

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2019 LOSS COST FILING

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April 1, 2019 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0046	0.9705	1.0393
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0411	1.1268	0.9929
(3) Final Loss Cost Test Correction Factor	0.9945	1.0598	0.9241
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0401	1.1589	0.9536

Superseded

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2011 through 2015 were translated using composite multipliers, yielding an average claim value of \$ 458,975 . 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 * 458,975] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.847	777,504	1,555,008
B	0.892	818,811	1,637,622
C	0.939	861,955	1,723,910
D	0.989	907,853	1,815,706
E	1.041	955,586	1,911,172
F	1.096	1,006,073	2,012,146
G	1.154	1,059,314	2,118,628

@ From Pennsylvania 4/1/17 loss cost filing materials - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

- Serious: 175 * Average Cost of Serious Case (including Medical)
- Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
- Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	412	125,746,500	53,864,900	179,611,400	435,950
Permanent Total	149	67,843,700	246,770,600	314,614,300	2,111,505
Major	11,578	2,822,053,400	2,255,217,300	5,077,270,700	438,527
Total Serious	12,139	3,015,643,600	2,555,852,800	5,571,496,400	458,975
Minor	38,898	1,690,854,200	1,429,158,100	3,120,012,300	80,210
Temporary	119,940	1,542,498,800	1,719,665,300	3,262,164,100	27,198
Total Non-Serious	158,838	3,233,353,000	3,148,823,400	6,382,176,400	40,180

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	458,975	=	80,320,625
Non-Serious: 500 *	40,180	=	20,090,000
Medical: .10 *	20,090,000	=	2,009,000

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	79,719,004	19,939,521	1,993,952
0.99	78,520,295	19,639,697	1,963,970
0.98	77,327,653	19,341,391	1,934,139
0.97	76,141,112	19,044,610	1,904,461
0.96	74,960,701	18,749,362	1,874,936
0.95	73,786,454	18,455,657	1,845,566
0.94	72,618,402	18,163,501	1,816,350
0.93	71,456,579	17,872,903	1,787,290
0.92	70,301,018	17,583,871	1,758,387
0.91	69,151,754	17,296,414	1,729,641
0.90	68,008,821	17,010,541	1,701,054
0.89	66,872,255	16,726,260	1,672,626
0.88	65,742,091	16,443,580	1,644,358
0.87	64,618,365	16,162,511	1,616,251
0.86	63,501,116	15,883,062	1,588,306
0.85	62,390,380	15,605,242	1,560,524
0.84	61,286,196	15,329,060	1,532,906
0.83	60,188,604	15,054,528	1,505,453
0.82	59,097,643	14,781,654	1,478,165
0.81	58,013,353	14,510,449	1,451,045
0.80	56,935,777	14,240,922	1,424,092
0.79	55,864,955	13,973,086	1,397,309
0.78	54,800,931	13,706,949	1,370,695
0.77	53,743,749	13,442,524	1,344,252
0.76	52,693,454	13,179,822	1,317,982
0.75	51,650,090	12,918,853	1,291,885
0.74	50,613,704	12,659,629	1,265,963
0.73	49,584,344	12,402,163	1,240,216
0.72	48,562,057	12,146,466	1,214,647
0.71	47,546,893	11,892,551	1,189,255
0.70	46,538,903	11,640,430	1,164,043
0.69	45,538,137	11,390,116	1,139,012
0.68	44,544,649	11,141,622	1,114,162
0.67	43,558,492	10,894,962	1,089,496
0.66	42,579,721	10,650,149	1,065,015
0.65	41,608,393	10,407,198	1,040,720
0.64	40,644,563	10,166,122	1,016,612
0.63	39,688,293	9,926,938	992,694
0.62	38,739,641	9,689,658	968,966
0.61	37,798,670	9,454,300	945,430
0.60	36,865,442	9,220,879	922,088
0.59	35,940,023	8,989,411	898,941
0.58	35,022,478	8,759,912	875,991
0.57	34,112,877	8,532,400	853,240
0.56	33,211,289	8,306,893	830,689
0.55	32,317,787	8,083,408	808,341
0.54	31,432,443	7,861,963	786,196
0.53	30,555,334	7,642,578	764,258
0.52	29,686,537	7,425,273	742,527
0.51	28,826,134	7,210,067	721,007

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	27,974,207	6,996,981	699,698
0.49	27,130,841	6,786,036	678,604
0.48	26,296,125	6,577,254	657,725
0.47	25,470,147	6,370,659	637,066
0.46	24,653,003	6,166,273	616,627
0.45	23,844,789	5,964,120	596,412
0.44	23,045,604	5,764,226	576,423
0.43	22,255,551	5,566,616	556,662
0.42	21,474,738	5,371,317	537,132
0.41	20,703,276	5,178,357	517,836
0.40	19,941,278	4,987,764	498,776
0.39	19,188,864	4,799,568	479,957
0.38	18,446,159	4,613,801	461,380
0.37	17,713,289	4,430,494	443,049
0.36	16,990,390	4,249,680	424,968
0.35	16,277,601	4,071,396	407,140
0.34	15,575,067	3,895,676	389,568
0.33	14,882,940	3,722,559	372,256
0.32	14,201,380	3,552,086	355,209
0.31	13,530,552	3,384,297	338,430
0.30	12,870,632	3,219,236	321,924
0.29	12,221,803	3,056,949	305,695
0.28	11,584,257	2,897,484	289,748
0.27	10,958,199	2,740,893	274,089
0.26	10,343,842	2,587,229	258,723
0.25	9,741,415	2,436,548	243,655
0.24	9,151,158	2,288,911	228,891
0.23	8,573,329	2,144,383	214,438
0.22	8,008,199	2,003,032	200,303
0.21	7,456,062	1,864,930	186,493
0.20	6,917,231	1,730,156	173,016
0.19	6,392,043	1,598,794	159,879
0.18	5,880,862	1,470,937	147,094
0.17	5,384,083	1,346,681	134,668
0.16	4,902,136	1,226,135	122,614
0.15	4,435,494	1,109,418	110,942
0.14	3,984,676	996,658	99,666
0.13	3,550,258	888,000	88,800
0.12	3,132,884	783,605	78,361
0.11	2,733,282	683,656	68,366
0.10	2,352,281	588,359	58,836
0.09	1,990,838	497,954	49,795
0.08	1,650,074	412,721	41,272
0.07	1,331,332	332,996	33,300
0.06	1,036,253	259,191	25,919
0.05	766,915	191,823	19,182
0.04	526,064	131,581	13,158
0.03	317,583	79,435	7,944
0.02	147,605	36,920	3,692
0.01	28,409	7,106	711
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A	Five Year Payroll (00's)		
	10,045,748,110		
B	Five Year Expected Losses*		
	Serious	Non-Serious	Medical Only
	3,854,737,949	4,299,665,553	795,842,304
C = A / B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	2.6061	2.3364	12.6228

* 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	207,755,696	46,586,697	25,169,257
0.99	204,631,741	45,886,188	24,790,801
0.98	201,523,596	45,189,226	24,414,250
0.97	198,431,352	44,495,827	24,039,630
0.96	195,355,083	43,806,009	23,666,942
0.95	192,294,878	43,119,797	23,296,211
0.94	189,250,817	42,437,204	22,927,423
0.93	186,222,991	41,758,251	22,560,604
0.92	183,211,483	41,082,956	22,195,767
0.91	180,216,386	40,411,342	21,832,912
0.90	177,237,788	39,743,428	21,472,064
0.89	174,275,784	39,079,234	21,113,223
0.88	171,330,463	38,418,780	20,756,402
0.87	168,401,921	37,762,091	20,401,613
0.86	165,490,258	37,109,186	20,048,869
0.85	162,595,569	36,460,087	19,698,182
0.84	159,717,955	35,814,816	19,349,566
0.83	156,857,521	35,173,399	19,003,032
0.82	154,014,367	34,535,856	18,658,581
0.81	151,188,599	33,902,213	18,316,251
0.80	148,380,328	33,272,490	17,976,028
0.79	145,589,659	32,646,718	17,637,952
0.78	142,816,706	32,024,916	17,302,009
0.77	140,061,584	31,407,113	16,968,224
0.76	137,324,410	30,793,336	16,636,623
0.75	134,605,300	30,183,608	16,307,206
0.74	131,904,374	29,577,957	15,979,998
0.73	129,221,759	28,976,414	15,654,999
0.72	126,557,577	28,379,003	15,332,246
0.71	123,911,958	27,785,756	15,011,728
0.70	121,285,035	27,196,701	14,693,482
0.69	118,676,939	26,611,867	14,377,521
0.68	116,087,810	26,031,286	14,063,844
0.67	113,517,786	25,454,989	13,752,490
0.66	110,967,011	24,883,008	13,443,471
0.65	108,435,633	24,315,377	13,136,800
0.64	105,923,796	23,752,127	12,832,490
0.63	103,431,660	23,193,298	12,530,578
0.62	100,959,378	22,638,917	12,231,064
0.61	98,507,114	22,089,027	11,933,974
0.60	96,075,028	21,543,662	11,639,332
0.59	93,663,294	21,002,860	11,347,152
0.58	91,272,080	20,466,658	11,057,459
0.57	88,901,569	19,935,099	10,770,278
0.56	86,551,940	19,408,225	10,485,621
0.55	84,223,385	18,886,074	10,203,527
0.54	81,916,090	18,368,690	9,923,995
0.53	79,630,256	17,856,119	9,647,076
0.52	77,366,084	17,348,408	9,372,770
0.51	75,123,788	16,845,601	9,101,127

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	72,903,581	16,347,746	8,832,148
0.49	70,705,685	15,854,895	8,565,883
0.48	68,530,331	15,367,096	8,302,331
0.47	66,377,750	14,884,408	8,041,557
0.46	64,248,191	14,406,880	7,783,559
0.45	62,141,905	13,934,570	7,528,389
0.44	60,059,149	13,467,538	7,276,072
0.43	58,000,191	13,005,842	7,026,633
0.42	55,965,315	12,549,545	6,780,110
0.41	53,954,808	12,098,713	6,536,540
0.40	51,968,965	11,653,412	6,295,950
0.39	50,008,098	11,213,711	6,058,401
0.38	48,072,535	10,779,685	5,823,907
0.37	46,162,602	10,351,406	5,592,519
0.36	44,278,655	9,928,952	5,364,286
0.35	42,421,056	9,512,410	5,139,247
0.34	40,590,182	9,101,857	4,917,439
0.33	38,786,430	8,697,387	4,698,913
0.32	37,010,216	8,299,094	4,483,732
0.31	35,261,972	7,907,072	4,271,934
0.30	33,542,154	7,521,423	4,063,582
0.29	31,851,241	7,142,256	3,858,727
0.28	30,189,732	6,769,682	3,657,431
0.27	28,558,162	6,403,822	3,459,771
0.26	26,957,087	6,044,802	3,265,809
0.25	25,387,102	5,692,751	3,075,608
0.24	23,848,833	5,347,812	2,889,245
0.23	22,342,953	5,010,136	2,706,808
0.22	20,870,167	4,679,884	2,528,385
0.21	19,431,243	4,357,222	2,354,064
0.20	18,026,996	4,042,336	2,183,946
0.19	16,658,303	3,735,422	2,018,121
0.18	15,326,114	3,436,697	1,856,738
0.17	14,031,459	3,146,385	1,699,887
0.16	12,775,457	2,864,742	1,547,732
0.15	11,559,341	2,592,044	1,400,399
0.14	10,384,464	2,328,592	1,258,064
0.13	9,252,327	2,074,723	1,120,905
0.12	8,164,609	1,830,815	989,135
0.11	7,123,206	1,597,294	862,970
0.10	6,130,280	1,374,642	742,675
0.09	5,188,323	1,163,420	628,552
0.08	4,300,258	964,281	520,968
0.07	3,469,584	778,012	420,339
0.06	2,700,579	605,574	327,170
0.05	1,998,657	448,175	242,131
0.04	1,370,975	307,426	166,091
0.03	827,653	185,592	100,276
0.02	384,673	86,260	46,603
0.01	74,037	16,602	8,975
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

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														
11	187,293,932	1,990,237,913	100	263,263	24	61,667	2482	4,930,571	7442	2,632,630	26021	2,414,325	9,599,924	1.063
12	192,493,572	1,943,802,110	95	271,059	27	73,442	2218	4,495,933	7560	2,667,443	24500	2,488,198	9,441,946	1.010
13	199,141,118	1,992,669,026	89	193,303	31	108,414	2195	4,391,189	8382	2,938,794	24445	2,525,444	9,769,546	1.001
14	208,358,783	1,855,045,187	76	210,623	16	33,773	1830	3,551,780	8237	2,870,706	23591	2,481,137	9,402,433	.890
15	214,341,512	1,451,688,278	58	157,271	28	61,930	726	1,410,938	3845	1,533,066	26993	3,174,111	8,179,567	.677
ALL	1,001,628,917	9,233,442,514	418	1,095,519	126	339,226	9451	18,780,411	35466	12,642,639	125550	13,083,215	46,393,416	.922
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	2,644,619,486	99	302,226	24	109,274	2482	6,049,811	7442	3,235,502	26021	3,346,255	13,403,127	1.412
12	192,493,572	2,525,821,784	93	283,891	31	141,174	2250	5,483,661	7599	3,303,384	24423	3,141,464	12,904,645	1.312
13	199,141,118	2,646,379,049	87	265,370	37	168,436	2353	5,737,108	8457	3,675,900	24201	3,113,141	13,503,834	1.329
14	208,358,783	2,583,931,544	74	225,870	24	109,287	2385	5,812,578	8309	3,611,463	22949	2,950,404	13,129,713	1.240
15	214,341,512	2,362,745,689	59	180,108	33	150,266	2108	5,137,376	7091	3,082,293	22346	2,873,724	12,203,690	1.102
ALL	1,001,628,917	12,763,497,552	412	1,257,465	149	678,437	11578	28,220,534	38898	16,908,542	119940	15,424,988	65,145,009	1.274
PURE PREMIUM		1.274		.013		.007		.282		.169		.154	.650	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	1,722,468,432	64	195,341	23	104,711	1463	3,564,803	5171	2,248,266	15883	2,042,518	9,069,046	.920
12	192,493,572	1,741,479,334	64	195,209	23	104,697	1480	3,607,080	5229	2,273,085	16057	2,065,209	9,169,512	.905
13	199,141,118	1,764,736,971	65	198,305	22	104,771	1499	3,655,198	5300	2,303,932	16263	2,091,903	9,293,260	.886
14	208,358,783	1,797,263,021	66	202,636	24	109,687	1527	3,721,741	5396	2,345,544	16555	2,128,290	9,464,733	.863
15	214,341,512	1,812,256,220	66	202,860	23	110,812	1546	3,767,364	5451	2,368,985	16777	2,157,858	9,514,683	.845
ALL	1,001,628,917	8,838,203,978	325	994,351	115	534,678	7515	18,316,186	26547	11,539,812	81535	10,485,778	46,511,234	.882
PURE PREMIUM		.882		.010		.005		.183		.115		.105	.464	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

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														
11	20,735,619	400,640,886	11	24,312		0	510	1,014,857	1759	546,837	5271	461,935	1,958,468	1.932
12	20,820,138	377,131,895	16	48,587	2	5,668	434	878,361	1573	550,511	5064	486,516	1,801,675	1.811
13	21,274,008	405,035,977	13	30,372	3	11,246	446	889,493	1835	594,606	4832	502,053	2,022,591	1.904
14	22,507,940	376,249,240	10	29,898	2	8,831	371	726,362	1895	625,559	4663	473,214	1,898,628	1.672
15	22,454,229	299,574,014	5	19,721	5	7,525	146	281,993	672	273,372	5579	650,994	1,762,136	1.334
ALL	107,791,934	1,858,632,012	55	152,890	12	33,270	1907	3,791,066	7734	2,590,885	25409	2,574,712	9,443,498	1.724
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	530,290,653	11	27,910		0	510	1,245,229	1759	672,062	5271	640,242	2,717,463	2.557
12	20,820,138	486,217,286	16	50,887	3	14,466	441	1,072,549	1581	680,919	5048	614,504	2,428,848	2.335
13	21,274,008	539,672,830	13	41,750	4	21,847	481	1,160,605	1842	743,178	4788	619,765	2,809,583	2.537
14	22,507,940	527,005,538	9	32,121	4	24,668	499	1,198,914	1877	773,057	4550	571,608	2,669,689	2.341
15	22,454,229	489,608,767	5	22,906	6	24,288	414	1,008,317	1374	597,920	4606	583,230	2,659,426	2.180
ALL	107,791,934	2,572,795,074	54	175,574	17	85,269	2345	5,685,614	8433	3,467,136	24263	3,029,349	13,285,009	2.387
PURE PREMIUM		2.387		.016		.008		.527		.322		.281	1.232	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	342,118,629	7	18,040		0	301	733,741	1222	466,998	3217	390,797	1,811,610	1.650
12	20,820,138	335,644,194	11	34,991	2	10,720	290	705,502	1088	468,524	3319	403,997	1,732,708	1.612
13	21,274,008	358,922,530	10	31,199	2	13,592	306	739,403	1154	465,774	3218	416,476	1,922,781	1.687
14	22,507,940	364,708,583	8	28,892	4	24,749	319	767,554	1218	501,548	3285	412,709	1,911,635	1.620
15	22,454,229	374,939,896	6	26,129	4	17,958	303	738,700	1058	460,357	3453	437,278	2,068,977	1.670
ALL	107,791,934	1,776,333,832	42	139,251	12	67,019	1519	3,684,900	5740	2,363,201	16492	2,061,257	9,447,711	1.648
PURE PREMIUM		1.648		.013		.006		.342		.219		.191	.876	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

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														
11	10,323,545	360,336,545	25	69,047	4	13,562	590	1,284,434	862	355,079	3227	312,817	1,568,427	3.490
12	10,144,864	348,046,833	19	64,538	7	32,629	501	1,116,106	773	326,071	2871	319,381	1,621,743	3.431
13	10,662,596	329,804,327	21	46,505	9	32,144	446	999,670	837	348,507	2864	324,286	1,546,931	3.093
14	11,327,025	328,175,080	26	97,951	5	17,357	437	903,374	791	359,199	2822	350,157	1,553,713	2.897
15	11,402,245	233,761,961	12	37,403	5	5,463	183	399,240	507	248,979	3024	436,166	1,210,367	2.050
ALL	53,860,275	1,600,124,746	103	315,444	30	101,155	2157	4,702,824	3770	1,637,835	14808	1,742,807	7,501,181	2.971
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	485,477,594	24	79,266	4	24,032	590	1,576,000	862	436,392	3227	433,564	2,305,522	4.703
12	10,144,864	465,457,527	18	67,594	8	56,661	498	1,337,615	782	408,162	2864	410,187	2,374,356	4.588
13	10,662,596	445,803,413	19	63,828	10	45,919	446	1,231,996	861	449,291	2838	414,083	2,252,917	4.181
14	11,327,025	458,475,744	26	104,825	6	35,255	452	1,241,875	846	486,188	2750	440,020	2,276,595	4.048
15	11,402,245	378,127,754	12	42,249	6	21,338	316	929,755	872	478,142	2523	420,847	1,888,946	3.316
ALL	53,860,275	2,233,342,032	99	357,762	34	183,205	2302	6,317,241	4223	2,258,175	14202	2,118,701	11,098,336	4.147
PURE PREMIUM		4.147		.066		.034		1.173		.419		.393	2.061	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	305,275,891	16	51,233	4	23,028	348	928,646	599	303,237	1970	264,643	1,481,971	2.957
12	10,144,864	316,409,741	12	46,479	6	42,036	328	879,874	538	280,874	1883	269,646	1,645,188	3.119
13	10,662,596	292,485,742	14	47,697	6	28,557	284	784,944	540	281,689	1907	278,178	1,503,793	2.743
14	11,327,025	319,432,896	23	93,753	6	35,346	290	795,741	550	316,145	1982	317,142	1,636,202	2.820
15	11,402,245	287,232,115	13	47,322	4	15,799	232	682,075	669	366,708	1898	316,654	1,443,762	2.519
ALL	53,860,275	1,520,836,385	78	286,484	26	144,766	1482	4,071,280	2896	1,548,653	9640	1,446,263	7,710,916	2.824
PURE PREMIUM		2.824		.053		.027		.756		.288		.269	1.432	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

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														
11	156,234,768	1,229,260,482	64	169,904	20	48,105	1382	2,631,281	4821	1,730,714	17523	1,639,572	6,073,029	.787
12	161,528,570	1,218,623,382	60	157,934	18	35,146	1283	2,501,465	5214	1,790,861	16565	1,682,301	6,018,528	.754
13	167,204,514	1,257,828,722	55	116,427	19	65,024	1303	2,502,026	5710	1,995,681	16749	1,699,105	6,200,024	.752
14	174,523,818	1,150,620,867	40	82,774	9	7,585	1022	1,922,044	5551	1,885,948	16106	1,657,766	5,950,092	.659
15	180,485,038	918,352,303	41	100,147	18	48,941	397	729,705	2666	1,010,715	18390	2,086,951	5,207,064	.509
ALL	839,976,708	5,774,685,756	260	627,186	84	204,801	5387	10,286,521	23962	8,413,919	85333	8,765,695	29,448,737	.687
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	1,628,851,239	64	195,050	20	85,242	1382	3,228,581	4821	2,127,048	17523	2,272,448	8,380,143	1.043
12	161,528,570	1,574,146,971	59	165,410	20	70,047	1311	3,073,497	5236	2,214,303	16511	2,116,772	8,101,441	.975
13	167,204,514	1,660,902,806	55	159,793	23	100,670	1426	3,344,507	5754	2,483,430	16575	2,079,294	8,441,334	.993
14	174,523,818	1,598,450,262	39	88,925	14	49,365	1434	3,371,789	5586	2,352,219	15649	1,938,776	8,183,429	.916
15	180,485,038	1,495,009,168	42	114,953	21	104,640	1378	3,199,304	4845	2,006,230	15217	1,869,648	7,655,318	.828
ALL	839,976,708	7,957,360,446	259	724,131	98	409,964	6931	16,217,678	26242	11,183,230	81475	10,276,938	40,761,665	.947
PURE PREMIUM		.947		.009		.005		.193		.133		.122	.485	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	1,075,073,912	41	126,069	19	81,682	814	1,902,416	3350	1,478,030	10696	1,387,078	5,775,465	.688
12	161,528,570	1,089,425,399	41	113,739	15	51,940	862	2,021,705	3603	1,523,688	10855	1,391,566	5,791,616	.674
13	167,204,514	1,113,328,699	41	119,409	14	62,622	909	2,130,851	3606	1,556,469	11138	1,397,249	5,866,686	.666
14	174,523,818	1,113,121,542	35	79,991	14	49,592	918	2,158,446	3628	1,527,852	11288	1,398,439	5,916,896	.638
15	180,485,038	1,150,084,209	47	129,409	15	77,054	1011	2,346,589	3724	1,541,920	11426	1,403,926	6,001,944	.637
ALL	839,976,708	5,541,033,761	205	568,617	77	322,890	4514	10,560,007	17911	7,627,959	55403	6,978,258	29,352,607	.660
PURE PREMIUM		.660		.007		.004		.126		.091		.083	.349	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	187,293,932	959,992,368	100	103,719	24	180,924	2482	2,875,662	7442	2,059,991	26021	2,697,774	1,681,855	.513
12	192,493,572	944,194,565	95	31,562	27	321,323	2218	2,587,812	7560	2,134,754	24500	2,690,352	1,676,143	.491
13	199,141,118	976,954,553	89	42,160	31	412,263	2195	2,436,763	8382	2,380,311	24445	2,799,258	1,698,791	.491
14	208,358,783	940,243,311	76	123,200	16	112,763	1830	2,015,791	8237	2,595,152	23591	2,859,454	1,696,073	.451
15	214,341,512	817,956,747	58	27,071	28	244,909	726	808,555	3845	1,313,367	26993	4,082,270	1,703,395	.382
ALL	1,001,628,917	4,639,341,544	418	327,712	126	1,272,182	9451	10,724,583	35466	10,483,575	125550	15,129,108	8,456,257	.463
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	1,340,312,729	99	129,441	24	397,489	2482	4,833,987	7442	2,733,608	26021	3,731,022	1,577,580	.716
12	192,493,572	1,290,464,455	93	121,577	31	513,296	2250	4,381,954	7599	2,791,869	24423	3,501,937	1,594,012	.670
13	199,141,118	1,350,383,440	87	113,707	37	612,783	2353	4,583,258	8457	3,107,992	24201	3,468,846	1,617,249	.678
14	208,358,783	1,312,971,321	74	96,789	24	397,414	2385	4,646,184	8309	3,052,569	22949	3,291,567	1,645,190	.630
15	214,341,512	1,220,369,016	59	77,135	33	546,724	2108	4,106,790	7091	2,605,543	22346	3,203,281	1,664,217	.569
ALL	1,001,628,917	6,514,500,961	412	538,649	149	2,467,706	11578	22,552,173	38898	14,291,581	119940	17,196,653	8,098,248	.650
PURE PREMIUM		.650		.005		.025		.225		.143		.172	.081	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	187,293,932	906,940,077	64	83,701	23	380,844	1464	2,849,781	5171	1,899,312	15880	2,276,921	1,578,842	.484
12	192,493,572	916,898,901	64	83,657	23	380,967	1480	2,882,506	5239	1,924,988	16049	2,301,264	1,595,606	.476
13	199,141,118	929,084,473	65	84,940	22	380,685	1500	2,922,025	5313	1,952,720	16259	2,330,476	1,619,998	.467
14	208,358,783	945,803,676	66	86,315	24	397,756	1522	2,965,681	5415	1,989,438	16514	2,368,556	1,650,291	.454
15	214,341,512	949,510,569	65	85,080	23	400,261	1525	2,971,464	5384	1,978,013	16594	2,378,929	1,681,359	.443
ALL	1,001,628,917	4,648,237,696	324	423,693	115	1,940,513	7491	14,591,457	26522	9,744,471	81296	11,656,146	8,126,096	.464
PURE PREMIUM		.464		.004		.019		.146		.097		.116	.081	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

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														
11	20,735,619	195,846,828	11	14,078		0	510	629,747	1759	439,309	5271	533,173	342,161	.944
12	20,820,138	180,167,533	16	2,664	2	36,253	434	463,241	1573	419,683	5064	534,905	344,930	.865
13	21,274,008	202,259,051	13	1,253	3	99,855	446	531,279	1835	498,341	4832	560,776	331,087	.951
14	22,507,940	189,862,791	10	1,716	2	16,812	371	404,399	1895	587,745	4663	547,713	340,244	.844
15	22,454,229	176,213,589	5	2,097	5	138,661	146	181,190	672	215,804	5579	877,703	346,681	.785
ALL	107,791,934	944,349,792	55	21,808	12	291,581	1907	2,209,856	7734	2,160,882	25409	3,054,270	1,705,103	.876
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	271,746,278	11	17,569		0	510	1,058,604	1759	582,964	5271	737,379	320,947	1.311
12	20,820,138	242,884,790	16	10,260	3	61,396	441	785,242	1581	548,439	5048	695,484	328,028	1.167
13	21,274,008	280,958,296	13	7,116	4	146,431	481	993,559	1842	650,076	4788	697,207	315,194	1.321
14	22,507,940	266,968,896	9	2,950	4	68,818	499	956,561	1877	673,275	4550	638,048	330,037	1.186
15	22,454,229	265,942,603	5	16,310	6	251,455	414	857,322	1374	513,242	4606	682,389	338,708	1.184
ALL	107,791,934	1,328,500,863	54	54,205	17	528,100	2345	4,651,288	8433	2,967,996	24263	3,450,507	1,632,914	1.232
PURE PREMIUM		1.232		.005		.049		.432		.275		.320	.151	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	20,735,619	181,168,522	7	11,361		0	301	624,079	1222	405,043	3217	449,998	321,204	.874
12	20,820,138	173,270,073	11	7,060	2	45,569	290	516,533	1090	378,155	3317	457,028	328,356	.832
13	21,274,008	192,223,293	10	5,316	2	90,967	307	633,428	1157	408,345	3217	468,447	315,730	.904
14	22,507,940	191,052,197	8	2,630	4	68,886	318	610,392	1221	438,017	3277	459,537	331,060	.849
15	22,454,229	206,333,559	6	17,999	4	183,499	301	623,018	1046	390,812	3414	505,811	342,196	.919
ALL	107,791,934	944,047,644	42	44,366	12	388,921	1517	3,007,450	5736	2,020,372	16442	2,340,821	1,638,546	.876
PURE PREMIUM		.876		.004		.036		.279		.187		.217	.152	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

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														
11	10,323,545	156,842,677	25	13,437	4	9,981	590	734,164	862	292,005	3227	356,251	162,589	1.519
12	10,144,864	162,174,278	19	10,184	7	142,805	501	679,218	773	278,219	2871	352,800	158,517	1.599
13	10,662,596	154,693,073	21	11,866	9	177,006	446	545,316	837	280,650	2864	376,082	156,011	1.451
14	11,327,025	155,371,327	26	79,616	5	68,468	437	511,627	791	333,491	2822	399,257	161,255	1.372
15	11,402,245	121,036,748	12	9,059	5	25,552	183	214,703	507	251,672	3024	550,560	158,821	1.062
ALL	53,860,275	750,118,103	103	124,162	30	423,812	2157	2,685,028	3770	1,436,037	14808	2,034,950	797,193	1.393
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	230,552,168	24	16,770	4	21,929	590	1,234,130	862	387,491	3227	492,695	152,508	2.233
12	10,144,864	237,435,589	18	39,229	8	218,360	498	1,134,388	782	368,042	2864	463,587	150,750	2.340
13	10,662,596	225,291,724	19	30,859	10	246,016	446	974,035	861	381,184	2838	472,301	148,522	2.113
14	11,327,025	227,659,524	26	59,009	6	175,363	452	994,493	846	418,713	2750	472,600	156,417	2.010
15	11,402,245	188,894,637	12	19,472	6	73,046	316	769,812	872	420,992	2523	450,456	155,168	1.657
ALL	53,860,275	1,109,833,642	99	165,339	34	734,714	2302	5,106,858	4223	1,976,422	14202	2,351,639	763,365	2.061
PURE PREMIUM		2.061		.031		.136		.948		.367		.437	.142	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	10,323,545	148,194,519	16	10,844	4	21,011	348	727,556	599	269,229	1969	300,675	152,630	1.436
12	10,144,864	164,460,101	12	26,993	6	162,063	328	746,236	539	253,767	1882	304,641	150,901	1.621
13	10,662,596	150,266,770	14	23,052	6	152,825	284	621,136	541	239,645	1906	317,236	148,775	1.409
14	11,327,025	163,363,443	23	52,624	6	175,449	289	635,611	552	273,072	1978	339,977	156,902	1.442
15	11,402,245	144,224,818	13	21,453	4	53,610	228	556,567	659	318,056	1881	335,796	156,767	1.265
ALL	53,860,275	770,509,651	78	134,966	26	564,958	1477	3,287,106	2890	1,353,769	9616	1,598,325	765,975	1.431
PURE PREMIUM		1.431		.025		.105		.610		.251		.297	.142	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

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 ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
11	156,234,768	607,302,863	64	76,204	20	170,942	1382	1,511,751	4821	1,328,676	17523	1,808,350	1,177,105	.389
12	161,528,570	601,852,754	60	18,714	18	142,265	1283	1,445,354	5214	1,436,852	16565	1,802,647	1,172,696	.373
13	167,204,514	620,002,429	55	29,041	19	135,402	1303	1,360,169	5710	1,601,349	16749	1,862,400	1,211,693	.371
14	174,523,818	595,009,193	40	41,868	9	27,484	1022	1,099,765	5551	1,673,916	16106	1,912,485	1,194,574	.341
15	180,485,038	520,706,410	41	15,914	18	80,696	397	412,663	2666	845,891	18390	2,654,008	1,197,893	.289
ALL	839,976,708	2,944,873,649	260	181,741	84	556,789	5387	5,829,702	23962	6,886,654	85333	10,039,890	5,953,961	.351
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	838,014,283	64	95,102	20	375,560	1382	2,541,254	4821	1,763,153	17523	2,500,949	1,104,124	.536
12	161,528,570	810,144,076	59	72,088	20	233,540	1311	2,462,324	5236	1,875,389	16511	2,342,867	1,115,234	.502
13	167,204,514	844,133,420	55	75,732	23	220,336	1426	2,615,664	5754	2,076,732	16575	2,299,338	1,153,532	.505
14	174,523,818	818,342,901	39	34,830	14	153,233	1434	2,695,130	5586	1,960,581	15649	2,180,919	1,158,737	.469
15	180,485,038	765,531,776	42	41,353	21	222,223	1378	2,479,656	4845	1,671,309	15217	2,070,436	1,170,341	.424
ALL	839,976,708	4,076,166,456	259	319,105	98	1,204,892	6931	12,794,028	26242	9,347,164	81475	11,394,509	5,701,968	.485
PURE PREMIUM		.485		.004		.014		.152		.111		.136	.068	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	156,234,768	577,577,036	41	61,497	19	359,834	815	1,498,145	3350	1,225,039	10694	1,526,248	1,105,008	.370
12	161,528,570	579,168,727	41	49,604	15	173,335	862	1,619,737	3610	1,293,067	10850	1,539,596	1,116,349	.359
13	167,204,514	586,594,410	41	56,573	14	136,894	909	1,667,461	3615	1,304,731	11136	1,544,793	1,155,493	.351
14	174,523,818	591,388,036	35	31,061	14	153,422	915	1,719,679	3642	1,278,349	11259	1,569,041	1,162,329	.339
15	180,485,038	598,952,192	46	45,629	15	163,151	996	1,791,879	3679	1,269,145	11299	1,537,322	1,182,396	.332
ALL	839,976,708	2,933,680,401	204	244,364	77	986,636	4497	8,296,901	17896	6,370,331	55238	7,717,000	5,721,575	.349
PURE PREMIUM		.349		.003		.012		.099		.076		.092	.068	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2019 LOSS COST REVISION
 LOSS COST SELECTIONS**

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

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Temporary Staffing Classifications		
185	4.03	Temporary Staffing Procedure
187	2.91	Temporary Staffing Procedure
189	2.30	Temporary Staffing Procedure
191	2.32	Temporary Staffing Procedure
275	2.28	Temporary Staffing Procedure
276	2.77	Temporary Staffing Procedure
291	2.64	Temporary Staffing Procedure
297	2.65	Temporary Staffing Procedure
491	3.08	Temporary Staffing Procedure
493	2.29	Temporary Staffing Procedure
495	3.69	Temporary Staffing Procedure
497	1.10	Temporary Staffing Procedure
499	2.03	Temporary Staffing Procedure
587	1.50	Temporary Staffing Procedure
691	4.20	Temporary Staffing Procedure
693	6.61	Temporary Staffing Procedure
695	3.25	Temporary Staffing Procedure
867	5.10	Temporary Staffing Procedure
877	1.96	Temporary Staffing Procedure
879	2.51	Temporary Staffing Procedure
881	2.99	Temporary Staffing Procedure
883	2.28	Temporary Staffing Procedure
895	0.65	Temporary Staffing Procedure
520	0.23	Temporary Staffing Exposure Group Procedure
521	0.55	Temporary Staffing Exposure Group Procedure
522	0.94	Temporary Staffing Exposure Group Procedure
523	1.61	Temporary Staffing Exposure Group Procedure
524	2.38	Temporary Staffing Exposure Group Procedure
525	4.10	Temporary Staffing Exposure Group Procedure
526	6.00	Temporary Staffing Exposure Group Procedure
527	9.47	Temporary Staffing Exposure Group Procedure
528	13.94	Temporary Staffing Exposure Group Procedure
529	22.32	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.59	Explosives - Target = 20% of total
4771	2.34	Explosives - Target = 80% of total

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2019 LOSS COST REVISION
 LOSS COST SELECTIONS**

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

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Attendant Care and affected classes		
908	124.80	Attendant Care Procedure
913	263.02	Attendant Care Procedure
972	0.85	Attendant Care Procedure
Aircraft Classifications		
7413	0.33	Aircraft Procedure
7421	0.40	Aircraft Procedure
7424	0.93	Aircraft Procedure
7453	0.07	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.71	O.D. non-rateable element for 615; use 10% of total
0162	0.73	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.73	Federal black lung - code 615; use CMCRB loss cost
509	3.66	No experience; use industry group average change
615	6.37	Rate excluding non-rateable element; use 90% of total
670	4.30	Combine with 681
681	4.30	Combine with 670
809	3.96	Combine with 992
888	2.98	Capped due to secondary capping procedure
970	3.51	Capped due to secondary capping procedure
992	3.96	Combine with 809
993	517.30	Combine with 996
996	517.30	Combine with 993
7405	1.10	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.23	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 11-15 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	231,917	A) Credibility Based on Payroll of \$24,880,910		
187	169,072			
189	29,002	0.24	0.65	0.99
191	35,719			
275	151,184	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	141,831			
291	23,923			
297	133,069	1.681	2.404	1.839
491	28,818			
493	98,662	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
495	37,440			
497	87,948			
499	14,019	1.163	1.913	1.831
587	29,963			
691	19,994			
693	24,198			
695	60,203			
867	393,029			
877	14,328			
879	292,194			
881	30,561			
883	175,701			
895	265,316			
TOTAL	2,488,091			

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

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

Temporary Staffing Code	PY 11-15 Payrolls (\$000)	Temp Payroll Wts.	Actual Indicated Pure Premium			Direct Employee Code	PY 11-15 Payrolls (\$000)	Actual Indicated Pure Premium		
			Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only
185	231,917	0.0932	1.087	2.976	0.373	104	2,571,607	0.960	1.117	0.224
187	169,072	0.0680	1.218	1.257	0.358	107	936,730	0.653	0.924	0.217
189	29,002	0.0117	-	1.412	0.148	113	1,240,948	0.205	0.679	0.146
191	35,719	0.0144	-	2.402	0.368	161	538,688	0.317	1.054	0.201
275	151,184	0.0608	0.673	1.858	0.322	221	1,648,428	0.619	0.667	0.160
276	141,831	0.0570	-	1.591	0.297	222	3,782,970	0.596	0.862	0.143
291	23,923	0.0096	5.105	4.771	0.296	255	985,913	0.749	0.621	0.091
297	133,069	0.0535	0.111	0.802	0.277	281	2,738,372	0.548	0.835	0.140
491	28,818	0.0116	2.449	0.494	0.390	403	1,385,807	0.705	0.970	0.169
493	98,662	0.0397	1.008	2.248	0.480	445	3,352,603	0.349	0.652	0.155
495	37,440	0.0150	-	2.212	0.358	451	1,507,447	0.796	1.133	0.236
497	87,948	0.0353	1.562	1.750	0.234	472	862,291	0.227	0.266	0.071
499	14,019	0.0056	-	-	0.157	475	1,559,837	0.282	0.775	0.085
587	29,963	0.0120	0.415	3.119	0.133	563	1,432,310	0.226	0.534	0.092
691	19,994	0.0080	10.007	6.355	0.303	609	5,461,569	1.335	0.890	0.114
693	24,198	0.0097	2.603	4.555	0.278	651	2,904,302	1.604	1.415	0.190
695	60,203	0.0242	2.738	1.579	0.125	661	4,758,497	0.857	0.690	0.117
867	393,029	0.1580	1.751	3.977	0.484	813	2,653,169	1.084	1.858	0.239
877	14,328	0.0058	1.426	5.447	0.486	914	1,998,824	0.358	0.781	0.126
879	292,194	0.1174	1.231	2.483	0.268	923	642,052	0.405	0.953	0.164
881	30,561	0.0123	-	2.658	0.213	926	1,832,648	0.644	1.124	0.145
883	175,701	0.0706	0.124	2.381	0.228	928	14,561,095	0.409	0.802	0.163
895	265,316	0.1066	0.099	0.508	0.105	965	64,885,554	0.106	0.217	0.062
TOTAL / WTD	2,488,091	1.0000	1.029	2.272	0.309			0.612	0.945	0.168

Ratio of Temp codes to Direct codes

1.681	2.404	1.839
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PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium (1)				Industry Group	Indicated Loss Cost *	Selected Loss Cost *	1/1/19 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	0.908	1.242	0.239	2.389	185	1.056	2.376	0.438	3.870	1	4.03	4.03	5.29	-23.8%
107	0.690	0.836	0.217	1.743	187	0.802	1.599	0.397	2.798	1	2.91	2.91	3.47	-16.1%
113	0.533	0.689	0.149	1.371	189	0.620	1.318	0.273	2.211	1	2.30	2.30	2.92	-21.2%
161	0.412	0.740	0.184	1.336	191	0.479	1.416	0.337	2.232	1	2.32	2.32	2.62	-11.5%
221	0.538	0.658	0.167	1.363	275	0.626	1.259	0.306	2.191	1	2.28	2.28	2.72	-16.2%
222	0.585	0.894	0.149	1.628	276	0.680	1.710	0.273	2.663	1	2.77	2.77	3.38	-18.0%
255	0.937	0.667	0.093	1.697	291	1.090	1.276	0.170	2.536	1	2.64	2.64	3.31	-20.2%
281	0.555	0.854	0.146	1.555	297	0.645	1.634	0.267	2.546	1	2.65	2.65	3.21	-17.4%
403	0.759	0.916	0.179	1.854	491	0.883	1.752	0.328	2.963	1	3.08	3.08	3.68	-16.3%
445	0.513	0.682	0.162	1.357	493	0.597	1.305	0.297	2.199	1	2.29	2.29	2.98	-23.2%
451	0.773	1.154	0.241	2.168	495	0.899	2.208	0.441	3.548	1	3.69	3.69	4.56	-19.1%
472	0.267	0.312	0.081	0.660	497	0.311	0.597	0.148	1.056	1	1.10	1.10	1.44	-23.6%
475	0.426	0.683	0.082	1.191	499	0.495	1.307	0.150	1.952	1	2.03	2.03	2.43	-16.5%
563	0.314	0.477	0.092	0.883	587	0.365	0.913	0.168	1.446	1	1.50	1.50	1.76	-14.8%
609	1.406	0.927	0.119	2.452	691	1.635	1.773	0.218	3.626	2	4.20	4.20	5.18	-18.9%
651	2.142	1.490	0.198	3.830	693	2.491	2.850	0.363	5.704	2	6.61	6.61	8.35	-20.8%
661	1.037	0.719	0.122	1.878	695	1.206	1.375	0.223	2.804	2	3.25	3.25	4.14	-21.5%
813	1.187	1.837	0.249	3.273	867	1.380	3.514	0.456	5.350	3	5.10	5.10	6.26	-18.5%
914	0.344	0.739	0.131	1.214	877	0.400	1.414	0.240	2.054	3	1.96	1.96	2.34	-16.2%
923	0.637	0.833	0.162	1.632	879	0.741	1.594	0.297	2.632	3	2.51	2.51	3.24	-22.5%
926	0.762	1.032	0.150	1.944	881	0.886	1.974	0.275	3.135	3	2.99	2.99	3.58	-16.5%
928	0.415	0.836	0.170	1.421	883	0.483	1.599	0.311	2.393	3	2.28	2.28	2.74	-16.8%
965	0.110	0.226	0.065	0.401	895	0.128	0.432	0.119	0.679	3	0.65	0.65	0.82	-20.7%

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

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

PENNSYLVANIA COMPENSATION RATING BUREAU

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

Temporary Staffing Classes 520 thru 529	Indicated Pre-Surcharge Loss Cost (1)	Payroll (\$000) (2)	Indicated Expected Loss (3) #
Total - Avg	3.73	1,355,087	50,544,745

(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	26,751	37,330	0.14
521	B	20,467	68,170	0.33
522	C	168,927	948,850	0.56
523	D	120,585	1,153,640	0.96
524	E	183,110	2,609,300	1.42
525	F	546,952	13,378,680	2.45
526	G	221,409	7,922,200	3.58
527	H	59,930	3,384,260	5.65
528	I	5,216	433,930	8.32
529	J	1,740	231,740	13.32
	Total - Avg	1,355,087	30,168,100	2.23

Balanced Values

Balancing Factor = 50,544,745 / 30,168,100 = 1.6754

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	26,751	61,527	0.23
521	B	20,467	112,569	0.55
522	C	168,927	1,587,914	0.94
523	D	120,585	1,941,419	1.61
524	E	183,110	4,358,018	2.38
525	F	546,952	22,425,032	4.10
526	G	221,409	13,284,540	6.00
527	H	59,930	5,675,371	9.47
528	I	5,216	727,110	13.94
529	J	1,740	388,368	22.32
	Total - Avg	1,355,087	50,561,868	3.73

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

(9)=(6)*1.6754

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.27		0.23		-14.8%
B	0.64	2.37	0.55	2.39	-14.1%
C	1.09	1.70	0.94	1.71	-13.8%
D	1.87	1.72	1.61	1.71	-13.9%
E	2.76	1.48	2.38	1.48	-13.8%
F	4.73	1.71	4.10	1.72	-13.3%
G	6.95	1.47	6.00	1.46	-13.7%
H	10.90	1.57	9.47	1.58	-13.1%
I	16.10	1.48	13.94	1.47	-13.4%
J	25.84	1.60	22.32	1.60	-13.6%
	Wtd Avg	4.53	3.73		-17.6%

Pennsylvania Attendant Care Study

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

Total Calendar Year Payroll Reported for 11 Fiscal Agents

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

Estimated Policy Year Payroll Reported for 11 Fiscal Agents

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

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

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

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

Total - All Attendant Care Fiscal Agents

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Average Payroll \$ Payroll / # Rptd
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2003	3,483	2,412	5,895	59%	41%	68,737	11,660
2004	5,329	3,630	8,959	59%	41%	115,492	12,891
2005	6,674	5,759	12,433	54%	46%	151,944	12,221
2006	7,669	5,766	13,435	57%	43%	167,483	12,466
2007	8,922	6,593	15,515	58%	42%	182,768	11,780
2008	9,606	7,722	17,328	55%	45%		
2009	10,485	12,642	23,127	45%	55%		
2010	10,856	12,945	23,801	46%	54%		
2011	6,936	7,964	14,900	47%	53%		
2012	2,033	2,147	4,180	49%	51%		
2013	4,099	5,772	9,871	42%	58%		
2014	0	0	0	N/A	N/A		
2015	0	0	0	N/A	N/A		
TOTAL	76,092	73,352	149,444	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 2010 - 2014**

Policy Year	# Persons Reported			% of Total # Persons		Payroll Total (\$1,000s)	Estimated * Average Payroll
	Part Time 0908	Full Time 0913	Combined Total	Part Time 0908	Full Time 0913		
2010	10,856	12,945	23,801	46%	54%	307,390	12,915
2011	6,936	7,964	14,900	47%	53%	197,827	13,277
2012	2,033	2,147	4,180	49%	51%	56,773	13,582
2013	4,099	5,772	9,871	42%	58%	137,148	13,894
2014	0	0	0	N/A	N/A	-	14,311
2015	0	0	0	N/A	N/A	-	14,583

* Estimated average payroll for policy years 2010 through 2014 based on five year average (2003-2007) payroll per person for Fiscal Agents reporting payroll adjusted for Pa SAWW (PY 2008 = 1.018, PY 2009 = 1.014, PY 2010 = 1.025, PY 2011 = 1.028, PY 2012 = 1.023, PY 2013 = 1.023, PY 2014 = 1.030 and PY 2015=1.019)

**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	836.00	
	2	5,586,857	57,692,858,524	10,326.53		
	3	5,547,959	57,321,717,424	10,332.04		
	4	5,612,099	63,213,174,731	11,263.73		
2008	1	5,486,897	61,559,502,430	11,219.37	851.00	1.8%
	2	5,612,581	59,764,685,013	10,648.34		
	3	5,555,205	58,928,076,096	10,607.72		
	4	5,563,578	64,309,001,013	11,558.93		
2009	1	5,350,437	59,508,671,869	11,122.21	863.00	1.4%
	2	5,400,605	57,618,255,975	10,668.85		
	3	5,321,790	56,600,379,357	10,635.59		
	4	5,380,318	64,599,951,287	12,006.72		
2010	1	5,239,269	57,946,032,062	11,059.95	885.00	2.5%
	2	5,397,597	58,997,801,423	10,930.38		
	3	5,365,386	59,481,775,510	11,086.21		
	4	5,448,497	66,761,188,557	12,253.14		
2011	1	5,330,773	61,651,836,854	11,565.27	910.00	2.8%
	2	5,474,827	61,612,249,509	11,253.73		
	3	5,427,295	63,706,870,556	11,738.24		
	4	5,496,753	66,380,223,131	12,076.26		
2012	1	5,394,186	66,765,736,647	12,377.35	931.00	2.3%
	2	5,518,010	63,581,565,719	11,522.55		
	3	5,472,666	63,353,525,328	11,576.36		
	4	5,527,892	69,436,035,796	12,561.03		
2013	1	5,413,185	67,578,237,303	12,484.01	952.00	2.3%
	2	5,534,101	65,594,791,000	11,852.84		
	3	5,499,841	64,721,595,046	11,767.90		
	4	5,552,803	70,183,479,381	12,639.29		
2014	1	5,432,654	70,593,963,470	12,994.38	981.00	3.0%
	2	5,584,291	67,305,305,145	12,052.61		
	3	5,557,056	67,118,428,993	12,078.06		
	4	5,621,785	73,676,532,881	13,105.54		
2015	1	5,487,104	73,096,580,881	13,321.52	1000.00	1.9%
	2	5,630,246	69,707,557,587	12,380.91		
	3	5,602,611	69,395,297,536	12,386.24		
	4	5,663,118	77,877,550,666	13,751.71		
2016	1	5,539,602	72,400,258,452	13,069.58		
	2	5,667,478	71,179,932,869	12,559.37		
	3	5,653,238	73,870,791,655	13,066.99		
	4	5,703,945	76,537,638,091	13,418.37		

* Avg Weekly Wage =
$$\frac{\text{Sum of Quarters 1-8 of Col. (4)}}{104 * \text{Avg of Quarters 1-8 of Col. (3)}}$$

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2019

AIRCRAFT OPERATIONS

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

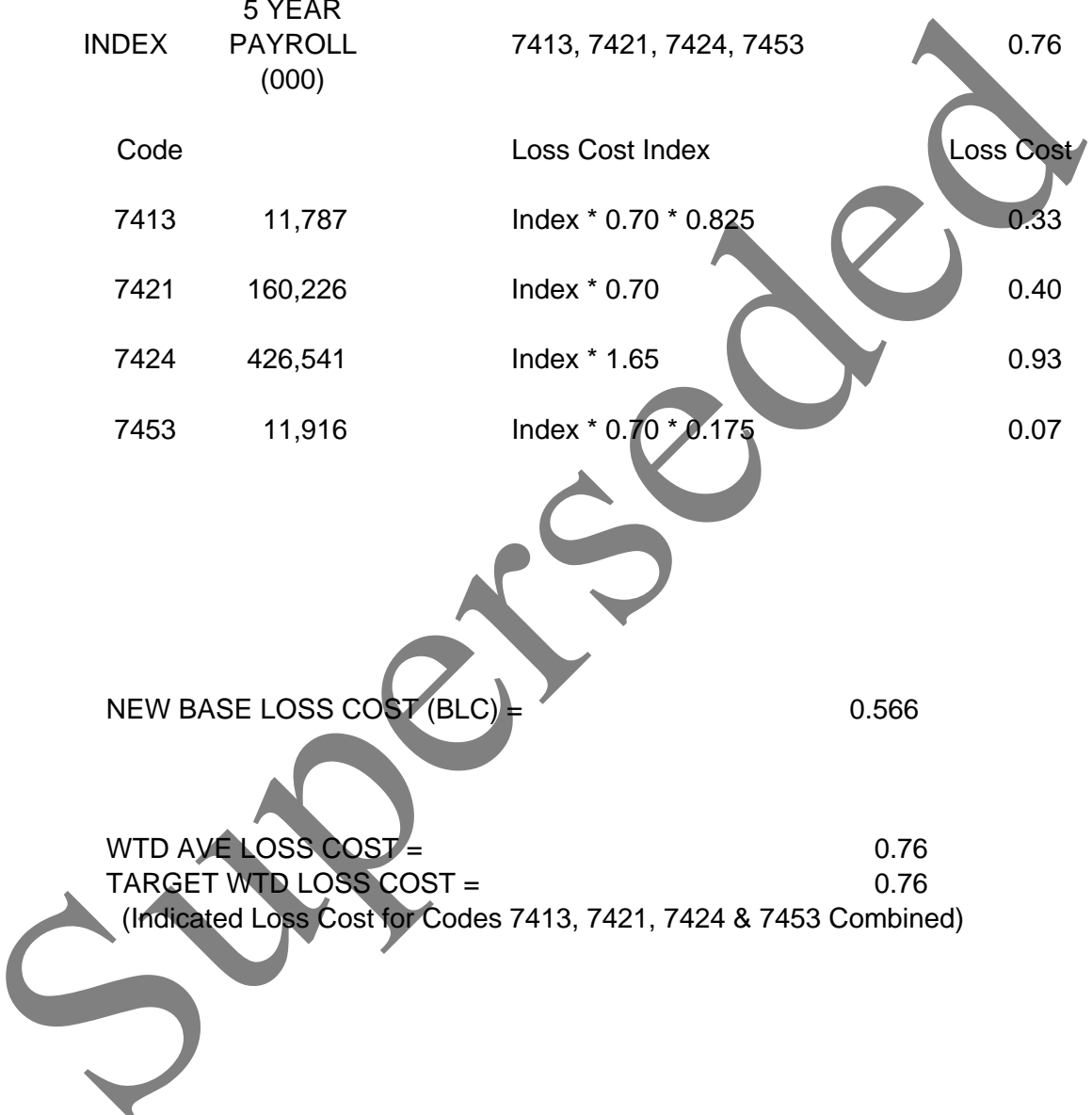
INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.76
Code		Loss Cost Index	Loss Cost
7413	11,787	Index * 0.70 * 0.825	0.33
7421	160,226	Index * 0.70	0.40
7424	426,541	Index * 1.65	0.93
7453	11,916	Index * 0.70 * 0.175	0.07

NEW BASE LOSS COST (BLC) = 0.566

WTD AVE LOSS COST = 0.76

TARGET WTD LOSS COST = 0.76

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



CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
"Grouped" Temporary Staffing Classes

CODE:
544 + 682 + 929 + 937 + 947 +
520 + 521 + 522 + 523 + 524 +
525 + 526 + 527 + 528 + 529

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
2011	513,332	20,524,758	3.998	26,623,813	43,960	0.8552	5	0	16	127	291	439
2012	510,278	21,715,053	4.256	26,923,552	41,675	0.9583	3	2	15	133	336	489
2013	550,387	23,816,414	4.327	32,317,676	41,652	0.9829	1	0	13	236	291	541
2014	602,544	23,785,126	3.947	34,088,429	38,391	0.9759	1	2	13	180	392	588
2015	752,542	20,294,930	2.697	34,213,252	31,711	0.7880	0	3	13	25	552	593
TOTAL	2,929,083	110,136,281	3.760	154,166,722	39,090	0.9047	10	7	70	701	1862	2650
O.D.		213,725	0.007				0	0	0	6	3	9

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	1,442,529	0	2,739,671	5,412,589	2,773,875	151,542	0	1,836,810	2,705,898	2,235,533	1,226,311
2012	415,854	229,154	2,874,104	4,586,799	3,864,679	935	94,442	2,147,998	2,845,069	3,320,247	1,335,772
2013	34,370	0	2,095,033	7,261,408	3,557,130	453,618	0	1,488,978	4,902,704	2,740,391	1,282,782
2014	296,617	30,790	2,306,448	5,683,181	4,509,452	0	12,638	1,779,790	4,250,323	3,704,478	1,211,409
2015	0	125,374	1,945,834	1,015,325	7,682,041	0	20,816	994,367	627,365	6,393,445	1,490,363
TOTAL	2,189,370	385,318	11,961,090	23,959,302	22,387,177	606,095	127,896	8,247,943	15,331,359	18,394,094	6,546,637
O.D.	0	0	0	110,061	5,478	0	0	0	58,300	4,700	35,186

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	1,656,023	0	3,361,576	6,652,072	3,844,591	189,124	0	3,087,678	3,590,727	3,091,742	1,150,280
2012	435,488	364,547	3,521,719	5,627,389	4,817,790	1,780	142,467	2,818,804	3,649,162	4,274,087	1,270,319
2013	47,596	35,893	3,916,775	8,697,578	4,336,244	1,021,951	61,255	3,468,511	6,050,362	3,460,303	1,221,208
2014	317,846	110,674	6,224,032	6,796,438	5,118,450	8,809	206,143	5,124,795	4,733,444	4,272,731	1,175,067
2015	12,553	274,068	8,509,336	5,105,221	6,452,198	23,866	209,273	4,343,009	3,002,350	4,825,293	1,456,085
TOTAL	2,469,506	785,182	25,533,438	32,878,698	24,569,273	1,245,530	619,138	18,842,797	21,026,045	19,924,156	6,272,959
O.D.	7	514	49,539	116,239	13,851	33	620	23,217	59,475	8,619	33,529

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,569,521	98,596,356	6,306,488	
IBNR + FREQ. ADJUSTMENT	(20,721,904)	(23,679,668)	22,063	
TOTAL LOSSES	28,847,617	74,916,688	6,328,551	
EXPECTED LOSSES CREDIBILITY	51,842,242	64,777,246	6,923,075	
	0.27	0.73	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.985	2.558	0.216	3.759
INDICATED (POST-TEST)	1.026	2.665	0.225	3.916
PRES. ON LOSS COST LEVEL	1.594	1.992	0.213	3.799
DERIVED BY FORMULA	1.441	2.483	0.225	4.149
UNDERLYING PRES. LOSS COST	1.770	2.212	0.236	4.218
PROPOSED	1.360	2.344	0.212	3.916
YEAR	1-1-19	4-1-19		
IND. LOSS COST		3.73		IND. LOSS COST = 3.734
MAN.LOSS COST	4.29	3.73		ADJ. LOSS COST = 3.73

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

CODE:
0152 + 615

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	3,888	51,336	1.320	59,187	12,347	0.5144	0	0	0	0	2	2
2012	7,854	81,162	1.033	103,751	39,838	0.2546	0	0	0	0	2	2
2013	11,477	66,077	0.576	81,032	13,509	0.3485	0	0	0	0	4	4
2014	3,429	237,085	6.914	310,441	113,085	0.5833	0	0	1	0	1	2
2015	1,500	99,957	6.664	182,735	19,925	3.3333	0	0	0	1	4	5
TOTAL	28,148	535,617	1.903	737,146	32,280	0.5329	0	0	1	1	13	15
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
2011	0	0	0	0	15,238	0	0	0	0	9,455	26,643
2012	0	0	0	0	49,367	0	0	0	0	30,309	1,486
2013	0	0	0	0	42,418	0	0	0	0	11,617	12,042
2014	0	0	174,000	0	7,547	0	0	36,000	0	8,623	10,915
2015	0	0	0	44,827	18,861	0	0	0	20,000	15,935	334
TOTAL	0	0	174,000	44,827	133,431	0	0	36,000	20,000	75,939	51,420
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
2011	0	0	0	0	21,120	0	0	0	0	13,076	24,991
2012	0	15	1,027	884	60,662	0	3	415	603	38,729	1,413
2013	0	64	3,402	2,668	48,259	0	10	748	728	13,689	11,464
2014	35	2,290	192,717	11,727	19,265	114	2,346	55,759	4,310	11,290	10,588
2015	21	754	55,713	46,305	20,904	99	924	23,288	20,504	13,897	326
TOTAL	56	3,123	252,859	61,584	170,210	213	3,283	80,210	26,145	90,681	48,782
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	339,744	348,620	48,782	
IBNR + FREQ. ADJUSTMENT	(547,086)	(241,590)	64	
TOTAL LOSSES	0	107,030	48,846	
EXPECTED LOSSES CREDIBILITY	1,283,267	607,434	40,252	
	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.380	0.174	0.554
INDICATED (POST-TEST)	0.000	0.396	0.181	0.577
PRES. ON LOSS COST LEVEL	4.118	1.949	0.129	6.196
DERIVED BY FORMULA	4.077	1.902	0.132	6.111
UNDERLYING PRES. LOSS COST	4.559	2.158	0.143	6.860
PROPOSED	4.077	1.902	0.132	6.111
YEAR	1-1-19	4-1-19		
IND. LOSS COST		7.08		IND. LOSS COST = 7.082
MAN.LOSS COST	7.70	7.08		ADJ. LOSS COST = 7.08

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	49,978	2,071,531	4.145	2,763,690	58,322	0.6803	0	0	4	7	23	34
2012	52,373	2,034,905	3.885	2,667,614	56,239	0.6683	0	0	4	4	27	35
2013	57,182	2,627,671	4.595	3,593,644	59,942	0.7345	0	0	5	8	29	42
2014	60,706	2,820,736	4.647	3,987,892	58,613	0.7742	0	0	3	9	35	47
2015	67,776	1,519,147	2.241	2,660,144	31,034	0.6935	0	0	0	6	41	47
TOTAL	288,015	11,073,990	3.845	15,672,984	52,109	0.7118	0	0	16	34	155	205
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
2011	0	0	779,683	397,303	99,792	0	0	430,351	134,790	141,033	88,579
2012	0	0	887,796	149,198	119,264	0	0	371,362	32,041	408,703	66,541
2013	0	0	1,051,644	286,932	185,323	0	0	653,362	158,515	181,769	110,126
2014	0	0	587,264	703,203	505,694	0	0	148,128	229,949	580,567	65,931
2015	0	0	0	186,892	459,982	0	0	0	160,135	651,588	60,550
TOTAL	0	0	3,306,387	1,723,528	1,370,055	0	0	1,603,203	715,430	1,963,660	391,727
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
2011	0	0	956,671	488,285	138,312	0	0	723,420	178,866	195,049	83,087
2012	0	5,748	1,054,112	188,997	159,659	0	7,237	608,251	53,257	527,073	63,280
2013	315	9,236	1,267,898	370,234	255,990	5,292	18,588	1,090,370	229,242	241,639	104,840
2014	187	12,951	1,088,813	850,580	600,700	713	14,672	413,053	311,936	630,334	63,953
2015	433	7,340	522,711	394,402	390,970	1,896	13,533	415,609	360,929	493,164	59,157
TOTAL	935	35,275	4,890,205	2,292,498	1,545,631	7,901	54,030	3,250,703	1,134,230	2,087,259	374,317
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,239,049	7,059,618	374,317	
IBNR + FREQ. ADJUSTMENT	(2,728,086)	(1,577,692)	1,433	
TOTAL LOSSES	5,510,963	5,481,926	375,750	
EXPECTED LOSSES CREDIBILITY	6,779,873	4,282,783	472,345	
	0.06	0.16	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.913	1.903	0.130	3.946
INDICATED (POST-TEST)	1.993	1.983	0.135	4.111
PRES. ON LOSS COST LEVEL	2.126	1.343	0.148	3.617
DERIVED BY FORMULA	2.118	1.445	0.145	3.708
UNDERLYING PRES. LOSS COST	2.354	1.487	0.164	4.005
PROPOSED	2.118	1.445	0.145	3.708
YEAR	1-1-19	4-1-19		
IND. LOSS COST		4.30		IND. LOSS COST = 4.297
MAN.LOSS COST	4.50	4.30		ADJ. LOSS COST = 4.30

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
2011	235,936	10,685,805	4.529	14,194,284	64,322	0.6697	1	0	17	22	118	158
2012	248,063	13,702,095	5.524	16,528,643	76,104	0.6974	4	0	14	37	118	173
2013	261,254	13,426,326	5.139	17,600,650	67,414	0.7349	0	0	22	28	142	192
2014	285,945	16,915,445	5.916	17,598,696	88,021	0.6505	1	0	16	48	121	186
2015	270,580	5,067,173	1.873	7,908,367	43,751	0.3881	0	0	2	10	93	105
TOTAL	1,301,778	59,796,844	4.593	73,830,640	70,317	0.6253	6	0	71	145	592	814
O.D.		3,732	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	
2011	400,859	0	3,941,132	681,418	1,646,287	216,322	0	1,700,863	359,021	1,216,946	522,957	
2012	2,034,420	0	2,941,094	1,158,239	1,243,319	9,661	0	1,553,781	1,616,913	2,608,534	536,134	
2013	0	0	4,416,853	1,424,618	2,090,965	0	0	1,293,940	786,654	2,930,540	482,756	
2014	65,000	0	3,162,350	1,316,682	1,572,896	2,672	0	5,798,916	2,660,002	1,793,447	543,480	
2015	0	0	312,214	531,074	1,482,428	0	0	71,222	254,739	1,942,198	473,298	
TOTAL	2,500,279	0	14,773,643	5,112,031	8,035,895	228,655	0	10,418,722	5,677,329	10,491,665	2,558,625	
O.D.	0	0	0	0	0	0	0	0	0	0	3,732	

Manual Year	TRANSLATED LOSSES											
	Indemnity					Medical						
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only	
2011	460,186	0	4,835,769	837,463	2,281,754	269,970	0	2,859,151	476,421	1,683,036	490,534	
2012	2,130,648	19,424	3,544,681	1,429,270	1,572,804	37,214	31,499	2,629,432	1,930,129	2,693,679	509,863	
2013	1,325	41,178	5,467,633	1,892,149	2,575,051	10,481	40,873	2,411,742	1,175,401	3,525,233	459,584	
2014	70,107	47,993	3,993,393	1,749,541	1,865,537	10,308	174,642	4,553,295	2,447,853	2,158,851	527,176	
2015	1,506	27,174	1,828,763	1,195,669	1,201,778	4,945	34,808	1,052,854	830,344	1,268,114	462,412	
TOTAL	2,663,772	135,769	19,670,239	7,104,092	9,496,924	332,918	281,822	13,506,474	6,860,148	11,328,913	2,449,569	
O.D.	0	0	0	0	0	0	0	0	0	0	3,520	

TOTAL TRANSLATED LOSSES	36,590,994	34,790,077	2,453,089	TOTAL
IBNR + FREQ. ADJUSTMENT	(12,300,256)	(9,586,716)	8,276	
TOTAL LOSSES	24,290,738	25,203,361	2,461,365	
EXPECTED LOSSES CREDIBILITY	30,279,356	25,788,222	2,915,983	
	0.16	0.43	0.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.866	1.936	0.189	3.991
INDICATED (POST-TEST)	1.944	2.017	0.197	4.158
PRES. ON LOSS COST LEVEL	2.095	1.784	0.202	4.081
DERIVED BY FORMULA	2.071	1.884	0.199	4.154
UNDERLYING PRES. LOSS COST	2.326	1.981	0.224	4.531
PROPOSED	2.071	1.884	0.199	4.154
YEAR	1-1-19	4-1-19	IND. LOSS COST =	3.961
IND. LOSS COST		3.96		
MAN.LOSS COST	4.50	3.96	ADJ. LOSS COST =	3.96

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic - Inside - Occasional

CODE:
908 Residual

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	912	529,753	58.087	732,318	176,584	3.2895	0	0	2	0	1	3
2012	739	9,330	1.263	8,873	N/A	0.0000	0	0	0	0	0	0
2013	659	73,524	11.157	93,172	33,248	3.0349	0	0	0	0	2	2
2014	647	119,537	18.476	175,584	38,213	4.6368	0	0	0	2	1	3
2015	624	7,185	1.151	13,234	7,185	1.6026	0	0	0	0	1	1
TOTAL	3,581	739,329	20.646	1,023,181	79,786	2.5133	0	0	2	2	5	9
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	343,837	0	3,586	0	0	178,851	0	3,479	0
2012	0	0	0	0	0	0	0	0	0	0	9,330
2013	0	0	0	0	16,179	0	0	0	0	50,317	7,028
2014	0	0	0	32,234	3,803	0	0	0	64,565	14,038	4,897
2015	0	0	0	0	3,792	0	0	0	0	3,393	0
TOTAL	0	0	343,837	32,234	27,360	0	0	178,851	64,565	71,227	21,255
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
2011	0	0	421,888	0	4,970	0	0	300,649	0	4,811	0
2012	0	0	0	0	0	0	0	0	0	0	8,873
2013	0	24	1,298	1,018	18,407	0	45	3,240	3,155	59,294	6,691
2014	3	172	15,869	34,195	6,160	42	839	30,526	63,839	19,189	4,750
2015	3	42	2,888	2,002	3,021	7	40	1,484	1,274	2,473	0
TOTAL	6	238	441,943	37,215	32,558	49	924	335,899	68,268	85,767	20,314
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	779,059	223,808	20,314	
IBNR + FREQ. ADJUSTMENT	(1,048,472)	(947,471)	485	
TOTAL LOSSES	0	0	20,799	
EXPECTED LOSSES CREDIBILITY	2,524,462	2,511,391	194,950	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.581	0.581
INDICATED (POST-TEST)	0.000	0.000	0.605	0.605
PRES. ON LOSS COST LEVEL	63.489	63.160	4.903	131.552
DERIVED BY FORMULA	63.489	62.528	4.860	130.877
UNDERLYING PRES. LOSS COST	70.496	70.131	5.444	146.071
PROPOSED	63.489	62.528	4.860	130.877
YEAR	1-1-19	4-1-19	IND. LOSS COST =	124.804
IND. LOSS COST		124.80		
MAN.LOSS COST	145.07	124.80	ADJ. LOSS COST =	124.80

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Domestic Workers - Inside

CODE:
913 Residual

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	1,202	342,317	28.479	455,217	101,088	2.4958	0	0	1	0	2	3
2012	1,114	382,410	34.328	492,285	37,590	8.9767	0	0	0	1	9	10
2013	1,227	918,154	74.829	1,290,313	110,977	6.5200	0	0	2	4	2	8
2014	1,190	111,189	9.344	138,696	12,845	5.0420	0	0	0	0	6	6
2015	1,214	247,703	20.404	425,087	80,505	2.4712	0	0	0	1	2	3
TOTAL	5,947	2,001,773	33.660	2,801,598	62,852	5.0446	0	0	3	6	21	30
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
2011	0	0	164,125	0	34,589	0	0	82,791	0	21,758	39,054
2012	0	0	0	67,000	116,056	0	0	0	23,717	169,130	6,507
2013	0	0	333,788	154,158	28,755	0	0	281,260	82,785	7,066	30,342
2014	0	0	0	0	37,945	0	0	0	0	39,123	34,121
2015	0	0	0	22,145	58,909	0	0	0	30,489	129,973	6,187
TOTAL	0	0	497,913	243,303	276,254	0	0	364,051	136,991	367,050	116,211
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
2011	0	0	201,381	0	47,940	0	0	139,172	0	30,091	36,633
2012	0	48	6,019	83,120	143,233	0	38	3,723	33,442	216,474	6,188
2013	100	3,006	410,721	188,795	48,925	2,278	7,990	467,470	111,462	20,680	28,886
2014	0	140	8,807	6,212	38,832	8	160	5,919	5,282	40,739	33,097
2015	55	918	65,292	49,059	49,836	374	2,646	81,716	70,940	98,206	6,045
TOTAL	155	4,112	692,220	327,186	328,266	2,660	10,834	698,000	221,126	406,190	110,849
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,407,981	1,282,768	110,849	
IBNR + FREQ. ADJUSTMENT	(2,639,705)	(4,216,349)	1,602	
TOTAL LOSSES	0	0	112,451	
EXPECTED LOSSES CREDIBILITY	6,460,405	11,297,456	577,513	
	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	1.891	1.891
INDICATED (POST-TEST)	0.000	0.000	1.970	1.970
PRES. ON LOSS COST LEVEL	97.835	171.086	8.746	277.667
DERIVED BY FORMULA	97.835	169.375	8.610	275.820
UNDERLYING PRES. LOSS COST	108.633	189.969	9.711	308.313
PROPOSED	97.835	169.375	8.610	275.820
YEAR	1-1-19	4-1-19	IND. LOSS COST =	263.022
IND. LOSS COST		263.02		
MAN.LOSS COST	306.20	263.02	ADJ. LOSS COST =	263.02

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
Attendant Care Services

CODE:
972

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	312,862	3,121,680	0.998	4,174,217	39,684	0.2397	0	0	0	5	70	75
2012	321,663	1,429,637	0.444	1,804,083	35,675	0.1181	0	0	1	3	34	38
2013	168,134	3,166,270	1.883	4,154,050	59,914	0.3093	0	0	1	5	46	52
2014	623,312	1,486,353	0.238	2,201,325	27,798	0.0818	0	0	0	24	27	51
2015	447,588	1,998,302	0.446	3,484,890	45,381	0.0961	0	0	1	16	26	43
TOTAL	1,873,559	11,202,242	0.598	15,818,565	41,763	0.1382	0	0	3	53	203	259
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
2011	0	0	0	482,355	1,351,023	0	0	0	145,336	997,577	145,389
2012	0	0	163,067	216,827	616,666	0	0	22,663	30,990	305,452	73,972
2013	0	0	141,990	410,524	1,359,554	0	0	50,228	371,783	781,436	50,755
2014	0	0	0	724,319	184,285	0	0	0	331,753	177,357	68,639
2015	0	0	150,508	642,651	303,331	0	0	153,205	383,621	318,061	46,925
TOTAL	0	0	455,565	2,476,676	3,814,859	0	0	226,096	1,263,483	2,579,883	385,680
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
2011	0	0	0	592,814	1,872,518	0	0	0	192,861	1,379,649	136,375
2012	0	1,272	216,177	274,486	761,927	0	496	42,685	45,650	391,043	70,347
2013	43	3,955	341,309	565,162	1,563,940	407	3,450	199,269	491,901	936,295	48,319
2014	72	4,231	379,509	784,545	238,244	234	4,741	172,772	342,227	208,170	66,580
2015	442	13,841	962,175	698,498	341,253	3,006	29,965	679,326	420,447	290,091	45,846
TOTAL	557	23,299	1,899,170	2,915,505	4,777,882	3,647	38,652	1,094,052	1,493,086	3,205,248	367,467
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,059,377	12,391,721	367,467	
IBNR + FREQ. ADJUSTMENT	(3,543,451)	(4,666,951)	5,183	
TOTAL LOSSES	0	7,724,770	372,650	
EXPECTED LOSSES CREDIBILITY	8,899,405	12,890,086	1,611,261	
	0.20	0.54	0.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.412	0.020	0.432
INDICATED (POST-TEST)	0.000	0.429	0.021	0.450
PRES. ON LOSS COST LEVEL	0.428	0.620	0.077	1.125
DERIVED BY FORMULA	0.342	0.517	0.031	0.890
UNDERLYING PRES. LOSS COST	0.475	0.688	0.086	1.249
PROPOSED	0.342	0.517	0.031	0.890
YEAR	1-1-19	4-1-19	IND. LOSS COST =	0.849
IND. LOSS COST		0.85		
MAN.LOSS COST	1.24	0.85	ADJ. LOSS COST =	0.85

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

CODE:
993 + 996

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	509	279,644	54.940	353,423	17,323	25.5403	0	0	0	3	10	13
2012	506	604,470	119.460	702,576	41,886	21.7391	2	0	0	2	7	11
2013	492	356,551	72.470	457,428	35,518	18.2927	0	0	1	0	8	9
2014	460	407,140	88.509	518,747	42,721	17.3913	0	0	1	1	6	8
2015	447	255,335	57.122	399,888	39,802	11.1857	0	0	0	0	5	5
TOTAL	2,414	1,903,140	78.838	2,432,062	33,617	19.0555	2	0	2	6	36	46
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
2011	0	0	0	40,499	52,576	0	0	0	53,923	78,205	54,441
2012	144,082	0	0	103,155	14,300	0	0	0	134,367	64,844	143,722
2013	0	0	155,332	0	61,204	0	0	50,000	0	53,125	36,890
2014	0	0	163,587	5,085	52,756	0	0	4,281	55,803	60,253	65,375
2015	0	0	0	0	65,070	0	0	0	0	133,938	56,327
TOTAL	144,082	0	318,919	148,739	245,906	0	0	54,281	244,093	390,365	356,755
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
2011	0	0	0	49,773	72,870	0	0	0	71,556	108,158	51,066
2012	150,897	25	5,847	125,032	18,531	0	127	8,856	171,681	84,900	136,680
2013	47	1,335	182,795	7,656	75,038	405	1,413	83,741	5,626	64,253	35,119
2014	34	2,347	194,146	23,796	64,604	58	1,197	40,139	62,045	66,967	63,414
2015	59	716	49,557	34,357	51,841	281	1,567	58,571	50,294	97,614	55,031
TOTAL	151,037	4,423	432,345	240,614	282,884	744	4,304	191,307	361,202	421,892	341,310
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	784,160	1,306,592	341,310	
IBNR + FREQ. ADJUSTMENT	(2,398,684)	(2,372,628)	6,447	
TOTAL LOSSES	0	0	347,757	
EXPECTED LOSSES CREDIBILITY	5,835,483	6,318,597	2,470,463	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	14.406	14.406
INDICATED (POST-TEST)	0.000	0.000	15.008	15.008
PRES. ON LOSS COST LEVEL	217.707	235.730	92.167	545.604
DERIVED BY FORMULA	217.707	233.373	91.395	542.475
UNDERLYING PRES. LOSS COST	241.735	261.748	102.339	605.822
PROPOSED	217.707	233.373	91.395	542.475
YEAR	1-1-19	4-1-19	IND. LOSS COST =	517.304
IND. LOSS COST		517.30		
MAN.LOSS COST	601.67	517.30	ADJ. LOSS COST =	517.30

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
1

CLASS:
EXPLOSIVES

CODE:
0771 + 4771

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2011	8,244	300,830	3,649	354,097	53,662	0.3639	0	0	0	0	3	3
2012	8,606	389,225	4,523	502,855	59,169	0.6972	0	0	1	0	5	6
2013	9,181	125,777	1,370	151,219	12,307	0.7624	0	0	0	1	6	7
2014	9,468	425,788	4,497	588,163	56,443	0.7393	0	0	0	1	6	7
2015	9,934	233,206	2,348	387,743	53,956	0.4027	0	0	0	0	4	4
TOTAL	45,433	1,474,826	3,246	1,984,077	44,929	0.5943	0	0	1	2	24	27
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
2011	0	0	0	0	92,971	0	0	0	0	68,015	139,844
2012	0	0	210,692	0	18,488	0	0	81,694	0	44,140	34,211
2013	0	0	0	14,180	22,257	0	0	0	6,847	42,866	39,627
2014	0	0	0	39,440	101,673	0	0	0	95,000	158,988	30,687
2015	0	0	0	0	64,605	0	0	0	0	151,220	17,381
TOTAL	0	0	210,692	53,620	299,994	0	0	81,694	101,847	465,229	261,750
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
2011	0	0	0	0	128,858	0	0	0	0	94,065	131,174
2012	0	1,354	248,053	1,848	25,499	0	1,581	132,761	1,866	57,358	32,535
2013	0	60	4,191	17,847	25,745	0	64	4,018	10,802	50,767	37,725
2014	4	569	41,934	57,721	105,546	89	1,802	65,846	112,606	172,280	29,766
2015	58	711	49,203	34,111	51,471	318	1,769	66,129	56,783	110,209	16,981
TOTAL	62	2,694	343,381	111,527	337,119	407	5,216	268,754	182,057	484,679	248,181
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	620,514	1,115,382	248,181	
IBNR + FREQ. ADJUSTMENT	(358,068)	(144,323)	302	
TOTAL LOSSES	262,446	971,059	248,483	
EXPECTED LOSSES CREDIBILITY	884,126	389,361	104,042	
	0.02	0.05	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.578	2.137	0.547	3.262
INDICATED (POST-TEST)	0.602	2.226	0.570	3.398
PRES. ON LOSS COST LEVEL	1.757	0.774	0.207	2.738
DERIVED BY FORMULA	1.734	0.847	0.232	2.813
UNDERLYING PRES. LOSS COST	1.946	0.857	0.229	3.032
PROPOSED	1.734	0.847	0.232	2.813
YEAR	1-1-19	4-1-19	IND. LOSS COST =	2.926
IND. LOSS COST		2.93		
MAN.LOSS COST	3.15	2.93	ADJ. LOSS COST =	2.93

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
2011	293,906	4,413,414	1.502	5,763,227	31,052	0.4695	0	0	6	44	88	138
2012	320,739	3,120,052	0.973	4,038,320	25,260	0.3741	0	0	4	40	76	120
2013	372,139	4,759,115	1.279	6,233,990	34,904	0.3574	0	0	9	47	77	133
2014	408,155	7,152,885	1.752	10,151,611	40,619	0.4214	0	0	9	48	115	172
2015	634,590	4,663,768	0.735	8,366,865	23,489	0.3026	0	0	2	5	185	192
TOTAL	2,029,529	24,109,234	1.188	34,554,013	31,066	0.3720	0	0	30	184	541	755
O.D.		71,049	0.004				0	0	0	2	1	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	1,363,775	844,302	536,200	0	0	344,280	801,436	395,157	128,264
2012	0	0	725,291	723,800	409,908	0	0	238,238	632,249	301,738	88,828
2013	0	0	1,966,753	768,944	532,840	0	0	369,319	580,214	424,136	116,909
2014	0	0	1,748,695	1,573,513	1,091,229	0	0	355,400	1,502,802	714,872	166,374
2015	0	0	402,710	196,973	2,327,787	0	0	61,251	148,440	1,372,649	153,958
TOTAL	0	0	6,207,224	4,107,532	4,897,964	0	0	1,368,488	3,665,141	3,208,552	654,333
O.D.	0	0	0	2,507	1,562	0	0	0	5,101	1,698	60,181

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2011	0	0	1,673,352	1,037,647	743,173	0	0	578,735	1,063,506	546,502	120,312
2012	0	4,910	900,046	888,067	520,000	0	5,197	427,024	810,643	397,958	84,475
2013	590	17,994	2,425,550	973,599	697,570	2,991	12,611	727,115	731,157	533,516	111,297
2014	507	34,481	2,903,993	1,922,894	1,332,484	2,147	43,932	1,306,821	1,569,358	873,611	161,383
2015	2,397	35,137	2,324,783	1,435,009	1,921,407	3,802	26,370	812,221	632,195	1,023,127	150,417
TOTAL	3,494	92,522	10,227,724	6,257,216	5,214,634	8,940	88,110	3,851,916	4,806,859	3,374,714	627,884
O.D.	0	0	32	3,108	1,920	0	0	23	6,803	2,170	57,118

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,272,761	19,667,424	685,002	
IBNR + FREQ. ADJUSTMENT	(6,287,733)	(5,371,777)	2,859	
TOTAL LOSSES	7,985,028	14,295,647	687,861	
EXPECTED LOSSES	16,094,165	14,998,219	791,516	
CREDIBILITY	0.21	0.57	0.86	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.393	0.704	0.034	1.131
INDICATED (POST-TEST)	0.409	0.733	0.035	1.177
PRES. ON LOSS COST LEVEL	0.714	0.666	0.035	1.415
DERIVED BY FORMULA	0.650	0.704	0.035	1.389
UNDERLYING PRES. LOSS COST	0.793	0.739	0.039	1.571
PROPOSED	0.650	0.704	0.035	1.389
YEAR	1-1-19	4-1-19	IND. LOSS COST =	1.325
IND. LOSS COST		1.33		
MAN.LOSS COST	1.56	1.33	ADJ. LOSS COST =	1.33

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
3

CLASS:
AIRCRAFT CLASS INDEX

CODE:
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2011	110,503	539,890	0.489	661,978	33,302	0.1176	0	0	0	4	9	13
2012	113,773	743,150	0.653	890,259	54,668	0.0967	1	0	1	1	8	11
2013	120,875	339,698	0.281	402,383	22,738	0.0827	2	0	0	0	8	10
2014	124,662	270,019	0.217	375,057	54,932	0.0321	0	0	0	2	2	4
2015	128,741	525,125	0.408	812,892	53,155	0.0699	1	0	0	0	8	9
TOTAL	598,554	2,417,882	0.404	3,142,569	41,697	0.0785	4	0	1	7	35	47
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
2011	0	0	0	193,388	26,624	0	0	0	131,956	80,958	106,964
2012	50,000	0	201,361	6,447	184,639	0	0	28,964	4,317	125,616	141,806
2013	6,000	0	0	0	80,936	0	0	0	0	140,439	112,323
2014	0	0	0	95,058	28,682	0	0	0	49,630	46,359	50,290
2015	53,256	0	0	0	86,847	0	0	0	0	338,289	46,733
TOTAL	109,256	0	201,361	294,893	407,728	0	0	28,964	185,903	731,661	458,116
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
2011	0	0	0	237,674	36,901	0	0	0	175,106	111,965	100,332
2012	52,365	1,345	240,887	12,553	229,602	0	576	48,832	8,324	160,917	134,858
2013	8,199	121	6,491	5,091	92,081	0	126	9,044	8,806	165,493	106,931
2014	10	572	50,849	103,698	35,810	39	791	28,846	53,873	51,788	48,781
2015	58,915	955	66,143	45,855	69,191	710	3,958	147,934	127,028	246,545	45,658
TOTAL	119,489	2,993	364,370	404,871	463,585	749	5,451	234,656	373,137	736,708	436,560
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	727,708	1,978,301	436,560	
IBNR + FREQ. ADJUSTMENT	(1,535,978)	(502,133)	983	
TOTAL LOSSES	0	1,476,168	437,543	
EXPECTED LOSSES CREDIBILITY	3,786,321	1,352,863	341,953	
	0.09	0.25	0.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.247	0.073	0.320
INDICATED (POST-TEST)	0.000	0.257	0.076	0.333
PRES. ON LOSS COST LEVEL	0.570	0.204	0.051	0.825
DERIVED BY FORMULA	0.519	0.217	0.061	0.797
UNDERLYING PRES. LOSS COST	0.633	0.226	0.057	0.916
PROPOSED	0.519	0.217	0.061	0.797
YEAR	1-1-19	4-1-19		
IND. LOSS COST		0.76		IND. LOSS COST = 0.760
MAN.LOSS COST	0.89	0.76		ADJ. LOSS COST = 0.76