

PENNSYLVANIA COMPENSATION RATING BUREAU, INC.

Premium and Indemnity On-Level Factors

Calculations for on-level premium factors to an April 1, 2024 loss cost level by policy year.

**POLICY YEARS 2004 - 2013  
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 4/01/24 LC LEVEL</u>
2004	4/01/03	BASE	1.0000	0.3058	0.3058	0.3536
	4/01/04	1.0332	1.0332	0.6942	0.7172	
	4/01/05	0.3501	0.3617	-----	-----	
	to 04/01/24			1.0000	1.0230	
2005	4/01/04	BASE	1.0000	0.3072	0.3072	0.3572
	4/01/05	0.9711	0.9711	0.6928	0.6728	
	4/01/06	0.3605	0.3501	-----	-----	
	to 04/01/24			1.0000	0.9800	
2006	4/01/05	BASE	1.0000	0.3203	0.3203	0.3829
	4/01/06	0.9142	0.9142	0.6797	0.6214	
	4/01/07	0.3944	0.3606	-----	-----	
	to 04/01/24			1.0000	0.9417	
2007	4/01/06	BASE	1.0000	0.3043	0.3043	0.3865
	4/01/07	1.0295	1.0295	0.6957	0.7162	
	4/01/08	0.3831	0.3944	-----	-----	
	to 04/01/24			1.0000	1.0205	
2008	4/01/07	BASE	1.0000	0.3260	0.3260	0.4114
	4/01/08	0.8978	0.8978	0.6740	0.6051	
	4/01/09	0.4267	0.3831	-----	-----	
	to 04/01/24			1.0000	0.9311	
2009	4/01/08	BASE	1.0000	0.3039	0.3039	0.4358
	4/01/09	0.9700	0.9700	0.6961	0.6752	
	4/01/10	0.4399	0.4267	-----	-----	
	to 04/01/24			1.0000	0.9791	
2010	4/01/09	BASE	1.0000	0.2929	0.2929	0.4378
	4/01/10	1.0068	1.0068	0.7071	0.7119	
	4/01/11	0.4369	0.4399	-----	-----	
	to 04/01/24			1.0000	1.0048	
2011	4/01/10	BASE	1.0000	0.2923	0.2923	0.4342
	4/01/11	1.0087	1.0087	0.7077	0.7139	
	4/01/12	0.4331	0.4369	-----	-----	
	to 04/01/24			1.0000	1.0062	
2012	4/01/11	BASE	1.0000	0.3083	0.3083	0.4508
	4/01/12	0.9434	0.9434	0.6917	0.6525	
	4/01/13	0.4591	0.4331	-----	-----	
	to 04/01/24			1.0000	0.9608	
2013	4/01/12	BASE	1.0000	0.3067	0.3067	0.4722
	4/01/13	0.9599	0.9599	0.6933	0.6655	
	4/01/14	0.4783	0.4591	-----	-----	
	to 04/01/24			1.0000	0.9722	

**POLICY YEARS 2014 - 2023  
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 4/01/24 LC LEVEL</u>
2014	4/01/13	BASE	1.0000	0.3118	0.3118	0.4959
	4/01/14	0.9485	0.9485	0.6882	0.6528	
	4/01/15	0.5043	0.4783	-----	-----	
	to 04/01/24			1.0000	0.9646	
2015	4/01/14	BASE	1.0000	0.3140	0.3140	0.5259
	4/01/15	0.9401	0.9401	0.6860	0.6449	
	4/01/16	0.5364	0.5043	-----	-----	
	to 04/01/24			1.0000	0.9589	
2016	4/01/15	BASE	1.0000	0.3075	0.3075	0.5397
	4/01/16	0.9910	0.9910	0.6925	0.6863	
	4/01/17	0.5413	0.5364	-----	-----	
	to 04/01/24			1.0000	0.9938	
2017	4/01/16	BASE	1.0000	0.3179	0.3179	0.5653
	4/01/17	0.9379	0.9379	0.6821	0.6397	
	2/01/18	0.5771	0.5413	-----	-----	
	to 04/01/24			1.0000	0.9576	
2018	4/01/17	BASE	1.0000	0.1577	0.1577	0.5462
	2/01/18	1.0606	1.0606	0.1355	0.1437	
	4/01/18	1.0070	1.0680	0.7068	0.7549	
	1/01/19	0.5403	0.5770	-----	-----	
	to 04/01/24			1.0000	1.0563	
2019	1/01/19	BASE	1.0000	0.3383	0.3383	0.6931
	4/01/19	0.8705	0.8705	0.6617	0.5760	
	4/01/20	0.7280	0.6337	-----	-----	
	to 04/01/24			1.0000	0.9143	
2020	4/01/19	BASE	1.0000	0.3099	0.3099	0.7826
	4/01/20	0.8992	0.8992	0.6901	0.6205	
	4/01/21	0.8097	0.7281	-----	-----	
	to 04/01/24			1.0000	0.9304	
2021	4/01/20	BASE	1.0000	0.2978	0.2978	0.8272
	4/01/21	0.9698	0.9698	0.7022	0.6810	
	4/01/22	0.8349	0.8097	-----	-----	
	to 04/01/24			1.0000	0.9788	
2022	4/01/21	BASE	1.0000	0.3049	0.3049	0.8727
	4/01/22	0.9375	0.9375	0.6951	0.6517	
	4/01/23	0.8905	0.8348	-----	-----	
	to 04/01/24			1.0000	0.9566	
2023 *	4/01/22	BASE	1.0000	0.2986	0.2986	0.9118
	4/01/23	0.9667	0.9667	0.7014	0.6780	
	4/01/24	0.9212	0.8905	-----	-----	
				1.0000	0.9766	

\* For Incomplete Policy Year