

PENNSYLVANIA COMPENSATION RATING BUREAU

Merit Rating Plan Off-Balance Indications

This exhibit shows data relevant to the calculation of the Merit Rating Plan Off-Balance Factor applicable to Manual Premium. The factor, as a ratio to standard premium, is 0.0028, representing a slight increase compared to the 0.0026 included in current loss costs.

Pennsylvania Compensation Rating Bureau

Analysis of Merit Rating Plan Off-Balance Indications

Risk Type	# of Risks	Manual Premium Before MRP	MRP Adjustment	Standard Premium Before Adjustment	Average Debit / Credit
1. Not Qualified for MRP	62,263	29,340,684	-	29,340,101	0.00%
2. Qualified for MRP Discount	161,388	123,925,198	(6,196,259)	123,880,222	-5.00%
3. Qualified for MRP No Adjustment	2,212	7,163,179	-	7,160,092	0.00%
4. Qualified for MRP Surcharge	212	1,514,755	75,737	1,515,704	5.00%
5. Experience Rated Risks	65,241	2,088,784,629	-	2,044,255,855	0.00%
Total	291,316	2,250,728,445	(6,120,522)	2,206,151,974	-0.27%
Ratio to Standard Premium					-0.28%
Increment to Manual Premium					0.0028

Data from policies effective 2021-2022 using 2022 Manual and Standard Premium.