

PENNSYLVANIA COMPENSATION RATING BUREAU

Review of Experience Rating Plan Parameters

Page 19.1 contains Collectible Premium Ratios.

Page 19.2 contains Expected Loss Cost Factors. They are applied to loss costs by classification to produce Table A values (Expected Loss Factors) which are the basis for the calculation of Expected Losses.

EXHIBIT VIII**COLLECTIBLE PREMIUM RATIOS ***

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2015	2,668,481,736	2,604,394,742	1.0246
2016	2,662,923,582	2,595,273,255	1.0261
2017	2,692,957,550	2,603,539,679	1.0343
TOTAL	8,024,362,868	7,803,207,676	1.0283
MANUFACTURING AND UTILITIES			
2015	539,115,132	515,274,641	1.0463
2016	530,257,949	510,029,686	1.0397
2017	525,909,098	504,758,536	1.0419
TOTAL	1,595,282,179	1,530,062,863	1.0426
CONTRACTING AND QUARRYING			
2015	514,760,318	458,723,943	1.1222
2016	517,845,123	460,435,572	1.1247
2017	543,213,785	478,856,242	1.1344
TOTAL	1,575,819,226	1,398,015,757	1.1272
OTHER INDUSTRIES			
2015	1,614,606,286	1,630,396,158	0.9903
2016	1,614,820,510	1,624,807,997	0.9939
2017	1,623,834,667	1,619,924,901	1.0024
TOTAL	4,853,261,463	4,875,129,056	0.9955

* Excludes classifications and coverages not subject to experience rating.

CALCULATION OF EXPECTED LOSS COST FACTORS (a)

Policy Year Beginning 4/1	HB 1846 Adjustment Factor	Protz & HB 1840 Adjustment Factor	Loss Ratio Development Factor	Collectible Premium Ratio	Trend Factor	Product (2) * (3) * (4) * (5) * (6)	Expected Loss Cost Factor 1.0 / (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Manufacturing and Utilities</u>							
2017	1.0000	1.0019	1.1294	1.0426	0.8443	0.9960	1.0040
2018	1.0000	1.0006	1.2022	1.0426	0.8808	1.1047	0.9052
2019	1.0000	1.0006	1.4297	1.0426	0.9188	1.3704	0.7297
<u>Contracting and Quarrying</u>							
2017	1.0000	1.0019	1.1419	1.1272	0.8443	1.0888	0.9184
2018	1.0000	1.0006	1.2348	1.1272	0.8808	1.2267	0.8152
2019	1.0000	1.0006	1.4403	1.1272	0.9188	1.4926	0.6700
<u>Other Industries</u>							
2017	1.0000	1.0019	1.1114	0.9955	0.8443	0.9359	1.0685
2018	1.0000	1.0006	1.1834	0.9955	0.8808	1.0383	0.9631
2019	1.0000	1.0006	1.4432	0.9955	0.9188	1.3209	0.7571

a Apply to pure Loss Costs (pre-LBA, Merit Rating Plan, PCCPAP and Certified Safety Committee adjustments).