

Approved

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2024 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

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April 1, 2024 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0070	0.9542	1.0604
(2) Off-Balance Factor (Collectible Prem Ratio	1.0682	1.1952	1.0171
(3) Final Loss Cost Test Correction Factor	0.9539	1.0512	0.8808
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0260	1.1988	0.9497

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2016 through 2020 were translated using composite multipliers, yielding an average claim value of \$ 560,858. 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 * 560,858] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.869	974,693	1,949,386
B	0.904	1,014,195	2,028,390
C	0.941	1,055,297	2,110,594
D	0.979	1,098,065	2,196,130
E	1.019	1,142,566	2,285,132
F	1.060	1,188,870	2,377,740
G	1.103	1,237,051	2,474,102

@ From Pennsylvania 4/1/24 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% 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	347	154,461,483	60,409,088	214,870,572	619,144
Permanent Total	30	30,847,590	231,562,568	262,410,158	8,694,357
Major	8,263	2,470,891,740	1,897,919,611	4,368,811,352	528,703
Total Serious	8,640	2,656,200,814	2,189,891,268	4,846,092,081	560,858
Minor	31,555	1,649,839,892	1,113,700,901	2,763,540,794	87,579
Temporary	110,267	1,702,233,597	1,594,833,300	3,297,066,897	29,901
Total Non-Serious	141,822	3,352,073,489	2,708,534,202	6,060,607,691	42,734

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	560,858 =	98,150,150
Non-Serious: 500 *	42,734 =	21,367,000
Medical: 0.10 *	21,367,000 =	2,136,700

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	97,414,982	21,206,956	2,120,696
0.99	95,950,183	20,888,074	2,088,807
0.98	94,492,800	20,570,806	2,057,081
0.97	93,042,870	20,255,161	2,025,516
0.96	91,600,433	19,941,146	1,994,115
0.95	90,165,527	19,628,771	1,962,877
0.94	88,738,192	19,318,045	1,931,805
0.93	87,318,468	19,008,975	1,900,898
0.92	85,906,397	18,701,571	1,870,157
0.91	84,502,020	18,395,842	1,839,584
0.90	83,105,379	18,091,798	1,809,180
0.89	81,716,519	17,789,447	1,778,945
0.88	80,335,481	17,488,799	1,748,880
0.87	78,962,312	17,189,864	1,718,986
0.86	77,597,056	16,892,652	1,689,265
0.85	76,239,760	16,597,173	1,659,717
0.84	74,890,470	16,303,436	1,630,344
0.83	73,549,235	16,011,453	1,601,145
0.82	72,216,103	15,721,234	1,572,123
0.81	70,891,123	15,432,790	1,543,279
0.80	69,574,347	15,146,132	1,514,613
0.79	68,265,825	14,861,270	1,486,127
0.78	66,965,610	14,578,217	1,457,822
0.77	65,673,755	14,296,984	1,429,698
0.76	64,390,315	14,017,583	1,401,758
0.75	63,115,346	13,740,026	1,374,003
0.74	61,848,904	13,464,326	1,346,433
0.73	60,591,047	13,190,494	1,319,049
0.72	59,341,833	12,918,544	1,291,854
0.71	58,101,324	12,648,488	1,264,849
0.70	56,869,581	12,380,342	1,238,034
0.69	55,646,666	12,114,117	1,211,412
0.68	54,432,644	11,849,828	1,184,983
0.67	53,227,581	11,587,489	1,158,749
0.66	52,031,543	11,327,115	1,132,712
0.65	50,844,599	11,068,721	1,106,872
0.64	49,666,820	10,812,321	1,081,232
0.63	48,498,277	10,557,933	1,055,793
0.62	47,339,044	10,305,571	1,030,557
0.61	46,189,196	10,055,253	1,005,525
0.60	45,048,811	9,806,994	980,699
0.59	43,917,968	9,560,813	956,081
0.58	42,796,747	9,316,727	931,673
0.57	41,685,234	9,074,754	907,475
0.56	40,583,512	8,834,912	883,491
0.55	39,491,670	8,597,221	859,722
0.54	38,409,798	8,361,701	836,170
0.53	37,337,988	8,128,371	812,837
0.52	36,276,337	7,897,253	789,725
0.51	35,224,943	7,668,367	766,837

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	34,183,905	7,441,736	744,174
0.49	33,153,330	7,217,383	721,738
0.48	32,133,323	6,995,331	699,533
0.47	31,123,995	6,775,603	677,560
0.46	30,125,462	6,558,225	655,823
0.45	29,137,841	6,343,223	634,322
0.44	28,161,253	6,130,623	613,062
0.43	27,195,825	5,920,452	592,045
0.42	26,241,688	5,712,739	571,274
0.41	25,298,976	5,507,513	550,751
0.40	24,367,831	5,304,806	530,481
0.39	23,448,397	5,104,648	510,465
0.38	22,540,826	4,907,072	490,707
0.37	21,645,275	4,712,113	471,211
0.36	20,761,907	4,519,807	451,981
0.35	19,890,893	4,330,190	433,019
0.34	19,032,411	4,143,301	414,330
0.33	18,186,647	3,959,180	395,918
0.32	17,353,794	3,777,870	377,787
0.31	16,534,056	3,599,416	359,942
0.30	15,727,647	3,423,863	342,386
0.29	14,934,791	3,251,261	325,126
0.28	14,155,724	3,081,660	308,166
0.27	13,390,693	2,915,115	291,512
0.26	12,639,962	2,751,683	275,168
0.25	11,903,808	2,591,425	259,143
0.24	11,182,527	2,434,404	243,440
0.23	10,476,431	2,280,689	228,069
0.22	9,785,854	2,130,352	213,035
0.21	9,111,154	1,983,472	198,347
0.20	8,452,714	1,840,131	184,013
0.19	7,810,944	1,700,420	170,042
0.18	7,186,292	1,564,435	156,444
0.17	6,579,238	1,432,281	143,228
0.16	5,990,310	1,304,073	130,407
0.15	5,420,083	1,179,936	117,994
0.14	4,869,192	1,060,009	106,001
0.13	4,338,342	944,445	94,445
0.12	3,828,320	833,414	83,341
0.11	3,340,015	727,112	72,711
0.10	2,874,439	625,757	62,576
0.09	2,432,763	529,606	52,961
0.08	2,016,357	438,955	43,896
0.07	1,626,860	354,163	35,416
0.06	1,266,280	275,666	27,567
0.05	937,154	204,016	20,402
0.04	642,840	139,945	13,995
0.03	388,080	84,484	8,448
0.02	180,371	39,267	3,927
0.01	34,716	7,558	756
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/>		
	11,876,110,345		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,013,602,180	4,030,550,994	723,942,832
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.9408	2.9465	16.4048

* 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	383,892,961	62,486,296	34,789,594
0.99	378,120,481	61,546,710	34,266,461
0.98	372,377,226	60,611,880	33,746,002
0.97	366,663,342	59,681,832	33,228,185
0.96	360,978,986	58,756,587	32,713,058
0.95	355,324,309	57,836,174	32,200,605
0.94	349,699,467	56,920,620	31,690,875
0.93	344,104,619	56,009,945	31,183,852
0.92	338,539,929	55,104,179	30,679,552
0.91	333,005,560	54,203,348	30,178,008
0.90	327,501,678	53,307,483	29,679,236
0.89	322,028,458	52,416,606	29,183,237
0.88	316,586,064	51,530,746	28,690,027
0.87	311,174,679	50,649,934	28,199,622
0.86	305,794,478	49,774,199	27,712,054
0.85	300,445,646	48,903,570	27,227,325
0.84	295,128,364	48,038,074	26,745,467
0.83	289,842,825	47,177,746	26,266,463
0.82	284,589,219	46,322,616	25,790,363
0.81	279,367,738	45,472,716	25,317,183
0.80	274,178,587	44,628,078	24,846,923
0.79	269,021,963	43,788,732	24,379,616
0.78	263,898,076	42,954,716	23,915,278
0.77	258,807,134	42,126,063	23,453,910
0.76	253,749,353	41,302,808	22,995,560
0.75	248,724,956	40,484,987	22,540,244
0.74	243,734,161	39,672,637	22,087,964
0.73	238,777,198	38,865,791	21,638,735
0.72	233,854,295	38,064,490	21,192,606
0.71	228,965,698	37,268,770	20,749,595
0.70	224,111,645	36,478,678	20,309,700
0.69	219,292,381	35,694,246	19,872,972
0.68	214,508,163	34,915,518	19,439,409
0.67	209,759,251	34,142,536	19,009,046
0.66	205,045,905	33,375,344	18,581,914
0.65	200,368,396	32,613,986	18,158,014
0.64	195,727,004	31,858,504	17,737,395
0.63	191,122,010	31,108,950	17,320,073
0.62	186,553,705	30,365,365	16,906,081
0.61	182,022,384	29,627,803	16,495,437
0.60	177,528,354	28,896,308	16,088,171
0.59	173,071,928	28,170,936	15,684,318
0.58	168,653,421	27,451,736	15,283,909
0.57	164,273,170	26,738,763	14,886,946
0.56	159,931,504	26,032,068	14,493,493
0.55	155,628,773	25,331,712	14,103,567
0.54	151,365,332	24,637,752	13,717,202
0.53	147,141,543	23,950,245	13,334,428
0.52	142,957,789	23,269,256	12,955,281
0.51	138,814,455	22,594,843	12,579,808

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	134,711,933	21,927,075	12,208,026
0.49	130,650,643	21,266,019	11,839,968
0.48	126,630,999	20,611,743	11,475,699
0.47	122,653,439	19,964,314	11,115,236
0.46	118,718,421	19,323,810	10,758,645
0.45	114,826,404	18,690,307	10,405,926
0.44	110,977,866	18,063,881	10,057,159
0.43	107,173,307	17,444,612	9,712,380
0.42	103,413,244	16,832,585	9,371,636
0.41	99,698,205	16,227,887	9,034,960
0.40	96,028,748	15,630,611	8,702,435
0.39	92,405,443	15,040,845	8,374,076
0.38	88,828,887	14,458,688	8,049,950
0.37	85,299,700	13,884,241	7,730,122
0.36	81,818,523	13,317,611	7,414,658
0.35	78,386,031	12,758,905	7,103,590
0.34	75,002,925	12,208,236	6,797,001
0.33	71,669,938	11,665,724	6,494,956
0.32	68,387,831	11,131,494	6,197,520
0.31	65,157,408	10,605,679	5,904,777
0.30	61,979,511	10,088,412	5,616,774
0.29	58,855,024	9,579,841	5,333,627
0.28	55,784,877	9,080,111	5,055,402
0.27	52,770,043	8,589,386	4,782,196
0.26	49,811,562	8,107,834	4,514,076
0.25	46,910,527	7,635,634	4,251,189
0.24	44,068,102	7,172,971	3,993,585
0.23	41,285,519	6,720,050	3,741,426
0.22	38,564,093	6,277,082	3,494,797
0.21	35,905,236	5,844,300	3,253,843
0.20	33,310,455	5,421,946	3,018,696
0.19	30,781,368	5,010,288	2,789,505
0.18	28,319,740	4,609,608	2,566,433
0.17	25,927,461	4,220,216	2,349,627
0.16	23,606,614	3,842,451	2,139,301
0.15	21,359,463	3,476,681	1,935,668
0.14	19,188,512	3,123,317	1,738,925
0.13	17,096,538	2,782,807	1,549,351
0.12	15,086,643	2,455,654	1,367,192
0.11	13,162,331	2,142,436	1,192,809
0.10	11,327,589	1,843,793	1,026,547
0.09	9,587,032	1,560,484	868,815
0.08	7,946,060	1,293,381	720,105
0.07	6,411,130	1,043,541	580,992
0.06	4,990,156	812,250	452,231
0.05	3,693,136	601,133	334,691
0.04	2,533,304	412,348	229,585
0.03	1,529,346	248,932	138,588
0.02	710,806	115,700	64,422
0.01	136,809	22,270	12,402
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED															
2016	220,222,260	1,839,322,074	78	247,185	5	32,363	1,798	3,934,886	7,436	2,801,529	22,394	2,567,716	8,809,542	0.835	
2017	230,658,591	1,894,895,079	78	282,425	4	47,468	1,821	3,939,685	6,937	2,779,566	22,839	2,769,358	9,130,449	0.822	
2018	240,416,444	1,968,068,833	68	210,239	9	53,982	1,684	3,708,874	6,317	2,860,130	23,693	3,086,809	9,760,656	0.819	
2019	246,313,807	1,737,062,827	61	179,424	8	59,830	1,210	2,647,555	5,747	2,788,476	21,581	2,882,304	8,813,041	0.705	
2020	249,999,932	1,376,143,233	60	224,034	5	22,574	523	1,170,862	3,689	1,745,216	23,057	2,872,764	7,725,982	0.550	
Total	1,187,611,034	8,815,492,046	345	1,143,307	31	216,216	7,036	15,401,860	30,126	12,974,917	113,564	14,178,951	44,239,670	0.742	
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
2016	220,222,260	2,496,374,800	78	347,295	5	51,100	1,798	5,375,054	7,436	3,888,522	22,394	3,456,146	11,845,630	1.134	
2017	230,658,591	2,483,227,484	78	347,066	5	48,250	1,832	5,475,393	6,933	3,624,230	22,808	3,522,015	11,815,321	1.077	
2018	240,416,444	2,437,950,703	69	305,093	9	88,830	1,749	5,230,466	6,298	3,292,106	23,579	3,640,950	11,822,060	1.014	
2019	246,313,807	2,140,791,565	61	273,588	7	67,893	1,476	4,414,864	5,621	2,940,014	21,292	3,287,155	10,424,402	0.869	
2020	249,999,932	2,020,842,037	61	271,573	5	52,402	1,409	4,213,141	5,267	2,753,526	20,195	3,116,069	9,801,709	0.808	
Total	1,187,611,034	11,579,186,589	347	1,544,615	30	308,476	8,263	24,708,917	31,555	16,498,399	110,267	17,022,336	55,709,123	0.975	
Pure Premium		0.975		0.013		0.003		0.208		0.139		0.143	0.469		
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
2016	220,222,260	1,524,893,183	54	240,264	5	51,100	907	2,711,136	4,356	2,277,643	15,173	2,341,757	7,627,031	0.692	
2017	230,658,591	1,559,933,707	55	244,838	5	51,125	929	2,777,806	4,460	2,331,315	15,515	2,395,820	7,798,434	0.676	
2018	240,416,444	1,577,179,726	55	244,458	5	51,097	939	2,808,600	4,505	2,355,195	15,696	2,423,735	7,888,713	0.656	
2019	246,313,807	1,545,282,009	54	239,336	5	51,127	920	2,752,614	4,411	2,306,790	15,380	2,374,367	7,728,585	0.627	
2020	249,999,932	1,458,908,699	51	227,959	4	40,651	875	2,616,022	4,189	2,190,099	14,645	2,259,919	7,254,436	0.584	
Total	1,187,611,034	7,666,197,324	269	1,196,855	24	245,101	4,570	13,666,179	21,921	11,461,042	76,410	11,795,597	38,297,198	0.646	
Pure Premium		0.646		0.010		0.002		0.115		0.097		0.099	0.322		

TABLE V
Total Experience Manufacturing - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	22,644,228	376,799,682	9	15,404	1	5,630	345	792,956	1,685	600,476	4,352	479,084	1,874,447	1.664
2017	23,765,981	352,992,582	9	34,854	1	8,546	332	717,688	1,486	526,390	4,256	492,907	1,749,541	1.485
2018	24,988,193	394,444,083	5	4,453	2	11,344	335	739,804	1,389	582,262	4,559	588,684	2,017,895	1.579
2019	24,883,630	312,537,050	7	15,239	0	0	193	411,685	1,276	522,188	4,186	529,766	1,646,491	1.256
2020	24,956,033	247,530,446	11	59,564	1	5,479	81	175,336	706	290,938	4,367	523,668	1,420,320	0.992
Total	121,238,066	1,684,303,843	41	129,514	5	30,999	1,286	2,837,469	6,542	2,522,254	21,720	2,614,109	8,708,693	1.389
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	22,644,228	511,887,617	9	21,643	1	8,889	345	1,083,178	1,685	833,460	4,352	644,847	2,526,858	2.261
2017	23,765,981	459,135,880	9	42,831	1	8,704	335	998,075	1,483	685,741	4,251	627,331	2,228,677	1.932
2018	24,988,193	490,145,738	5	7,332	2	18,472	350	1,043,911	1,378	668,542	4,541	696,232	2,466,968	1.962
2019	24,883,630	378,295,280	7	23,393	0	1,915	259	725,771	1,228	545,441	4,137	601,337	1,885,096	1.520
2020	24,956,033	358,638,895	11	71,927	1	10,461	255	706,160	999	474,429	3,824	561,404	1,762,007	1.437
Total	121,238,066	2,198,103,410	41	167,127	5	48,441	1,545	4,557,096	6,773	3,207,613	21,105	3,131,151	10,869,606	1.813
Pure Premium		1.813		0.014		0.004		0.376		0.265		0.258	0.897	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	22,644,228	307,630,546	6	14,973	1	8,889	174	546,347	987	488,187	2,949	436,925	1,580,985	1.359
2017	23,765,981	287,810,850	6	30,215	1	9,222	170	506,340	954	441,092	2,892	426,754	1,464,484	1.211
2018	24,988,193	314,840,060	4	5,917	1	10,625	188	560,468	986	478,189	3,023	463,555	1,629,646	1.260
2019	24,883,630	274,827,370	6	20,574	0	1,450	162	452,291	964	427,902	2,988	434,408	1,411,649	1.104
2020	24,956,033	262,157,050	9	59,144	1	8,101	159	439,321	796	378,028	2,770	406,623	1,330,354	1.050
Total	121,238,066	1,447,265,876	32	130,824	4	38,287	852	2,504,768	4,686	2,213,398	14,622	2,168,265	7,417,117	1.194
Pure Premium		1.194		0.011		0.003		0.207		0.183		0.179	0.612	

TABLE V
Total Experience Contracting - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	11,682,582	300,456,644	20	95,618	2	15,762	383	886,344	710	326,560	2,554	342,614	1,337,669	2.572
2017	12,959,765	326,596,362	21	82,012	2	30,685	417	964,602	682	331,336	2,536	382,267	1,475,062	2.520
2018	13,758,730	308,918,388	14	66,107	3	21,421	338	793,882	659	353,036	2,618	396,547	1,458,192	2.245
2019	13,747,379	296,975,428	11	36,499	4	31,429	298	695,615	580	341,466	2,400	387,141	1,477,604	2.160
2020	13,228,901	232,412,522	14	53,227	2	10,787	128	308,676	413	231,824	2,466	356,344	1,363,266	1.757
Total	65,377,356	1,465,359,344	80	333,464	13	110,083	1,564	3,649,119	3,044	1,584,222	12,574	1,864,914	7,111,792	2.241
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	11,682,582	436,824,945	20	134,344	2	24,887	383	1,210,746	710	453,265	2,554	461,158	2,083,849	3.739
2017	12,959,765	458,111,837	21	100,783	2	27,977	413	1,324,899	685	436,024	2,534	489,878	2,201,557	3.535
2018	13,758,730	398,715,053	14	95,619	3	31,784	335	1,075,136	664	413,580	2,608	475,371	1,895,661	2.898
2019	13,747,379	377,378,215	11	56,119	3	32,166	302	981,241	588	381,253	2,372	455,096	1,867,907	2.745
2020	13,228,901	341,177,896	14	64,424	2	16,425	204	707,143	592	372,378	2,168	401,307	1,850,101	2.579
Total	65,377,356	2,012,207,946	81	451,289	11	133,240	1,638	5,299,165	3,239	2,056,500	12,236	2,282,812	9,899,074	3.078
Pure Premium		3.078		0.069		0.020		0.811		0.315		0.349	1.514	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	11,682,582	264,540,400	14	92,941	2	24,887	193	610,691	416	265,493	1,730	312,464	1,338,927	2.264
2017	12,959,765	277,605,684	15	71,097	2	29,644	210	672,174	441	280,503	1,723	333,205	1,389,434	2.142
2018	13,758,730	249,704,705	11	76,590	2	18,282	180	577,380	475	295,915	1,736	316,414	1,212,466	1.815
2019	13,747,379	265,926,357	10	49,125	2	24,208	188	611,866	462	299,345	1,713	328,548	1,346,172	1.934
2020	13,228,901	241,509,193	12	53,223	1	12,660	127	439,877	470	295,627	1,575	291,484	1,322,220	1.826
Total	65,377,356	1,299,286,339	61	342,976	9	109,681	898	2,911,987	2,264	1,436,884	8,477	1,582,115	6,609,220	1.987
Pure Premium		1.987		0.052		0.017		0.445		0.220		0.242	1.011	

TABLE V
Total Experience All Other Industries - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	185,895,450	1,162,065,748	49	136,162	2	10,971	1,070	2,255,585	5,041	1,874,494	15,488	1,746,018	5,597,427	0.625
2017	193,932,845	1,215,306,135	48	165,559	1	8,238	1,072	2,257,395	4,769	1,921,840	16,047	1,894,184	5,905,846	0.627
2018	201,669,521	1,264,706,362	49	139,679	4	21,217	1,011	2,175,188	4,269	1,924,832	16,516	2,101,578	6,284,570	0.627
2019	207,682,797	1,127,550,349	43	127,686	4	28,401	719	1,540,255	3,891	1,924,821	14,995	1,965,396	5,688,945	0.543
2020	211,814,999	896,200,265	35	111,243	2	6,308	314	686,850	2,570	1,222,454	16,224	1,992,752	4,942,396	0.423
Total	1,000,995,613	5,665,828,859	224	680,329	13	75,135	4,186	8,915,272	20,540	8,868,441	79,270	9,699,928	28,419,184	0.566
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	185,895,450	1,547,662,237	49	191,308	2	17,324	1,070	3,081,129	5,041	2,601,798	15,488	2,350,140	7,234,923	0.833
2017	193,932,845	1,565,979,768	48	203,452	1	11,569	1,083	3,152,418	4,765	2,502,465	16,022	2,404,806	7,385,088	0.807
2018	201,669,521	1,549,089,912	49	202,142	4	38,575	1,063	3,111,419	4,255	2,209,985	16,430	2,469,347	7,459,431	0.768
2019	207,682,797	1,385,118,069	43	194,075	3	33,812	915	2,707,852	3,805	2,013,320	14,783	2,230,722	6,671,399	0.667
2020	211,814,999	1,321,025,247	36	135,221	3	25,516	949	2,799,838	3,676	1,906,719	14,203	2,153,358	6,189,600	0.624
Total	1,000,995,613	7,368,875,233	225	926,199	14	126,796	5,081	14,852,656	21,542	11,234,286	76,926	11,608,373	34,940,442	0.736
Pure Premium		0.736		0.009		0.001		0.148		0.112		0.116	0.349	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	185,895,450	952,722,237	34	132,350	2	17,324	540	1,554,098	2,953	1,523,964	10,494	1,592,368	4,707,119	0.513
2017	193,932,845	994,517,173	34	143,526	2	12,258	549	1,599,293	3,065	1,609,719	10,899	1,635,860	4,944,516	0.513
2018	201,669,521	1,012,634,961	39	161,951	2	22,190	571	1,670,752	3,045	1,581,090	10,937	1,643,765	5,046,601	0.502
2019	207,682,797	1,004,528,282	38	169,637	3	25,470	570	1,688,457	2,985	1,579,543	10,679	1,611,411	4,970,765	0.484
2020	211,814,999	955,242,456	30	115,592	2	19,890	589	1,736,824	2,923	1,516,444	10,301	1,561,812	4,601,862	0.451
Total	1,000,995,613	4,919,645,109	176	723,055	11	97,133	2,820	8,249,424	14,971	7,810,760	53,310	8,045,217	24,270,861	0.491
Pure Premium		0.491		0.007		0.001		0.082		0.078		0.080	0.242	

TABLE V
Total Medical Experience All Industries - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	220,222,260	880,954,197	78	46,758	5	151,159	1,798	1,997,235	7,436	2,188,363	22,394	2,757,361	1,668,666	0.400
2017	230,658,591	913,044,883	78	174,033	4	125,453	1,821	2,109,704	6,937	2,022,924	22,839	2,953,056	1,745,278	0.396
2018	240,416,444	976,065,632	68	43,639	9	480,772	1,684	2,144,804	6,317	2,148,758	23,693	3,158,034	1,784,649	0.406
2019	246,313,807	881,304,051	61	45,685	8	418,795	1,210	1,718,839	5,747	2,073,612	21,581	2,984,196	1,571,914	0.358
2020	249,999,932	772,598,187	60	54,302	5	102,823	523	918,942	3,689	1,574,235	23,057	3,688,975	1,386,704	0.309
Total	1,187,611,034	4,423,966,950	345	364,416	31	1,279,002	7,036	8,889,525	30,126	10,007,892	113,564	15,541,622	8,157,212	0.373
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	220,222,260	1,184,563,004	78	135,784	5	383,642	1,798	4,130,282	7,436	2,623,847	22,394	3,237,142	1,334,933	0.538
2017	230,658,591	1,181,532,125	78	135,741	5	362,187	1,832	4,206,402	6,933	2,446,672	22,808	3,297,766	1,366,553	0.512
2018	240,416,444	1,182,206,048	69	119,354	9	666,613	1,749	4,018,197	6,298	2,223,308	23,579	3,411,485	1,383,103	0.492
2019	246,313,807	1,042,440,194	61	106,953	7	509,658	1,476	3,389,267	5,621	1,984,567	21,292	3,080,539	1,353,418	0.423
2020	249,999,932	980,170,916	61	106,258	5	393,527	1,409	3,235,048	5,267	1,858,615	20,195	2,921,400	1,286,862	0.392
Total	1,187,611,034	5,570,912,286	347	604,091	30	2,315,626	8,263	18,979,196	31,555	11,137,009	110,267	15,948,333	6,724,868	0.469
Pure Premium		0.469		0.005		0.019		0.160		0.094		0.134	0.057	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	220,222,260	762,703,073	54	93,983	5	383,642	907	2,083,116	4,354	1,536,231	15,184	2,194,859	1,335,200	0.346
2017	230,658,591	779,843,358	55	95,787	5	383,586	928	2,132,210	4,461	1,574,217	15,529	2,245,397	1,367,236	0.338
2018	240,416,444	788,871,275	55	95,527	5	383,708	939	2,157,307	4,515	1,594,078	15,714	2,273,606	1,384,486	0.328
2019	246,313,807	772,858,546	54	93,221	5	383,136	921	2,115,963	4,410	1,556,700	15,367	2,223,307	1,356,260	0.314
2020	249,999,932	725,443,589	49	84,371	4	301,204	872	2,001,640	4,158	1,466,895	14,524	2,101,239	1,299,087	0.290
Total	1,187,611,034	3,829,719,840	267	462,890	24	1,835,275	4,567	10,490,236	21,897	7,728,121	76,318	11,038,408	6,742,269	0.322
Pure Premium		0.322		0.004		0.015		0.088		0.065		0.093	0.057	

TABLE V
Total Medical Experience Manufacturing - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	22,644,228	187,444,669	9	10,652	1	2,000	345	472,432	1,685	485,320	4,352	558,092	345,951	0.828
2017	23,765,981	174,954,090	9	42,241	1	12,000	332	389,065	1,486	407,464	4,256	557,252	341,520	0.736
2018	24,988,193	201,789,481	5	1,017	2	63,523	335	516,699	1,389	450,505	4,559	629,189	356,963	0.808
2019	24,883,630	164,649,148	7	1,096	0	0	193	265,931	1,276	434,202	4,186	612,852	332,410	0.662
2020	24,956,033	142,031,961	11	38,576	1	6,674	81	91,361	706	251,687	4,367	734,481	297,540	0.569
Total	121,238,066	870,869,349	41	93,582	5	84,197	1,286	1,735,487	6,542	2,029,178	21,720	3,091,866	1,674,383	0.718
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	22,644,228	252,685,805	9	30,933	1	5,076	345	976,989	1,685	581,899	4,352	655,200	276,761	1.116
2017	23,765,981	222,867,662	9	32,947	1	37,605	335	776,214	1,483	491,971	4,251	622,530	267,410	0.938
2018	24,988,193	246,696,798	5	3,644	2	90,974	350	946,994	1,378	466,164	4,541	682,545	276,646	0.987
2019	24,883,630	188,509,630	7	3,015	0	3,416	259	558,530	1,228	404,320	4,137	629,610	286,205	0.758
2020	24,956,033	176,200,722	11	74,127	1	42,185	255	479,085	999	320,301	3,824	570,192	276,117	0.706
Total	121,238,066	1,086,960,618	41	144,666	5	179,256	1,545	3,737,812	6,773	2,264,655	21,105	3,160,077	1,383,139	0.897
Pure Premium		0.897		0.012		0.015		0.308		0.187		0.261	0.114	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	22,644,228	158,098,490	6	21,411	1	5,076	174	492,747	987	340,695	2,951	444,241	276,816	0.698
2017	23,765,981	146,448,423	6	23,249	1	39,827	170	393,458	954	316,518	2,895	423,888	267,544	0.616
2018	24,988,193	162,964,566	4	2,917	1	52,367	188	508,334	988	334,163	3,027	454,942	276,923	0.652
2019	24,883,630	141,164,870	6	2,651	0	2,588	162	348,044	964	317,162	2,985	454,397	286,806	0.567
2020	24,956,033	133,035,381	9	58,547	1	32,319	158	297,504	793	254,185	2,743	409,060	278,740	0.533
Total	121,238,066	741,711,730	32	108,774	4	132,176	852	2,040,087	4,685	1,562,723	14,601	2,186,528	1,386,829	0.612
Pure Premium		0.612		0.009		0.011		0.168		0.129		0.180	0.114	

TABLE V
Total Medical Experience Contracting - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	11,682,582	133,766,857	20	6,904	2	100,453	383	463,294	710	258,357	2,554	358,447	150,214	1.145
2017	12,959,765	147,506,203	21	19,275	2	55,270	417	579,826	682	255,960	2,536	395,827	168,904	1.138
2018	13,758,730	145,819,162	14	13,667	3	215,749	338	368,417	659	269,050	2,618	415,170	176,140	1.060
2019	13,747,379	147,760,362	11	9,315	4	225,982	298	402,724	580	290,074	2,400	388,473	161,035	1.075
2020	13,228,901	136,326,623	14	1,986	2	54,814	128	323,711	413	257,759	2,466	584,509	140,487	1.031
Total	65,377,356	711,179,207	80	51,146	13	652,267	1,564	2,137,973	3,044	1,331,200	12,574	2,142,425	796,780	1.088
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	11,682,582	208,384,860	20	20,050	2	254,949	383	958,093	710	309,770	2,554	420,817	120,171	1.784
2017	12,959,765	220,155,672	21	15,034	2	154,038	413	1,142,201	685	313,508	2,534	444,523	132,252	1.699
2018	13,758,730	189,566,116	14	36,817	3	291,570	335	692,642	664	287,868	2,608	450,257	136,508	1.378
2019	13,747,379	186,790,655	11	21,853	3	268,315	302	734,694	588	294,644	2,372	409,750	138,651	1.359
2020	13,228,901	185,010,146	14	4,382	2	151,520	204	766,437	592	323,405	2,168	473,985	130,372	1.399
Total	65,377,356	989,907,449	81	98,136	11	1,120,391	1,638	4,294,067	3,239	1,529,194	12,236	2,199,331	657,955	1.514
Pure Premium		1.514		0.015		0.171		0.657		0.234		0.336	0.101	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	11,682,582	133,892,724	14	13,877	2	254,949	193	483,216	416	181,367	1,732	285,324	120,195	1.146
2017	12,959,765	138,943,380	15	10,609	2	163,139	210	578,981	441	201,726	1,725	302,660	132,318	1.072
2018	13,758,730	121,246,637	11	29,467	2	167,825	180	372,052	476	206,415	1,738	300,062	136,645	0.881
2019	13,747,379	134,617,188	10	19,060	2	201,666	189	459,726	461	230,825	1,714	295,952	138,942	0.979
2020	13,228,901	132,222,040	12	3,601	1	115,899	127	475,121	466	254,529	1,562	341,460	131,611	0.999
Total	65,377,356	660,921,969	61	76,615	9	903,478	898	2,369,096	2,259	1,074,862	8,470	1,525,458	659,711	1.011
Pure Premium		1.011		0.012		0.138		0.362		0.164		0.233	0.101	

TABLE V
Total Medical Experience All Other Industries - Policy Years 2016 - 2020

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. LOSS EXPERIENCE AS REPORTED														
2016	185,895,450	559,742,671	49	29,201	2	48,706	1,070	1,061,509	5,041	1,444,686	15,488	1,840,822	1,172,502	0.301
2017	193,932,845	590,584,590	48	112,517	1	58,183	1,072	1,140,814	4,769	1,359,500	16,047	1,999,978	1,234,854	0.305
2018	201,669,521	628,456,989	49	28,956	4	201,501	1,011	1,259,688	4,269	1,429,203	16,516	2,113,675	1,251,547	0.312
2019	207,682,797	568,894,541	43	35,274	4	192,813	719	1,050,184	3,891	1,349,336	14,995	1,982,870	1,078,468	0.274
2020	211,814,999	494,239,603	35	13,740	2	41,335	314	503,870	2,570	1,064,789	16,224	2,369,986	948,677	0.233
Total	1,000,995,613	2,841,918,394	224	219,688	13	542,538	4,186	5,016,065	20,540	6,647,515	79,270	10,307,331	5,686,048	0.284
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2016	185,895,450	723,492,338	49	84,801	2	123,617	1,070	2,195,200	5,041	1,732,179	15,488	2,161,125	938,001	0.389
2017	193,932,845	738,508,791	48	87,761	1	170,543	1,083	2,287,987	4,765	1,641,193	16,022	2,230,713	966,891	0.381
2018	201,669,521	745,943,133	49	78,893	4	284,070	1,063	2,378,561	4,255	1,469,275	16,430	2,278,683	969,949	0.370
2019	207,682,797	667,139,909	43	82,085	3	237,927	915	2,096,043	3,805	1,285,603	14,783	2,041,179	928,561	0.321
2020	211,814,999	618,960,047	36	27,749	3	199,821	949	1,989,525	3,676	1,214,909	14,203	1,877,224	880,372	0.292
Total	1,000,995,613	3,494,044,219	225	361,289	14	1,015,978	5,081	10,947,317	21,542	7,343,159	76,926	10,588,925	4,683,774	0.349
Pure Premium		0.349		0.004		0.010		0.109		0.073		0.106	0.047	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2016	185,895,450	470,711,858	34	58,695	2	123,617	540	1,107,154	2,951	1,014,170	10,501	1,465,295	938,189	0.253
2017	193,932,845	494,451,555	34	61,929	2	180,620	549	1,159,771	3,066	1,055,972	10,909	1,518,849	967,374	0.255
2018	201,669,521	504,660,072	39	63,143	2	163,516	571	1,276,921	3,051	1,053,500	10,949	1,518,602	970,919	0.250
2019	207,682,797	497,076,487	38	71,509	3	178,882	571	1,308,193	2,985	1,008,712	10,668	1,472,957	930,511	0.239
2020	211,814,999	460,186,168	29	22,224	2	152,986	587	1,229,015	2,899	958,181	10,219	1,350,720	888,736	0.217
Total	1,000,995,613	2,427,086,142	173	277,501	10	799,621	2,817	6,081,053	14,953	5,090,536	53,247	7,326,422	4,695,729	0.242
Pure Premium		0.242		0.003		0.008		0.061		0.051		0.073	0.047	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2024 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 30, 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	0.44	Explosives - Target = 20% of total
4771	1.74	Explosives - Target = 80% of total
Aircraft Classifications		
7413	0.19	Aircraft Procedure
7421	0.23	Aircraft Procedure
7424	0.54	Aircraft Procedure
7453	0.04	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.64	O.D. non-rateable element for 615; use 10% of total
0162	0.83	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.83	Federal black lung - code 615; use CMCRB loss cost
615	5.78	Rate excluding non-rateable element; use 90% of total
670	3.75	Combine with 681
681	3.75	Combine with 670
809	2.52	Combine with 992
822	0.05	New class; use 953
984	0.07	Capped due to secondary capping procedure
992	2.52	Combine with 809
993	302.16	Combine with 996
996	302.16	Combine with 993
7405	0.75	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.16	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2024

AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.41
Code		Loss Cost Index	Loss Cost
7413	44,199	Index * 0.70 * 0.825	0.19
7421	218,045	Index * 0.70	0.23
7424	504,809	Index * 1.65	0.54
7453	44,248	Index * 0.70 * 0.175	0.04

NEW BASE LOSS COST (BLC) = 0.330

WTD AVE LOSS COST = 0.41

TARGET WTD LOSS COST = 0.41

(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
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	4,302	0.060	0	0	0	0	0	0
2020	902	0	0.000	0	0	0	0	0	0
TOTAL	16,356	349,126	2.135	0	0	1	0	2	3
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
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	4,302
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	236,573	0	3,887	0	0	88,314	0	1,602	18,750
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
2016	0	0	323,159	0	0	0	0	182,633	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	6,959
2018	0	0	150	134	4,364	0	0	47	42	1,669	4,309
2019	0	0	0	0	0	0	0	0	0	0	3,704
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	323,309	134	4,364	0	0	182,680	42	1,669	14,972
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	505,989	6,210	14,972	
IBNR + FREQUENCY ADJUSTMENT	(324,410)	(85,455)	29	
TOTAL LOSSES	181,579	0	15,001	
EXPECTED LOSSES	619,851	276,466	20,781	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.110	0.000	0.092	1.202
INDICATED (POST-TEST)	1.122	0.000	0.093	1.215
PRESENT ON RATE LEVEL	3.661	1.631	0.122	5.414
DERIVED BY FORMULA	3.636	1.598	0.121	5.355
UNDERLYING PRESENT RATE	3.799	1.693	0.127	5.619
PROPOSED	3.636	1.598	0.121	5.355

YEAR		4/1/23	4-1-24	IND. RATE	6.420
IND. RATE			6.42	MINIMUM PREMIUM	
MAN. RATE		6.42	+ 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
2016	73,857	3,338,137	4,520	0	0	8	2	30	40
2017	78,471	749,664	0,955	0	0	1	2	17	20
2018	78,589	1,649,698	2,099	0	0	1	6	23	30
2019	80,690	1,797,157	2,227	0	0	2	4	19	25
2020	76,890	975,552	1,269	0	0	0	5	22	27
TOTAL	388,497	8,510,208	2,191	0	0	12	19	111	142
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
2016	0	0	1,824,350	129,408	402,894	0	0	678,655	65,474	190,409	46,947
2017	0	0	148,310	157,760	144,739	0	0	55,409	59,320	130,454	53,672
2018	0	0	377,905	273,766	282,763	0	0	49,464	180,532	133,181	352,087
2019	0	0	522,380	353,554	291,220	0	0	82,469	124,472	325,536	97,526
2020	0	0	0	246,583	223,314	0	0	0	123,115	313,203	69,337
TOTAL	0	0	2,872,945	1,161,071	1,344,930	0	0	865,997	552,913	1,092,783	619,569
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
2016	0	0	2,413,378	179,618	542,295	0	0	1,203,510	78,503	223,540	37,558
2017	0	301	208,511	205,032	183,617	0	876	110,730	72,165	144,977	42,025
2018	372	1,873	528,865	315,050	334,823	92	702	110,918	177,450	145,779	272,867
2019	575	2,069	768,001	375,332	348,952	166	1,087	178,757	125,454	324,920	83,970
2020	206	1,819	324,323	300,162	250,132	113	8,923	161,255	141,361	242,512	64,345
TOTAL	1,153	6,062	4,243,078	1,375,194	1,659,819	370	11,589	1,765,170	594,932	1,081,728	500,765
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,027,422	4,711,673	500,765	
IBNR + FREQUENCY ADJUSTMENT	(4,005,008)	(1,764,342)	1,069	
TOTAL LOSSES	2,022,414	2,947,332	501,834	
EXPECTED LOSSES	7,327,758	5,394,043	504,687	
CREDIBILITY	0.05	0.16	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.521	0.759	0.129	1.408
INDICATED (POST-TEST)	0.526	0.767	0.131	1.424
PRESENT ON RATE LEVEL	1.817	1.337	0.125	3.279
DERIVED BY FORMULA	1.752	1.246	0.126	3.124
UNDERLYING PRESENT RATE	1.886	1.388	0.130	3.404
PROPOSED	1.752	1.246	0.126	3.124

YEAR		4/1/23	4-1-24	IND. RATE	3.745
IND. RATE			3.75	MINIMUM PREMIUM	
MAN. RATE		3.89	+ 3.75	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
2016	278,476	10,051,911	3,610	2	0	9	21	114	146
2017	316,448	8,995,421	2,843	0	0	12	29	125	166
2018	336,821	10,626,889	3,155	2	0	11	20	122	155
2019	318,223	15,271,358	4,799	0	0	9	31	71	111
2020	312,621	6,030,235	1,929	2	0	3	9	108	122
TOTAL	1,562,589	50,975,814	3,262	6	0	44	110	540	700
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
2016	353,269	0	1,878,803	864,907	1,984,126	0	0	1,215,412	1,647,542	1,663,263	444,589
2017	0	0	2,323,610	1,315,422	1,365,538	0	0	893,837	943,213	1,599,556	554,245
2018	909,551	0	2,553,563	920,214	1,842,262	0	0	1,241,591	408,929	2,254,898	495,881
2019	0	0	2,956,825	1,955,981	894,754	0	0	7,332,931	957,854	891,772	281,241
2020	295,000	0	594,964	730,259	1,531,051	23,500	0	498,119	329,817	1,686,186	341,339
TOTAL	1,557,820	0	10,307,765	5,786,783	7,617,731	23,500	0	11,181,890	4,287,355	8,095,675	2,117,295
OD	0	0	0	0	0	0	0	0	0	0	284

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	496,343	0	2,500,215	1,200,491	2,670,634	0	0	2,352,002	1,975,403	1,952,671	355,671
2017	0	4,718	3,212,860	1,718,956	1,739,958	0	14,133	1,782,646	1,142,245	1,782,181	433,974
2018	1,301,515	12,394	3,445,121	1,114,561	2,159,237	2,298	15,297	2,181,017	491,626	2,392,138	384,308
2019	2,342	8,245	3,083,678	1,971,650	1,148,876	2,880	17,929	2,837,281	948,738	991,650	242,149
2020	354,871	14,413	2,046,878	1,291,427	1,631,432	45,951	95,549	1,326,799	617,621	1,300,379	316,763
TOTAL	2,155,071	39,770	14,288,751	7,297,085	9,350,137	51,129	142,907	10,479,745	5,175,633	8,419,018	1,732,864
OD	0	0	0	0	0	0	0	0	0	0	245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,157,373	30,241,873	1,733,108	
IBNR + FREQUENCY ADJUSTMENT	(11,452,423)	(6,320,753)	4,459	
TOTAL LOSSES	15,704,950	23,921,119	1,737,567	
EXPECTED LOSSES	20,944,401	19,359,831	2,083,432	
CREDIBILITY	0.12	0.39	0.58	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.005	1.531	0.111	2.647
INDICATED (POST-TEST)	1.016	1.547	0.112	2.675
PRESENT ON RATE LEVEL	1.252	1.158	0.124	2.534
DERIVED BY FORMULA	1.224	1.310	0.117	2.651
UNDERLYING PRESENT RATE	1.340	1.239	0.133	2.712
PROPOSED	1.224	1.310	0.117	2.651

YEAR			4/1/23	4-1-24	IND. RATE	2.518
IND. RATE				2.52	MINIMUM PREMIUM	
MAN. RATE			2.72	+ 2.52	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	
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	390	269,614	69,132	0	0	1	0	3	4	
2019	382	99,215	25,973	0	0	0	1	2	3	
2020	377	69,654	18,476	0	0	0	0	3	3	
TOTAL	1,967	669,570	34,040	0	0	1	3	16	20	
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
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	141,037	0	18,975	0	0	50,000	0	34,367	25,235
2019	0	0	0	4,968	19,881	0	0	0	3,545	47,704	23,117
2020	0	0	0	0	28,362	0	0	0	0	27,509	13,783
TOTAL	0	0	141,037	30,225	106,910	0	0	50,000	17,455	146,912	177,031
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
2016	0	0	0	28,959	39,790	0	0	0	12,882	32,375	40,276
2017	0	0	279	5,763	12,685	0	0	201	3,848	10,788	50,543
2018	124	664	180,207	3,380	24,876	93	600	83,898	2,588	37,007	19,557
2019	3	9	3,960	6,246	20,833	3	22	4,197	5,728	46,139	19,904
2020	9	100	15,247	11,065	27,541	5	563	7,385	5,789	20,212	12,791
TOTAL	136	773	199,693	55,413	125,726	100	1,186	95,680	30,835	146,522	143,071
OD	0	0	0	0	0	0	0	0	0	0	284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	297,568	358,497	143,355	
IBNR + FREQUENCY ADJUSTMENT	(123,257)	(96,631)	315	
TOTAL LOSSES	174,311	261,866	143,670	
EXPECTED LOSSES	224,115	292,815	153,889	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	8.862	13.313	7.304	29.479
INDICATED (POST-TEST)	8.956	13.454	7.381	29.791
PRESENT ON RATE LEVEL	126.767	134.529	57.368	318.664
DERIVED BY FORMULA	126.767	134.529	56.868	318.164
UNDERLYING PRESENT RATE	135.667	143.974	61.396	341.037
PROPOSED	126.767	134.529	56.868	318.164

YEAR		4/1/23	4-1-24	IND. RATE	302.160
IND. RATE			302.16	MINIMUM PREMIUM	
MAN. RATE		341.96	+ 302.16	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	
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	788,879	7.563	0	0	1	4	5	10	
2019	12,800	210,705	1.646	0	0	0	1	7	8	
2020	12,588	368,088	2.924	0	0	0	1	5	6	
TOTAL	50,490	1,500,281	2.971	0	0	1	6	25	32	
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
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	160,876	200,808	60,552	0	0	150,000	140,580	39,381	36,682
2019	0	0	0	37,775	29,628	0	0	0	10,968	112,221	20,113
2020	0	0	0	124,113	31,147	0	0	0	100,000	78,620	34,208
TOTAL	0	0	160,876	362,696	187,448	0	0	150,000	251,548	272,056	115,657
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
2016	0	0	0	0	88,743	0	0	0	0	40,313	13,630
2017	0	0	2	3	237	0	0	44	85	8,261	5,963
2018	171	816	234,243	223,774	77,763	278	1,868	269,309	140,212	49,201	28,429
2019	13	40	16,842	37,299	33,154	7	57	10,699	15,577	108,716	17,317
2020	76	629	119,561	119,380	46,996	59	3,648	83,792	77,827	67,826	31,745
TOTAL	260	1,486	370,648	380,455	246,894	344	5,572	363,844	233,700	274,316	97,085
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	742,154	1,135,365	97,085	
IBNR + FREQUENCY ADJUSTMENT	(332,581)	(119,536)	243	
TOTAL LOSSES	409,573	1,015,829	97,328	
EXPECTED LOSSES	626,873	379,624	94,538	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.811	2.012	0.193	3.016
INDICATED (POST-TEST)	0.820	2.033	0.195	3.048
PRESENT ON RATE LEVEL	1.184	0.717	0.178	2.079
DERIVED BY FORMULA	1.180	0.770	0.179	2.129
UNDERLYING PRESENT RATE	1.242	0.752	0.187	2.181
PROPOSED	1.180	0.770	0.179	2.129

YEAR		4/1/23	4-1-24	IND. RATE	2.184
IND. RATE			2.18	MINIMUM PREMIUM	
MAN. RATE		2.25	+ 2.18	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	
2016	468,195	7,899,107	1.687	0	0	9	51	109	169	
2017	559,436	6,126,993	1.095	0	0	10	32	95	137	
2018	629,991	5,404,573	0.858	0	0	5	2	120	127	
2019	600,336	4,612,043	0.768	0	0	4	1	106	111	
2020	423,493	1,751,983	0.414	0	0	2	0	52	54	
TOTAL	2,681,451	25,794,699	0.962	0	0	30	86	482	598	
OD				0	0	0	0	1	1	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,163,979	1,477,214	1,462,365	0	0	364,485	1,181,501	1,056,791	192,772
2017	0	0	2,795,001	640,814	1,024,071	0	0	575,851	429,566	518,837	142,853
2018	0	0	1,496,095	154,339	2,269,805	0	0	368,017	36,662	929,445	150,210
2019	0	0	1,090,121	4,197	2,260,607	0	0	254,692	9,660	872,584	120,182
2020	0	0	515,151	0	635,596	0	0	59,303	0	424,677	117,256
TOTAL	0	0	8,060,347	2,276,564	7,652,444	0	0	1,622,348	1,657,389	3,802,334	723,273
OD	0	0	0	0	11,184	0	0	0	0	15,958	2,391

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,955,995	2,050,373	1,968,343	0	0	753,755	1,416,620	1,240,673	154,218
2017	0	5,676	3,822,023	853,291	1,312,151	0	9,105	1,137,387	519,832	582,148	111,854
2018	1,336	7,245	2,012,235	275,248	2,590,736	681	4,521	642,395	71,973	978,268	116,413
2019	1,066	4,100	1,518,855	245,716	2,380,671	424	2,672	425,585	79,591	850,415	103,477
2020	573	7,401	877,518	302,680	657,142	143	15,161	193,460	96,595	315,399	108,814
TOTAL	2,975	24,422	11,186,626	3,727,309	8,909,043	1,248	31,460	3,152,583	2,184,610	3,966,902	594,775
OD	0	0	123	149	13,959	0	0	94	180	17,586	1,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,399,532	18,819,739	596,647	
IBNR + FREQUENCY ADJUSTMENT	(8,149,473)	(3,970,591)	1,070	
TOTAL LOSSES	6,250,059	14,849,148	597,717	
EXPECTED LOSSES	14,843,860	12,123,617	576,894	
CREDIBILITY	0.17	0.57	0.84	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.233	0.554	0.022	0.809
INDICATED (POST-TEST)	0.236	0.560	0.023	0.819
PRESENT ON RATE LEVEL	0.518	0.422	0.021	0.961
DERIVED BY FORMULA	0.470	0.501	0.023	0.994
UNDERLYING PRESENT RATE	0.554	0.452	0.022	1.028
PROPOSED	0.454	0.484	0.022	0.961

YEAR		4/1/23	4-1-24	IND. RATE	0.913
IND. RATE			0.91	MINIMUM PREMIUM	
MAN. RATE		1.03	+ 0.91	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	
2016	133,029	1,471,057	1.106	1	0	3	0	10	14	
2017	138,890	372,119	0.268	0	0	0	1	3	4	
2018	146,208	279,324	0.191	0	0	0	1	10	11	
2019	164,358	45,879	0.028	0	0	0	0	1	1	
2020	184,568	128,683	0.070	0	0	0	0	5	5	
TOTAL	767,053	2,297,062	0.299	1	0	3	2	29	35	
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
2016	336,902	0	711,046	0	87,935	0	0	150,624	0	135,486	49,064
2017	0	0	0	50,415	209,126	0	0	0	8,552	73,026	31,000
2018	0	0	0	6,995	104,756	0	0	0	9,582	103,784	54,207
2019	0	0	0	0	3,597	0	0	0	0	3,447	38,835
2020	0	0	0	0	39,004	0	0	0	0	60,085	29,594
TOTAL	336,902	0	711,046	57,410	444,418	0	0	150,624	18,134	375,828	202,700
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
2016	473,347	0	971,289	0	118,361	0	0	311,490	0	159,061	39,251
2017	0	0	4,226	67,380	261,493	0	0	819	10,921	80,578	24,273
2018	1	10	4,985	11,230	117,815	0	18	4,365	11,895	108,421	42,010
2019	0	1	393	302	3,707	0	1	223	209	3,317	33,437
2020	13	137	20,968	15,217	37,876	11	1,231	16,130	12,645	44,148	27,463
TOTAL	473,362	148	1,001,861	94,128	539,251	11	1,250	333,027	35,671	395,524	166,435
OD	0	0	0	0	0	0	0	0	0	0	1,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,809,658	1,064,574	167,871	
IBNR + FREQUENCY ADJUSTMENT	(1,326,210)	(377,275)	618	
TOTAL LOSSES	483,448	687,299	168,489	
EXPECTED LOSSES	2,454,613	1,170,350	252,918	
CREDIBILITY	0.07	0.25	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.063	0.090	0.022	0.175
INDICATED (POST-TEST)	0.064	0.091	0.022	0.177
PRESENT ON RATE LEVEL	0.290	0.140	0.030	0.460
DERIVED BY FORMULA	0.274	0.128	0.027	0.429
UNDERLYING PRESENT RATE	0.310	0.150	0.032	0.492
PROPOSED	0.274	0.128	0.027	0.429

YEAR		4/1/23	4-1-24	IND. RATE	0.407
IND. RATE			0.41	MINIMUM PREMIUM	
MAN. RATE		0.49	+ 0.41	PRESENT	

+ PROPOSED