



### Market Profile Analysis - Policies Effective 1/1/25 through 3/31/25

| Line # | Item Name                                                             | Associated Statistical Code | Amount           | Line # | Source                                                                                             |
|--------|-----------------------------------------------------------------------|-----------------------------|------------------|--------|----------------------------------------------------------------------------------------------------|
| (1)    | Number of Policies                                                    |                             | 91,065           | (1)    | Count of Policies Reported                                                                         |
| (2)    | Payroll Exposure                                                      |                             | \$85,886,253,011 | (2)    | Total Payroll Estimated for Policies from Line (1)                                                 |
| (3)    | Per-Capita Exposure                                                   |                             | 658              | (3)    | Total Per-Capita Exposure for Policies Reported on Line (1)                                        |
| (4)    | Workfare Program Employees                                            | 0982                        | 102              | (4)    | Total Workfare Program Employees for Policies Reported on Line (1)                                 |
| (5)    | Volunteer Ambulance Corps                                             | 0993                        | 166              | (5)    | Total Volunteer Ambulance Corps for Policies Reported on Line (1)                                  |
| (6)    | Volunteer Ambulance Corp - Support                                    | 0906                        | 86               | (6)    | Total Volunteer Ambulance Corps - Support for Policies Reported on Line (1)                        |
| (7)    | Volunteer Fire Co Population                                          | 0994                        | 5,215,864        | (7)    | Total Volunteer Fire Co Population for Policies Reported on Line (1)                               |
| (8)    | Volunteer Fire Co - Support                                           | 0989                        | 0                | (8)    | Total Volunteer Fire Co Population - Support for Policies Reported on Line (1)                     |
| (9)    | Volunteer Hazardous Materials Response Teams                          | 0996                        | 0                | (9)    | Total Volunteer Hazardous Materials Response Teams for Policies Reported on Line (1)               |
| (10)   | Total Loss Cost at PCRB Level                                         |                             | \$664,054,818    | (10)   | Cumulative Extension of Exposures by Classification times PCRB Loss Costs                          |
| (11)   | Implied Effective Carrier Loss Cost Multiplier                        |                             | 1.5614           | (11)   | (12)/(10)                                                                                          |
| (12)   | Total Carrier Manual Premium                                          |                             | \$1,036,858,867  | (12)   | Cumulative Extension of Exposures by Classification Times Carrier Manual Rates                     |
| (13)   | Employer Liability Increased Limits Premium Charge                    | 9807                        | \$13,746,777     | (13)   | Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)                    |
| (14)   | Minimum Premium Employer Liability Increased Limits Premium Charge    | 9848                        | \$1,820,175      | (14)   | Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)                    |
| (15)   | Subject Deductible Premium Credit                                     | 9664                        | (\$2,898,300)    | (15)   | Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1)                    |
| (16)   | Total Subject Premium                                                 |                             | \$1,049,527,519  | (16)   | [(12)+(13)+(14)+(15)]                                                                              |
| (17)   | Experience Rating Adjustment to Subject Premium                       | 9898                        | (\$14,135,824)   | (17)   | Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1) |
| (18)   | Merit Rating Credits to Subject Premium                               | 9885                        | (\$2,118,388)    | (18)   | Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1)       |
| (19)   | Merit Rating Debits to Subject Premium                                | 9886                        | \$2,603          | (19)   | Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1)        |
| (20)   | Premium After Experience Rating & Merit Rating                        |                             | \$1,033,275,910  | (20)   | [(16)+(17)+(18)+(19)]                                                                              |
| (21)   | Occupation Disease Exposure                                           | 0067                        | \$19,381,387     | (21)   | Payroll Exposure for Policies on Line(1) Subject to Occupational Disease Exposure                  |
| (22)   | Occupation Disease Premium                                            | 0067                        | \$250,071        | (22)   | Reported Amounts Attributable to Statistical Code 0067 for Policies on Line (1)                    |
| (23)   | Supplemental Radiation Exposure                                       | 9985                        | \$0              | (23)   | Payroll Exposure for Policies on Line(1) Subject to Occupational Disease Exposure                  |
| (24)   | Supplemental Radiation Premium                                        | 9985                        | \$0              | (24)   | Reported Amounts Attributable to Statistical Code 9985 for Policies on Line (1)                    |
| (25)   | Occupational Disease Increased Limits Premium Charge                  | 9807                        | \$0              | (25)   | Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)                    |
| (26)   | Occupational Disease Increased Limits Minimum Premium Charge          | 9848                        | \$0              | (26)   | Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)                    |
| (27)   | Aircraft Seat Surcharge Premium Charge                                | 9108                        | \$0              | (27)   | Reported Amounts Attributable to Statistical Code 9108 for Policies on Line (1)                    |
| (28)   | Premium Before Schedule Rating                                        |                             | \$1,033,525,981  | (28)   | [(20)+(22)+(24)+(25)+(26)+(27)]                                                                    |
| (29)   | Schedule Rating Plan Premium Adjustment                               | 9887/9889                   | (\$68,029,424)   | (29)   | Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889         |
| (30)   | Certified Safety Committee Premium Credit (PA)                        | 9890                        | (\$9,113,401)    | (30)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9890                     |
| (31)   | Construction Classification Premium Adjustment Program Premium Credit | 9046                        | (\$2,155,195)    | (31)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046                     |
| (32)   | Premium After Schedule Rating, Safety Committee Credits, and PCCPAP   |                             | \$954,227,961    | (32)   | [(28)+(29)+(30)+(31)]                                                                              |
| (33)   | Deductible Premium Credit                                             | 9663                        | (\$216,911,130)  | (33)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663                     |
| (34)   | Loss Constant Charge                                                  | 0032                        | \$20,467         | (34)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0032                     |
| (35)   | Short Rate Premium                                                    | 0931                        | \$34,916         | (35)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0931                     |
| (36)   | Expense Constant Charge                                               | 0900                        | \$12,362,389     | (36)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900                     |
| (37)   | Minimum Premium Charge                                                | 0990                        | \$3,328,455      | (37)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990                     |
| (38)   | Policy Total Standard Premium                                         |                             | \$753,063,058    | (38)   | [(32)+(33)+(34)+(35)+(36)+(37)]                                                                    |
| (39)   | Premium Discount Amount                                               | 0063/0064                   | (\$52,010,401)   | (39)   | Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064             |
| (40)   | Total Premium                                                         |                             | \$701,052,657    | (40)   | [(38)+(39)]                                                                                        |
| (41)   | Premium Charge for Terrorism                                          | 9740                        | \$23,235,425     | (41)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9740                     |
| (42)   | Catastrophe (other than Certified Acts of Terror)                     | 9741                        | \$12,378,620     | (42)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9741                     |
| (43)   | Employer Assessment Amount Pursuant to Act 57 of 1997 (PA)            | 0938                        | \$23,162,015     | (43)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0938                     |
| (44)   | Audit Non-Compliance Charge                                           | 9757                        | \$2,026          | (44)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9757                     |