 883,290 | 19133 | 2,565,904 | 1,181,822 | .320 |
| ALL | 760,218,129 | 2,810,864,673 | 279 | 164,364 | 86 | 589,974 | 6420 | 6,054,050 | 20917 | 5,765,434 | 91645 | 9,684,072 | 5,850,751 | .370 |
| B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 145,414,252 | 952,676,091 | 63 | 82,799 | 31 | 712,548 | 1793 | 4,010,480 | 4674 | 1,475,513 | 18383 | 2,134,038 | 1,111,383 | .655 |
| 09 | 145,834,875 | 852,752,354 | 53 | 70,794 | 16 | 150,468 | 1626 | 3,735,795 | 4614 | 1,441,883 | 17786 | 2,023,309 | 1,105,275 | .585 |
| 10 | 151,209,063 | 853,501,351 | 50 | 48,898 | 19 | 319,294 | 1640 | 3,669,891 | 4553 | 1,372,540 | 18252 | 2,018,109 | 1,106,282 | .564 |
| 11 | 156,205,117 | 827,688,253 | 62 | 73,878 | 21 | 523,872 | 1557 | 3,291,043 | 4381 | 1,304,279 | 17531 | 1,984,680 | 1,099,131 | .530 |
| 12 | 161,554,822 | 785,571,864 | 49 | 46,334 | 23 | 227,256 | 1613 | 3,430,965 | 4206 | 1,202,674 | 16335 | 1,819,850 | 1,128,640 | .486 |
| ALL | 760,218,129 | 4,272,189,913 | 277 | 322,703 | 110 | 1,933,438 | 8229 | 18,138,174 | 22428 | 6,796,889 | 88287 | 9,979,986 | 5,550,711 | .562 |
| PURE PREMIUM | | .562 | | .004 | | .025 | | .239 | | .089 | | .131 | .073 | |
| C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 08 | 145,414,252 | 672,334,279 | 51 | 67,218 | 24 | 554,290 | 1054 | 2,356,967 | 3321 | 1,048,515 | 13645 | 1,584,080 | 1,112,272 | .462 |
| 09 | 145,834,875 | 638,851,045 | 40 | 53,483 | 18 | 165,039 | 1074 | 2,467,164 | 3319 | 1,037,167 | 13702 | 1,558,724 | 1,106,933 | .438 |
| 10 | 151,209,063 | 639,378,963 | 39 | 38,488 | 18 | 310,231 | 1079 | 2,414,853 | 3337 | 1,006,075 | 13707 | 1,515,537 | 1,108,605 | .423 |
| 11 | 156,205,117 | 649,735,873 | 46 | 54,220 | 22 | 540,350 | 1071 | 2,264,106 | 3317 | 987,407 | 13670 | 1,547,529 | 1,103,747 | .416 |
| 12 | 161,554,822 | 653,151,031 | 41 | 38,680 | 25 | 250,701 | 1189 | 2,529,955 | 3571 | 1,021,032 | 13888 | 1,547,265 | 1,143,876 | .404 |
| ALL | 760,218,129 | 3,253,451,191 | 217 | 252,089 | 107 | 1,820,611 | 5467 | 12,033,045 | 16865 | 5,100,196 | 68612 | 7,753,135 | 5,575,433 | .428 |
| PURE PREMIUM | | .428 | | .003 | | .024 | | .158 | | .067 | | .102 | .073 | |

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2016 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 | 4.34 | Temporary Staffing Procedure |
| 187 | 3.43 | Temporary Staffing Procedure |
| 189 | 3.13 | Temporary Staffing Procedure |
| 191 | 2.50 | Temporary Staffing Procedure |
| 275 | 2.72 | Temporary Staffing Procedure |
| 276 | 3.24 | Temporary Staffing Procedure |
| 291 | 3.38 | Temporary Staffing Procedure |
| 297 | 2.82 | Temporary Staffing Procedure |
| 491 | 3.12 | Temporary Staffing Procedure |
| 493 | 3.55 | Temporary Staffing Procedure |
| 495 | 4.13 | Temporary Staffing Procedure |
| 497 | 1.36 | Temporary Staffing Procedure |
| 499 | 2.77 | Temporary Staffing Procedure |
| 587 | 1.72 | Temporary Staffing Procedure |
| 691 | 5.24 | Temporary Staffing Procedure |
| 693 | 8.28 | Temporary Staffing Procedure |
| 695 | 3.93 | Temporary Staffing Procedure |
| 867 | 5.93 | Temporary Staffing Procedure |
| 877 | 2.16 | Temporary Staffing Procedure |
| 879 | 3.49 | Temporary Staffing Procedure |
| 881 | 3.69 | Temporary Staffing Procedure |
| 883 | 2.80 | Temporary Staffing Procedure |
| 895 | 0.75 | Temporary Staffing Procedure |
| 520 | 0.31 | Temporary Staffing Exposure Group Procedure |
| 521 | 0.84 | Temporary Staffing Exposure Group Procedure |
| 522 | 1.15 | Temporary Staffing Exposure Group Procedure, capping due to oscillating indications |
| 523 | 2.22 | Temporary Staffing Exposure Group Procedure |
| 524 | 3.29 | Temporary Staffing Exposure Group Procedure |
| 525 | 5.73 | Temporary Staffing Exposure Group Procedure |
| 526 | 9.02 | Temporary Staffing Exposure Group Procedure |
| 527 | 13.16 | Temporary Staffing Exposure Group Procedure |
| 528 | 19.62 | Temporary Staffing Exposure Group Procedure |
| 529 | 29.26 | Temporary Staffing Exposure Group Procedure |
| Explosives Classifications | | |
| 0771 | 0.63 | Explosives - Target = 20% of total |
| 4771 | 2.53 | Explosives - Target = 80% of total |

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2016 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 | 186.31 | Attendant Care Procedure |
| 913 | 372.00 | Attendant Care Procedure |
| 972 | 2.14 | Attendant Care Procedure |
| Aircraft Classifications | | |
| 7413 | 0.57 | Aircraft Procedure |
| 7421 | 0.69 | Aircraft Procedure |
| 7424 | 1.62 | Aircraft Procedure |
| 7453 | 0.12 | Aircraft Procedure |
| Other Classifications | | |
| 0133 | A | "A" Rated |
| 0152 | 0.86 | O.D. non-rateable element for 615. Use 10% of total |
| 0162 | 0.49 | Non-rateable Federal O.D. element, use CMCRB loss cost, capped |
| 0164 | 0.50 | Federal black lung - code 615, use CMCRB loss cost |
| 509 | 4.72 | No experience, use industry group average change |
| 615 | 7.79 | Rate excluding non-rateable element. Use 90% of total |
| 648 | 5.53 | Data reassignment |
| 670 | 4.39 | Combine with 681 |
| 681 | 4.39 | Combine with 670 |
| 809 | 4.87 | Combine with 992 |
| 956 | 0.12 | Capping due to oscillating indications |
| 992 | 4.87 | Combine with 809 |
| 993 | 810.32 | Combine with 996 |
| 996 | 810.32 | Combine with 993 |
| 7405 | 1.56 | Rate ex non-rateable element (7445), use 82.5% of total, |
| 7445 | 0.33 | 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 08-12 Payrolls (\$000) | | | |
|-------------------------|---------------------------|--|--------------|--------------|
| | | Serious | Non-Serious | Med Only |
| 185 | 157,317 | A) Credibility Based on Payroll of \$20,998,010 | | |
| 187 | 149,492 | | | |
| 189 | 60,584 | | | |
| 191 | 27,485 | 0.27 | 0.74 | 1.00 |
| 275 | 126,584 | B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium | | |
| 276 | 88,544 | | | |
| 291 | 11,173 | | | |
| 297 | 103,320 | 1.343 | 2.253 | 1.734 |
| 491 | 26,512 | C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums | | |
| 493 | 78,629 | | | |
| 495 | 14,519 | | | |
| 497 | 91,441 | 1.093 | 1.927 | 1.734 |
| 499 | 8,817 | | | |
| 587 | 23,994 | | | |
| 691 | 43,119 | | | |
| 693 | 10,320 | | | |
| 695 | 32,902 | | | |
| 867 | 472,086 | | | |
| 877 | 6,288 | | | |
| 879 | 283,738 | | | |
| 881 | 26,838 | | | |
| 883 | 107,328 | | | |
| 895 | 148,771 | | | |
| TOTAL | 2,099,801 | | | |

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

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

| Temporary Staffing Code | PY 08-12 Payrolls (\$000) | Temp Payroll Wts. | Actual | | | Direct Employee Code | PY 08-12 Payrolls (\$000) | Actual | | |
|--|---------------------------|-------------------|-------------------|--------------|------------------|----------------------|---------------------------|-------------------|--------------|------------------|
| | | | Indicated Serious | Pure Non-Ser | Premium Med Only | | | Indicated Serious | Pure Non-Ser | Premium Med Only |
| 185 | 157,317 | 0.0749 | 1.811 | 3.402 | 0.456 | 104 | 2,327,266 | 1.169 | 0.998 | 0.232 |
| 187 | 149,492 | 0.0712 | 0.420 | 1.349 | 0.405 | 107 | 858,706 | 0.800 | 0.868 | 0.216 |
| 189 | 60,584 | 0.0289 | 0.213 | 3.339 | 0.288 | 113 | 1,156,093 | 0.699 | 0.810 | 0.162 |
| 191 | 27,485 | 0.0131 | 3.057 | 3.309 | 0.349 | 161 | 633,449 | 0.318 | 0.527 | 0.165 |
| 275 | 126,584 | 0.0603 | 0.941 | 2.636 | 0.396 | 221 | 1,573,473 | 0.374 | 0.609 | 0.169 |
| 276 | 88,544 | 0.0422 | 1.023 | 1.301 | 0.298 | 222 | 3,291,327 | 0.617 | 0.770 | 0.163 |
| 291 | 11,173 | 0.0053 | - | 1.894 | 0.393 | 255 | 964,176 | 1.100 | 0.818 | 0.093 |
| 297 | 103,320 | 0.0492 | 0.339 | 1.195 | 0.211 | 281 | 2,746,533 | 0.484 | 0.729 | 0.135 |
| 491 | 26,512 | 0.0126 | 2.202 | 2.381 | 0.405 | 403 | 1,148,988 | 0.881 | 0.660 | 0.169 |
| 493 | 78,629 | 0.0374 | 0.035 | 0.915 | 0.342 | 445 | 2,788,338 | 0.875 | 0.807 | 0.190 |
| 495 | 14,519 | 0.0069 | 4.745 | 0.590 | 0.538 | 451 | 1,265,191 | 0.482 | 1.057 | 0.207 |
| 497 | 91,441 | 0.0435 | 1.506 | 4.515 | 0.386 | 472 | 740,219 | 0.182 | 0.331 | 0.090 |
| 499 | 8,817 | 0.0042 | - | 0.303 | 0.154 | 475 | 1,314,773 | 0.564 | 0.640 | 0.074 |
| 587 | 23,994 | 0.0114 | 0.188 | 0.747 | 0.086 | 563 | 1,534,750 | 0.394 | 0.346 | 0.077 |
| 691 | 43,119 | 0.0205 | 5.154 | 1.828 | 0.252 | 609 | 4,695,820 | 1.501 | 1.027 | 0.134 |
| 693 | 10,320 | 0.0049 | 1.655 | 4.737 | 0.239 | 651 | 2,677,637 | 2.731 | 1.524 | 0.208 |
| 695 | 32,902 | 0.0157 | 9.120 | 1.089 | 0.277 | 661 | 4,524,165 | 1.231 | 0.734 | 0.130 |
| 867 | 472,086 | 0.2248 | 1.075 | 2.306 | 0.356 | 813 | 1,817,651 | 1.589 | 1.558 | 0.279 |
| 877 | 6,288 | 0.0030 | 0.384 | 0.985 | 0.307 | 914 | 2,193,360 | 0.282 | 0.633 | 0.138 |
| 879 | 283,738 | 0.1351 | 1.518 | 3.142 | 0.375 | 923 | 520,524 | 0.865 | 1.207 | 0.217 |
| 881 | 26,838 | 0.0128 | - | - | 0.148 | 926 | 1,673,374 | 0.951 | 0.901 | 0.162 |
| 883 | 107,328 | 0.0511 | 0.346 | 1.914 | 0.300 | 928 | 13,743,815 | 0.515 | 0.799 | 0.189 |
| 895 | 148,771 | 0.0709 | 0.240 | 0.095 | 0.109 | 965 | 62,293,132 | 0.115 | 0.218 | 0.061 |
| TOTAL / WTD | 2,099,801 | 0.9999 | 1.199 | 2.174 | 0.333 | | | 0.893 | 0.965 | 0.192 |
| Ratio of Temp codes to Direct codes | | | | | | | | 1.343 | 2.253 | 1.734 |

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 * | 4/1/15 Loss Cost * | Percentage Change |
|----------------------|-----------------------|---------|----------|-------|-------------------------|---------------------------|---------|----------|-------|----------------|-----------------------|----------------------|--------------------|-------------------|
| | Serious | Non-Ser | Med Only | Total | | Serious | Non-Ser | Med Only | Total | | | | | |
| 104 | 1.292 | 1.174 | 0.273 | 2.739 | 185 | 1.412 | 2.262 | 0.473 | 4.147 | 1 | 4.34 | 4.34 | 4.23 | 2.6% |
| 107 | 0.977 | 0.930 | 0.242 | 2.149 | 187 | 1.068 | 1.792 | 0.420 | 3.280 | 1 | 3.43 | 3.43 | 3.23 | 6.2% |
| 113 | 0.906 | 0.875 | 0.182 | 1.963 | 189 | 0.990 | 1.686 | 0.316 | 2.992 | 1 | 3.13 | 3.13 | 2.95 | 6.1% |
| 161 | 0.619 | 0.725 | 0.181 | 1.525 | 191 | 0.677 | 1.397 | 0.314 | 2.388 | 1 | 2.50 | 2.50 | 2.57 | -2.7% |
| 221 | 0.763 | 0.738 | 0.198 | 1.699 | 275 | 0.834 | 1.422 | 0.343 | 2.599 | 1 | 2.72 | 2.72 | 2.82 | -3.5% |
| 222 | 0.931 | 0.905 | 0.192 | 2.028 | 276 | 1.018 | 1.744 | 0.333 | 3.095 | 1 | 3.24 | 3.24 | 3.41 | -5.0% |
| 255 | 1.260 | 0.871 | 0.104 | 2.235 | 291 | 1.377 | 1.678 | 0.180 | 3.235 | 1 | 3.38 | 3.38 | 3.23 | 4.6% |
| 281 | 0.712 | 0.852 | 0.159 | 1.723 | 297 | 0.778 | 1.642 | 0.276 | 2.696 | 1 | 2.82 | 2.82 | 2.77 | 1.8% |
| 403 | 0.987 | 0.816 | 0.194 | 1.997 | 491 | 1.079 | 1.572 | 0.336 | 2.987 | 1 | 3.12 | 3.12 | 3.11 | 0.3% |
| 445 | 1.059 | 0.960 | 0.223 | 2.242 | 493 | 1.157 | 1.850 | 0.387 | 3.394 | 1 | 3.55 | 3.55 | 3.72 | -4.6% |
| 451 | 1.144 | 1.187 | 0.238 | 2.569 | 495 | 1.250 | 2.287 | 0.413 | 3.950 | 1 | 4.13 | 4.13 | 4.10 | 0.7% |
| 472 | 0.383 | 0.365 | 0.105 | 0.853 | 497 | 0.419 | 0.703 | 0.182 | 1.304 | 1 | 1.36 | 1.36 | 1.35 | 0.7% |
| 475 | 0.830 | 0.823 | 0.088 | 1.741 | 499 | 0.907 | 1.586 | 0.153 | 2.646 | 1 | 2.77 | 2.77 | 2.98 | -7.0% |
| 563 | 0.621 | 0.421 | 0.089 | 1.131 | 587 | 0.679 | 0.811 | 0.154 | 1.644 | 1 | 1.72 | 1.72 | 1.80 | -4.4% |
| 609 | 1.893 | 1.207 | 0.157 | 3.257 | 691 | 2.069 | 2.326 | 0.272 | 4.667 | 2 | 5.24 | 5.24 | 5.17 | 1.4% |
| 651 | 3.210 | 1.788 | 0.244 | 5.242 | 693 | 3.509 | 3.445 | 0.423 | 7.377 | 2 | 8.28 | 8.28 | 8.06 | 2.7% |
| 661 | 1.445 | 0.862 | 0.153 | 2.460 | 695 | 1.579 | 1.661 | 0.265 | 3.505 | 2 | 3.93 | 3.93 | 3.81 | 3.1% |
| 813 | 1.905 | 1.765 | 0.328 | 3.998 | 867 | 2.082 | 3.401 | 0.569 | 6.052 | 3 | 5.93 | 5.93 | 5.75 | 3.1% |
| 914 | 0.448 | 0.744 | 0.162 | 1.354 | 877 | 0.490 | 1.434 | 0.281 | 2.205 | 3 | 2.16 | 2.16 | 2.21 | -2.3% |
| 923 | 1.018 | 1.062 | 0.235 | 2.315 | 879 | 1.113 | 2.046 | 0.407 | 3.566 | 3 | 3.49 | 3.49 | 3.24 | 7.7% |
| 926 | 1.290 | 1.055 | 0.190 | 2.535 | 881 | 1.410 | 2.033 | 0.329 | 3.772 | 3 | 3.69 | 3.69 | 3.79 | -2.6% |
| 928 | 0.606 | 0.938 | 0.222 | 1.766 | 883 | 0.662 | 1.808 | 0.385 | 2.855 | 3 | 2.80 | 2.80 | 2.72 | 2.9% |
| 965 | 0.135 | 0.256 | 0.072 | 0.463 | 895 | 0.148 | 0.493 | 0.125 | 0.766 | 3 | 0.75 | 0.75 | 0.75 | 0.0% |

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate
(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience

PENNSYLVANIA COMPENSATION RATING BUREAU

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

| Temporary Staffing Classes 520 thru 529 | Indicated Pre-Surcharge Loss Cost (1) | Payroll (\$000) (2) | Indicated Expected Loss (3) # |
|--|--|------------------------|----------------------------------|
| Total - Ave | 5.51 | 940,900 | 51,843,590 |

(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 | 13,200 | 20,330 | 0.15 |
| 521 | B | 7,943 | 31,840 | 0.40 |
| 522 | C | 120,655 | 681,800 | 0.57 |
| 523 | D | 68,733 | 727,910 | 1.06 |
| 524 | E | 112,053 | 1,755,980 | 1.57 |
| 525 | F | 422,076 | 11,532,320 | 2.73 |
| 526 | G | 128,579 | 5,530,100 | 4.30 |
| 527 | H | 64,445 | 4,038,270 | 6.27 |
| 528 | I | 1,408 | 131,670 | 9.35 |
| 529 | J | 1,808 | 252,110 | 13.94 |
| Total - Ave | | 940,900 | 24,702,330 | 2.63 |

Balanced Values

Balancing Factor = 51843590 / 24702330 = 2.0987

| Class | Temporary Staff Exposure Group | Adjusted Payroll (\$000) (7) | Indicated Expected Loss (8) ## | Proposed Pre-Surcharge Loss Cost (9) ### |
|-------------|--------------------------------|---------------------------------|-----------------------------------|---|
| 520 | A | 13,200 | 40,920 | 0.31 |
| 521 | B | 7,943 | 66,721 | 0.84 |
| 522 | C | 120,655 | 1,447,860 | 1.20 |
| 523 | D | 68,733 | 1,525,873 | 2.22 |
| 524 | E | 112,053 | 3,686,544 | 3.29 |
| 525 | F | 422,076 | 24,184,955 | 5.73 |
| 526 | G | 128,579 | 11,597,826 | 9.02 |
| 527 | H | 64,445 | 8,480,962 | 13.16 |
| 528 | I | 1,408 | 276,250 | 19.62 |
| 529 | J | 1,808 | 529,021 | 29.26 |
| Total - Ave | | 940,900 | 51,836,932 | 5.51 |

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

(9)=(6)*2.0987

Current and Proposed Loss Costs (pre-Surcharge)

| Temporary Staff Exposure Group | Current Loss Cost | Ratio | Proposed Loss Cost | Ratio | Percent Change |
|--------------------------------|-------------------|-------|--------------------|-------|----------------|
| A | 0.36 | | 0.31 | | -13.9% |
| B | 0.94 | 2.61 | 0.84 | 2.71 | -10.6% |
| C | 1.33 | 1.41 | 1.20 | 1.43 | -9.8% |
| D | 2.42 | 1.82 | 2.22 | 1.85 | -8.3% |
| E | 3.69 | 1.52 | 3.29 | 1.48 | -10.8% |
| F | 6.18 | 1.67 | 5.73 | 1.74 | -7.3% |
| G | 9.76 | 1.58 | 9.02 | 1.57 | -7.6% |
| H | 14.37 | 1.47 | 13.16 | 1.46 | -8.4% |
| I | 21.48 | 1.49 | 19.62 | 1.49 | -8.7% |
| J | 33.21 | 1.55 | 29.26 | 1.49 | -11.9% |
| Wtd Avg | 5.98 | | 5.51 | | -7.9% |

Pennsylvania Attendant Care Study

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

Total Calendar Year Payroll Reported for 11 Fiscal Agents

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

Estimated Policy Year Payroll Reported for 11 Fiscal Agents

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

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

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

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

Total - All Attendant Care Fiscal Agents

| Policy Year | # Persons Reported | | | % of Total # Persons | | Payroll | Average Payroll |
|-----------------|--------------------|-------------------|-------------------|----------------------|-------------------|---------------------|-----------------|
| | Part Time 0908 | Full Time 0913 | Combined Total | Part Time 0908 | Full Time 0913 | Total (\$1,000s) | \$ Payr/ # Rptd |
| 2003 | 3,483 | 2,412 | 5,895 | 59% | 41% | 68,737 | 11,660 |
| 2004 | 5,329 | 3,630 | 8,959 | 59% | 41% | 115,492 | 12,891 |
| 2005 | 6,674 | 5,759 | 12,433 | 54% | 46% | 151,944 | 12,221 |
| 2006 | 7,669 | 5,766 | 13,435 | 57% | 43% | 167,483 | 12,466 |
| 2007 | 8,922 | 6,593 | 15,515 | 58% | 42% | 182,768 | 11,780 |
| 2008 | 9,606 | 7,722 | 17,328 | 55% | 45% | | |
| 2009 | 10,484 | 12,632 | 23,116 | 45% | 55% | | |
| 2010 | 10,858 | 12,939 | 23,797 | 46% | 54% | | |
| 2011 | 10,043 | 13,000 | 23,043 | 44% | 56% | | |
| 2012 | 4,160 | 3,998 | 8,158 | 51% | 49% | | |
| TOTAL | 77,228 | 74,451 | 151,679 | 51% | 49% | | |
| Total 2003-2007 | 32,077 | 24,160 | 56,237 | 57% | 43% | 686,424 | 12,206 |

**Total - All Attendant Care Fiscal Agents
Estimated Payroll For Policy Years 2008 - 2012**

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

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

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

| (1) Calendar Year | (2) Quarter | (3) Avg Quarterly Employment Excl Fed Govt | (4) Total Quarterly Wages Excl Fed Govt | (5) Avg Quarterly Wages (4) / (3) | (6) Policy Year Average Weekly Wage * | (7) Percentage Change |
|-------------------------|----------------|---|--|--|---|-----------------------------|
| 2007 | 1 | 5,449,563 | 59,769,616,092 | 10,967.78 | 805.00 | |
| | 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 | 819.00 | 1.7% |
| | 2 | 5,612,581 | 59,764,685,013 | 10,648.34 | | |
| | 3 | 5,555,205 | 58,928,076,096 | 10,607.72 | | |
| | 4 | 5,563,578 | 64,309,001,013 | 11,558.93 | | |
| 2009 | 1 | 5,350,437 | 59,508,671,869 | 11,122.21 | 831.00 | 1.5% |
| | 2 | 5,400,605 | 57,618,255,975 | 10,668.85 | | |
| | 3 | 5,321,790 | 56,600,379,357 | 10,635.59 | | |
| | 4 | 5,380,318 | 64,599,951,287 | 12,006.72 | | |
| 2010 | 1 | 5,239,269 | 57,946,032,062 | 11,059.95 | 852.00 | 2.5% |
| | 2 | 5,397,597 | 58,997,801,423 | 10,930.38 | | |
| | 3 | 5,365,386 | 59,481,775,510 | 11,086.21 | | |
| | 4 | 5,448,497 | 66,761,188,557 | 12,253.14 | | |
| 2011 | 1 | 5,330,773 | 61,651,836,854 | 11,565.27 | 877.00 | 2.9% |
| | 2 | 5,474,827 | 61,612,249,509 | 11,253.73 | | |
| | 3 | 5,427,295 | 63,706,870,556 | 11,738.24 | | |
| | 4 | 5,496,753 | 66,380,223,131 | 12,076.26 | | |
| 2012 | 1 | 5,394,186 | 66,765,736,647 | 12,377.35 | 896.00 | 2.2% |
| | 2 | 5,518,010 | 63,581,565,719 | 11,522.55 | | |
| | 3 | 5,472,666 | 63,353,525,328 | 11,576.36 | | |
| | 4 | 5,527,892 | 69,436,035,796 | 12,561.03 | | |
| 2013 | 1 | 5,413,185 | 67,578,237,303 | 12,484.01 | | |
| | 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 | | |

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

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2016

AIRCRAFT OPERATIONS

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

| INDEX | 5 YEAR PAYROLL (000) | 7413, 7421, 7424, 7453 | 1.33 |
|-------|----------------------------|------------------------|-----------|
| Code | | Loss Cost Index | Loss Cost |
| 7413 | 10,163 | Index * 0.70 * 0.825 | 0.57 |
| 7421 | 149,659 | Index * 0.70 | 0.69 |
| 7424 | 397,342 | Index * 1.65 | 1.62 |
| 7453 | 10,163 | Index * 0.70 * 0.175 | 0.12 |

NEW BASE LOSS COST (BLC) = 0.98

WTD AVE LOSS COST = 1.33

TARGET WTD LOSS COST = 1.33

(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 |
| 2008 | 253,126 | 10,782,129 | 4.260 | 14,135,318 | 39,787 | 0.9916 | 0 | 0 | 18 | 82 | 151 | 251 |
| 2009 | 234,769 | 10,790,992 | 4.596 | 14,482,156 | 40,358 | 1.0649 | 0 | 0 | 15 | 85 | 150 | 250 |
| 2010 | 299,665 | 14,817,553 | 4.945 | 19,915,573 | 44,869 | 1.0345 | 0 | 1 | 17 | 102 | 190 | 310 |
| 2011 | 470,080 | 18,211,673 | 3.874 | 24,497,436 | 41,944 | 0.8679 | 5 | 0 | 9 | 117 | 277 | 408 |
| 2012 | 470,816 | 13,870,358 | 2.946 | 24,091,306 | 28,500 | 0.9430 | 2 | 0 | 2 | 34 | 406 | 444 |
| TOTAL | 1,728,456 | 68,472,705 | 3.961 | 97,121,789 | 38,336 | 0.9621 | 7 | 1 | 61 | 420 | 1174 | 1663 |
| O.D. | | 349,282 | 0.020 | | | | 0 | 0 | 0 | 6 | 9 | 15 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|--------|-----------|------------|------------|---------|--------|-----------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 2,698,565 | 2,723,860 | 662,109 | 0 | 0 | 1,706,883 | 1,505,950 | 689,218 | 795,544 |
| 2009 | 0 | 0 | 2,459,708 | 3,291,371 | 672,382 | 0 | 0 | 1,294,339 | 1,722,917 | 648,878 | 701,397 |
| 2010 | 0 | 65,174 | 2,603,126 | 4,435,113 | 1,814,964 | 0 | 25,544 | 1,288,872 | 2,014,525 | 1,662,113 | 908,122 |
| 2011 | 1,546,225 | 0 | 1,421,945 | 4,904,178 | 2,611,809 | 543,248 | 0 | 1,439,875 | 2,392,785 | 2,253,259 | 1,098,349 |
| 2012 | 357,507 | 0 | 252,469 | 1,644,853 | 4,546,969 | 935 | 0 | 269,543 | 1,071,150 | 4,510,468 | 1,216,464 |
| TOTAL | 1,903,732 | 65,174 | 9,435,813 | 16,999,375 | 10,308,233 | 544,183 | 25,544 | 5,999,512 | 8,707,327 | 9,763,936 | 4,719,876 |
| O.D. | | | | 95,486 | 25,817 | | | | 98,500 | 47,992 | 81,487 |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|---------|------------|------------|------------|---------|---------|------------|------------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 3,235,936 | 3,061,619 | 833,595 | 0 | 0 | 3,525,413 | 1,873,402 | 871,861 | 733,492 |
| 2009 | 244 | 30,663 | 3,095,101 | 3,698,907 | 810,570 | 381 | 57,027 | 3,279,862 | 2,045,600 | 784,849 | 678,952 |
| 2010 | 950 | 210,825 | 4,163,817 | 4,673,757 | 2,053,758 | 1,425 | 117,312 | 3,658,687 | 2,261,776 | 1,900,561 | 872,705 |
| 2011 | 1,845,993 | 125,713 | 4,951,691 | 4,567,883 | 2,784,138 | 503,476 | 149,170 | 4,003,154 | 2,155,578 | 2,379,290 | 1,031,350 |
| 2012 | 391,189 | 185,941 | 6,172,066 | 3,142,945 | 3,609,153 | 4,991 | 242,654 | 4,295,394 | 1,775,815 | 3,109,435 | 1,161,723 |
| TOTAL | 2,238,376 | 553,142 | 21,618,611 | 19,145,111 | 10,091,214 | 510,273 | 566,163 | 18,762,510 | 10,112,171 | 9,045,996 | 4,478,222 |
| O.D. | 0 | 467 | 15,391 | 33,075 | 22,548 | 6 | 1,385 | 24,707 | 102,433 | 30,947 | 73,790 |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-----------------------------|--------------|--------------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 44,291,031 | 48,583,495 | 4,552,012 | |
| IBNR + FREQ. ADJUSTMENT | (20,105,726) | (12,780,299) | 30,023 | |
| TOTAL LOSSES | 24,185,305 | 35,803,196 | 4,582,035 | |
| EXPECTED LOSSES CREDIBILITY | 53,651,274 | 50,540,053 | 6,101,450 | |
| | 0.24 | 0.65 | 1.00 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.399 | 2.071 | 0.265 | 3.735 |
| INDICATED (POST-TEST) | 1.644 | 2.433 | 0.311 | 4.388 |
| PRES. ON LOSS COST LEVEL | 3.065 | 2.887 | 0.349 | 6.301 |
| DERIVED BY FORMULA | 2.724 | 2.592 | 0.311 | 5.627 |
| UNDERLYING PRES. LOSS COST | 3.104 | 2.924 | 0.353 | 6.381 |
| PROPOSED | 2.724 | 2.592 | 0.311 | 5.627 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 5.510 |
| IND. LOSS COST | | 5.51 | | |
| MAN.LOSS COST | 5.98 | 5.51 | ADJ. LOSS COST = | 5.51 |

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

CODE:
615 + 0152

| Manual Year | Payroll in Thous. | Total Rept Losses | Pure Prem Reported | Total Trans Losses | Claim Severity | Claim Frequency | Number of Cases | | | | | |
|-------------|-------------------|-------------------|--------------------|--------------------|----------------|-----------------|-----------------|------|-------|-------|------|-----|
| | | | | | | | Death | P.T. | Major | Minor | Temp | All |
| 2008 | 9,722 | 276,707 | 2.846 | 330,049 | 38,412 | 0.7200 | 0 | 0 | 0 | 2 | 5 | 7 |
| 2009 | 7,298 | 752,352 | 10.309 | 1,063,902 | 93,511 | 1.0962 | 0 | 0 | 2 | 0 | 6 | 8 |
| 2010 | 1,505 | 43,853 | 2.914 | 51,825 | 13,372 | 1.9934 | 0 | 0 | 0 | 0 | 3 | 3 |
| 2011 | 3,888 | 22,860 | 0.588 | 27,498 | 18,120 | 0.2572 | 0 | 0 | 0 | 0 | 1 | 1 |
| 2012 | 6,872 | 85,040 | 1.237 | 157,280 | 41,777 | 0.2910 | 0 | 0 | 0 | 0 | 2 | 2 |
| TOTAL | 29,285 | 1,180,812 | 4.032 | 1,630,554 | 55,179 | 0.7171 | 0 | 0 | 2 | 2 | 17 | 21 |
| O.D. | | 0 | 0.000 | | | | | | | | | 0 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|------|---------|---------|---------|---------|------|---------|---------|---------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 0 | 102,575 | 22,298 | 0 | 0 | 0 | 128,831 | 15,182 | 7,821 |
| 2009 | 0 | 0 | 518,524 | 0 | 57,478 | 0 | 0 | 128,377 | 0 | 43,709 | 4,264 |
| 2010 | 0 | 0 | 0 | 0 | 6,814 | 0 | 0 | 0 | 0 | 33,301 | 3,738 |
| 2011 | 0 | 0 | 0 | 0 | 13,950 | 0 | 0 | 0 | 0 | 4,170 | 4,740 |
| 2012 | 0 | 0 | 0 | 0 | 53,419 | 0 | 0 | 0 | 0 | 30,135 | 1,486 |
| TOTAL | 0 | 0 | 518,524 | 102,575 | 153,959 | 0 | 0 | 128,377 | 128,831 | 126,497 | 22,049 |
| O.D. | | | | | | | | | | | |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 0 | 115,294 | 28,073 | 0 | 0 | 0 | 160,266 | 19,205 | 7,211 |
| 2009 | 52 | 6,308 | 609,274 | 4,768 | 69,673 | 39 | 5,530 | 309,616 | 2,777 | 51,737 | 4,128 |
| 2010 | 1 | 10 | 609 | 319 | 7,186 | 0 | 110 | 2,408 | 1,525 | 36,065 | 3,592 |
| 2011 | 1 | 74 | 3,203 | 1,473 | 13,219 | 0 | 30 | 671 | 350 | 4,026 | 4,451 |
| 2012 | 11 | 1,426 | 46,368 | 22,334 | 40,289 | 9 | 997 | 16,824 | 7,630 | 19,973 | 1,419 |
| TOTAL | 65 | 7,818 | 659,454 | 144,188 | 158,440 | 48 | 6,667 | 329,519 | 172,548 | 131,006 | 20,801 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-----------|-----------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 1,003,571 | 606,182 | 20,801 | |
| IBNR + FREQ. ADJUSTMENT | (613,072) | (193,959) | 192 | |
| TOTAL LOSSES | 390,499 | 412,223 | 20,993 | |
| EXPECTED LOSSES | 1,507,885 | 738,568 | 48,027 | |
| CREDIBILITY | 0.02 | 0.04 | 0.07 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 1.333 | 1.408 | 0.072 | 2.813 |
| INDICATED (POST-TEST) | 1.566 | 1.654 | 0.085 | 3.305 |
| PRES. ON LOSS COST LEVEL | 5.139 | 2.517 | 0.164 | 7.820 |
| DERIVED BY FORMULA | 5.068 | 2.482 | 0.158 | 7.708 |
| UNDERLYING PRES. LOSS COST | 5.149 | 2.522 | 0.164 | 7.835 |
| PROPOSED | 5.068 | 2.482 | 0.158 | 7.708 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 8.650 |
| IND. LOSS COST | | 8.65 | | |
| MAN.LOSS COST | 8.62 | 8.65 | ADJ. LOSS COST = | 8.65 |

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
CABINET WORK INSTALLATION

CODE:
648

| 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 |
| 2008 | 121,440 | 6,420,201 | 5.287 | 8,693,517 | 62,973 | 0.8152 | 0 | 0 | 14 | 25 | 60 | 99 |
| 2009 | 100,548 | 3,567,127 | 3.548 | 4,690,296 | 46,218 | 0.7360 | 0 | 0 | 7 | 11 | 56 | 74 |
| 2010 | 96,132 | 13,839,868 | 14.397 | 9,796,200 | 168,800 | 0.8426 | 0 | 1 | 16 | 9 | 55 | 81 |
| 2011 | 92,234 | 3,775,892 | 4.094 | 5,138,145 | 57,198 | 0.6722 | 0 | 0 | 7 | 12 | 43 | 62 |
| 2012 | 96,413 | 2,808,177 | 2.913 | 4,952,178 | 37,202 | 0.7053 | 0 | 0 | 0 | 6 | 62 | 68 |
| TOTAL | 506,767 | 30,411,265 | 6.001 | 33,270,336 | 76,571 | 0.7577 | 0 | 1 | 44 | 63 | 276 | 384 |
| O.D. | | 1,054 | 0.000 | | | | | | | | 1 | 1 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|---------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 2,730,218 | 1,065,297 | 584,830 | 0 | 0 | 720,218 | 572,122 | 561,639 | 185,877 |
| 2009 | 0 | 0 | 1,651,851 | 390,497 | 486,438 | 0 | 0 | 346,924 | 130,913 | 413,540 | 146,964 |
| 2010 | 0 | 874,368 | 3,148,544 | 576,002 | 725,329 | 0 | 6,591,191 | 911,322 | 304,017 | 542,007 | 167,088 |
| 2011 | 0 | 0 | 1,396,578 | 594,314 | 286,000 | 0 | 0 | 357,446 | 388,363 | 523,553 | 229,638 |
| 2012 | 0 | 0 | 0 | 382,002 | 754,771 | 0 | 0 | 0 | 567,022 | 825,933 | 278,449 |
| TOTAL | 0 | 874,368 | 8,927,191 | 3,008,112 | 2,837,368 | 0 | 6,591,191 | 2,335,910 | 1,962,437 | 2,866,672 | 1,008,016 |
| O.D. | | | | | 270 | | | | | 784 | |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|---------|------------|-----------|-----------|---------|-----------|-----------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 3,339,057 | 1,197,394 | 736,301 | 0 | 0 | 1,827,193 | 711,720 | 710,473 | 171,379 |
| 2009 | 165 | 20,357 | 1,974,736 | 455,742 | 571,577 | 104 | 16,723 | 858,965 | 165,948 | 483,718 | 142,261 |
| 2010 | 502 | 174,923 | 3,812,846 | 691,287 | 836,211 | 8,883 | 880,348 | 2,222,099 | 388,149 | 620,380 | 160,572 |
| 2011 | 228 | 47,376 | 1,922,655 | 608,535 | 354,841 | 180 | 38,294 | 1,027,471 | 376,018 | 546,917 | 215,630 |
| 2012 | 532 | 33,520 | 1,115,105 | 598,530 | 607,215 | 984 | 64,809 | 1,135,488 | 529,304 | 600,772 | 265,919 |
| TOTAL | 1,427 | 276,176 | 12,164,399 | 3,551,488 | 3,106,145 | 10,151 | 1,000,174 | 7,071,216 | 2,171,139 | 2,962,260 | 955,761 |
| O.D. | | | 62 | 27 | 254 | | 3 | 125 | 67 | 757 | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-----------------------------|-------------|-------------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 20,523,733 | 11,792,137 | 955,761 | |
| IBNR + FREQ. ADJUSTMENT | (5,335,069) | (2,617,575) | 3,964 | |
| TOTAL LOSSES | 15,188,664 | 9,174,562 | 959,725 | |
| EXPECTED LOSSES CREDIBILITY | 13,343,175 | 9,785,671 | 1,054,075 | |
| | 0.11 | 0.29 | 0.44 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.997 | 1.810 | 0.189 | 4.996 |
| INDICATED (POST-TEST) | 3.521 | 2.127 | 0.222 | 5.870 |
| PRES. ON LOSS COST LEVEL | 2.628 | 1.927 | 0.208 | 4.763 |
| DERIVED BY FORMULA | 2.726 | 1.985 | 0.214 | 4.925 |
| UNDERLYING PRES. LOSS COST | 2.633 | 1.931 | 0.208 | 4.772 |
| PROPOSED | 2.726 | 1.985 | 0.214 | 4.925 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 5.527 |
| IND. LOSS COST | | 5.53 | | |
| MAN.LOSS COST | 5.25 | 5.53 | ADJ. LOSS COST = | 5.53 |

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 |
| 2008 | 58,626 | 2,785,262 | 4.751 | 4,200,061 | 81,614 | 0.5629 | 0 | 0 | 6 | 7 | 20 | 33 |
| 2009 | 47,869 | 1,537,643 | 3.212 | 2,118,646 | 42,368 | 0.7312 | 0 | 0 | 2 | 5 | 28 | 35 |
| 2010 | 49,746 | 2,011,764 | 4.044 | 2,790,563 | 53,726 | 0.7237 | 0 | 1 | 6 | 4 | 25 | 36 |
| 2011 | 49,545 | 2,097,052 | 4.233 | 2,938,540 | 59,073 | 0.6862 | 0 | 0 | 4 | 7 | 23 | 34 |
| 2012 | 52,187 | 1,290,982 | 2.474 | 2,061,948 | 33,733 | 0.6898 | 0 | 0 | 2 | 3 | 31 | 36 |
| TOTAL | 257,973 | 9,722,703 | 3.769 | 14,109,758 | 53,639 | 0.6745 | 0 | 1 | 20 | 26 | 127 | 174 |
| 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 |
| 2008 | 0 | 0 | 1,157,490 | 250,530 | 176,720 | 0 | 0 | 627,594 | 239,766 | 241,151 | 92,011 |
| 2009 | 0 | 0 | 552,391 | 264,512 | 128,338 | 0 | 0 | 219,433 | 123,116 | 195,102 | 54,751 |
| 2010 | 0 | 14,126 | 1,007,028 | 179,527 | 197,101 | 0 | 23,522 | 272,512 | 141,676 | 98,632 | 77,640 |
| 2011 | 0 | 0 | 774,141 | 444,710 | 104,879 | 0 | 0 | 198,023 | 345,687 | 141,033 | 88,579 |
| 2012 | 0 | 0 | 423,316 | 104,991 | 168,150 | 0 | 0 | 176,721 | 107,522 | 233,703 | 76,579 |
| TOTAL | 0 | 14,126 | 3,914,366 | 1,244,270 | 775,188 | 0 | 23,522 | 1,494,283 | 957,767 | 909,621 | 389,560 |
| 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 |
| 2008 | 0 | 0 | 1,415,610 | 281,596 | 222,490 | 0 | 0 | 1,592,206 | 298,269 | 305,056 | 84,834 |
| 2009 | 55 | 6,814 | 667,818 | 301,131 | 152,817 | 66 | 10,213 | 546,380 | 150,872 | 229,481 | 52,999 |
| 2010 | 153 | 48,738 | 1,214,709 | 214,634 | 230,564 | 607 | 57,324 | 664,717 | 166,013 | 118,492 | 74,612 |
| 2011 | 131 | 27,775 | 1,121,526 | 431,043 | 151,927 | 128 | 23,316 | 632,881 | 299,030 | 167,607 | 83,176 |
| 2012 | 181 | 19,849 | 682,450 | 187,238 | 164,644 | 351 | 29,635 | 588,145 | 138,776 | 177,546 | 73,133 |
| TOTAL | 520 | 103,176 | 5,102,113 | 1,415,642 | 922,442 | 1,152 | 120,488 | 4,024,329 | 1,052,960 | 998,182 | 368,754 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-------------|-----------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 9,351,778 | 4,389,226 | 368,754 | |
| IBNR + FREQ. ADJUSTMENT | (2,362,082) | (928,125) | 1,458 | |
| TOTAL LOSSES | 6,989,696 | 3,461,101 | 370,212 | |
| EXPECTED LOSSES | 5,956,597 | 3,495,534 | 371,481 | |
| CREDIBILITY | 0.07 | 0.18 | 0.28 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.709 | 1.342 | 0.144 | 4.195 |
| INDICATED (POST-TEST) | 3.183 | 1.577 | 0.169 | 4.929 |
| PRES. ON LOSS COST LEVEL | 2.305 | 1.352 | 0.144 | 3.801 |
| DERIVED BY FORMULA | 2.366 | 1.393 | 0.151 | 3.910 |
| UNDERLYING PRES. LOSS COST | 2.309 | 1.355 | 0.144 | 3.808 |
| PROPOSED | 2.366 | 1.393 | 0.151 | 3.910 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 4.388 |
| IND. LOSS COST | | 4.39 | | |
| MAN.LOSS COST | 4.19 | 4.39 | ADJ. LOSS COST = | 4.39 |

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 |
| 2008 | 225,546 | 15,479,892 | 6.863 | 15,549,379 | 83,092 | 0.7936 | 0 | 1 | 19 | 18 | 141 | 179 |
| 2009 | 243,185 | 10,378,766 | 4.268 | 14,062,410 | 54,794 | 0.7402 | 2 | 0 | 16 | 27 | 135 | 180 |
| 2010 | 250,148 | 11,635,102 | 4.651 | 15,661,028 | 58,278 | 0.7556 | 0 | 0 | 20 | 39 | 130 | 189 |
| 2011 | 235,491 | 9,275,915 | 3.939 | 12,383,845 | 56,066 | 0.6624 | 1 | 0 | 14 | 22 | 119 | 156 |
| 2012 | 255,846 | 12,221,193 | 4.777 | 16,484,265 | 73,295 | 0.6254 | 3 | 0 | 7 | 15 | 135 | 160 |
| TOTAL | 1,210,216 | 58,990,868 | 4.874 | 74,140,927 | 65,075 | 0.7139 | 6 | 1 | 76 | 121 | 660 | 864 |
| O.D. | 0 | 10,543 | 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 |
| 2008 | 0 | 971,236 | 3,469,263 | 706,034 | 1,004,725 | 0 | 3,273,075 | 1,890,485 | 2,181,292 | 1,377,428 | 606,354 |
| 2009 | 320,022 | 0 | 2,987,674 | 1,214,506 | 1,297,519 | 3,477 | 0 | 2,005,101 | 772,705 | 1,261,921 | 515,841 |
| 2010 | 0 | 0 | 3,548,631 | 1,270,565 | 1,210,621 | 0 | 0 | 2,505,531 | 1,043,991 | 1,435,251 | 620,512 |
| 2011 | 359,049 | 0 | 2,800,166 | 664,565 | 1,792,428 | 216,322 | 0 | 1,100,260 | 282,535 | 1,530,905 | 529,685 |
| 2012 | 1,388,637 | 0 | 1,680,535 | 349,337 | 2,076,867 | 5,407 | 0 | 940,620 | 3,187,082 | 2,098,664 | 494,044 |
| TOTAL | 2,067,708 | 971,236 | 14,486,269 | 4,205,007 | 7,382,160 | 225,206 | 3,273,075 | 8,441,997 | 7,467,605 | 7,704,169 | 2,766,436 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10,543 |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|---------|------------|-----------|-----------|---------|-----------|------------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 193,110 | 4,072,526 | 742,735 | 1,264,949 | 0 | 905,110 | 4,221,350 | 1,848,095 | 1,742,446 | 559,058 |
| 2009 | 448,187 | 35,948 | 3,498,160 | 1,397,311 | 1,514,287 | 11,630 | 76,506 | 4,142,715 | 952,173 | 1,486,159 | 499,334 |
| 2010 | 573 | 79,490 | 4,194,913 | 1,426,828 | 1,365,288 | 1,055 | 78,720 | 5,020,483 | 1,255,970 | 1,641,396 | 596,312 |
| 2011 | 428,978 | 93,230 | 3,823,517 | 894,433 | 1,838,810 | 200,545 | 95,121 | 2,536,697 | 428,853 | 1,546,287 | 497,374 |
| 2012 | 1,510,332 | 112,362 | 3,792,500 | 1,246,386 | 1,704,972 | 15,442 | 233,428 | 4,459,483 | 1,359,131 | 1,578,417 | 471,812 |
| TOTAL | 2,388,070 | 514,140 | 19,381,616 | 5,707,693 | 7,688,306 | 228,672 | 1,388,885 | 20,380,728 | 5,844,222 | 7,994,705 | 2,623,890 |
| O.D. | | | | | | | | | | | 9,958 |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|--------------|-------------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 44,282,111 | 27,234,926 | 2,633,848 | |
| IBNR + FREQ. ADJUSTMENT | (13,170,241) | (5,523,914) | 11,550 | |
| TOTAL LOSSES | 31,111,870 | 21,711,012 | 2,645,398 | |
| EXPECTED LOSSES | 33,813,435 | 20,960,941 | 2,844,008 | |
| CREDIBILITY | 0.19 | 0.52 | 0.79 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 2.571 | 1.794 | 0.219 | 4.584 |
| INDICATED (POST-TEST) | 3.021 | 2.108 | 0.257 | 5.386 |
| PRES. ON LOSS COST LEVEL | 2.759 | 1.710 | 0.232 | 4.701 |
| DERIVED BY FORMULA | 2.809 | 1.917 | 0.252 | 4.978 |
| UNDERLYING PRES. LOSS COST | 2.794 | 1.732 | 0.235 | 4.761 |
| PROPOSED | 2.809 | 1.917 | 0.252 | 4.978 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 4.874 |
| IND. LOSS COST | | 4.87 | | |
| MAN.LOSS COST | 4.76 | 4.87 | ADJ. LOSS COST = | 4.87 |

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic - Inside - Occasional

CODE:
908 Residual

| Manual Year | Persons Reported | Total Rept Losses | Pure Prem Reported | Total Trans Losses | Claim Severity | Claim Frequency | Number of Cases | | | | | |
|-------------|------------------|-------------------|--------------------|--------------------|----------------|-----------------|-----------------|------|-------|-------|------|-----|
| | | | | | | | Death | P.T. | Major | Minor | Temp | All |
| 2008 | 1,117 | 325,877 | 29.174 | 558,229 | 77,075 | 2.6858 | 0 | 1 | 0 | 0 | 2 | 3 |
| 2009 | 835 | 596,151 | 71.395 | 762,842 | 83,989 | 8.3832 | 0 | 0 | 2 | 1 | 4 | 7 |
| 2010 | 846 | 398,427 | 47.095 | 562,807 | 192,763 | 2.3641 | 1 | 0 | 0 | 0 | 1 | 2 |
| 2011 | 903 | 293,707 | 32.526 | 481,922 | 97,902 | 3.3223 | 0 | 0 | 1 | 1 | 1 | 3 |
| 2012 | 731 | 9,219 | 1.261 | 8,804 | #DIV/0! | 0.0000 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 4,432 | 1,623,381 | 36.629 | 2,374,604 | 99,892 | 3.3845 | 1 | 1 | 3 | 2 | 8 | 15 |
| O.D. | | 0 | 0.000 | | | | | | | | | 0 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|---------|---------|---------|--------|---------|--------|---------|--------|--------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 146,244 | 0 | 0 | 18,763 | 0 | 50,000 | 0 | 0 | 16,218 | 94,652 |
| 2009 | 0 | 0 | 406,931 | 96,777 | 17,570 | 0 | 0 | 39,436 | 13,127 | 14,081 | 8,229 |
| 2010 | 309,552 | 0 | 0 | 0 | 2,162 | 69,273 | 0 | 0 | 0 | 4,539 | 12,901 |
| 2011 | 0 | 0 | 126,464 | 5,455 | 3,586 | 0 | 0 | 136,723 | 18,000 | 3,479 | 0 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,219 |
| TOTAL | 309,552 | 146,244 | 533,395 | 102,232 | 42,081 | 69,273 | 50,000 | 176,159 | 31,127 | 38,317 | 125,001 |
| O.D. | | | | | | | | | | | |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|---------|---------|---------|--------|---------|---------|---------|--------|--------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 289,271 | 0 | 0 | 23,623 | 0 | 137,550 | 0 | 0 | 20,516 | 87,269 |
| 2009 | 41 | 4,954 | 483,452 | 111,168 | 23,863 | 12 | 1,710 | 96,647 | 16,210 | 16,819 | 7,966 |
| 2010 | 394,834 | 3 | 193 | 101 | 2,280 | 147,531 | 15 | 328 | 208 | 4,916 | 12,398 |
| 2011 | 14 | 3,417 | 140,411 | 11,051 | 8,440 | 45 | 10,060 | 273,665 | 24,096 | 10,723 | 0 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8,804 |
| TOTAL | 394,889 | 297,645 | 624,056 | 122,320 | 58,206 | 147,588 | 149,335 | 370,640 | 40,514 | 52,974 | 116,437 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-----------|-----------|------------------|---------|
| TOTAL TRANSLATED LOSSES | 1,984,153 | 274,014 | 116,437 | |
| IBNR + FREQ. ADJUSTMENT | (152,873) | (110,618) | 90 | |
| TOTAL LOSSES | 1,831,280 | 163,396 | 116,527 | |
| EXPECTED LOSSES | 378,200 | 408,613 | 25,582 | |
| CREDIBILITY | 0.03 | 0.09 | 0.06 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 413.195 | 36.867 | 26.292 | 476.354 |
| INDICATED (POST-TEST) | 485.504 | 43.319 | 30.893 | 559.716 |
| PRES. ON LOSS COST LEVEL | 84.267 | 91.044 | 5.700 | 181.011 |
| DERIVED BY FORMULA | 96.304 | 86.749 | 7.212 | 190.265 |
| UNDERLYING PRES. LOSS COST | 85.334 | 92.196 | 5.772 | 183.302 |
| PROPOSED | 96.304 | 86.749 | 7.212 | 190.265 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 186.307 |
| IND. LOSS COST | | 186.31 | | |
| MAN.LOSS COST | 183.21 | 186.31 | ADJ. LOSS COST = | 186.31 |

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic Workers - Inside

CODE:
913 Residual

| Manual Year | Persons Reported | Total Rept Losses | Pure Prem Reported | Total Trans Losses | Claim Severity | Claim Frequency | Number of Cases | | | | | |
|-------------|------------------|-------------------|--------------------|--------------------|----------------|-----------------|-----------------|------|-------|-------|------|-----|
| | | | | | | | Death | P.T. | Major | Minor | Temp | All |
| 2008 | 1,308 | 137,179 | 10.488 | 156,014 | 16,570 | 4.5872 | 0 | 0 | 0 | 1 | 5 | 6 |
| 2009 | 1,145 | 721,600 | 63.022 | 1,006,750 | 139,907 | 4.3668 | 0 | 0 | 2 | 3 | 0 | 5 |
| 2010 | 1,168 | 645,010 | 55.223 | 834,632 | 60,650 | 8.5616 | 0 | 0 | 1 | 4 | 5 | 10 |
| 2011 | 1,197 | 329,160 | 27.499 | 463,370 | 96,702 | 2.5063 | 0 | 0 | 1 | 1 | 1 | 3 |
| 2012 | 1,114 | 211,005 | 18.941 | 361,669 | 25,016 | 7.1813 | 0 | 0 | 0 | 0 | 8 | 8 |
| TOTAL | 5,932 | 2,043,954 | 34.456 | 2,822,435 | 59,240 | 5.3945 | 0 | 0 | 4 | 9 | 19 | 32 |
| O.D. | | 0 | 0.000 | | | | | | | | | 0 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|------|---------|---------|---------|---------|------|---------|---------|---------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 0 | 28,000 | 17,747 | 0 | 0 | 0 | 24,351 | 29,320 | 37,761 |
| 2009 | 0 | 0 | 423,376 | 26,425 | 0 | 0 | 0 | 104,462 | 145,271 | 0 | 22,066 |
| 2010 | 0 | 0 | 116,179 | 233,283 | 42,086 | 0 | 0 | 9,725 | 176,066 | 29,160 | 38,511 |
| 2011 | 0 | 0 | 162,292 | 33,927 | 662 | 0 | 0 | 70,000 | 18,797 | 4,428 | 39,054 |
| 2012 | 0 | 0 | 0 | 0 | 88,556 | 0 | 0 | 0 | 0 | 111,574 | 10,875 |
| TOTAL | 0 | 0 | 701,847 | 321,635 | 149,051 | 0 | 0 | 184,187 | 364,485 | 174,482 | 148,267 |
| O.D. | | | | | | | | | | | |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|--------|---------|---------|---------|---------|--------|---------|---------|---------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 0 | 31,472 | 22,343 | 0 | 0 | 0 | 30,293 | 37,090 | 34,816 |
| 2009 | 42 | 5,128 | 497,743 | 32,552 | 3,403 | 31 | 4,366 | 267,922 | 171,431 | 2,772 | 21,360 |
| 2010 | 39 | 4,182 | 189,928 | 242,860 | 51,339 | 39 | 2,227 | 81,212 | 188,038 | 37,759 | 37,009 |
| 2011 | 19 | 4,785 | 195,192 | 36,982 | 8,517 | 25 | 5,403 | 146,972 | 20,135 | 8,668 | 36,672 |
| 2012 | 18 | 2,364 | 76,867 | 37,025 | 66,789 | 33 | 3,693 | 62,292 | 28,251 | 73,951 | 10,386 |
| TOTAL | 118 | 16,459 | 959,730 | 380,891 | 152,391 | 128 | 15,689 | 558,398 | 438,148 | 160,240 | 140,243 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-----------|-----------|------------------|---------|
| TOTAL TRANSLATED LOSSES | 1,550,522 | 1,131,670 | 140,243 | |
| IBNR + FREQ. ADJUSTMENT | (436,911) | (296,078) | 255 | |
| TOTAL LOSSES | 1,113,611 | 835,592 | 140,498 | |
| EXPECTED LOSSES | 1,100,499 | 1,108,359 | 67,204 | |
| CREDIBILITY | 0.06 | 0.17 | 0.12 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 187.730 | 140.862 | 23.685 | 352.277 |
| INDICATED (POST-TEST) | 220.583 | 165.513 | 27.830 | 413.926 |
| PRES. ON LOSS COST LEVEL | 183.200 | 184.508 | 11.187 | 378.895 |
| DERIVED BY FORMULA | 185.443 | 181.279 | 13.184 | 379.906 |
| UNDERLYING PRES. LOSS COST | 185.519 | 186.844 | 11.329 | 383.692 |
| PROPOSED | 185.443 | 181.279 | 13.184 | 379.906 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 372.004 |
| IND. LOSS COST | | 372.00 | | |
| MAN.LOSS COST | 383.50 | 372.00 | ADJ. LOSS COST = | 372.00 |

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
Attendant Care Services

INDUSTRY GROUP:
3

CODE:
972

| Manual Year | Payroll in Thous. | Total Rept Losses | Pure Prem Reported | Total Trans Losses | Claim Severity | Claim Frequency | Number of Cases | | | | | |
|-------------|-------------------|-------------------|--------------------|--------------------|----------------|-----------------|-----------------|------|-------|-------|------|-----|
| | | | | | | | Death | P.T. | Major | Minor | Temp | All |
| 2008 | 235,523 | 6,159,359 | 2.615 | 7,838,368 | 48,680 | 0.5010 | 0 | 1 | 5 | 28 | 84 | 118 |
| 2009 | 312,710 | 4,668,651 | 1.493 | 5,914,349 | 34,858 | 0.4125 | 0 | 0 | 4 | 3 | 122 | 129 |
| 2010 | 325,058 | 4,089,054 | 1.258 | 4,978,039 | 35,569 | 0.3415 | 0 | 0 | 2 | 2 | 107 | 111 |
| 2011 | 325,312 | 3,640,573 | 1.119 | 4,651,709 | 40,080 | 0.2674 | 0 | 0 | 0 | 4 | 83 | 87 |
| 2012 | 145,407 | 1,623,022 | 1.116 | 2,789,696 | 30,634 | 0.3439 | 0 | 0 | 1 | 2 | 47 | 50 |
| TOTAL | 1,344,010 | 20,180,659 | 1.502 | 26,172,161 | 38,804 | 0.3683 | 0 | 1 | 12 | 39 | 443 | 495 |
| O.D. | | 0 | 0.000 | | | | | | | | | 0 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|---------|-----------|-----------|-----------|---------|---------|---------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 448,982 | 764,406 | 1,474,942 | 965,260 | 0 | 126,067 | 231,162 | 788,094 | 945,335 | 415,111 |
| 2009 | 0 | 0 | 528,597 | 161,111 | 2,238,086 | 0 | 0 | 286,101 | 34,208 | 1,248,606 | 171,942 |
| 2010 | 0 | 0 | 253,223 | 104,985 | 2,136,558 | 0 | 0 | 57,131 | 180,079 | 1,216,225 | 140,853 |
| 2011 | 0 | 0 | 0 | 381,050 | 1,683,660 | 0 | 0 | 0 | 81,274 | 1,340,988 | 153,601 |
| 2012 | 0 | 0 | 163,067 | 80,290 | 679,965 | 0 | 0 | 22,663 | 25,442 | 560,293 | 91,302 |
| TOTAL | 0 | 448,982 | 1,709,293 | 2,202,378 | 7,703,529 | 0 | 126,067 | 597,057 | 1,109,097 | 5,311,447 | 972,809 |
| O.D. | | | | | | | | | | | |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|---------|-----------|-----------|-----------|---------|---------|-----------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 636,437 | 934,869 | 1,657,835 | 1,215,262 | 0 | 248,537 | 586,458 | 980,389 | 1,195,849 | 382,732 |
| 2009 | 53 | 7,771 | 696,474 | 221,753 | 2,564,620 | 86 | 19,018 | 721,604 | 67,244 | 1,449,286 | 166,440 |
| 2010 | 249 | 9,198 | 505,065 | 212,760 | 2,260,142 | 59 | 7,647 | 274,240 | 248,633 | 1,324,686 | 135,360 |
| 2011 | 206 | 14,867 | 611,654 | 506,335 | 1,615,517 | 16 | 11,630 | 270,474 | 176,772 | 1,300,007 | 144,231 |
| 2012 | 232 | 25,466 | 844,858 | 358,856 | 531,361 | 219 | 22,125 | 385,367 | 158,656 | 375,363 | 87,193 |
| TOTAL | 740 | 693,739 | 3,592,920 | 2,957,539 | 8,186,902 | 380 | 308,957 | 2,238,143 | 1,631,694 | 5,645,191 | 915,956 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-------------|-------------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 6,834,879 | 18,421,326 | 915,956 | |
| IBNR + FREQ. ADJUSTMENT | (5,894,337) | (4,390,499) | 7,474 | |
| TOTAL LOSSES | 940,542 | 14,030,827 | 923,430 | |
| EXPECTED LOSSES | 14,770,670 | 15,886,198 | 2,419,218 | |
| CREDIBILITY | 0.20 | 0.55 | 0.84 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 0.070 | 1.044 | 0.069 | 1.183 |
| INDICATED (POST-TEST) | 0.082 | 1.227 | 0.081 | 1.390 |
| PRES. ON LOSS COST LEVEL | 1.085 | 1.167 | 0.178 | 2.430 |
| DERIVED BY FORMULA | 0.884 | 1.200 | 0.097 | 2.181 |
| UNDERLYING PRES. LOSS COST | 1.099 | 1.182 | 0.180 | 2.461 |
| PROPOSED | 0.884 | 1.200 | 0.097 | 2.181 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 2.136 |
| IND. LOSS COST | | 2.14 | | |
| MAN.LOSS COST | 2.46 | 2.14 | ADJ. LOSS COST = | 2.14 |

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

CODE:
993 + 996

| Manual Year | Comp/Teams Reported | Total Rept Losses | Pure Prem Reported | Total Trans Losses | Claim Severity | Claim Frequency | Number of Cases | | | | | |
|-------------|---------------------|-------------------|--------------------|--------------------|----------------|-----------------|-----------------|------|-------|-------|------|-----|
| | | | | | | | Death | P.T. | Major | Minor | Temp | All |
| 2008 | 529 | 1,743,156 | 329.519 | 2,488,142 | 94,160 | 34.0265 | 0 | 0 | 3 | 4 | 11 | 18 |
| 2009 | 528 | 339,498 | 64.299 | 396,644 | 24,262 | 20.8333 | 0 | 0 | 0 | 1 | 10 | 11 |
| 2010 | 528 | 125,122 | 23.697 | 135,768 | 16,148 | 7.5758 | 0 | 0 | 0 | 1 | 3 | 4 |
| 2011 | 509 | 339,745 | 66.748 | 446,283 | 21,946 | 25.5403 | 0 | 0 | 0 | 2 | 11 | 13 |
| 2012 | 504 | 724,179 | 143.686 | 849,600 | 55,571 | 19.8413 | 1 | 0 | 0 | 0 | 9 | 10 |
| TOTAL | 2,598 | 3,271,700 | 125.931 | 4,316,437 | 51,203 | 21.5550 | 1 | 0 | 3 | 8 | 44 | 56 |
| O.D. | | 5,047 | 0.194 | | | | 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 |
| 2008 | 0 | 0 | 720,030 | 213,263 | 85,791 | 0 | 0 | 288,798 | 329,580 | 57,425 | 48,269 |
| 2009 | 0 | 0 | 0 | 103,221 | 35,776 | 0 | 0 | 0 | 77,147 | 50,742 | 72,612 |
| 2010 | 0 | 0 | 0 | 37 | 18,968 | 0 | 0 | 0 | 133 | 45,454 | 60,530 |
| 2011 | 0 | 0 | 0 | 77,508 | 58,251 | 0 | 0 | 0 | 60,238 | 89,307 | 54,441 |
| 2012 | 381,688 | 0 | 0 | 0 | 20,455 | 0 | 0 | 0 | 0 | 153,568 | 168,468 |
| TOTAL | 381,688 | 0 | 720,030 | 394,029 | 219,241 | 0 | 0 | 288,798 | 467,098 | 396,496 | 404,320 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5,047 |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|-------|---------|---------|---------|---------|-------|---------|---------|---------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 880,597 | 239,708 | 108,011 | 0 | 0 | 732,681 | 409,998 | 72,643 | 44,504 |
| 2009 | 0 | 42 | 7,604 | 115,693 | 41,636 | 0 | 333 | 10,159 | 91,114 | 59,775 | 70,288 |
| 2010 | 2 | 28 | 1,704 | 926 | 20,005 | 0 | 151 | 3,329 | 2,223 | 49,231 | 58,169 |
| 2011 | 14 | 1,518 | 59,158 | 72,978 | 59,284 | 12 | 2,107 | 54,828 | 55,123 | 90,141 | 51,120 |
| 2012 | 414,899 | 546 | 17,755 | 8,552 | 15,427 | 46 | 5,083 | 85,737 | 38,883 | 101,785 | 160,887 |
| TOTAL | 414,915 | 2,134 | 966,818 | 437,857 | 244,363 | 58 | 7,674 | 886,734 | 597,341 | 373,575 | 384,968 |
| O.D. | | | | | | | | | | | 4,839 |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-------------|-------------|------------------|---------|
| TOTAL TRANSLATED LOSSES | 2,278,333 | 1,653,136 | 389,807 | |
| IBNR + FREQ. ADJUSTMENT | (3,626,761) | (2,733,979) | 15,832 | |
| TOTAL LOSSES | 0 | 0 | 405,639 | |
| EXPECTED LOSSES | 920,609 | 1,027,340 | 409,694 | |
| CREDIBILITY | 0.05 | 0.16 | 0.41 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 0.000 | 0.000 | 156.135 | 156.135 |
| INDICATED (POST-TEST) | 0.000 | 0.000 | 183.459 | 183.459 |
| PRES. ON LOSS COST LEVEL | 349.924 | 390.492 | 155.725 | 896.141 |
| DERIVED BY FORMULA | 332.428 | 328.013 | 167.096 | 827.537 |
| UNDERLYING PRES. LOSS COST | 354.353 | 395.435 | 157.696 | 907.484 |
| PROPOSED | 332.428 | 328.013 | 167.096 | 827.537 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 810.324 |
| IND. LOSS COST | | 810.32 | | |
| MAN.LOSS COST | 907.03 | 810.32 | ADJ. LOSS COST = | 810.32 |

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
1

CLASS:
EXPLOSIVES

CODE:
4771 + 0771

| Manual Year | Payroll in Thous. | Total Rept Losses | Pure Prem Reported | Total Trans Losses | Claim Severity | Claim Frequency | Number of Cases | | | | | |
|-------------|-------------------|-------------------|--------------------|--------------------|----------------|-----------------|-----------------|------|-------|-------|------|-----|
| | | | | | | | Death | P.T. | Major | Minor | Temp | All |
| 2008 | 7,369 | 270,190 | 3.667 | 369,773 | 31,714 | 0.9499 | 0 | 0 | 1 | 1 | 5 | 7 |
| 2009 | 7,614 | 3,075,945 | 40.399 | 3,914,517 | 379,953 | 1.0507 | 0 | 3 | 1 | 0 | 4 | 8 |
| 2010 | 8,565 | 456,176 | 5.326 | 588,095 | 35,809 | 1.4011 | 0 | 0 | 1 | 3 | 8 | 12 |
| 2011 | 8,244 | 305,984 | 3.712 | 360,750 | 48,880 | 0.4852 | 0 | 0 | 0 | 1 | 3 | 4 |
| 2012 | 8,606 | 386,069 | 4.486 | 544,998 | 58,747 | 0.6972 | 0 | 0 | 1 | 0 | 5 | 6 |
| TOTAL | 40,398 | 4,494,364 | 11.125 | 5,778,133 | 114,576 | 0.9159 | 0 | 3 | 4 | 5 | 25 | 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 |
| 2008 | 0 | 0 | 150,450 | 3,856 | 7,331 | 0 | 0 | 40,549 | 7,558 | 12,254 | 48,192 |
| 2009 | 0 | 1,875,177 | 157,818 | 0 | 20,475 | 0 | 920,000 | 35,000 | 0 | 31,150 | 36,325 |
| 2010 | 0 | 0 | 168,462 | 95,888 | 28,752 | 0 | 0 | 23,108 | 53,391 | 60,111 | 26,464 |
| 2011 | 0 | 0 | 0 | 21,016 | 92,971 | 0 | 0 | 0 | 18,001 | 63,530 | 110,466 |
| 2012 | 0 | 0 | 210,000 | 0 | 22,189 | 0 | 0 | 70,000 | 0 | 50,290 | 33,590 |
| TOTAL | 0 | 1,875,177 | 686,730 | 120,760 | 171,718 | 0 | 920,000 | 168,657 | 78,950 | 217,335 | 255,037 |
| 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 |
| 2008 | 0 | 0 | 184,000 | 4,334 | 9,230 | 0 | 0 | 102,873 | 9,402 | 15,501 | 44,433 |
| 2009 | 1,101 | 1,487,194 | 270,089 | 7,469 | 24,614 | 12,976 | 1,926,917 | 108,349 | 4,260 | 36,385 | 35,163 |
| 2010 | 30 | 4,223 | 217,422 | 102,980 | 35,462 | 20 | 1,465 | 73,365 | 60,212 | 67,484 | 25,432 |
| 2011 | 11 | 821 | 33,760 | 27,938 | 89,207 | 4 | 894 | 22,316 | 19,563 | 62,508 | 103,728 |
| 2012 | 25 | 6,388 | 222,687 | 28,702 | 30,322 | 71 | 7,524 | 158,697 | 20,209 | 38,295 | 32,078 |
| TOTAL | 1,167 | 1,498,626 | 927,958 | 171,423 | 188,835 | 13,071 | 1,936,800 | 465,600 | 113,646 | 220,173 | 240,834 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-----------|----------|------------------|--------|
| TOTAL TRANSLATED LOSSES | 4,843,222 | 694,077 | 240,834 | |
| IBNR + FREQ. ADJUSTMENT | (283,599) | (84,516) | 204 | |
| TOTAL LOSSES | 4,559,623 | 609,561 | 241,038 | |
| EXPECTED LOSSES | 729,588 | 321,164 | 49,690 | |
| CREDIBILITY | 0.02 | 0.05 | 0.08 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 11.287 | 1.509 | 0.597 | 13.393 |
| INDICATED (POST-TEST) | 13.262 | 1.773 | 0.701 | 15.736 |
| PRES. ON LOSS COST LEVEL | 1.784 | 0.785 | 0.122 | 2.691 |
| DERIVED BY FORMULA | 2.014 | 0.834 | 0.168 | 3.016 |
| UNDERLYING PRES. LOSS COST | 1.806 | 0.795 | 0.123 | 2.724 |
| PROPOSED | 2.014 | 0.834 | 0.168 | 3.016 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 3.155 |
| IND. LOSS COST | | 3.16 | | |
| MAN.LOSS COST | 2.83 | 3.16 | ADJ. LOSS COST = | 3.16 |

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 |
| 2008 | 282,265 | 3,666,186 | 1.299 | 4,647,423 | 23,902 | 0.5279 | 0 | 0 | 4 | 28 | 117 | 149 |
| 2009 | 280,597 | 3,922,516 | 1.398 | 5,158,348 | 28,363 | 0.4811 | 0 | 0 | 6 | 46 | 83 | 135 |
| 2010 | 308,051 | 5,656,305 | 1.836 | 7,827,157 | 39,312 | 0.4610 | 0 | 0 | 11 | 40 | 91 | 142 |
| 2011 | 293,906 | 4,032,958 | 1.372 | 5,632,152 | 28,364 | 0.4695 | 0 | 0 | 7 | 37 | 94 | 138 |
| 2012 | 320,739 | 2,248,665 | 0.701 | 3,996,221 | 18,025 | 0.3741 | 0 | 0 | 1 | 5 | 114 | 120 |
| TOTAL | 1,485,558 | 19,526,630 | 1.314 | 27,261,301 | 27,851 | 0.4604 | 0 | 0 | 29 | 156 | 499 | 684 |
| O.D. | | 2,099,411 | 0.141 | | | | 0 | 0 | 7 | 13 | 9 | 29 |

| Manual Year | REPORTED LOSSES | | | | | | | | | | |
|-------------|-----------------|------|-----------|-----------|-----------|---------|------|-----------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 782,815 | 803,837 | 625,008 | 0 | 0 | 163,554 | 591,824 | 594,352 | 104,796 |
| 2009 | 0 | 0 | 1,122,793 | 995,351 | 403,040 | 0 | 0 | 339,074 | 608,646 | 360,076 | 93,536 |
| 2010 | 0 | 0 | 2,160,663 | 1,037,833 | 428,991 | 0 | 0 | 663,906 | 927,101 | 363,749 | 74,062 |
| 2011 | 0 | 0 | 1,140,399 | 679,880 | 642,112 | 0 | 0 | 405,971 | 535,462 | 510,373 | 118,761 |
| 2012 | 0 | 0 | 166,909 | 150,948 | 924,953 | 0 | 0 | 35,389 | 211,698 | 673,148 | 85,620 |
| TOTAL | 0 | 0 | 5,373,579 | 3,667,849 | 3,024,104 | 0 | 0 | 1,607,894 | 2,874,731 | 2,501,698 | 476,775 |
| O.D. | 0 | 0 | 1,252,110 | 468,209 | 13,100 | 0 | 0 | 143,694 | 102,365 | 11,937 | 107,996 |

| Manual Year | TRANSLATED LOSSES | | | | | | | | | | |
|-------------|-------------------|---------|-----------|-----------|-----------|---------|---------|-----------|-----------|-----------|-----------|
| | Indemnity | | | | | Medical | | | | | |
| | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2008 | 0 | 0 | 957,383 | 903,513 | 786,885 | 0 | 0 | 414,936 | 736,229 | 751,855 | 96,622 |
| 2009 | 112 | 14,027 | 1,390,634 | 1,124,805 | 476,417 | 102 | 16,328 | 894,182 | 723,318 | 427,880 | 90,543 |
| 2010 | 363 | 52,833 | 2,750,371 | 1,127,421 | 514,423 | 451 | 31,290 | 1,811,474 | 1,025,377 | 441,980 | 71,174 |
| 2011 | 246 | 43,887 | 1,778,726 | 707,827 | 687,174 | 229 | 45,186 | 1,216,772 | 494,628 | 545,960 | 111,517 |
| 2012 | 353 | 34,586 | 1,146,316 | 513,984 | 723,403 | 505 | 39,236 | 693,691 | 293,788 | 468,592 | 81,767 |
| TOTAL | 1,074 | 145,333 | 8,023,430 | 4,377,550 | 3,188,302 | 1,287 | 132,040 | 5,031,055 | 3,273,340 | 2,636,267 | 451,623 |
| O.D. | 198 | 24,450 | 1,514,053 | 523,313 | 39,147 | 58 | 5,867 | 357,511 | 116,930 | 17,786 | 103,030 |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-----------------------------|--------------------|--------------------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 15,236,356 | 14,172,635 | 554,653 | |
| IBNR + FREQ. ADJUSTMENT | (6,215,369) | (4,254,666) | 2,935 | |
| TOTAL LOSSES | 9,020,987 | 9,917,969 | 557,588 | |
| EXPECTED LOSSES CREDIBILITY | 15,954,893 0.22 | 16,177,727 0.59 | 713,068 0.90 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 0.607 | 0.668 | 0.038 | 1.313 |
| INDICATED (POST-TEST) | 0.713 | 0.785 | 0.045 | 1.543 |
| PRES. ON LOSS COST LEVEL | 1.061 | 1.075 | 0.047 | 2.183 |
| DERIVED BY FORMULA | 0.984 | 0.904 | 0.045 | 1.933 |
| UNDERLYING PRES. LOSS COST | 1.074 | 1.089 | 0.048 | 2.211 |
| PROPOSED | 0.984 | 0.904 | 0.045 | 1.933 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 1.893 |
| IND. LOSS COST | | 1.89 | | |
| MAN.LOSS COST | 2.21 | 1.89 | ADJ. LOSS COST = | 1.89 |

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 |
| 2008 | 117,049 | 4,340,288 | 3.708 | 3,177,603 | 226,701 | 0.1623 | 1 | 1 | 2 | 2 | 13 | 19 |
| 2009 | 108,804 | 259,906 | 0.239 | 299,595 | 17,328 | 0.1103 | 0 | 0 | 0 | 1 | 11 | 12 |
| 2010 | 107,127 | 440,019 | 0.411 | 539,110 | 34,506 | 0.1027 | 0 | 0 | 0 | 2 | 9 | 11 |
| 2011 | 110,504 | 562,950 | 0.509 | 746,520 | 33,250 | 0.1176 | 0 | 0 | 0 | 3 | 10 | 13 |
| 2012 | 113,680 | 722,306 | 0.635 | 1,024,369 | 45,000 | 0.1232 | 1 | 0 | 1 | 0 | 12 | 14 |
| TOTAL | 557,164 | 6,325,469 | 1.135 | 5,787,197 | 86,334 | 0.1238 | 2 | 1 | 3 | 8 | 55 | 69 |
| 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 |
| 2008 | 3,000 | 413,926 | 606,987 | 68,433 | 83,924 | 0 | 2,478,558 | 469,791 | 69,241 | 113,456 | 32,972 |
| 2009 | 0 | 0 | 0 | 8,479 | 127,843 | 0 | 0 | 0 | 5,979 | 65,634 | 51,971 |
| 2010 | 0 | 0 | 0 | 55,093 | 188,265 | 0 | 0 | 0 | 98,807 | 37,404 | 60,450 |
| 2011 | 0 | 0 | 0 | 184,634 | 36,846 | 0 | 0 | 0 | 116,166 | 94,608 | 130,696 |
| 2012 | 50,000 | 0 | 208,243 | 0 | 111,735 | 0 | 0 | 30,017 | 0 | 230,003 | 92,308 |
| TOTAL | 53,000 | 413,926 | 815,230 | 316,639 | 548,613 | 0 | 2,478,558 | 499,808 | 290,193 | 541,105 | 368,397 |
| 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 |
| 2008 | 3,180 | 126,566 | 645,068 | 76,919 | 105,660 | 0 | 1,054,045 | 906,107 | 86,136 | 143,522 | 30,400 |
| 2009 | 0 | 79 | 4,360 | 11,639 | 146,260 | 0 | 384 | 2,268 | 8,190 | 76,107 | 50,308 |
| 2010 | 25 | 690 | 29,354 | 65,105 | 199,668 | 20 | 1,151 | 34,905 | 106,261 | 43,839 | 58,092 |
| 2011 | 22 | 3,075 | 117,523 | 163,082 | 44,645 | 23 | 3,504 | 93,237 | 99,790 | 98,895 | 122,724 |
| 2012 | 54,393 | 8,731 | 298,711 | 65,978 | 97,744 | 93 | 10,125 | 184,423 | 61,443 | 154,574 | 88,154 |
| TOTAL | 57,620 | 139,141 | 1,095,016 | 382,723 | 593,977 | 136 | 1,069,209 | 1,220,940 | 361,820 | 516,937 | 349,678 |
| O.D. | | | | | | | | | | | |

| | SERIOUS | NON-SER | MED ONLY | TOTAL |
|----------------------------|-------------|-----------|------------------|-------|
| TOTAL TRANSLATED LOSSES | 3,582,062 | 1,855,457 | 349,678 | |
| IBNR + FREQ. ADJUSTMENT | (2,455,952) | (414,527) | 1,039 | |
| TOTAL LOSSES | 1,126,110 | 1,440,930 | 350,717 | |
| EXPECTED LOSSES | 6,240,237 | 1,565,631 | 261,867 | |
| CREDIBILITY | 0.11 | 0.31 | 0.47 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | 0.202 | 0.259 | 0.063 | 0.524 |
| INDICATED (POST-TEST) | 0.237 | 0.304 | 0.074 | 0.615 |
| PRES. ON LOSS COST LEVEL | 1.106 | 0.277 | 0.046 | 1.429 |
| DERIVED BY FORMULA | 1.010 | 0.285 | 0.059 | 1.354 |
| UNDERLYING PRES. LOSS COST | 1.120 | 0.281 | 0.047 | 1.448 |
| PROPOSED | 1.010 | 0.285 | 0.059 | 1.354 |
| YEAR | 4-1-15 | 4-1-16 | IND. LOSS COST = | 1.326 |
| IND. LOSS COST | | 1.33 | | |
| MAN.LOSS COST | 1.43 | 1.33 | ADJ. LOSS COST = | 1.33 |