

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2023 LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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April 1, 2023 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0127	0.9579	1.0465
(2) Off-Balance Factor (Collectible Prem Ratio	1.0318	1.1426	1.0027
(3) Final Loss Cost Test Correction Factor	0.9766	1.0832	0.9157
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0205	1.1855	0.9608

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2015 through 2019 were translated using composite multipliers, yielding an average claim value of \$ 560,815. 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 * 560,815] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.827	927,367	1,854,734
B	0.878	985,013	1,970,026
C	0.933	1,046,242	2,092,484
D	0.991	1,111,277	2,222,554
E	1.052	1,180,354	2,360,708
F	1.118	1,253,726	2,507,452
G	1.187	1,331,658	2,663,316

@ From Pennsylvania 4/1/23 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	337	134,072,828	39,830,223	173,903,051	516,033
Permanent Total	42	48,516,579	338,019,052	386,535,631	9,203,229
Major	8,804	2,579,716,581	2,009,806,072	4,589,522,653	521,300
 Total Serious	 9,183	 2,762,305,989	 2,387,655,347	 5,149,961,336	 560,815
 Minor	 33,702	 1,610,738,148	 1,121,382,258	 2,732,120,405	 81,067
Temporary	111,889	1,657,163,435	1,583,803,326	3,240,966,762	28,966
 Total Non-Serious	 145,591	 3,267,901,583	 2,705,185,584	 5,973,087,167	 41,027

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	560,815 =	98,142,625
Non-Serious: 500 *	41,027 =	20,513,500
Medical: .10 *	20,513,500 =	2,051,350

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	97,407,513	20,359,849	2,035,985
0.99	95,942,827	20,053,705	2,005,371
0.98	94,485,555	19,749,110	1,974,911
0.97	93,035,737	19,446,073	1,944,607
0.96	91,593,410	19,144,602	1,914,460
0.95	90,158,614	18,844,705	1,884,471
0.94	88,731,388	18,546,390	1,854,639
0.93	87,311,774	18,249,666	1,824,967
0.92	85,899,811	17,954,541	1,795,454
0.91	84,495,541	17,661,025	1,766,103
0.90	83,099,008	17,369,125	1,736,913
0.89	81,710,253	17,078,852	1,707,885
0.88	80,329,322	16,790,213	1,679,021
0.87	78,956,258	16,503,219	1,650,322
0.86	77,591,107	16,217,879	1,621,788
0.85	76,233,915	15,934,202	1,593,420
0.84	74,884,728	15,652,199	1,565,220
0.83	73,543,596	15,371,879	1,537,188
0.82	72,210,566	15,093,253	1,509,325
0.81	70,885,688	14,816,331	1,481,633
0.80	69,569,012	14,541,123	1,454,112
0.79	68,260,591	14,267,640	1,426,764
0.78	66,960,475	13,995,894	1,399,589
0.77	65,668,720	13,725,895	1,372,590
0.76	64,385,379	13,457,654	1,345,765
0.75	63,110,507	13,191,184	1,319,118
0.74	61,844,162	12,926,496	1,292,650
0.73	60,586,401	12,663,602	1,266,360
0.72	59,337,284	12,402,515	1,240,252
0.71	58,096,870	12,143,247	1,214,325
0.70	56,865,221	11,885,812	1,188,581
0.69	55,642,400	11,630,221	1,163,022
0.68	54,428,471	11,376,489	1,137,649
0.67	53,223,500	11,124,629	1,112,463
0.66	52,027,554	10,874,656	1,087,466
0.65	50,840,701	10,626,583	1,062,658
0.64	49,663,012	10,380,426	1,038,043
0.63	48,494,558	10,136,199	1,013,620
0.62	47,335,414	9,893,918	989,392
0.61	46,185,655	9,653,598	965,360
0.60	45,045,357	9,415,256	941,526
0.59	43,914,601	9,178,909	917,891
0.58	42,793,466	8,944,572	894,457
0.57	41,682,038	8,712,265	871,227
0.56	40,580,400	8,482,003	848,200
0.55	39,488,642	8,253,807	825,381
0.54	38,406,853	8,027,695	802,770
0.53	37,335,126	7,803,685	780,369
0.52	36,273,556	7,581,799	758,180
0.51	35,222,242	7,362,056	736,206

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	34,181,284	7,144,478	714,448
0.49	33,150,788	6,929,086	692,909
0.48	32,130,859	6,715,904	671,590
0.47	31,121,609	6,504,953	650,495
0.46	30,123,152	6,296,258	629,626
0.45	29,135,607	6,089,844	608,984
0.44	28,159,094	5,885,736	588,574
0.43	27,193,740	5,683,961	568,396
0.42	26,239,676	5,484,545	548,455
0.41	25,297,037	5,287,517	528,752
0.40	24,365,963	5,092,907	509,291
0.39	23,446,599	4,900,744	490,074
0.38	22,539,098	4,711,060	471,106
0.37	21,643,615	4,523,889	452,389
0.36	20,760,315	4,339,264	433,926
0.35	19,889,368	4,157,221	415,722
0.34	19,030,952	3,977,797	397,780
0.33	18,185,252	3,801,032	380,103
0.32	17,352,463	3,626,964	362,696
0.31	16,532,789	3,455,638	345,564
0.30	15,726,442	3,287,098	328,710
0.29	14,933,646	3,121,390	312,139
0.28	14,154,638	2,958,564	295,856
0.27	13,389,666	2,798,671	279,867
0.26	12,638,993	2,641,768	264,177
0.25	11,902,896	2,487,911	248,791
0.24	11,181,669	2,337,162	233,716
0.23	10,475,628	2,189,587	218,959
0.22	9,785,104	2,045,256	204,526
0.21	9,110,456	1,904,243	190,424
0.20	8,452,066	1,766,628	176,663
0.19	7,810,346	1,632,497	163,250
0.18	7,185,741	1,501,944	150,194
0.17	6,578,734	1,375,069	137,507
0.16	5,989,850	1,251,982	125,198
0.15	5,419,667	1,132,804	113,280
0.14	4,868,819	1,017,667	101,767
0.13	4,338,009	906,719	90,672
0.12	3,828,026	800,124	80,012
0.11	3,339,759	698,068	69,807
0.10	2,874,219	600,762	60,076
0.09	2,432,576	508,451	50,845
0.08	2,016,202	421,421	42,142
0.07	1,626,735	340,016	34,002
0.06	1,266,183	264,654	26,465
0.05	937,082	195,867	19,587
0.04	642,790	134,355	13,436
0.03	388,051	81,110	8,111
0.02	180,357	37,698	3,770
0.01	34,713	7,256	726
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/>		
	11,526,137,454		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,217,409,946	3,933,003,501	837,765,265
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.5824	2.9306	13.7582

* 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	348,952,675	59,666,573	28,011,489
0.99	343,705,583	58,769,388	27,590,295
0.98	338,485,052	57,876,742	27,171,221
0.97	333,291,224	56,988,662	26,754,292
0.96	328,124,232	56,105,171	26,339,524
0.95	322,984,219	55,226,292	25,926,929
0.94	317,871,324	54,352,051	25,516,494
0.93	312,785,699	53,482,471	25,108,261
0.92	307,727,483	52,617,578	24,702,215
0.91	302,696,826	51,757,400	24,298,398
0.90	297,693,886	50,901,958	23,896,796
0.89	292,718,810	50,051,284	23,497,423
0.88	287,771,763	49,205,398	23,100,307
0.87	282,852,899	48,364,334	22,705,460
0.86	277,962,382	47,528,116	22,312,884
0.85	273,100,377	46,696,772	21,922,591
0.84	268,267,050	45,870,334	21,534,610
0.83	263,462,578	45,048,829	21,148,940
0.82	258,687,132	44,232,287	20,765,595
0.81	253,940,889	43,420,740	20,384,603
0.80	249,224,029	42,614,215	20,005,964
0.79	244,536,741	41,812,746	19,629,704
0.78	239,879,206	41,016,367	19,255,825
0.77	235,251,623	40,225,108	18,884,368
0.76	230,654,182	39,439,001	18,515,304
0.75	226,087,080	38,658,084	18,148,689
0.74	221,550,526	37,882,389	17,784,537
0.73	217,044,723	37,111,952	17,422,834
0.72	212,569,886	36,346,810	17,063,635
0.71	208,126,227	35,587,000	16,706,926
0.70	203,713,968	34,832,561	16,352,735
0.69	199,333,334	34,083,526	16,001,089
0.68	194,984,555	33,339,939	15,652,002
0.67	190,667,866	32,601,838	15,305,488
0.66	186,383,509	31,869,267	14,961,575
0.65	182,131,727	31,142,264	14,620,261
0.64	177,912,774	30,420,876	14,281,603
0.63	173,726,905	29,705,145	13,945,587
0.62	169,574,387	28,995,116	13,612,253
0.61	165,455,490	28,290,834	13,281,616
0.60	161,370,487	27,592,349	12,953,703
0.59	157,319,667	26,899,711	12,628,528
0.58	153,303,313	26,212,963	12,306,118
0.57	149,321,733	25,532,164	11,986,515
0.56	145,375,225	24,857,358	11,669,705
0.55	141,464,111	24,188,607	11,355,757
0.54	137,588,710	23,525,963	11,044,670
0.53	133,749,355	22,869,479	10,736,473
0.52	129,946,387	22,219,220	10,431,192
0.51	126,180,160	21,575,241	10,128,869

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	122,451,032	20,937,607	9,829,518
0.49	118,759,383	20,306,379	9,533,181
0.48	115,105,589	19,681,628	9,239,870
0.47	111,490,052	19,063,415	8,949,640
0.46	107,913,180	18,451,814	8,662,520
0.45	104,375,399	17,846,897	8,378,524
0.44	100,877,138	17,248,738	8,097,719
0.43	97,418,854	16,657,416	7,820,106
0.42	94,001,015	16,073,008	7,545,754
0.41	90,624,105	15,495,597	7,274,676
0.40	87,288,626	14,925,273	7,006,927
0.39	83,995,096	14,362,120	6,742,536
0.38	80,744,065	13,806,232	6,481,571
0.37	77,536,086	13,257,709	6,224,058
0.36	74,371,752	12,716,647	5,970,041
0.35	71,251,672	12,183,152	5,719,586
0.34	68,176,482	11,657,332	5,472,737
0.33	65,146,847	11,139,304	5,229,533
0.32	62,163,463	10,629,181	4,990,044
0.31	59,227,063	10,127,093	4,754,339
0.30	56,338,406	9,633,169	4,522,458
0.29	53,498,293	9,147,546	4,294,471
0.28	50,707,575	8,670,368	4,070,446
0.27	47,967,139	8,201,785	3,850,466
0.26	45,277,929	7,741,965	3,634,600
0.25	42,640,935	7,291,072	3,422,916
0.24	40,057,211	6,849,287	3,215,511
0.23	37,527,890	6,416,804	3,012,482
0.22	35,054,157	5,993,827	2,813,910
0.21	32,637,298	5,580,575	2,619,891
0.20	30,278,681	5,177,280	2,430,565
0.19	27,979,784	4,784,196	2,246,026
0.18	25,742,199	4,401,597	2,066,399
0.17	23,567,657	4,029,777	1,891,849
0.16	21,458,039	3,669,058	1,722,499
0.15	19,415,415	3,319,795	1,558,529
0.14	17,442,057	2,982,375	1,400,131
0.13	15,540,483	2,657,231	1,247,484
0.12	13,713,520	2,344,843	1,100,821
0.11	11,964,353	2,045,758	960,419
0.10	10,296,602	1,760,593	826,538
0.09	8,714,460	1,490,067	699,536
0.08	7,222,842	1,235,016	579,798
0.07	5,827,615	996,451	467,806
0.06	4,535,974	775,595	364,111
0.05	3,357,003	574,008	269,482
0.04	2,302,731	393,741	184,855
0.03	1,390,154	237,701	111,593
0.02	646,111	110,478	51,868
0.01	124,356	21,264	9,988
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical</u>	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	214,812,474	1,884,692,562	68	187,662	7	49,181	1,916	4,173,276	7,846	2,871,721	22,816	2,679,903	8,885,184	0.877
2016	220,114,058	1,847,635,938	76	256,333	7	50,508	1,789	3,896,357	7,419	2,799,073	22,415	2,577,877	8,896,211	0.839
2017	230,524,469	1,889,120,485	75	276,270	10	69,555	1,774	3,772,138	6,895	2,792,161	22,857	2,756,205	9,224,876	0.819
2018	240,348,132	1,905,651,211	66	213,462	12	61,388	1,477	3,149,638	6,293	2,838,932	23,773	3,060,137	9,732,956	0.793
2019	246,262,645	1,454,057,540	52	163,875	4	27,123	602	1,298,751	3,566	1,759,078	23,603	3,011,781	8,279,966	0.590
Total	1,152,061,778	8,981,157,736	337	1,097,602	40	257,755	7,558	16,290,160	32,019	13,060,964	115,464	14,085,903	45,019,194	0.780
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	214,812,474	2,549,009,161	68	270,608	7	81,247	1,916	5,613,056	7,846	3,750,467	22,816	3,379,357	12,395,356	1.187
2016	220,114,058	2,446,283,783	76	302,348	7	83,506	1,801	5,278,061	7,408	3,539,431	22,390	3,316,374	11,943,118	1.111
2017	230,524,469	2,468,653,912	75	298,331	10	121,508	1,847	5,408,989	6,846	3,270,860	22,767	3,373,008	12,213,843	1.071
2018	240,348,132	2,391,692,994	66	262,557	12	135,429	1,747	5,120,032	6,185	2,956,959	23,461	3,473,608	11,968,345	0.995
2019	246,262,645	2,044,202,829	52	206,884	5	63,476	1,493	4,377,028	5,417	2,589,664	20,455	3,029,287	10,175,689	0.830
Total	1,152,061,778	11,899,842,679	337	1,340,728	42	485,166	8,804	25,797,166	33,702	16,107,381	111,889	16,571,634	58,696,351	1.033
Pure Premium		1.033		0.012		0.004		0.224		0.140		0.144	0.509	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	214,812,474	1,590,523,320	54	214,873	7	81,247	1,019	2,983,892	4,602	2,199,738	15,199	2,251,118	8,174,365	0.740
2016	220,114,058	1,583,328,853	54	214,722	7	81,269	1,014	2,972,672	4,579	2,187,855	15,117	2,239,174	8,137,597	0.719
2017	230,524,469	1,617,978,748	55	218,845	7	81,279	1,037	3,036,352	4,685	2,238,662	15,478	2,293,080	8,311,569	0.702
2018	240,348,132	1,636,078,468	56	221,027	7	81,229	1,049	3,075,467	4,727	2,259,890	15,679	2,321,338	8,401,833	0.681
2019	246,262,645	1,619,641,759	54	212,554	7	80,956	1,042	3,053,637	4,692	2,242,868	15,563	2,304,877	8,301,526	0.658
Total	1,152,061,778	8,047,551,148	272	1,082,020	35	405,980	5,161	15,122,020	23,285	11,129,014	77,036	11,409,587	41,326,890	0.699
Pure Premium		0.699		0.009		0.004		0.131		0.097		0.099	0.359	

TABLE V
Total Experience Manufacturing - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	22,422,148	398,780,405	7	42,735	1	2,742	412	908,883	1,781	614,585	4,522	510,288	1,908,572	1.779
2016	22,571,965	380,139,492	9	15,338	0	0	343	793,061	1,682	604,142	4,359	476,564	1,912,290	1.684
2017	23,678,327	350,781,678	9	34,531	1	6,851	308	660,042	1,487	548,553	4,272	493,251	1,764,589	1.481
2018	24,916,479	377,515,915	5	8,529	2	9,344	284	595,327	1,399	592,625	4,571	565,230	2,004,105	1.515
2019	24,763,411	266,525,742	7	14,659	0	0	96	209,715	754	335,955	4,598	549,394	1,555,535	1.076
Total	118,352,330	1,773,743,232	37	115,792	4	18,937	1,443	3,167,028	7,103	2,695,859	22,322	2,594,726	9,145,090	1.499
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	22,422,148	542,432,466	7	61,624	1	4,529	412	1,222,448	1,781	802,648	4,522	643,473	2,689,603	2.419
2016	22,571,965	506,906,766	9	18,092	0	449	347	1,075,216	1,677	762,650	4,355	614,773	2,597,889	2.246
2017	23,678,327	451,929,435	9	37,311	1	12,535	327	955,981	1,468	639,286	4,259	604,692	2,269,490	1.909
2018	24,916,479	475,097,273	5	10,547	2	21,085	347	987,467	1,355	608,422	4,521	647,082	2,476,370	1.907
2019	24,763,411	369,452,390	7	18,536	0	4,737	284	783,317	1,095	481,320	3,989	552,448	1,854,166	1.492
Total	118,352,330	2,345,818,332	37	146,109	5	43,334	1,717	5,024,429	7,376	3,294,326	21,647	3,062,467	11,887,518	1.982
Pure Premium		1.982		0.012		0.004		0.425		0.278		0.259	1.004	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	22,422,148	339,983,367	6	48,932	1	4,529	219	649,852	1,045	470,772	3,012	428,642	1,797,108	1.516
2016	22,571,965	321,122,596	6	12,848	0	436	195	605,529	1,036	471,369	2,941	415,133	1,705,911	1.423
2017	23,678,327	298,073,471	7	27,370	1	8,385	184	536,608	1,004	437,404	2,896	411,204	1,559,764	1.259
2018	24,916,479	324,331,631	4	9,259	1	12,647	208	592,891	1,035	464,537	3,024	432,841	1,731,143	1.302
2019	24,763,411	290,258,376	7	19,720	1	6,072	197	545,407	947	416,545	3,037	420,574	1,494,265	1.172
Total	118,352,330	1,573,769,441	30	118,129	4	32,069	1,004	2,930,286	5,067	2,260,626	14,911	2,108,393	8,288,191	1.330
Pure Premium		1.330		0.010		0.003		0.248		0.191		0.178	0.700	

TABLE V
Total Experience Contracting - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	11,446,144	285,709,604	15	41,891	2	6,324	359	827,825	767	343,400	2,671	400,884	1,236,771	2.496
2016	11,677,707	305,481,593	19	107,127	4	38,208	376	880,565	712	327,998	2,550	349,325	1,351,592	2.616
2017	12,949,826	327,046,185	21	83,726	4	38,782	417	943,138	671	325,751	2,537	368,755	1,510,309	2.525
2018	13,758,569	303,178,148	14	64,088	4	21,707	321	735,665	646	345,036	2,626	383,965	1,481,320	2.204
2019	13,808,945	241,255,706	10	31,126	2	16,767	148	326,621	416	255,424	2,671	434,109	1,348,510	1.747
Total	63,641,191	1,462,671,236	79	327,958	16	121,789	1,621	3,713,815	3,212	1,597,609	13,055	1,937,040	6,928,502	2.298
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	11,446,144	399,136,570	15	60,407	2	10,448	359	1,113,425	767	448,480	2,671	505,515	1,853,090	3.487
2016	11,677,707	431,480,879	19	126,358	4	61,932	372	1,176,866	715	418,846	2,548	453,542	2,077,264	3.695
2017	12,949,826	455,366,197	21	90,354	4	65,425	409	1,282,725	679	394,322	2,531	461,535	2,259,301	3.516
2018	13,758,569	397,958,910	14	78,769	4	46,193	325	1,035,276	655	377,875	2,597	452,016	1,989,461	2.892
2019	13,808,945	343,430,900	10	39,282	2	27,690	227	770,890	638	388,682	2,324	448,012	1,759,752	2.487
Total	63,641,191	2,027,373,456	79	395,170	16	211,688	1,691	5,379,183	3,454	2,028,206	12,671	2,320,619	9,938,868	3.186
Pure Premium		3.186		0.062		0.033		0.845		0.319		0.365	1.562	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	11,446,144	243,284,916	12	47,966	2	10,448	191	591,895	450	263,044	1,779	336,743	1,182,754	2.125
2016	11,677,707	285,149,714	13	89,737	4	60,273	210	662,910	442	258,938	1,720	306,198	1,473,442	2.442
2017	12,949,826	286,380,101	15	66,280	3	43,764	229	720,139	465	270,025	1,720	313,651	1,449,941	2.211
2018	13,758,569	264,416,362	12	66,073	2	27,706	195	622,091	501	288,850	1,735	302,023	1,337,420	1.922
2019	13,808,945	274,047,918	10	40,306	2	35,235	158	538,771	553	336,431	1,769	341,025	1,448,712	1.985
Total	63,641,191	1,353,279,011	63	310,362	13	177,426	983	3,135,807	2,410	1,417,289	8,724	1,599,639	6,892,268	2.126
Pure Premium		2.126		0.049		0.028		0.493		0.223		0.251	1.083	

TABLE V
Total Experience All Other Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	180,944,182	1,200,202,553	46	103,035	4	40,115	1,145	2,436,567	5,298	1,913,736	15,623	1,768,731	5,739,841	0.663
2016	185,864,386	1,162,014,853	48	133,868	3	12,300	1,070	2,222,731	5,025	1,866,932	15,506	1,751,988	5,632,330	0.625
2017	193,896,316	1,211,292,622	45	158,013	5	23,922	1,049	2,168,958	4,737	1,917,857	16,048	1,894,200	5,949,978	0.625
2018	201,673,084	1,224,957,148	47	140,845	6	30,336	872	1,818,646	4,248	1,901,272	16,576	2,110,941	6,247,531	0.607
2019	207,690,289	946,276,092	35	118,091	2	10,356	358	762,416	2,396	1,167,699	16,334	2,028,278	5,375,921	0.456
Total	970,068,257	5,744,743,268	221	653,851	20	117,029	4,494	9,409,318	21,704	8,767,496	80,087	9,554,138	28,945,602	0.592
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	180,944,182	1,607,440,125	46	148,577	4	66,270	1,145	3,277,183	5,298	2,499,339	15,623	2,230,370	7,852,662	0.888
2016	185,864,386	1,507,896,138	48	157,899	3	21,125	1,082	3,025,979	5,016	2,357,935	15,486	2,248,059	7,267,965	0.811
2017	193,896,316	1,561,358,280	45	170,666	5	43,548	1,111	3,170,283	4,699	2,237,251	15,978	2,306,782	7,685,052	0.805
2018	201,673,084	1,518,636,811	47	173,241	6	68,152	1,076	3,097,289	4,174	1,970,662	16,343	2,374,510	7,502,514	0.753
2019	207,690,289	1,331,319,538	35	149,067	3	31,048	983	2,822,821	3,684	1,719,662	14,142	2,028,827	6,561,770	0.641
Total	970,068,257	7,526,650,892	221	799,449	22	230,143	5,396	15,393,554	22,872	10,784,850	77,572	11,188,548	36,869,964	0.776
Pure Premium		0.776		0.008		0.002		0.159		0.111		0.115	0.380	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	180,944,182	1,007,255,037	37	117,975	4	66,270	609	1,742,146	3,107	1,465,922	10,407	1,485,734	5,194,503	0.557
2016	185,864,386	977,056,543	34	112,137	3	20,559	609	1,704,233	3,101	1,457,549	10,456	1,517,843	4,958,245	0.526
2017	193,896,316	1,033,525,176	33	125,195	4	29,130	623	1,779,605	3,216	1,531,233	10,863	1,568,226	5,301,864	0.533
2018	201,673,084	1,047,330,475	40	145,695	4	40,877	646	1,860,485	3,191	1,506,504	10,919	1,586,474	5,333,270	0.519
2019	207,690,289	1,055,335,465	36	152,529	4	39,649	686	1,969,459	3,192	1,489,892	10,757	1,543,279	5,358,548	0.508
Total	970,068,257	5,120,502,696	179	653,530	18	196,485	3,174	9,055,928	15,807	7,451,099	53,402	7,701,555	26,146,431	0.528
Pure Premium		0.528		0.007		0.002		0.093		0.077		0.079	0.270	

TABLE V
Total Medical Experience All Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	214,812,474	888,518,362	68	36,053	7	303,692	1,916	2,062,867	7,846	2,112,338	22,816	2,698,603	1,671,631	0.414
2016	220,114,058	889,621,135	76	55,218	7	256,154	1,789	1,971,562	7,419	2,184,862	22,415	2,758,549	1,669,866	0.404
2017	230,524,469	922,487,638	75	83,902	10	326,119	1,774	2,079,944	6,895	2,030,554	22,857	2,951,794	1,752,563	0.400
2018	240,348,132	973,295,630	66	44,082	12	503,223	1,477	1,903,105	6,293	2,242,703	23,773	3,257,387	1,782,457	0.405
2019	246,262,645	827,996,613	52	36,180	4	155,325	602	1,167,981	3,566	1,485,971	23,603	3,837,836	1,596,672	0.336
Total	1,152,061,778	4,501,919,378	337	255,435	40	1,544,513	7,558	9,185,459	32,019	10,056,428	115,464	15,504,168	8,473,190	0.391
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	214,812,474	1,239,535,577	68	80,361	7	566,081	1,916	4,373,278	7,846	2,610,850	22,816	3,230,228	1,534,558	0.577
2016	220,114,058	1,194,311,828	76	89,844	7	581,945	1,801	4,112,201	7,408	2,464,434	22,390	3,168,437	1,526,258	0.543
2017	230,524,469	1,221,384,301	75	88,613	10	846,507	1,847	4,215,716	6,846	2,278,219	22,767	3,223,254	1,561,534	0.530
2018	240,348,132	1,196,834,547	66	78,023	12	943,380	1,747	3,987,829	6,185	2,057,864	23,461	3,321,993	1,579,257	0.498
2019	246,262,645	1,017,568,854	52	61,461	5	442,278	1,493	3,409,037	5,417	1,802,456	20,455	2,894,121	1,566,336	0.413
Total	1,152,061,778	5,869,635,108	337	398,302	42	3,380,191	8,804	20,098,061	33,702	11,213,823	111,889	15,838,033	7,767,942	0.509
Pure Premium		0.509		0.003		0.029		0.174		0.097		0.137	0.067	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	214,812,474	817,436,488	54	63,813	7	566,081	1,019	2,326,914	4,602	1,531,445	15,192	2,150,787	1,535,325	0.381
2016	220,114,058	813,759,745	54	63,845	7	566,190	1,013	2,313,701	4,583	1,524,728	15,133	2,141,502	1,527,632	0.370
2017	230,524,469	831,156,884	55	65,034	7	566,264	1,037	2,366,049	4,692	1,561,403	15,463	2,189,099	1,563,720	0.361
2018	240,348,132	840,183,295	55	65,208	7	566,243	1,052	2,400,990	4,732	1,574,562	15,618	2,211,467	1,583,363	0.350
2019	246,262,645	830,152,567	52	60,993	7	562,122	1,039	2,371,914	4,641	1,543,762	15,410	2,180,579	1,582,156	0.337
Total	1,152,061,778	4,132,688,977	270	318,893	35	2,826,900	5,160	11,779,568	23,251	7,735,900	76,816	10,873,434	7,792,195	0.359
Pure Premium		0.359		0.003		0.025		0.102		0.067		0.094	0.068	

TABLE V
Total Medical Experience Manufacturing - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical Only</u>	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	22,422,148	190,857,179	7	11,573	1	105,759	412	433,852	1,781	466,008	4,522	547,077	344,304	0.851
2016	22,571,965	191,228,969	9	10,652	0	0	343	524,280	1,682	473,987	4,359	557,016	346,355	0.847
2017	23,678,327	176,458,903	9	42,241	1	42,003	308	349,157	1,487	426,822	4,272	557,787	346,580	0.745
2018	24,916,479	200,410,482	5	1,167	2	63,523	284	465,058	1,399	481,877	4,571	635,446	357,033	0.804
2019	24,763,411	155,553,502	7	896	0	0	96	153,996	754	270,034	4,598	793,782	336,827	0.628
Total	118,352,330	914,509,035	37	66,529	4	211,285	1,443	1,926,343	7,103	2,118,727	22,322	3,091,109	1,731,098	0.773
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	22,422,148	268,960,324	7	25,795	1	197,135	412	919,765	1,781	575,985	4,522	654,852	316,071	1.200
2016	22,571,965	259,788,902	9	17,332	0	720	347	1,086,163	1,677	535,525	4,355	641,581	316,568	1.151
2017	23,678,327	226,948,991	9	44,613	1	109,732	327	723,376	1,468	473,484	4,259	609,484	308,802	0.958
2018	24,916,479	247,636,997	5	2,066	2	121,243	347	939,437	1,355	442,447	4,521	654,846	316,332	0.994
2019	24,763,411	185,416,609	7	1,523	0	23,000	284	569,479	1,095	340,254	3,989	589,484	330,427	0.749
Total	118,352,330	1,188,751,824	37	91,328	5	451,830	1,717	4,238,220	7,376	2,367,696	21,647	3,150,245	1,588,200	1.004
Pure Premium		1.004		0.008		0.038		0.358		0.200		0.266	0.134	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	22,422,148	179,710,782	6	20,483	1	197,135	219	489,385	1,045	337,856	3,011	436,021	316,229	0.801
2016	22,571,965	170,591,123	6	12,316	0	701	195	611,091	1,037	331,294	2,944	433,656	316,853	0.756
2017	23,678,327	155,976,367	7	32,742	1	73,404	184	405,988	1,006	324,361	2,893	414,034	309,235	0.659
2018	24,916,479	173,114,294	4	1,782	1	72,773	209	565,045	1,036	338,193	3,012	436,196	317,154	0.695
2019	24,763,411	149,426,512	7	1,545	1	29,258	196	393,868	941	292,355	3,001	443,474	333,765	0.603
Total	118,352,330	828,819,078	30	68,868	4	373,271	1,003	2,465,377	5,064	1,624,059	14,861	2,163,381	1,593,235	0.700
Pure Premium		0.700		0.006		0.032		0.208		0.137		0.183	0.135	

TABLE V
Total Medical Experience Contracting - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	11,446,144	123,677,098	15	10,794	2	56,007	359	385,867	767	270,027	2,671	361,721	152,355	1.081
2016	11,677,707	135,159,192	19	7,063	4	193,014	376	377,181	712	265,684	2,550	359,069	149,580	1.157
2017	12,949,826	151,030,905	21	27,730	4	86,569	417	591,971	671	243,413	2,537	393,745	166,881	1.166
2018	13,758,569	148,132,002	14	13,673	4	212,932	321	372,397	646	259,655	2,626	444,842	177,821	1.077
2019	13,808,945	134,850,994	10	9,652	2	69,967	148	313,322	416	257,131	2,671	540,219	158,219	0.977
Total	63,641,191	692,850,191	79	68,912	16	618,489	1,621	2,040,738	3,212	1,295,911	13,055	2,099,596	804,856	1.089
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	11,446,144	185,309,031	15	24,060	2	104,397	359	818,038	767	333,753	2,671	432,980	139,862	1.619
2016	11,677,707	207,726,392	19	11,491	4	436,889	372	776,841	715	301,733	2,548	413,593	136,716	1.779
2017	12,949,826	225,930,079	21	29,287	4	224,920	409	1,132,304	679	287,986	2,531	436,112	148,691	1.745
2018	13,758,569	198,946,141	14	24,199	4	394,660	325	703,664	655	254,312	2,597	455,076	157,549	1.446
2019	13,808,945	175,975,206	10	16,397	2	165,805	227	700,907	638	300,183	2,324	421,247	155,213	1.274
Total	63,641,191	993,886,848	79	105,435	16	1,326,671	1,691	4,131,754	3,454	1,477,968	12,671	2,159,009	738,031	1.562
Pure Premium		1.562		0.017		0.208		0.649		0.232		0.339	0.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	11,446,144	118,275,360	12	19,106	2	104,397	191	435,258	450	195,770	1,778	288,292	139,932	1.033
2016	11,677,707	147,344,157	14	8,166	4	425,061	210	437,147	442	186,697	1,722	279,531	136,839	1.262
2017	12,949,826	144,994,123	15	21,494	3	150,458	229	635,503	465	197,444	1,718	296,142	148,899	1.120
2018	13,758,569	133,741,967	12	20,199	2	236,886	196	424,783	502	194,842	1,728	302,750	157,959	0.972
2019	13,808,945	144,871,218	10	16,264	2	210,694	159	490,854	544	255,783	1,756	318,337	156,780	1.049
Total	63,641,191	689,226,825	62	85,229	13	1,127,496	985	2,423,545	2,404	1,030,537	8,703	1,485,052	740,409	1.083
Pure Premium		1.083		0.013		0.177		0.381		0.162		0.233	0.116	

TABLE V
Total Medical Experience All Other Industries - Policy Years 2015 - 2019

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. EXPERIENCE AS REPORTED														
2015	180,944,182	573,984,085	46	13,686	4	141,926	1,145	1,243,149	5,298	1,376,303	15,623	1,789,805	1,174,973	0.317
2016	185,864,386	563,232,974	48	37,503	3	63,140	1,070	1,070,101	5,025	1,445,190	15,506	1,842,463	1,173,932	0.303
2017	193,896,316	594,997,830	45	13,931	5	197,548	1,049	1,138,816	4,737	1,360,319	16,048	2,000,262	1,239,103	0.307
2018	201,673,084	624,753,146	47	29,243	6	226,768	872	1,065,650	4,248	1,501,170	16,576	2,177,098	1,247,603	0.310
2019	207,690,289	537,592,117	35	25,631	2	85,359	358	700,663	2,396	958,806	16,334	2,503,835	1,101,627	0.259
Total	970,068,257	2,894,560,152	221	119,994	20	714,740	4,494	5,218,378	21,704	6,641,789	80,087	10,313,463	5,937,237	0.298
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	180,944,182	785,266,221	46	30,506	4	264,549	1,145	2,635,475	5,298	1,701,111	15,623	2,142,396	1,078,625	0.434
2016	185,864,386	726,796,534	48	61,021	3	144,335	1,082	2,249,197	5,016	1,627,175	15,486	2,113,262	1,072,974	0.391
2017	193,896,316	768,505,231	45	14,713	5	511,855	1,111	2,360,036	4,699	1,516,749	15,978	2,177,658	1,104,041	0.396
2018	201,673,084	750,251,410	47	51,758	6	427,477	1,076	2,344,727	4,174	1,361,105	16,343	2,212,072	1,105,376	0.372
2019	207,690,289	656,177,039	35	43,542	3	253,473	983	2,138,651	3,684	1,162,019	14,142	1,883,390	1,080,696	0.316
Total	970,068,257	3,686,996,435	221	201,539	22	1,601,690	5,396	11,728,087	22,872	7,368,159	77,572	10,528,779	5,441,711	0.380
Pure Premium		0.380		0.002		0.017		0.121		0.076		0.109	0.056	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	180,944,182	519,450,346	37	24,224	4	264,549	609	1,402,272	3,108	997,820	10,402	1,426,474	1,079,164	0.287
2016	185,864,386	495,824,464	34	43,363	3	140,428	609	1,265,463	3,104	1,006,736	10,467	1,428,315	1,073,939	0.267
2017	193,896,316	530,186,394	33	10,798	4	342,402	623	1,324,558	3,221	1,039,598	10,851	1,478,922	1,105,586	0.273
2018	201,673,084	533,327,034	39	43,227	4	256,584	647	1,411,162	3,194	1,041,527	10,879	1,472,521	1,108,250	0.264
2019	207,690,289	535,854,837	35	43,184	4	322,170	684	1,487,191	3,157	995,624	10,653	1,418,768	1,091,611	0.258
Total	970,068,257	2,614,643,074	178	164,795	18	1,326,132	3,172	6,890,646	15,783	5,081,304	53,252	7,225,002	5,458,551	0.270
Pure Premium		0.270		0.002		0.014		0.071		0.052		0.074	0.056	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2023 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		
See Exhibit 31, Temporary Staffing Loss Costs. Column (5) in Pages 5.1 to 5.7 contains the selections by class including any secondary capping		
Explosives Classifications		
0771	0.45	Explosives - Target = 20% of total
4771	1.80	Explosives - Target = 80% of total
Aircraft Classifications		
7413	0.22	Aircraft Procedure
7421	0.27	Aircraft Procedure
7424	0.63	Aircraft Procedure
7453	0.05	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.64	O.D. non-rateable element for 615; use 10% of total
0162	0.81	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.81	Federal black lung - code 615; use CMCRB loss cost
615	5.78	Rate excluding non-rateable element; use 90% of total
670	3.89	Combine with 681
681	3.89	Combine with 670
809	2.72	Combine with 992
822	0.06	New class; use 953
984	0.09	Capped due to secondary capping procedure
992	2.72	Combine with 809
993	341.96	Combine with 996
996	341.96	Combine with 993
7405	0.85	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.18	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2023

AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.49
Code		Loss Cost Index	Loss Cost
7413	36,442	Index * 0.70 * 0.825	0.22
7421	197,052	Index * 0.70	0.27
7424	477,929	Index * 1.65	0.63
7453	36,493	Index * 0.70 * 0.175	0.05

NEW BASE LOSS COST (BLC) = 0.380

WTD AVE LOSS COST = 0.49

TARGET WTD LOSS COST = 0.49

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

INDUSTRY GROUP:

CLASS:
TUNNELING OR SHAFT SINKING

2

CODE:
0152 + 615

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,023	42,795	4.183	0	0	0	0	5	5
2016	1,549	324,887	20.974	0	0	1	0	0	1
2017	1,854	8,888	0.479	0	0	0	0	0	0
2018	4,867	11,049	0.227	0	0	0	0	2	2
2019	7,184	4,294	0.060	0	0	0	0	0	0
TOTAL	16,477	391,913	2.379	0	0	1	0	7	8
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	23,951	0	0	0	0	18,510	334
2016	0	0	236,573	0	0	0	0	88,314	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	8,888
2018	0	0	0	0	3,887	0	0	0	0	1,602	5,560
2019	0	0	0	0	0	0	0	0	0	0	4,294
TOTAL	0	0	236,573	0	27,838	0	0	88,314	0	20,112	19,076
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	30,202	0	0	0	0	22,156	307
2016	0	76	311,249	1,926	3,074	0	103	177,749	1,167	1,008	0
2017	0	0	0	0	0	0	0	0	0	0	7,919
2018	0	1	466	303	3,959	0	0	117	94	1,521	4,926
2019	0	0	0	0	0	0	0	0	0	0	4,212
TOTAL	0	77	311,715	2,229	37,235	0	103	177,866	1,261	24,685	17,364
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	489,761	65,410	17,364	
IBNR + FREQUENCY ADJUSTMENT	(276,495)	(86,067)	96	
TOTAL LOSSES	213,267	0	17,460	
EXPECTED LOSSES	623,155	281,708	20,820	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.294	0.000	0.106	1.400
INDICATED (POST-TEST)	1.307	0.000	0.107	1.414
PRESENT ON RATE LEVEL	3.684	1.664	0.123	5.471
DERIVED BY FORMULA	3.660	1.631	0.123	5.414
UNDERLYING PRESENT RATE	3.785	1.710	0.126	5.621
PROPOSED	3.660	1.631	0.123	5.414

YEAR		4-1-22	4-1-23	IND. RATE	6.418
IND. RATE			6.42	MINIMUM PREMIUM	
MAN. RATE		6.38	+ 6.42	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

2

CODE:
670 + 681

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2015	67,503	2,514,351	3,725	0	0	2	7	38	47	
2016	73,719	3,306,140	4,485	0	0	8	2	30	40	
2017	78,322	786,401	1,004	0	0	2	1	17	20	
2018	78,465	1,506,725	1,920	0	0	1	5	24	30	
2019	80,332	1,469,963	1,830	0	0	1	2	23	26	
TOTAL	378,341	9,583,580	2,533	0	0	14	17	132	163	
OD				0	0	0	0	0	0	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	425,608	398,347	465,795	0	0	442,861	160,807	554,200	66,733
2016	0	0	1,824,470	129,408	402,894	0	0	648,137	65,474	188,810	46,947
2017	0	0	299,198	25,000	143,989	0	0	72,836	61,491	130,215	53,672
2018	0	0	257,723	195,113	327,018	0	0	51,625	99,762	222,963	352,521
2019	0	0	312,602	76,414	468,119	0	0	51,363	34,625	421,795	105,045
TOTAL	0	0	3,119,601	824,282	1,807,815	0	0	1,266,822	422,159	1,517,983	624,918
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	572,443	520,241	587,367	0	0	938,865	198,757	663,377	61,261
2016	0	621	2,382,153	179,868	531,197	0	731	1,242,776	82,175	221,422	42,910
2017	3	499	396,208	38,656	175,325	0	603	146,941	70,545	140,866	47,822
2018	24	938	413,918	214,262	359,649	0	573	131,633	93,527	220,562	312,334
2019	30	4,433	629,022	260,334	452,868	0	8,148	200,413	115,395	300,174	103,049
TOTAL	57	6,492	4,393,744	1,213,361	2,106,407	0	10,055	2,660,628	560,399	1,546,402	567,375
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,070,977	5,426,569	567,375	
IBNR + FREQUENCY ADJUSTMENT	(3,716,931)	(1,956,146)	1,237	
TOTAL LOSSES	3,354,046	3,470,423	568,612	
EXPECTED LOSSES	7,324,637	5,438,141	454,022	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.887	0.917	0.150	1.954
INDICATED (POST-TEST)	0.895	0.926	0.152	1.973
PRESENT ON RATE LEVEL	1.884	1.398	0.117	3.399
DERIVED BY FORMULA	1.835	1.322	0.126	3.283
UNDERLYING PRESENT RATE	1.936	1.437	0.120	3.493
PROPOSED	1.835	1.322	0.126	3.283

YEAR		4-1-22	4-1-23	IND. RATE	3.892
IND. RATE			3.89	MINIMUM PREMIUM	
MAN. RATE		3.98	+ 3.89	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

3

CODE:
809 + 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	261,375	8,716,937	3,335	0	0	15	13	77	105
2016	278,513	9,891,223	3,551	2	0	9	21	114	146
2017	317,880	9,187,488	2,890	0	0	11	30	124	165
2018	339,038	9,917,317	2,925	2	0	7	20	128	157
2019	319,767	13,622,093	4,260	0	0	5	17	88	110
TOTAL	1,516,573	51,335,058	3,385	4	0	47	101	531	683
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	3,340,700	365,906	909,710	0	0	2,719,189	188,116	788,221	405,095
2016	353,269	0	1,878,803	864,907	1,848,948	0	0	1,214,242	1,661,367	1,616,291	453,396
2017	0	0	2,290,245	1,448,337	1,314,257	0	0	917,971	1,127,475	1,533,074	556,129
2018	971,533	0	1,775,491	1,157,033	1,924,470	0	0	728,092	465,461	2,405,761	489,476
2019	0	0	1,643,434	1,004,730	1,398,899	0	0	7,181,493	541,759	1,597,054	254,724
TOTAL	1,324,802	0	10,928,673	4,840,913	7,396,284	0	0	12,760,987	3,984,178	7,940,401	2,158,820
OD	0	0	0	12,453	0	0	0	9,117	0	0	284

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	3,991,430	477,873	1,147,144	0	0	3,369,782	232,511	943,501	371,877
2016	416,685	872	2,491,983	1,110,107	2,356,583	0	1,744	2,453,569	1,865,094	1,860,757	414,404
2017	162	4,246	3,231,708	1,699,872	1,624,956	0	7,717	1,904,774	1,251,984	1,672,764	495,511
2018	1,193,584	6,269	2,740,928	1,281,553	2,130,009	0	7,084	1,472,314	553,049	2,345,429	433,676
2019	163	15,696	2,457,096	1,375,637	1,454,525	0	141,812	2,993,093	863,998	1,271,370	249,884
TOTAL	1,610,594	27,083	14,913,145	5,945,042	8,713,217	0	158,358	12,193,532	4,766,637	8,093,820	1,965,352
OD	1	10	4,739	11,243	877	0	8	3,197	6,999	617	252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,910,667	27,538,451	1,965,604	
IBNR + FREQUENCY ADJUSTMENT	(11,292,048)	(7,084,928)	6,332	
TOTAL LOSSES	17,618,619	20,453,523	1,971,935	
EXPECTED LOSSES	22,246,537	19,769,782	2,316,309	
CREDIBILITY	0.12	0.40	0.66	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.162	1.349	0.130	2.640
INDICATED (POST-TEST)	1.173	1.361	0.131	2.665
PRESENT ON RATE LEVEL	1.424	1.266	0.149	2.839
DERIVED BY FORMULA	1.394	1.304	0.137	2.835
UNDERLYING PRESENT RATE	1.467	1.304	0.153	2.924
PROPOSED	1.394	1.304	0.137	2.835

YEAR			4-1-22	4-1-23	IND. RATE	2.724
IND. RATE				2.72	MINIMUM PREMIUM	
MAN. RATE			2.92	+ 2.72	PRESENT	

+ PROPOSED

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:

3

CODE:
993 + 996

POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2015	449	421,394	93,852	0	0	1	0	6	7	
2016	409	139,092	34,008	0	0	0	1	5	6	
2017	409	91,995	22,493	0	0	0	1	3	4	
2018	388	111,517	28,741	0	0	0	0	4	4	
2019	382	117,294	30,705	0	0	0	1	2	3	
TOTAL	2,037	881,292	43,264	0	0	1	3	20	24	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	135,137	0	58,418	0	0	92,275	0	82,926	52,638
2016	0	0	0	20,864	29,562	0	0	0	10,744	27,577	50,345
2017	0	0	0	4,393	10,130	0	0	0	3,166	9,755	64,551
2018	0	0	0	0	35,915	0	0	0	0	50,367	25,235
2019	0	0	0	8,144	23,437	0	0	0	10,000	52,728	22,985
TOTAL	0	0	135,137	33,401	157,462	0	0	92,275	23,910	223,353	215,754
OD	0	0	0	0	0	0	0	0	0	0	306

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	181,759	0	73,665	0	0	195,623	0	99,262	48,322
2016	0	7	1,254	26,255	37,354	0	3	811	12,120	31,328	46,015
2017	0	2	1,087	5,193	11,852	0	1	814	3,573	10,385	57,515
2018	0	6	4,308	2,798	36,581	0	8	3,680	2,948	47,828	22,358
2019	2	100	19,625	14,851	22,019	0	705	20,202	16,840	37,734	22,548
TOTAL	2	114	208,033	49,097	181,471	0	716	221,130	35,481	226,537	196,758
OD	0	0	0	0	0	0	0	0	0	0	300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	429,996	492,585	197,059	
IBNR + FREQUENCY ADJUSTMENT	(134,023)	(124,581)	432	
TOTAL LOSSES	295,972	368,004	197,491	
EXPECTED LOSSES	260,267	338,506	174,158	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	14.530	18.066	9.695	42.291
INDICATED (POST-TEST)	14.668	18.238	9.787	42.693
PRESENT ON RATE LEVEL	142.319	151.034	63.089	356.442
DERIVED BY FORMULA	142.319	151.034	62.556	355.909
UNDERLYING PRESENT RATE	146.585	155.561	64.980	367.126
PROPOSED	142.319	151.034	62.556	355.909

YEAR		4-1-22	4-1-23	IND. RATE	341.957
IND. RATE			341.96	MINIMUM PREMIUM	
MAN. RATE		364.47	+ 341.96	PRESENT	

+ PROPOSED

CLASS:
EXPLOSIVES

INDUSTRY GROUP:

1

CODE:
0771 + 4771

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2015	9,934	304,939	3,070	0	0	1	0	3	4	
2016	6,762	117,307	1,735	0	0	0	0	7	7	
2017	7,909	15,302	0.193	0	0	0	0	1	1	
2018	10,431	749,844	7,189	0	0	1	4	5	10	
2019	12,800	212,363	1,659	0	0	0	1	7	8	
TOTAL	47,836	1,399,755	2,926	0	0	2	5	23	30	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	154,211	0	62,522	0	0	23,180	0	47,524	17,502
2016	0	0	0	0	65,931	0	0	0	0	34,338	17,038
2017	0	0	0	0	190	0	0	0	0	7,496	7,616
2018	0	0	160,000	200,808	61,552	0	0	100,000	140,580	43,722	43,182
2019	0	0	0	37,775	30,628	0	0	0	10,968	112,879	20,113
TOTAL	0	0	314,211	238,583	220,823	0	0	123,180	151,548	245,959	105,451
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	207,414	0	78,840	0	0	49,142	0	56,886	16,067
2016	0	0	778	704	82,913	0	0	251	317	38,862	15,573
2017	0	0	8	6	220	0	0	237	219	7,902	6,786
2018	23	621	270,322	193,934	84,800	0	1,000	208,149	118,020	55,079	38,259
2019	5	232	47,610	40,473	32,455	0	1,310	37,160	30,141	79,699	19,731
TOTAL	28	854	526,132	235,117	279,228	0	2,310	294,940	148,697	238,428	96,416
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	824,262	901,470	96,416	
IBNR + FREQUENCY ADJUSTMENT	(307,265)	(125,291)	292	
TOTAL LOSSES	516,997	776,179	96,707	
EXPECTED LOSSES	622,869	358,164	92,693	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.081	1.623	0.202	2.906
INDICATED (POST-TEST)	1.091	1.638	0.204	2.933
PRESENT ON RATE LEVEL	1.256	0.723	0.187	2.166
DERIVED BY FORMULA	1.254	0.760	0.188	2.202
UNDERLYING PRESENT RATE	1.302	0.749	0.194	2.245
PROPOSED	1.254	0.760	0.188	2.202

YEAR		4-1-22	4-1-23	IND. RATE	2.247
IND. RATE			2.25	MINIMUM PREMIUM	
MAN. RATE		2.32	+ 2.25	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS:
AIRCRAFT OPERATION SCHEDULE

3

CODE:
7405 + 7445

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	634,590	7,350,890	1.158	0	0	13	53	128	194
2016	468,195	7,736,249	1.652	0	0	9	51	108	168
2017	559,436	6,113,272	1.093	0	0	10	32	94	136
2018	629,991	5,525,247	0.877	0	0	5	2	120	127
2019	600,336	4,656,261	0.776	0	0	8	0	104	112
TOTAL	2,892,548	31,381,919	1.085	0	0	45	138	554	737
OD				0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	3,146,926	885,014	1,227,368	0	0	762,113	682,709	483,437	163,323
2016	0	0	2,146,542	1,465,460	1,425,674	0	0	351,053	1,135,084	1,020,064	192,372
2017	0	0	2,814,173	642,745	1,015,940	0	0	552,948	431,856	518,294	137,316
2018	0	0	1,492,795	154,338	2,298,392	0	0	467,849	32,663	933,702	145,508
2019	0	0	1,715,534	0	1,653,875	0	0	415,507	0	747,819	123,526
TOTAL	0	0	11,315,970	3,147,557	7,621,249	0	0	2,549,470	2,282,312	3,703,316	762,045
OD	0	0	0	0	16,993	0	0	0	0	18,958	16,683

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	4,232,615	1,155,828	1,547,711	0	0	1,615,680	843,828	578,674	149,931
2016	0	1,159	2,904,481	1,854,645	1,833,281	0	673	778,376	1,267,607	1,170,904	175,828
2017	72	4,826	3,774,109	806,450	1,269,692	0	4,559	1,095,056	485,516	572,571	122,349
2018	36	4,750	2,074,638	391,558	2,426,174	0	4,208	807,903	115,021	907,769	128,920
2019	86	20,050	2,603,692	770,118	1,611,808	0	34,595	731,791	210,050	544,911	121,179
TOTAL	194	30,785	15,589,536	4,978,599	8,688,666	0	44,035	5,028,804	2,922,022	3,774,829	698,206
OD	0	0	201	182	21,370	0	0	139	175	21,456	15,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,693,694	20,407,299	713,207	
IBNR + FREQUENCY ADJUSTMENT	(8,373,091)	(5,354,337)	2,490	
TOTAL LOSSES	12,320,603	15,052,961	715,698	
EXPECTED LOSSES	16,431,612	14,803,094	929,978	
CREDIBILITY	0.19	0.61	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.426	0.520	0.025	0.971
INDICATED (POST-TEST)	0.430	0.525	0.025	0.980
PRESENT ON RATE LEVEL	0.551	0.497	0.031	1.079
DERIVED BY FORMULA	0.528	0.514	0.025	1.067
UNDERLYING PRESENT RATE	0.568	0.512	0.032	1.112
PROPOSED	0.528	0.514	0.025	1.067

YEAR		4-1-22	4-1-23	IND. RATE	1.025
IND. RATE			1.03	MINIMUM PREMIUM	
MAN. RATE		1.09	+ 1.03	PRESENT	

+ PROPOSED

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:

3

CODE:
7413 + 7421 + 7424 + 7453

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2015	129,010	1,719,823	1.333	1	0	0	1	7	9	
2016	133,028	1,500,696	1.128	1	0	2	0	11	14	
2017	138,818	325,817	0.235	0	0	0	1	3	4	
2018	146,208	282,230	0.193	0	0	0	1	10	11	
2019	164,359	49,084	0.030	0	0	0	0	1	1	
TOTAL	711,423	3,877,650	0.545	2	0	2	3	32	39	
OD				0	0	0	0	0	0	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	1,117,046	0	0	104,265	144,053	0	0	0	110,971	200,698	42,790
2016	336,902	0	343,282	0	482,962	0	0	97,642	0	190,844	49,064
2017	0	0	0	50,415	162,823	0	0	0	8,552	73,027	31,000
2018	0	0	0	6,995	104,757	0	0	0	9,582	106,689	54,207
2019	0	0	0	0	3,597	0	0	0	0	3,447	42,040
TOTAL	1,453,948	0	343,282	161,675	898,192	0	0	97,642	129,105	574,705	219,101
OD	0	0	0	0	0	0	0	0	0	0	1,846

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	1,253,719	0	0	136,170	181,651	0	0	0	137,160	240,236	39,281
2016	397,380	110	457,341	7,955	611,817	0	114	197,920	3,051	217,103	44,844
2017	6	19	14,424	61,014	189,905	0	4	3,678	11,013	77,255	27,621
2018	1	22	15,229	14,475	107,191	0	26	11,155	13,600	101,958	48,027
2019	0	11	2,000	1,309	3,210	0	34	939	731	2,399	41,241
TOTAL	1,651,106	162	488,994	220,923	1,093,773	0	177	213,693	165,555	638,952	201,015
OD	0	0	0	0	0	0	0	0	0	0	1,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,354,132	2,119,203	202,677	
IBNR + FREQUENCY ADJUSTMENT	(1,241,001)	(372,321)	769	
TOTAL LOSSES	1,113,131	1,746,882	203,446	
EXPECTED LOSSES	2,457,540	1,042,565	268,813	
CREDIBILITY	0.07	0.24	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.156	0.246	0.029	0.431
INDICATED (POST-TEST)	0.158	0.248	0.029	0.435
PRESENT ON RATE LEVEL	0.327	0.142	0.036	0.505
DERIVED BY FORMULA	0.315	0.167	0.033	0.515
UNDERLYING PRESENT RATE	0.337	0.146	0.037	0.520
PROPOSED	0.309	0.164	0.032	0.505

YEAR		4-1-22	4-1-23	IND. RATE	0.485
IND. RATE			0.49	MINIMUM PREMIUM	
MAN. RATE		0.53	+ 0.49	PRESENT	

+ PROPOSED