

**Pennsylvania Compensation Rating Bureau**

**Market Profile Analysis - Policies Effective 4/1/20 through 6/30/20**

| Line # | Item Name  | Associated Statistical Code | Amount           | Line # | Source  |
|--------|--|-----------------------------|------------------|--------|---|
| (1)    | Number of Policies   |                             | 64,233           | (1)    | Count of Policies Reported  |
| (2a)   | Payroll Exposure   |                             | \$57,259,108,668 | (2a)   | Total Payroll Estimated for Policies from Line (1)  |
| (2b)   | Non-Payroll Exposure   |                             | \$1,244,146      | (2b)   | Total Non-Payroll Exposures (Population, Per Capita, Companies, etc.) for Policies Reported on Line (1) |
| (3)    | Total Loss Cost at PCRB Level  |                             | \$498,181,062    | (3)    | Cumulative Extension of Exposures by Classification Times PCRB Loss Costs                               |
| (4)    | Implied Effective Carrier Loss Cost Multiplier   |                             | 1.6582           | (4)    | (5) / (3)   |
| (5)    | Total Carrier Manual Premium   |                             | \$826,108,134    | (5)    | Cumulative Extension of Exposures by Classification Times Carrier Manual Rates                          |
| (6)    | Employer Liability Increased Limits Premium Charge   | 9807                        | \$10,970,853     | (6)    | Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)                         |
| (7)    | Minimum Premium Employer Liability Increased Limits Premium Charge   | 9848                        | \$1,219,109      | (7)    | Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)                         |
| (8)    | Subject Deductible Premium Credit  | 9664                        | -\$10,797,867    | (8)    | Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1)                         |
| (9)    | Total Subject Premium  |                             | \$827,500,229    | (9)    | [(5)+(6)+(7)+(8)]   |
| (10)   | Experience Rating Adjustment to Subject Premium  | 9898                        | -\$20,658,086    | (10)   | Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1)      |
| (11)   | Merit Rating Credits to Subject Premium  | 9885                        | -\$2,829,474     | (11)   | Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1)            |
| (12)   | Merit Rating Debits to Subject Premium   | 9886                        | \$38,157         | (12)   | Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1)             |
| (13)   | Premium After Experience Rating & Merit Rating   |                             | \$804,050,826    | (13)   | [(9)+(10)+(11)+(12)]  |
| (14)   | Occupational Disease Exposure  | 0067                        | \$21,372,179     | (14)   | Payroll Exposure for Policies on Line (1) Subject to Occupational Disease Exposure                      |
| (15)   | Occupational Disease Premium   | 0067                        | \$199,231        | (15)   | Reported Amounts Attributable to Statistical Code 0067 for Policies on Line (1)                         |
| (16)   | Supplemental Radiation Exposure  | 9985                        | \$0              | (16)   | Payroll Exposure for Policies on Line (1) Subject to Supplemental Radiation Exposure                    |
| (17)   | Supplemental Radiation Premium   | 9985                        | \$0              | (17)   | Reported Amounts Attributable to Statistical Code 9985 for Policies on Line (1)                         |
| (18)   | Occupational Disease Increased Limits Premium Charge   | 9807                        | \$0              | (18)   | Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)                         |
| (19)   | Occupational Disease Increased Limits Minimum Premium Charge   | 9848                        | \$0              | (19)   | Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)                         |
| (20)   | Aircraft Seat Surcharge Premium Charge   | 9108                        | \$0              | (20)   | Reported Amounts Attributable to Statistical Code 9108 for Policies on Line (1)                         |
| (21)   | Premium Before Schedule Rating   |                             | \$804,250,057    | (21)   | [(13)+(15)+(17)+(18)+(19)+(20)]   |
| (22)   | Schedule Rating Plan Premium Adjustment  | 9887/9889                   | -\$48,529,236    | (22)   | Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889              |
| (23)   | Certified Safety Committee Premium Credit (PA)   | 9890                        | -\$6,456,738     | (23)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9890                          |
| (24)   | Construction Classification Premium Adjustment Program Premium Credit                                      | 9046                        | -\$2,894,815     | (24)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046                          |
| (25)   | Premium After Schedule Rating, Safety Committee Credits and PCCPAP   |                             | \$746,369,268    | (25)   | [(21)+(22)+(23)+(24)]   |
| (26)   | Deductible Premium Credit  | 9663                        | -\$166,324,979   | (26)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663                          |
| (27)   | Loss Constant Charge   | 0032                        | \$13,396         | (27)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0032                          |
| (28)   | Short Rate Premium   | 0931                        | \$0              | (28)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0931                          |
| (29)   | Expense Constant Charge  | 0900                        | \$9,563,935      | (29)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900                          |
| (30)   | Minimum Premium Charge   | 0990                        | \$2,674,899      | (30)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990                          |
| (31)   | Policy Total Standard Premium  |                             | \$592,296,519    | (31)   | [(25)+(26)+(27)+(28)+(29)+(30)]   |
| (32)   | Premium Discount Amount  | 0063/0064                   | -\$39,281,369    | (32)   | Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064                  |
| (33)   | Total Premium  |                             | \$553,015,150    | (33)   | [(31)+(32)]   |
| (34)   | Premium Charge for Terrorism   | 9740                        | \$15,018,444     | (34)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9740                          |
| (35)   | Employer Assessment Amount Pursuant to Act 57 of 1997 (PA)   | 0938                        | \$16,482,369     | (35)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0938                          |
| (36)   | Catastrophe (other than Certified Acts of Terrorism)   | 9741                        | \$8,254,685      | (36)   | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9741                          |
|        | <b>NOTE: By Law, Employer Assessment Amount is NOT Premium, and is NOT to be included in Total Premium</b> |                             |                  |        |   |