

PENNSYLVANIA COMPENSATION RATING BUREAU
F CLASS FILING

Review of Experience Rating Plan Parameters

Page 11.1 contains Collectible Premium Ratios. These are the same Collectible Premium Ratios as found in Exhibit 19 of the PCRB's April 1, 2018 loss cost filing (Proposal C-370).

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

Superseded

COLLECTIBLE PREMIUM RATIOS *

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2012	2,773,363,565	2,716,410,500	1.0210
2013	2,765,118,305	2,695,722,981	1.0257
2014	2,756,227,220	2,678,583,298	1.0290
TOTAL	8,294,709,090	8,090,716,779	1.0252
MANUFACTURING AND UTILITIES			
2012	570,622,932	550,861,554	1.0359
2013	565,329,433	543,685,240	1.0398
2014	564,443,027	542,238,876	1.0409
TOTAL	1,700,395,392	1,636,785,670	1.0389
CONTRACTING AND QUARRYING			
2012	526,615,593	473,301,153	1.1126
2013	526,957,286	470,108,430	1.1209
2014	534,892,299	470,016,147	1.1380
TOTAL	1,588,465,178	1,413,425,730	1.1238
OTHER INDUSTRIES			
2012	1,676,125,040	1,692,247,793	0.9905
2013	1,672,831,586	1,681,929,311	0.9946
2014	1,656,891,894	1,666,328,275	0.9943
TOTAL	5,005,848,520	5,040,505,379	0.9931

* Excludes classifications and coverages not subject to experience rating.

PENNSYLVANIA F-CLASS RATE REVISION

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 1-Oct	Average Law Multiplier	Adjust- ment Factor	Loss Ratio Development Factor	Expense Allowance* 1.0 / (PLR/CPR)	Trend Factor	Product (2) * (3) * (4) *(5) * (6)	Expected Loss Rate Factor 1.0 / (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2012	1.0000	1.0000	1.1079	1.6377	1.0000	1.8144	0.5511
2013	1.0000	1.0000	1.2758	1.6377	1.0000	2.0894	0.4786
2014	1.0000	1.0000	1.6999	1.6377	1.0000	2.7839	0.3592
				* Permissible Loss Ratio: Collectible Premium Ratio:	0.6260 1.0252		

Superseded