

PENNSYLVANIA COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Calculations for on-level premium factors to an April 1, 2023 loss cost level by policy year.

POLICY YEARS 2003 - 2012
PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) LOSS COST DATE</u>	<u>(2) LOSS COST CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 4/01/23 LC LEVEL</u>
2003	4/01/02	BASE	1.0000	0.3075	0.3075	0.3897
	4/01/03	0.9759	0.9759	0.6925	0.6758	
	4/01/04	0.3927	0.3832	-----	-----	
	to 04/01/23			1.0000	0.9833	
2004	4/01/03	BASE	1.0000	0.3058	0.3058	0.3839
	4/01/04	1.0332	1.0332	0.6942	0.7172	
	4/01/05	0.3801	0.3927	-----	-----	
	to 04/01/23			1.0000	1.0230	
2005	4/01/04	BASE	1.0000	0.3072	0.3072	0.3879
	4/01/05	0.9711	0.9711	0.6928	0.6728	
	4/01/06	0.3914	0.3801	-----	-----	
	to 04/01/23			1.0000	0.9800	
2006	4/01/05	BASE	1.0000	0.3203	0.3203	0.4156
	4/01/06	0.9142	0.9142	0.6797	0.6214	
	4/01/07	0.4281	0.3914	-----	-----	
	to 04/01/23			1.0000	0.9417	
2007	4/01/06	BASE	1.0000	0.3043	0.3043	0.4195
	4/01/07	1.0295	1.0295	0.6957	0.7162	
	4/01/08	0.4158	0.4281	-----	-----	
	to 04/01/23			1.0000	1.0205	
2008	4/01/07	BASE	1.0000	0.3260	0.3260	0.4467
	4/01/08	0.8978	0.8978	0.6740	0.6051	
	4/01/09	0.4632	0.4159	-----	-----	
	to 04/01/23			1.0000	0.9311	
2009	4/01/08	BASE	1.0000	0.3039	0.3039	0.4731
	4/01/09	0.9700	0.9700	0.6961	0.6752	
	4/01/10	0.4775	0.4632	-----	-----	
	to 04/01/23			1.0000	0.9791	
2010	4/01/09	BASE	1.0000	0.2929	0.2929	0.4752
	4/01/10	1.0068	1.0068	0.7071	0.7119	
	4/01/11	0.4743	0.4775	-----	-----	
	to 04/01/23			1.0000	1.0048	
2011	4/01/10	BASE	1.0000	0.2923	0.2923	0.4714
	4/01/11	1.0087	1.0087	0.7077	0.7139	
	4/01/12	0.4702	0.4743	-----	-----	
	to 04/01/23			1.0000	1.0062	
2012	4/01/11	BASE	1.0000	0.3083	0.3083	0.4894
	4/01/12	0.9434	0.9434	0.6917	0.6525	
	4/01/13	0.4984	0.4702	-----	-----	
	to 04/01/23			1.0000	0.9608	

POLICY YEARS 2013 - 2022
PREMIUM ON-LEVEL FACTORS

<u>POLICY YEAR</u>	<u>(1) LOSS COST DATE</u>	<u>(2) LOSS COST CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 4/01/23 LC LEVEL</u>
2013	4/01/12	BASE	1.0000	0.3067	0.3067	0.5127
	4/01/13	0.9599	0.9599	0.6933	0.6655	
	4/01/14	0.5192	0.4984	-----	-----	
	to 04/01/23			1.0000	0.9722	
2014	4/01/13	BASE	1.0000	0.3118	0.3118	0.5383
	4/01/14	0.9485	0.9485	0.6882	0.6528	
	4/01/15	0.5474	0.5192	-----	-----	
	to 04/01/23			1.0000	0.9646	
2015	4/01/14	BASE	1.0000	0.3140	0.3140	0.5709
	4/01/15	0.9401	0.9401	0.6860	0.6449	
	4/01/16	0.5823	0.5474	-----	-----	
	to 04/01/23			1.0000	0.9589	
2016	4/01/15	BASE	1.0000	0.3075	0.3075	0.5859
	4/01/16	0.9910	0.9910	0.6925	0.6863	
	4/01/17	0.5876	0.5823	-----	-----	
	to 04/01/23			1.0000	0.9938	
2017	4/01/16	BASE	1.0000	0.3179	0.3179	0.6136
	4/01/17	0.9379	0.9379	0.6821	0.6397	
	2/01/18	0.6265	0.5876	-----	-----	
	to 04/01/23			1.0000	0.9576	
2018	4/01/17	BASE	1.0000	0.1576	0.1576	0.5931
	2/01/18	1.0606	1.0606	0.1356	0.1438	
	4/01/18	1.0070	1.0680	0.7068	0.7549	
	1/01/19	0.5866	0.6265	-----	-----	
	to 04/01/23			1.0000	1.0563	
2019	1/01/19	BASE	1.0000	0.3378	0.3378	0.7526
	4/01/19	0.8705	0.8705	0.6622	0.5764	
	4/01/20	0.7903	0.6880	-----	-----	
	to 04/01/23			1.0000	0.9142	
2020	4/01/19	BASE	1.0000	0.3095	0.3095	0.8494
	4/01/20	0.8992	0.8992	0.6905	0.6209	
	4/01/21	0.8789	0.7903	-----	-----	
	to 04/01/23			1.0000	0.9304	
2021	4/01/20	BASE	1.0000	0.2936	0.2936	0.8980
	4/01/21	0.9698	0.9698	0.7064	0.6851	
	4/01/22	0.9063	0.8789	-----	-----	
	to 04/01/23			1.0000	0.9787	
2022 *	4/01/21	BASE	1.0000	0.3007	0.3007	0.9477
	4/01/22	0.9375	0.9375	0.6993	0.6556	
	4/01/23	0.9667	0.9063	-----	-----	
				1.0000	0.9563	

* For Incomplete Policy Year