

PENNSYLVANIA COMPENSATION RATING BUREAU
F-CLASS FILING

Review of Experience Rating Plan Parameters

Page 1 contains Collectible Premium Ratios. These are the same Collectible Premium Ratios as found in Exhibit 19 of the PCRB's April 1, 2025 loss cost filing (Proposal C-384).

Page 2 contains Expected Loss Rate Factors. They are applied to rates by classification to produce Table A values (Expected Loss Factors) which are the basis for the calculation of Expected Losses.

COLLECTIBLE PREMIUM RATIOS *

Policy Years 2019 to 2021 Unit Data

Policy Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
<u>All Industries</u>			
2019	2,354,350,373	2,212,162,335	1.0643
2020	2,094,621,969	2,011,546,924	1.0413
2021	2,233,542,009	2,166,033,910	1.0312
TOTAL	6,682,514,351	6,389,743,169	1.0458
<u>Manufacturing</u>			
2019	408,487,811	379,515,224	1.0763
2020	362,575,058	344,576,122	1.0522
2021	377,778,828	363,601,479	1.0390
TOTAL	1,148,841,697	1,087,692,825	1.0562
<u>Contracting</u>			
2019	523,219,749	441,086,545	1.1862
2020	450,700,665	386,296,508	1.1667
2021	478,259,286	411,172,851	1.1632
TOTAL	1,452,179,700	1,238,555,904	1.1725
<u>Office & Clerical</u>			
2019	266,854,836	257,963,056	1.0345
2020	243,878,642	241,556,441	1.0096
2021	277,349,426	270,296,534	1.0261
TOTAL	788,082,904	769,816,031	1.0237
<u>Goods & Services</u>			
2019	806,790,703	801,778,767	1.0063
2020	724,448,215	734,133,577	0.9868
2021	786,333,244	814,360,913	0.9656
TOTAL	2,317,572,162	2,350,273,257	0.9861
<u>Miscellaneous</u>			
2019	348,997,274	331,818,743	1.0518
2020	313,019,389	304,984,276	1.0263
2021	313,821,225	306,602,133	1.0235
TOTAL	975,837,888	943,405,152	1.0344

* Excludes classifications and coverages not subject to experience rating.

PENNSYLVANIA F-CLASS RATE REVISION

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 1-Apr	Average Law Multiplier	Adjust- ment Factor	Loss Ratio Development Factor	Expense Allowance* 1.0 / (PLR/CPR)	Trend Factor	Product (2) * (3) * (4) *(5) * (6)	Expected Loss Rate Factor 1.0 / (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2021	1.0000	1.0000	1.1571	1.6180	1.1845	2.2176	0.4509
2022	1.0000	1.0000	1.3260	1.6180	1.1355	2.4362	0.4105
2023	1.0000	1.0000	1.6801	1.6180	1.0884	2.9587	0.3380
				* Permissible Loss Ratio:	0.6464		
				Collectible Premium Ratio:	1.0458		