

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2022 LOSS COST FILING

OTHER SUPPORTING CLASSIFICATION EXHIBITS

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April 1, 2022 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0145	0.9515	1.0323
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0336	1.1350	0.9984
(3) Final Loss Cost Test Correction Factor	0.9832	1.0972	0.9349
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0310	1.1850	0.9635

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2014 through 2018 were translated using composite multipliers, yielding an average claim value of \$ 534,244 . 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 * 534,244] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.870	929,585	1,859,170
B	0.909	971,256	1,942,512
C	0.951	1,016,132	2,032,264
D	0.994	1,062,077	2,124,154
E	1.039	1,110,159	2,220,318
F	1.086	1,160,378	2,320,756
G	1.135	1,212,734	2,425,468

@ From Pennsylvania 4/1/22 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	352	128,223,793	61,311,009	189,534,802	538,451
Permanent Total	64	62,429,896	425,849,060	488,278,956	7,629,359
Major	9,661	2,561,295,584	2,144,464,052	4,705,759,637	487,088
Total Serious	10,077	2,751,949,273	2,631,624,122	5,383,573,395	534,244
Minor	37,265	1,531,892,823	1,112,967,700	2,644,860,523	70,974
Temporary	112,019	1,415,991,746	1,381,589,254	2,797,581,001	24,974
Total Non-Serious	149,284	2,947,884,569	2,494,556,954	5,442,441,524	36,457

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	534,244 =	93,492,700
Non-Serious: 500 *	36,457 =	18,228,500
Medical: .10 *	18,228,500 =	1,822,850

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	92,792,417	18,091,965	1,809,197
0.99	91,397,127	17,819,921	1,781,992
0.98	90,008,900	17,549,255	1,754,926
0.97	88,627,773	17,279,974	1,727,997
0.96	87,253,782	17,012,083	1,701,208
0.95	85,886,966	16,745,592	1,674,559
0.94	84,527,361	16,480,506	1,648,051
0.93	83,175,006	16,216,834	1,621,683
0.92	81,829,941	15,954,584	1,595,458
0.91	80,492,205	15,693,762	1,569,376
0.90	79,161,838	15,434,377	1,543,438
0.89	77,838,882	15,176,437	1,517,644
0.88	76,523,378	14,919,950	1,491,995
0.87	75,215,369	14,664,925	1,466,493
0.86	73,914,898	14,411,368	1,441,137
0.85	72,622,008	14,159,291	1,415,929
0.84	71,336,745	13,908,700	1,390,870
0.83	70,059,155	13,659,605	1,365,961
0.82	68,789,283	13,412,015	1,341,202
0.81	67,527,176	13,165,939	1,316,594
0.80	66,272,884	12,921,386	1,292,139
0.79	65,026,454	12,678,367	1,267,837
0.78	63,787,938	12,436,890	1,243,689
0.77	62,557,385	12,196,966	1,219,697
0.76	61,334,847	11,958,605	1,195,861
0.75	60,120,378	11,721,817	1,172,182
0.74	58,914,031	11,486,613	1,148,661
0.73	57,715,862	11,253,003	1,125,300
0.72	56,525,927	11,020,998	1,102,100
0.71	55,344,283	10,790,610	1,079,061
0.70	54,170,989	10,561,850	1,056,185
0.69	53,006,104	10,334,730	1,033,473
0.68	51,849,690	10,109,261	1,010,926
0.67	50,701,810	9,885,456	988,546
0.66	49,562,527	9,663,327	966,333
0.65	48,431,906	9,442,887	944,289
0.64	47,310,015	9,224,150	922,415
0.63	46,196,922	9,007,127	900,713
0.62	45,092,697	8,791,834	879,183
0.61	43,997,413	8,578,283	857,828
0.60	42,911,141	8,366,490	836,649
0.59	41,833,959	8,156,470	815,647
0.58	40,765,944	7,948,236	794,824
0.57	39,707,174	7,741,805	774,181
0.56	38,657,731	7,537,193	753,719
0.55	37,617,699	7,334,415	733,442
0.54	36,587,165	7,133,489	713,349
0.53	35,566,215	6,934,432	693,443
0.52	34,554,942	6,737,262	673,726
0.51	33,553,438	6,541,996	654,200

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	32,561,800	6,348,654	634,865
0.49	31,580,128	6,157,255	615,726
0.48	30,608,523	5,967,819	596,782
0.47	29,647,090	5,780,366	578,037
0.46	28,695,940	5,594,918	559,492
0.45	27,755,183	5,411,496	541,150
0.44	26,824,937	5,230,124	523,012
0.43	25,905,321	5,050,824	505,082
0.42	24,996,460	4,873,621	487,362
0.41	24,098,482	4,698,540	469,854
0.40	23,211,521	4,525,607	452,561
0.39	22,335,717	4,354,850	435,485
0.38	21,471,212	4,186,295	418,630
0.37	20,618,157	4,019,973	401,997
0.36	19,776,707	3,855,913	385,591
0.35	18,947,025	3,694,148	369,415
0.34	18,129,279	3,534,710	353,471
0.33	17,323,648	3,377,634	337,763
0.32	16,530,317	3,222,957	322,296
0.31	15,749,478	3,070,714	307,071
0.30	14,981,335	2,920,948	292,095
0.29	14,226,101	2,773,698	277,370
0.28	13,484,002	2,629,009	262,901
0.27	12,755,274	2,486,927	248,693
0.26	12,040,167	2,347,501	234,750
0.25	11,338,945	2,210,782	221,078
0.24	10,651,890	2,076,825	207,683
0.23	9,979,300	1,945,689	194,569
0.22	9,321,493	1,817,435	181,744
0.21	8,678,809	1,692,129	169,213
0.20	8,051,613	1,569,843	156,984
0.19	7,440,297	1,450,653	145,065
0.18	6,845,286	1,334,642	133,464
0.17	6,267,038	1,221,900	122,190
0.16	5,706,056	1,112,524	111,252
0.15	5,162,887	1,006,621	100,662
0.14	4,638,138	904,309	90,431
0.13	4,132,478	805,720	80,572
0.12	3,646,657	710,998	71,100
0.11	3,181,523	620,310	62,031
0.10	2,738,040	533,843	53,384
0.09	2,317,322	451,814	45,181
0.08	1,920,676	374,479	37,448
0.07	1,549,662	302,142	30,214
0.06	1,206,192	235,175	23,518
0.05	892,684	174,049	17,405
0.04	612,335	119,389	11,939
0.03	369,665	72,075	7,208
0.02	171,812	33,499	3,350
0.01	33,068	6,448	645
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/>		
	11,098,204,282		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	3,272,100,873	3,896,434,064	791,303,396
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	3.3918	2.8483	14.0252

* 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	314,733,320	51,531,344	25,374,350
0.99	310,000,775	50,756,481	24,992,794
0.98	305,292,187	49,985,543	24,613,188
0.97	300,607,680	49,218,550	24,235,504
0.96	295,947,378	48,455,516	23,859,782
0.95	291,311,411	47,696,470	23,486,025
0.94	286,699,903	46,941,425	23,114,245
0.93	282,112,985	46,190,408	22,744,428
0.92	277,550,794	45,443,442	22,376,618
0.91	273,013,461	44,700,542	22,010,812
0.90	268,501,122	43,961,736	21,647,027
0.89	264,013,920	43,227,046	21,285,261
0.88	259,551,994	42,496,494	20,925,528
0.87	255,115,489	41,770,106	20,567,858
0.86	250,704,551	41,047,899	20,212,235
0.85	246,319,327	40,329,909	19,858,687
0.84	241,959,972	39,616,150	19,507,230
0.83	237,626,642	38,906,653	19,157,876
0.82	233,319,490	38,201,442	18,810,626
0.81	229,038,676	37,500,544	18,465,494
0.80	224,784,368	36,803,984	18,122,508
0.79	220,556,727	36,111,793	17,781,667
0.78	216,355,928	35,423,994	17,442,987
0.77	212,182,138	34,740,618	17,106,494
0.76	208,035,534	34,061,695	16,772,190
0.75	203,916,298	33,387,251	16,440,087
0.74	199,824,610	32,717,320	16,110,200
0.73	195,760,661	32,051,928	15,782,558
0.72	191,724,639	31,391,109	15,457,173
0.71	187,716,739	30,734,894	15,134,046
0.70	183,737,160	30,083,317	14,813,206
0.69	179,786,104	29,436,411	14,494,666
0.68	175,863,779	28,794,208	14,178,439
0.67	171,970,399	28,156,744	13,864,555
0.66	168,106,179	27,524,054	13,553,014
0.65	164,271,339	26,896,175	13,243,842
0.64	160,466,109	26,273,146	12,937,055
0.63	156,690,720	25,655,000	12,632,680
0.62	152,945,410	25,041,781	12,330,717
0.61	149,230,425	24,433,523	12,031,209
0.60	145,546,008	23,830,273	11,734,170
0.59	141,892,422	23,232,074	11,439,612
0.58	138,269,929	22,638,961	11,147,566
0.57	134,678,793	22,050,983	10,858,043
0.56	131,119,292	21,468,187	10,571,060
0.55	127,591,711	20,890,614	10,286,671
0.54	124,096,346	20,318,317	10,004,862
0.53	120,633,488	19,751,343	9,725,677
0.52	117,203,452	19,189,743	9,449,142
0.51	113,806,551	18,633,567	9,175,286

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	110,443,113	18,082,871	8,904,109
0.49	107,113,478	17,537,709	8,635,680
0.48	103,817,988	16,998,139	8,369,987
0.47	100,557,000	16,464,216	8,107,085
0.46	97,330,889	15,936,005	7,846,987
0.45	94,140,030	15,413,564	7,589,737
0.44	90,984,821	14,896,962	7,335,348
0.43	87,865,668	14,386,262	7,083,876
0.42	84,782,993	13,881,535	6,835,350
0.41	81,737,231	13,382,851	6,589,796
0.40	78,728,837	12,890,286	6,347,259
0.39	75,758,285	12,403,919	6,107,764
0.38	72,826,057	11,923,824	5,871,369
0.37	69,932,665	11,450,089	5,638,088
0.36	67,078,635	10,982,797	5,407,991
0.35	64,264,519	10,522,042	5,181,119
0.34	61,490,889	10,067,914	4,957,501
0.33	58,758,349	9,620,515	4,737,194
0.32	56,067,529	9,179,948	4,520,266
0.31	53,419,079	8,746,315	4,306,732
0.30	50,813,692	8,319,736	4,096,691
0.29	48,252,089	7,900,324	3,890,170
0.28	45,735,038	7,488,206	3,687,239
0.27	43,263,338	7,083,514	3,487,969
0.26	40,837,838	6,686,387	3,292,416
0.25	38,459,434	6,296,970	3,100,663
0.24	36,129,081	5,915,421	2,912,796
0.23	33,847,790	5,541,906	2,728,869
0.22	31,616,640	5,176,600	2,548,996
0.21	29,436,784	4,819,691	2,373,246
0.20	27,309,461	4,471,384	2,201,732
0.19	25,235,999	4,131,895	2,034,566
0.18	23,217,841	3,801,461	1,871,859
0.17	21,256,539	3,480,338	1,713,739
0.16	19,353,801	3,168,802	1,560,332
0.15	17,511,480	2,867,159	1,411,805
0.14	15,731,636	2,575,743	1,268,313
0.13	14,016,539	2,294,932	1,130,038
0.12	12,368,731	2,025,136	997,192
0.11	10,791,090	1,766,829	869,997
0.10	9,286,884	1,520,545	748,721
0.09	7,859,893	1,286,902	633,673
0.08	6,514,549	1,066,629	525,216
0.07	5,256,144	860,591	423,757
0.06	4,091,162	669,849	329,845
0.05	3,027,806	495,744	244,109
0.04	2,076,918	340,056	167,447
0.03	1,253,830	205,291	101,094
0.02	582,752	95,415	46,984
0.01	112,160	18,366	9,046
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2014 - 2018

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														
2014	208,202,317	2,004,788,538	76	185,692	16	66,744	2,210	4,690,964	8,383	2,871,251	23,102	2,521,771	9,711,463	0.963
2015	214,813,791	1,868,760,415	67	193,031	8	54,573	1,901	4,065,021	7,841	2,887,743	22,801	2,631,204	8,856,032	0.870
2016	220,061,234	1,818,022,385	75	280,986	8	49,253	1,729	3,686,765	7,402	2,810,674	22,405	2,545,127	8,807,419	0.826
2017	230,579,669	1,799,983,097	74	271,083	11	64,122	1,522	3,124,596	6,954	2,858,552	22,825	2,638,188	9,043,289	0.781
2018	240,204,424	1,635,984,356	58	181,206	12	62,209	771	1,634,871	4,134	1,876,779	25,681	3,143,468	9,461,310	0.681
Total	1,113,861,435	9,127,538,791	350	1,111,999	55	296,901	8,133	17,202,217	34,714	13,304,999	116,814	13,479,759	45,879,514	0.819
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	208,202,317	2,578,009,468	76	276,682	16	155,380	2,210	5,859,014	8,383	3,445,501	23,102	2,920,211	13,123,307	1.238
2015	214,813,791	2,343,583,312	67	243,840	10	98,575	1,921	5,090,943	7,849	3,227,649	22,745	2,876,043	11,898,784	1.091
2016	220,061,234	2,265,855,225	76	274,844	11	104,392	1,838	4,873,083	7,389	3,036,554	22,239	2,810,840	11,558,840	1.030
2017	230,579,669	2,266,763,789	75	272,665	14	132,867	1,850	4,905,802	6,907	2,840,012	22,378	2,828,853	11,687,439	0.983
2018	240,204,424	2,223,531,778	59	214,208	14	133,085	1,843	4,884,115	6,737	2,769,212	21,554	2,723,971	11,510,728	0.926
Total	1,113,861,435	11,677,743,572	352	1,282,238	64	624,299	9,661	25,612,956	37,265	15,318,928	112,019	14,159,917	59,779,097	1.048
Pure Premium		1.048		0.012		0.006		0.230		0.138		0.127	0.537	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	208,202,317	1,565,124,979	54	196,463	10	97,113	1,145	3,035,053	5,051	2,075,915	15,102	1,908,981	8,337,726	0.752
2015	214,813,791	1,586,293,258	55	199,479	10	97,126	1,161	3,077,067	5,116	2,103,879	15,304	1,935,123	8,450,259	0.738
2016	220,061,234	1,577,495,731	55	199,880	10	97,121	1,154	3,058,938	5,092	2,092,878	15,244	1,926,697	8,399,444	0.717
2017	230,579,669	1,610,761,576	56	203,836	10	97,080	1,180	3,128,585	5,203	2,139,733	15,598	1,971,720	8,566,663	0.699
2018	240,204,424	1,622,458,788	55	198,341	10	96,983	1,194	3,165,729	5,266	2,164,272	15,747	1,990,201	8,609,062	0.675
Total	1,113,861,435	7,962,134,331	275	997,998	50	485,422	5,833	15,465,373	25,729	10,576,676	76,996	9,732,721	42,363,153	0.715
Pure Premium		0.715		0.009		0.004		0.139		0.095		0.087	0.380	

TABLE V
Total Experience Manufacturing - Policy Years 2014 - 2018

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														
2014	22,517,301	413,434,945	12	32,109	2	4,670	459	977,877	1,911	621,851	4,646	519,726	1,978,117	1.836
2015	22,438,904	399,190,970	6	41,771	2	8,581	405	883,749	1,783	619,312	4,522	500,380	1,938,116	1.779
2016	22,561,542	366,966,719	9	15,227	0	0	334	733,515	1,665	598,580	4,356	470,503	1,851,843	1.627
2017	23,680,643	330,016,772	9	35,143	1	6,118	255	525,486	1,467	526,888	4,280	487,021	1,719,512	1.394
2018	24,847,626	326,195,576	4	7,277	1	5,378	171	369,873	833	345,003	5,015	604,668	1,929,757	1.313
Total	116,046,016	1,835,804,982	40	131,526	6	24,746	1,624	3,490,499	7,659	2,711,634	22,819	2,582,298	9,417,345	1.582
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	22,517,301	520,110,174	12	47,842	2	10,871	459	1,221,368	1,911	746,222	4,646	601,842	2,572,957	2.310
2015	22,438,904	508,994,844	6	52,766	2	16,265	410	1,105,130	1,782	691,331	4,513	548,590	2,675,866	2.268
2016	22,561,542	459,209,881	9	14,911	1	5,599	360	973,209	1,652	642,634	4,328	522,914	2,432,831	2.035
2017	23,680,643	411,357,938	9	35,307	2	15,781	331	848,409	1,435	520,948	4,203	519,854	2,173,281	1.737
2018	24,847,626	439,689,251	4	9,137	2	17,686	377	977,216	1,339	526,628	4,214	525,973	2,340,253	1.770
Total	116,046,016	2,339,362,088	40	159,963	9	66,202	1,937	5,125,333	8,119	3,127,762	21,904	2,719,173	12,195,188	2.016
Pure Premium		2.016		0.014		0.006		0.442		0.270		0.234	1.051	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	22,517,301	314,633,212	9	33,971	1	6,795	238	632,686	1,151	449,598	3,037	393,432	1,629,850	1.397
2015	22,438,904	347,791,469	5	43,166	2	16,026	248	667,957	1,161	450,585	3,037	369,149	1,931,032	1.550
2016	22,561,542	315,174,738	7	11,066	1	5,209	226	610,780	1,138	442,725	2,968	358,603	1,723,365	1.397
2017	23,680,643	293,685,707	7	26,608	1	11,530	211	540,942	1,081	392,502	2,930	362,333	1,602,941	1.240
2018	24,847,626	318,598,541	4	9,574	1	12,925	244	631,813	1,047	411,837	3,077	384,106	1,735,730	1.282
Total	116,046,016	1,589,883,667	31	124,385	7	52,485	1,166	3,084,179	5,579	2,147,247	15,049	1,867,624	8,622,917	1.370
Pure Premium		1.370		0.011		0.005		0.266		0.185		0.161	0.743	

TABLE V
Total Experience Contracting - Policy Years 2014 - 2018

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														
2014	11,356,755	353,888,934	25	85,829	6	28,034	497	1,134,252	783	341,450	2,789	365,124	1,584,200	3.116
2015	11,441,233	283,868,882	15	45,166	2	6,159	362	814,215	761	341,330	2,665	399,045	1,232,774	2.481
2016	11,681,123	301,392,454	18	106,143	6	44,945	365	840,004	701	320,172	2,562	347,980	1,354,682	2.580
2017	12,937,309	308,025,751	21	82,112	4	32,554	361	784,132	689	348,014	2,546	367,795	1,465,651	2.381
2018	13,766,987	262,822,446	14	65,621	5	34,697	165	354,948	505	270,763	2,828	418,983	1,483,212	1.909
Total	61,183,407	1,509,998,467	93	384,870	23	146,389	1,750	3,927,551	3,439	1,621,728	13,390	1,898,927	7,120,520	2.468
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	11,356,755	489,983,028	25	127,885	6	65,263	497	1,416,681	783	409,740	2,789	422,814	2,457,448	4.314
2015	11,441,233	368,322,870	15	57,055	2	12,238	360	1,007,591	766	385,365	2,659	437,306	1,783,674	3.219
2016	11,681,123	407,484,700	18	104,913	6	75,798	363	1,051,558	713	357,626	2,544	390,170	2,094,782	3.488
2017	12,937,309	408,753,852	21	83,072	4	55,647	363	1,049,903	713	370,681	2,501	406,774	2,121,461	3.159
2018	13,766,987	362,278,469	14	77,721	4	52,425	265	797,546	796	398,166	2,387	375,443	1,921,484	2.632
Total	61,183,407	2,036,822,919	94	450,647	23	261,371	1,848	5,323,279	3,772	1,921,578	12,881	2,032,506	10,378,848	3.329
Pure Premium		3.329		0.074		0.043		0.870		0.314		0.332	1.696	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	11,356,755	286,779,511	18	90,807	4	40,790	257	733,861	472	246,868	1,823	276,399	1,479,070	2.525
2015	11,441,233	244,328,310	12	46,627	2	12,058	217	609,008	500	251,256	1,789	294,190	1,230,145	2.136
2016	11,681,123	290,853,748	13	76,062	6	70,518	228	660,324	492	246,647	1,743	267,303	1,587,683	2.490
2017	12,937,309	283,492,639	16	61,670	3	40,659	232	669,871	538	279,573	1,742	283,264	1,499,890	2.191
2018	13,766,987	262,784,910	13	70,584	3	38,063	173	519,566	621	310,672	1,747	274,680	1,414,284	1.909
Total	61,183,407	1,368,239,118	72	345,750	18	202,088	1,107	3,192,630	2,622	1,335,015	8,843	1,395,837	7,211,072	2.236
Pure Premium		2.236		0.057		0.033		0.522		0.218		0.228	1.179	

TABLE V
Total Experience All Other Industries - Policy Years 2014 - 2018

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														
2014	174,328,261	1,237,464,659	39	67,755	8	34,040	1,254	2,578,835	5,689	1,907,950	15,667	1,636,921	6,149,145	0.710
2015	180,933,654	1,185,700,563	46	106,093	4	39,833	1,134	2,367,058	5,297	1,927,100	15,614	1,731,779	5,685,142	0.655
2016	185,818,569	1,149,663,212	48	159,617	2	4,308	1,030	2,113,246	5,036	1,891,923	15,487	1,726,644	5,600,894	0.619
2017	193,961,717	1,161,940,574	44	153,828	6	25,451	906	1,814,977	4,798	1,983,651	15,999	1,783,372	5,858,126	0.599
2018	201,589,811	1,046,966,334	40	108,309	6	22,134	435	910,050	2,796	1,261,013	17,838	2,119,817	6,048,341	0.519
Total	936,632,012	5,781,735,342	217	595,602	26	125,766	4,759	9,784,166	23,616	8,971,637	80,605	8,998,534	29,341,649	0.617
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	174,328,261	1,567,916,265	39	100,955	8	79,246	1,254	3,220,965	5,689	2,289,540	15,667	1,895,555	8,092,903	0.899
2015	180,933,654	1,466,265,598	46	134,018	5	70,072	1,151	2,978,222	5,301	2,150,953	15,574	1,890,147	7,439,244	0.810
2016	185,818,569	1,399,160,644	48	155,019	4	22,995	1,114	2,848,316	5,023	2,036,294	15,367	1,897,755	7,031,227	0.753
2017	193,961,717	1,446,651,999	45	154,286	8	61,439	1,156	3,007,489	4,758	1,948,383	15,674	1,902,226	7,392,697	0.746
2018	201,589,811	1,421,564,058	41	127,350	8	62,974	1,201	3,109,353	4,603	1,844,418	14,953	1,822,555	7,248,991	0.705
Total	936,632,012	7,301,558,564	218	671,628	33	296,726	5,876	15,164,344	25,374	10,269,589	77,234	9,408,238	37,205,061	0.780
Pure Premium		0.780		0.007		0.003		0.162		0.110		0.100	0.397	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	174,328,261	963,712,256	28	71,685	5	49,529	650	1,668,506	3,428	1,379,448	10,242	1,239,149	5,228,806	0.553
2015	180,933,654	994,173,478	38	109,687	5	69,042	696	1,800,102	3,456	1,402,038	10,479	1,271,784	5,289,082	0.549
2016	185,818,569	971,467,245	35	112,752	4	21,394	699	1,787,834	3,462	1,403,506	10,533	1,300,791	5,088,396	0.523
2017	193,961,717	1,033,583,231	33	115,557	6	44,890	737	1,917,772	3,584	1,467,658	10,927	1,326,123	5,463,832	0.533
2018	201,589,811	1,041,075,337	38	118,183	6	45,994	778	2,014,350	3,598	1,441,763	10,923	1,331,414	5,459,048	0.516
Total	936,632,012	5,004,011,547	171	527,863	25	230,849	3,560	9,188,564	17,527	7,094,414	53,104	6,469,261	26,529,164	0.534
Pure Premium		0.534		0.006		0.002		0.098		0.076		0.069	0.283	

TABLE V
Total Medical Experience All Industries - Policy Years 2014 - 2018

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														
2014	208,202,317	971,146,303	76	120,577	16	213,255	2,210	2,596,051	8,383	2,393,127	23,102	2,722,483	1,665,970	0.466
2015	214,813,791	885,603,230	67	36,296	8	334,145	1,901	2,036,989	7,841	2,133,296	22,801	2,647,680	1,667,626	0.412
2016	220,061,234	880,741,915	75	56,159	8	269,372	1,729	1,839,898	7,402	2,192,745	22,405	2,774,859	1,674,386	0.400
2017	230,579,669	904,328,943	74	84,877	11	312,541	1,522	1,698,849	6,954	2,229,585	22,825	2,952,946	1,764,493	0.392
2018	240,204,424	946,131,011	58	42,647	12	460,870	771	1,355,355	4,134	1,690,267	25,681	4,097,586	1,814,585	0.394
Total	1,113,861,435	4,587,951,402	350	340,557	55	1,590,184	8,133	9,527,141	34,714	10,639,020	116,814	15,195,553	8,587,059	0.412
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	208,202,317	1,312,330,676	76	132,273	16	1,059,880	2,210	4,906,536	8,383	2,503,211	23,102	2,850,439	1,670,968	0.630
2015	214,813,791	1,189,878,358	67	116,591	10	672,454	1,921	4,263,128	7,849	2,345,096	22,745	2,805,540	1,695,975	0.554
2016	220,061,234	1,155,884,021	76	131,429	11	712,045	1,838	4,080,655	7,389	2,206,896	22,239	2,743,383	1,684,432	0.525
2017	230,579,669	1,168,743,871	75	130,396	14	906,568	1,850	4,105,324	6,907	2,062,221	22,378	2,759,020	1,723,909	0.507
2018	240,204,424	1,151,072,802	59	102,422	14	907,544	1,843	4,088,997	6,737	2,012,253	21,554	2,657,510	1,742,002	0.479
Total	1,113,861,435	5,977,909,729	352	613,110	64	4,258,491	9,661	21,444,641	37,265	11,129,677	112,019	13,815,893	8,517,287	0.537
Pure Premium		0.537		0.006		0.038		0.193		0.100		0.124	0.076	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	208,202,317	833,772,573	54	93,930	10	662,371	1,144	2,538,938	5,049	1,507,670	15,092	1,862,178	1,672,639	0.400
2015	214,813,791	845,025,851	54	94,770	10	662,565	1,160	2,573,641	5,125	1,531,248	15,321	1,889,854	1,698,180	0.393
2016	220,061,234	839,944,378	54	94,747	10	662,575	1,153	2,559,262	5,091	1,520,654	15,195	1,874,404	1,687,801	0.382
2017	230,579,669	856,666,260	55	95,198	10	662,399	1,177	2,613,396	5,201	1,552,720	15,518	1,913,178	1,729,771	0.372
2018	240,204,424	860,906,216	53	91,544	10	659,088	1,183	2,626,231	5,197	1,552,167	15,558	1,918,346	1,761,687	0.358
Total	1,113,861,435	4,236,315,276	270	470,189	50	3,308,999	5,817	12,911,469	25,663	7,664,459	76,684	9,457,961	8,550,077	0.380
Pure Premium		0.380		0.004		0.030		0.116		0.069		0.085	0.077	

TABLE V
Total Medical Experience Manufacturing - Policy Years 2014 - 2018

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														
2014	22,517,301	197,811,732	12	1,643	2	14,379	459	546,633	1,911	508,207	4,646	567,984	339,270	0.878
2015	22,438,904	193,811,644	6	11,670	2	138,825	405	450,224	1,783	465,485	4,522	530,807	341,105	0.864
2016	22,561,542	185,184,263	9	10,652	0	0	334	473,004	1,665	466,363	4,356	553,745	348,078	0.821
2017	23,680,643	171,951,228	9	42,256	1	40,071	255	291,003	1,467	420,668	4,280	570,874	354,640	0.726
2018	24,847,626	192,975,666	4	1,103	1	40,541	171	355,747	833	348,472	5,015	820,380	363,513	0.777
Total	116,046,016	941,734,533	40	67,325	6	233,816	1,624	2,116,611	7,659	2,209,195	22,819	3,043,791	1,746,607	0.812
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	22,517,301	257,295,659	12	1,803	2	71,465	459	1,033,137	1,911	531,584	4,646	594,680	340,288	1.143
2015	22,438,904	267,586,608	6	37,486	2	275,878	410	941,239	1,782	511,117	4,513	563,242	346,904	1.193
2016	22,561,542	243,283,140	9	23,109	1	14,821	360	1,023,743	1,652	471,019	4,328	549,973	350,167	1.078
2017	23,680,643	217,328,067	9	61,712	2	120,769	331	725,229	1,435	387,757	4,203	531,329	346,483	0.918
2018	24,847,626	234,025,314	4	4,431	2	102,983	377	928,186	1,339	418,585	4,214	537,095	348,973	0.942
Total	116,046,016	1,219,518,789	40	128,541	9	585,916	1,937	4,651,534	8,119	2,320,062	21,904	2,776,319	1,732,815	1.051
Pure Premium		1.051		0.011		0.050		0.401		0.200		0.239	0.149	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	22,517,301	162,984,952	9	1,280	1	44,662	238	534,607	1,151	320,170	3,035	388,501	340,628	0.724
2015	22,438,904	193,103,178	5	30,470	2	271,821	247	568,251	1,163	333,705	3,040	379,430	347,355	0.861
2016	22,561,542	172,336,491	7	16,659	1	13,791	226	641,757	1,138	324,467	2,958	375,823	350,867	0.764
2017	23,680,643	160,294,111	7	44,955	1	88,242	211	461,668	1,081	292,034	2,914	368,381	347,661	0.677
2018	24,847,626	173,572,973	4	4,012	1	74,930	241	593,402	1,031	322,515	3,044	387,956	352,916	0.699
Total	116,046,016	862,291,705	30	97,376	7	493,446	1,162	2,799,686	5,565	1,592,891	14,991	1,900,090	1,739,428	0.743
Pure Premium		0.743		0.008		0.043		0.241		0.137		0.164	0.150	

TABLE V
Total Medical Experience Contracting - Policy Years 2014 - 2018

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														
2014	11,356,755	158,420,036	25	77,930	6	72,077	497	615,683	783	286,907	2,789	381,649	149,955	1.395
2015	11,441,233	123,277,399	15	10,826	2	56,066	362	389,875	761	264,388	2,665	358,891	152,729	1.077
2016	11,681,123	135,468,234	18	7,094	6	235,527	365	327,018	701	267,434	2,562	366,844	150,765	1.160
2017	12,937,309	146,565,109	21	27,545	4	98,985	361	451,404	689	325,277	2,546	392,358	170,082	1.133
2018	13,766,987	148,321,219	14	13,893	5	234,301	165	217,171	505	255,305	2,828	585,986	176,556	1.077
Total	61,183,407	712,051,997	93	137,288	23	696,956	1,750	2,001,151	3,439	1,399,311	13,390	2,085,728	800,087	1.164
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	11,356,755	245,744,753	25	85,489	6	358,222	497	1,163,640	783	300,105	2,789	399,587	150,404	2.164
2015	11,441,233	178,367,384	15	34,774	2	113,255	360	805,985	766	293,229	2,659	381,105	155,325	1.559
2016	11,681,123	209,478,197	18	23,906	6	581,916	363	697,927	713	274,579	2,544	364,785	151,669	1.793
2017	12,937,309	212,146,092	21	42,201	4	279,546	363	942,812	713	314,197	2,501	376,534	166,170	1.640
2018	13,766,987	192,148,421	14	35,996	4	401,986	265	631,689	796	298,506	2,387	383,813	169,494	1.396
Total	61,183,407	1,037,884,848	94	222,366	23	1,734,926	1,848	4,242,054	3,772	1,480,616	12,881	1,905,823	793,063	1.696
Pure Premium		1.696		0.036		0.284		0.693		0.242		0.311	0.130	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	11,356,755	147,907,027	18	60,707	4	223,871	257	602,138	472	180,752	1,822	261,048	150,555	1.302
2015	11,441,233	123,014,502	12	28,266	2	111,590	217	486,571	500	191,487	1,791	256,705	155,527	1.075
2016	11,681,123	158,768,268	13	17,234	6	541,487	228	438,534	492	189,255	1,738	249,200	151,973	1.359
2017	12,937,309	149,988,969	16	30,785	3	204,255	231	600,518	537	236,297	1,736	261,300	166,735	1.159
2018	13,766,987	141,428,408	13	32,129	3	291,567	173	411,942	613	230,014	1,724	277,223	171,409	1.027
Total	61,183,407	721,107,175	71	169,120	18	1,372,769	1,107	2,539,703	2,613	1,027,804	8,811	1,305,476	796,199	1.179
Pure Premium		1.179		0.028		0.224		0.415		0.168		0.213	0.130	

TABLE V
Total Medical Experience All Other Industries - Policy Years 2014 - 2018

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														
2014	174,328,261	614,914,535	39	41,004	8	126,799	1,254	1,433,735	5,689	1,598,013	15,667	1,772,849	1,176,745	0.353
2015	180,933,654	568,514,187	46	13,801	4	139,255	1,134	1,196,890	5,297	1,403,423	15,614	1,757,982	1,173,792	0.314
2016	185,818,569	560,089,418	48	38,413	2	33,846	1,030	1,039,875	5,036	1,458,949	15,487	1,854,270	1,175,543	0.301
2017	193,961,717	585,812,606	44	15,076	6	173,484	906	956,442	4,798	1,483,639	15,999	1,989,713	1,239,771	0.302
2018	201,589,811	604,834,126	40	27,650	6	186,028	435	782,438	2,796	1,086,489	17,838	2,691,220	1,274,516	0.300
Total	936,632,012	2,934,164,872	217	135,945	26	659,412	4,759	5,409,379	23,616	7,030,513	80,605	10,066,034	6,040,366	0.313
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	174,328,261	809,290,264	39	44,981	8	630,192	1,254	2,709,759	5,689	1,671,522	15,667	1,856,173	1,180,275	0.464
2015	180,933,654	743,924,366	46	44,331	5	283,321	1,151	2,515,903	5,301	1,540,750	15,574	1,861,193	1,193,746	0.411
2016	185,818,569	703,122,684	48	84,414	4	115,308	1,114	2,358,985	5,023	1,461,298	15,367	1,828,626	1,182,596	0.378
2017	193,961,717	739,269,712	45	26,483	8	506,253	1,156	2,437,282	4,758	1,360,267	15,674	1,851,156	1,211,256	0.381
2018	201,589,811	724,899,066	41	61,995	8	402,574	1,201	2,529,122	4,603	1,295,162	14,953	1,736,602	1,223,535	0.360
Total	936,632,012	3,720,506,092	218	262,203	33	1,937,648	5,876	12,551,052	25,374	7,328,999	77,234	9,133,750	5,991,408	0.397
Pure Premium		0.397		0.003		0.021		0.134		0.078		0.098	0.064	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	174,328,261	522,880,594	28	31,942	5	393,839	649	1,402,193	3,426	1,006,748	10,235	1,212,629	1,181,456	0.300
2015	180,933,654	528,908,170	37	36,034	5	279,155	695	1,518,819	3,462	1,006,056	10,490	1,253,720	1,195,298	0.292
2016	185,818,569	508,839,618	35	60,854	4	107,297	699	1,478,971	3,461	1,006,932	10,499	1,249,381	1,184,961	0.274
2017	193,961,717	546,383,180	33	19,459	6	369,902	736	1,551,210	3,583	1,024,388	10,868	1,283,498	1,215,374	0.282
2018	201,589,811	545,904,834	36	55,403	6	292,591	770	1,620,887	3,552	999,638	10,790	1,253,167	1,237,361	0.271
Total	936,632,012	2,652,916,397	169	203,692	25	1,442,783	3,548	7,572,080	17,485	5,043,764	52,883	6,252,394	6,014,450	0.283
Pure Premium		0.283		0.002		0.015		0.081		0.054		0.067	0.064	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2022 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	0.46	Explosives - Target = 20% of total
4771	1.86	Explosives - Target = 80% of total
Aircraft Classifications		
7413	0.23	Aircraft Procedure
7421	0.28	Aircraft Procedure
7424	0.67	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	0.80	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.80	Federal black lung - code 615; use CMCRB loss cost
615	5.74	Rate excluding non-rateable element; use 90% of total
670	3.98	Combine with 681
681	3.98	Combine with 670
809	2.92	Combine with 992
953	0.07	Capped due to secondary capping procedure
992	2.92	Combine with 809
993	364.47	Combine with 996
996	364.47	Combine with 993
7405	0.90	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.19	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2022

AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.53
Code		Loss Cost Index	Loss Cost
7413	28,352	Index * 0.70 * 0.825	0.23
7421	176,596	Index * 0.70	0.28
7424	465,963	Index * 1.65	0.67
7453	28,889	Index * 0.70 * 0.175	0.05

NEW BASE LOSS COST (BLC) = 0.405

WTD AVE LOSS COST = 0.53

TARGET WTD LOSS COST = 0.53

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

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
TUNNELING OR SHAFT SINKING

INDUSTRY GROUP:
2

CODE:
0152 + 615

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2014	3,242	226,406	6.984	298,481	107,746	0.6169	0	0	1	0	1	2
2015	1,023	42,795	4.183	46,564	8,492	4.8876	0	0	0	0	5	5
2016	1,549	324,887	20.974	467,575	324,887	0.6456	0	0	1	0	0	1
2017	1,854	1,429	0.077	1,396	#DIV/0!	0.0000	0	0	0	0	0	0
2018	4,867	11,049	0.227	14,081	2,745	0.4109	0	0	0	0	2	2
TOTAL	12,535	606,566	4.839	828,097	58,833	0.7978	0	0	2	0	8	10
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	166,850	0	7,547	0	0	32,471	0	8,623	10,915
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	1,429
2018	0	0	0	0	3,887	0	0	0	0	1,602	5,560
TOTAL	0	0	403,423	0	35,385	0	0	120,785	0	28,735	18,238
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	208,396	0	8,739	0	0	61,370	0	9,028	10,948
2015	0	0	437	359	25,605	0	0	230	269	19,324	340
2016	46	1,624	277,238	5,038	5,324	19	2,658	170,579	3,392	1,657	0
2017	0	0	0	0	0	0	0	0	0	0	1,396
2018	1	28	2,364	1,550	2,946	0	22	513	373	946	5,338
TOTAL	47	1,652	488,435	6,947	42,614	19	2,680	232,692	4,034	30,955	18,022
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	725,525	84,550	18,022	
IBNR + FREQ. ADJUSTMENT	(238,610)	(78,376)	73	
TOTAL LOSSES	486,915	6,174	18,095	
EXPECTED LOSSES	480,627	221,824	15,969	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.884	0.049	0.144	4.077
INDICATED (POST-TEST)	4.018	0.051	0.149	4.218
PRES. ON LOSS COST LEVEL	3.620	1.671	0.120	5.411
DERIVED BY FORMULA	3.624	1.639	0.121	5.384
UNDERLYING PRES. LOSS COST	3.834	1.770	0.127	5.731
PROPOSED	3.624	1.639	0.121	5.384
YEAR	4-1-21	4-1-22	IND. LOSS COST =	6.380
IND. LOSS COST		6.38		
MAN.LOSS COST	6.46	6.38	ADJ. LOSS COST =	6.38

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2014	60,186	3,660,190	6.081	4,492,873	74,885	0.7975	0	0	6	7	35	48
2015	67,503	2,513,576	3.724	3,243,672	52,060	0.6963	0	0	2	7	38	47
2016	74,101	2,755,822	3.719	3,583,925	67,722	0.5398	0	0	7	1	32	40
2017	78,322	773,185	0.987	929,227	35,454	0.2426	0	0	1	1	17	19
2018	78,415	1,232,640	1.572	1,720,858	37,556	0.3953	0	0	0	5	26	31
TOTAL	358,527	10,935,413	3.050	13,970,555	57,233	0.5160	0	0	16	21	148	185
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	1,194,079	543,499	805,091	0	0	296,569	186,153	569,075	65,724
2015	0	0	425,608	398,347	465,795	0	0	442,393	160,807	553,893	66,733
2016	0	0	1,498,861	95,618	449,074	0	0	394,886	25,871	244,565	46,947
2017	0	0	148,310	106,985	202,828	0	0	55,409	17,427	142,662	99,564
2018	0	0	0	204,551	323,444	0	0	0	123,328	512,901	68,416
TOTAL	0	0	3,266,858	1,349,000	2,246,232	0	0	1,189,257	513,586	2,023,096	347,384
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	1,491,405	652,199	932,295	0	0	560,515	194,716	595,822	65,921
2015	0	1,332	540,452	445,721	505,360	0	3,911	908,507	186,417	584,105	67,867
2016	298	10,418	1,794,336	146,820	504,259	86	11,963	779,025	48,368	241,123	47,229
2017	65	1,873	232,168	117,702	206,023	18	2,726	115,901	28,688	126,789	97,274
2018	190	4,170	355,123	276,125	269,626	212	10,227	240,652	184,052	314,802	65,679
TOTAL	553	17,793	4,413,484	1,638,567	2,417,563	316	28,827	2,604,600	642,241	1,862,641	343,970
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,065,573	6,561,012	343,970	
IBNR + FREQ. ADJUSTMENT	(3,448,494)	(1,893,439)	1,522	
TOTAL LOSSES	3,617,079	4,667,573	345,492	
EXPECTED LOSSES CREDIBILITY	7,253,001	5,270,347	455,329	
	0.05	0.17	0.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.009	1.302	0.096	2.407
INDICATED (POST-TEST)	1.044	1.347	0.099	2.490
PRES. ON LOSS COST LEVEL	1.910	1.388	0.120	3.418
DERIVED BY FORMULA	1.867	1.381	0.114	3.362
UNDERLYING PRES. LOSS COST	2.023	1.470	0.127	3.620
PROPOSED	1.867	1.381	0.114	3.362
YEAR	4-1-21	4-1-22	IND. LOSS COST =	3.984
IND. LOSS COST		3.98		
MAN.LOSS COST	4.08	3.98	ADJ. LOSS COST =	3.98

CLASSIFICATION STUDY - PENNSYLVANIA

INDUSTRY GROUP:

3

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2014	284,520	19,360,214	6.805	18,239,832	102,123	0.6502	1	1	19	42	122	185
2015	261,637	8,419,148	3.218	9,951,976	76,324	0.4013	0	0	16	13	76	105
2016	278,710	9,838,235	3.530	12,045,433	64,281	0.5238	2	0	8	21	115	146
2017	319,017	9,158,805	2.871	11,479,951	52,676	0.5141	0	0	10	32	122	164
2018	339,478	8,853,871	2.608	11,901,563	54,214	0.4536	1	0	4	15	134	154
TOTAL	1,483,362	55,630,273	3.750	63,618,755	70,663	0.5083	4	1	57	123	569	754
O.D.		368	0.000				0	0	1	0	0	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	65,000	195,048	5,953,715	1,104,824	1,597,049	2,672	17,503	7,158,452	1,081,554	1,716,885	467,512
2015	0	0	3,712,025	365,906	725,470	0	0	2,299,258	188,116	723,278	405,095
2016	356,682	0	1,899,018	904,610	1,869,948	75,000	0	1,175,265	1,468,689	1,635,808	453,215
2017	0	0	2,199,987	1,683,822	1,098,097	0	0	940,588	1,219,693	1,496,683	519,935
2018	671,533	0	1,015,552	816,745	2,049,252	0	0	356,741	481,942	2,957,236	504,870
TOTAL	1,093,215	195,048	14,780,297	4,875,907	7,339,816	77,672	17,503	11,930,304	4,439,994	8,529,890	2,350,627
O.D.	0	0	0	0	0	0	0	0	0	0	368

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	96,850	(1,887,591)	7,436,190	1,325,789	1,849,383	2,931	86,990	13,529,474	(6,466,678)	1,797,579	468,915
2015	0	(453,701)	4,520,860	432,772	803,348	(1,202)	17,402	4,658,468	(1,209,884)	771,931	411,982
2016	345,073	(32,817)	2,457,248	1,031,780	2,013,199	161,967	36,341	2,611,702	1,343,054	1,621,952	455,934
2017	922	26,178	3,221,100	1,647,188	1,249,907	341	52,921	2,248,393	1,119,435	1,405,590	507,976
2018	774,083	31,652	2,816,368	1,506,925	1,723,354	1,467	71,035	1,693,833	986,357	1,811,814	484,675
TOTAL	1,216,928	(2,316,279)	20,451,766	5,944,454	7,639,191	165,504	264,689	24,741,870	(4,227,716)	7,408,866	2,329,482
O.D.	0	0	0	0	0	0	0	0	0	0	357

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,524,478	16,764,795	2,329,839	
IBNR + FREQ. ADJUSTMENT	(11,263,552)	(7,937,563)	8,187	
TOTAL LOSSES	33,260,926	8,827,232	2,338,026	
EXPECTED LOSSES	23,407,452	22,027,926	2,403,046	
CREDIBILITY	0.13	0.43	0.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.242	0.595	0.158	2.995
INDICATED (POST-TEST)	2.319	0.616	0.163	3.098
PRES. ON LOSS COST LEVEL	1.484	1.396	0.152	3.032
DERIVED BY FORMULA	1.593	1.061	0.160	2.814
UNDERLYING PRES. LOSS COST	1.578	1.485	0.162	3.225
PROPOSED	1.716	1.143	0.172	3.032
YEAR	4-1-21	4-1-22	IND. LOSS COST =	2.921
IND. LOSS COST		2.92		
MAN.LOSS COST	3.21	2.92	ADJ. LOSS COST =	2.92

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2014	462	417,830	90.439	486,469	44,006	17.3160	0	0	1	1	6	8
2015	449	421,394	93.852	562,478	52,679	15.5902	0	0	1	0	6	7
2016	409	139,092	34.008	149,899	14,791	14.6699	0	0	0	1	5	6
2017	408	91,783	22.496	94,692	6,861	9.8039	0	0	0	1	3	4
2018	393	85,580	21.776	116,395	15,170	10.1781	0	0	0	0	4	4
TOTAL	2,121	1,155,679	54.487	1,409,933	30,954	13.6728	0	0	2	3	24	29
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	163,587	5,085	52,756	0	0	14,560	55,803	60,253	65,786
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	64,339
2018	0	0	0	0	36,170	0	0	0	0	24,508	24,902
TOTAL	0	0	298,724	30,342	187,036	0	0	106,835	69,713	205,019	258,010
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	204,320	6,102	61,091	0	0	27,518	58,370	63,085	65,983
2015	0	423	164,752	1,904	63,765	0	816	187,197	2,643	87,445	53,533
2016	2	21	4,653	22,374	31,367	0	17	3,243	10,993	26,582	50,647
2017	1	25	3,071	4,700	9,896	0	37	2,280	3,165	8,658	62,859
2018	12	260	21,999	14,422	27,417	7	343	7,842	5,711	14,476	23,906
TOTAL	15	729	398,795	49,502	193,536	7	1,213	228,080	80,882	200,246	256,928
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	628,839	524,166	256,928	
IBNR + FREQ. ADJUSTMENT	(1,680,097)	(1,348,515)	4,415	
TOTAL LOSSES	0	0	261,343	
EXPECTED LOSSES	3,447,912	3,659,046	1,475,088	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	12.322	12.322
INDICATED (POST-TEST)	0.000	0.000	12.747	12.747
PRES. ON LOSS COST LEVEL	152.840	162.199	65.388	380.427
DERIVED BY FORMULA	152.840	160.577	64.862	378.279
UNDERLYING PRES. LOSS COST	162.561	172.515	69.547	404.623
PROPOSED	152.840	160.577	64.862	378.279
YEAR	4-1-21	4-1-22	IND. LOSS COST =	364.472
IND. LOSS COST		364.47		
MAN.LOSS COST	402.81	364.47	ADJ. LOSS COST =	364.47

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

INDUSTRY GROUP:
1

CODE:
0771 + 4771

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2014	9,468	373,470	3.945	401,244	48,589	0.7393	0	0	0	0	7	7
2015	9,934	304,939	3.070	375,107	71,859	0.4027	0	0	1	0	3	4
2016	6,762	117,307	1.735	127,571	14,324	1.0352	0	0	0	0	7	7
2017	7,909	15,302	0.193	15,522	7,686	0.1264	0	0	0	0	1	1
2018	10,431	940,505	9.016	1,265,414	89,751	0.9587	0	0	2	3	5	10
TOTAL	44,504	1,751,523	3.936	2,184,858	56,311	0.6516	0	0	3	3	23	29
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	0	0	105,300	0	0	0	0	234,826	33,344
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	305,760	199,673	71,516	0	0	165,000	93,997	61,561	42,998
TOTAL	0	0	459,971	199,673	305,459	0	0	188,180	93,997	385,745	118,498
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	0	0	121,937	0	0	0	0	245,863	33,444
2015	0	483	187,931	2,110	68,337	0	205	47,356	1,051	49,834	17,800
2016	0	7	3,471	2,600	68,703	0	7	1,637	1,298	32,708	17,140
2017	0	0	26	18	180	0	9	763	579	6,506	7,441
2018	224	5,186	480,391	202,945	99,869	231	11,385	285,458	84,358	54,089	41,278
TOTAL	224	5,676	671,819	207,673	359,026	231	11,606	335,214	87,286	389,000	117,103
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,024,770	1,042,985	117,103	
IBNR + FREQ. ADJUSTMENT	(303,341)	(121,147)	304	
TOTAL LOSSES	721,429	921,838	117,407	
EXPECTED LOSSES	623,507	331,882	90,364	
CREDIBILITY	0.01	0.04	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.621	2.071	0.264	3.956
INDICATED (POST-TEST)	1.677	2.142	0.273	4.092
PRES. ON LOSS COST LEVEL	1.302	0.693	0.189	2.184
DERIVED BY FORMULA	1.306	0.751	0.195	2.252
UNDERLYING PRES. LOSS COST	1.401	0.746	0.203	2.350
PROPOSED	1.306	0.751	0.195	2.252
YEAR	4-1-21	4-1-22	IND. LOSS COST =	2.322
IND. LOSS COST		2.32		
MAN.LOSS COST	2.45	2.32	ADJ. LOSS COST =	2.32

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP:
3

CODE:
7405 + 7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2014	408,155	8,458,219	2.072	10,882,261	47,887	0.4239	0	0	14	51	108	173
2015	634,590	7,338,867	1.156	9,246,493	36,977	0.3057	0	0	13	52	129	194
2016	468,726	7,707,394	1.644	9,199,876	44,179	0.3627	0	0	9	52	109	170
2017	559,436	6,056,687	1.083	7,584,526	43,299	0.2431	0	0	10	30	96	136
2018	629,991	3,897,290	0.619	5,705,538	29,305	0.2032	0	0	2	0	126	128
TOTAL	2,700,898	33,458,457	1.239	42,618,694	40,709	0.2966	0	0	48	185	568	801
O.D.		57,630	0.002				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	3,192,997	1,263,551	989,092	0	0	1,331,011	897,047	610,734	173,787
2015	0	0	3,146,926	873,359	1,234,908	0	0	761,686	670,110	486,452	165,426
2016	0	0	2,102,668	1,471,522	1,421,086	0	0	348,545	1,130,557	1,036,124	196,892
2017	0	0	2,743,073	612,174	1,023,428	0	0	548,760	417,401	543,889	167,962
2018	0	0	307,663	0	1,931,590	0	0	154,829	0	1,356,988	146,220
TOTAL	0	0	11,493,327	4,220,606	6,600,104	0	0	3,144,831	3,115,115	4,034,187	850,287
O.D.	0	0	0	5,809	11,184	0	0	0	3,000	15,958	21,679

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	3,978,140	1,516,261	1,145,369	0	0	2,490,434	938,311	639,438	174,308
2015	0	9,850	3,870,325	997,274	1,357,906	0	6,733	1,580,645	733,522	522,000	168,238
2016	547	15,847	2,757,311	1,596,626	1,567,787	76	11,842	925,606	1,099,621	1,026,540	198,073
2017	883	27,173	3,396,362	755,275	1,133,801	182	28,049	1,158,757	403,560	516,385	164,099
2018	733	16,799	1,458,817	801,168	1,486,081	553	26,693	628,876	335,790	809,657	140,371
TOTAL	2,163	69,669	15,460,955	5,666,604	6,690,944	811	73,317	6,784,318	3,510,804	3,514,020	845,089
O.D.	6	133	11,301	8,638	9,172	6	298	6,968	5,288	9,713	20,812

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,409,944	19,415,183	865,901	
IBNR + FREQ. ADJUSTMENT	(7,691,117)	(5,048,921)	2,835	
TOTAL LOSSES	14,718,827	14,366,262	868,736	
EXPECTED LOSSES	16,291,102	14,082,284	826,713	
CREDIBILITY	0.19	0.65	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.545	0.532	0.032	1.109
INDICATED (POST-TEST)	0.564	0.550	0.033	1.147
PRES. ON LOSS COST LEVEL	0.567	0.490	0.029	1.086
DERIVED BY FORMULA	0.566	0.529	0.033	1.128
UNDERLYING PRES. LOSS COST	0.603	0.521	0.031	1.155
PROPOSED	0.566	0.529	0.033	1.128
YEAR	4-1-21	4-1-22	IND. LOSS COST =	1.087
IND. LOSS COST		1.09		
MAN.LOSS COST	1.15	1.09	ADJ. LOSS COST =	1.09

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:
3

CODE:
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2014	125,271	198,353	0.158	215,458	50,120	0.0239	0	0	0	1	2	3
2015	129,010	1,629,788	1.263	1,874,875	176,333	0.0698	1	0	0	1	7	9
2016	132,497	1,054,545	0.796	1,236,416	77,019	0.0981	1	0	2	0	10	13
2017	138,818	330,930	0.238	380,769	74,954	0.0288	0	0	0	1	3	4
2018	145,315	218,959	0.151	296,131	18,768	0.0619	0	0	0	1	8	9
TOTAL	670,911	3,432,575	0.512	4,003,649	84,404	0.0566	2	0	2	4	30	38
O.D.		1,846	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	0	48,167	23,112	0	0	0	41,446	37,635	47,993
2015	1,027,011	0	0	104,265	144,053	0	0	0	110,971	200,698	42,790
2016	336,902	0	343,282	0	87,935	0	0	97,642	0	135,486	53,298
2017	0	0	0	50,415	162,823	0	0	0	8,552	78,027	31,113
2018	0	0	0	6,995	78,460	0	0	0	9,582	73,879	50,043
TOTAL	1,363,913	0	343,282	209,842	496,383	0	0	97,642	170,551	525,725	225,237
O.D.	0	0	0	0	0	0	0	0	0	0	1,846

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2014	0	0	0	57,800	26,764	0	0	0	43,353	39,404	48,137
2015	1,212,737	0	6,928	116,149	154,856	0	0	8,761	121,246	210,681	43,517
2016	325,581	2,366	406,919	10,777	99,357	21	2,967	195,054	8,870	130,886	53,618
2017	14	338	41,584	58,345	157,737	0	160	11,420	12,537	68,237	30,397
2018	28	628	53,136	36,317	60,309	27	1,271	29,587	22,230	44,557	48,041
TOTAL	1,538,360	3,332	508,567	279,388	499,023	48	4,398	244,822	208,236	493,765	223,710
O.D.	0	0	0	0	0	0	0	0	0	0	1,772

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,299,527	1,480,412	225,482	
IBNR + FREQ. ADJUSTMENT	(1,267,987)	(399,466)	972	
TOTAL LOSSES	1,031,540	1,080,946	226,455	
EXPECTED LOSSES	2,642,088	1,104,054	295,132	
CREDIBILITY	0.08	0.26	0.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.154	0.161	0.034	0.349
INDICATED (POST-TEST)	0.159	0.167	0.035	0.361
PRES. ON LOSS COST LEVEL	0.370	0.155	0.041	0.566
DERIVED BY FORMULA	0.353	0.158	0.039	0.550
UNDERLYING PRES. LOSS COST	0.394	0.165	0.044	0.602
PROPOSED	0.353	0.158	0.039	0.550
YEAR	4-1-21	4-1-22	IND. LOSS COST =	0.530
IND. LOSS COST		0.53		
MAN.LOSS COST	0.60	0.53	ADJ. LOSS COST =	0.53