

PENNSYLVANIA COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Calculations for on-level premium factors to an April 1, 2025 loss cost level by policy year.

POLICY YEARS 2005 - 2014
PREMIUM ON-LEVEL FACTORS

POLICY YEAR	(1) LOSS COST DATE	(2) LOSS COST CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST TO 4/01/25 LC LEVEL
2005	4/01/04	BASE	1.0000	0.3072	0.3072	0.3263
	4/01/05	0.9711	0.9711	0.6928	0.6728	
	4/01/06	0.3293	0.3198	-----	-----	
	to 04/01/24			1.0000	0.9800	
2006	4/01/05	BASE	1.0000	0.3203	0.3203	0.3497
	4/01/06	0.9142	0.9142	0.6797	0.6214	
	4/01/07	0.3602	0.3293	-----	-----	
	to 04/01/24			1.0000	0.9417	
2007	4/01/06	BASE	1.0000	0.3043	0.3043	0.3530
	4/01/07	1.0295	1.0295	0.6957	0.7162	
	4/01/08	0.3499	0.3602	-----	-----	
	to 04/01/24			1.0000	1.0205	
2008	4/01/07	BASE	1.0000	0.3260	0.3260	0.3758
	4/01/08	0.8978	0.8978	0.6740	0.6051	
	4/01/09	0.3897	0.3499	-----	-----	
	to 04/01/24			1.0000	0.9311	
2009	4/01/08	BASE	1.0000	0.3039	0.3039	0.3979
	4/01/09	0.9700	0.9700	0.6961	0.6752	
	4/01/10	0.4017	0.3896	-----	-----	
	to 04/01/24			1.0000	0.9791	
2010	4/01/09	BASE	1.0000	0.2929	0.2929	0.3998
	4/01/10	1.0068	1.0068	0.7071	0.7119	
	4/01/11	0.3990	0.4017	-----	-----	
	to 04/01/24			1.0000	1.0048	
2011	4/01/10	BASE	1.0000	0.2923	0.2923	0.3965
	4/01/11	1.0087	1.0087	0.7077	0.7139	
	4/01/12	0.3956	0.3990	-----	-----	
	to 04/01/24			1.0000	1.0062	
2012	4/01/11	BASE	1.0000	0.3083	0.3083	0.4117
	4/01/12	0.9434	0.9434	0.6917	0.6525	
	4/01/13	0.4193	0.3956	-----	-----	
	to 04/01/24			1.0000	0.9608	
2013	4/01/12	BASE	1.0000	0.3067	0.3067	0.4313
	4/01/13	0.9599	0.9599	0.6933	0.6655	
	4/01/14	0.4368	0.4193	-----	-----	
	to 04/01/24			1.0000	0.9722	
2014	4/01/13	BASE	1.0000	0.3118	0.3118	0.4528
	4/01/14	0.9485	0.9485	0.6882	0.6528	
	4/01/15	0.4605	0.4368	-----	-----	
	to 04/01/24			1.0000	0.9646	

POLICY YEARS 2015 - 2024
PREMIUM ON-LEVEL FACTORS

POLICY YEAR	(1) LOSS COST DATE	(2) LOSS COST CHANGE	(3) CUM. INDEX OF COL (2)	(4) PORTION OF YEAR ON-LEVEL	(5) PRODUCT (3) * (4)	FACTOR TO ADJUST TO 4/01/25 LC LEVEL
2015	4/01/14	BASE	1.0000	0.3140	0.3140	0.4803
	4/01/15	0.9401	0.9401	0.6860	0.6449	
	4/01/16	0.4899	0.4606	-----	-----	
	to 04/01/24			1.0000	0.9589	
2016	4/01/15	BASE	1.0000	0.3075	0.3075	0.4930
	4/01/16	0.9910	0.9910	0.6925	0.6863	
	4/01/17	0.4943	0.4899	-----	-----	
	to 04/01/24			1.0000	0.9938	
2017	4/01/16	BASE	1.0000	0.3179	0.3179	0.5163
	4/01/17	0.9379	0.9379	0.6821	0.6397	
	2/01/18	0.5271	0.4944	-----	-----	
	to 04/01/24			1.0000	0.9576	
2018	4/01/17	BASE	1.0000	0.1573	0.1573	0.4990
	2/01/18	1.0606	1.0606	0.1356	0.1438	
	4/01/18	1.0070	1.0680	0.7071	0.7552	
	1/01/19	0.4935	0.5271	-----	-----	
	to 04/01/24			1.0000	1.0563	
2019	1/01/19	BASE	1.0000	0.3380	0.3380	0.6331
	4/01/19	0.8705	0.8705	0.6620	0.5763	
	4/01/20	0.6649	0.5788	-----	-----	
	to 04/01/24			1.0000	0.9143	
2020	4/01/19	BASE	1.0000	0.3098	0.3098	0.7147
	4/01/20	0.8992	0.8992	0.6902	0.6206	
	4/01/21	0.7395	0.6650	-----	-----	
	to 04/01/24			1.0000	0.9304	
2021	4/01/20	BASE	1.0000	0.2969	0.2969	0.7555
	4/01/21	0.9698	0.9698	0.7031	0.6819	
	4/01/22	0.7625	0.7395	-----	-----	
	to 04/01/24			1.0000	0.9788	
2022	4/01/21	BASE	1.0000	0.3122	0.3122	0.7968
	4/01/22	0.9375	0.9375	0.6878	0.6448	
	4/01/23	0.8133	0.7625	-----	-----	
	to 04/01/24			1.0000	0.9570	
2023	4/01/22	BASE	1.0000	0.3058	0.3058	0.8325
	4/01/23	0.9667	0.9667	0.6942	0.6711	
	4/01/24	0.8413	0.8133	-----	-----	
	to 04/01/24			1.0000	0.9769	
2024 *	4/01/23	BASE	1.0000	0.3161	0.3161	0.8892
	4/01/24	0.9212	0.9212	0.6839	0.6300	
	4/01/25	0.9133	0.8413	-----	-----	
	* For Incomplete Policy Year			1.0000	0.9461	