

**Pennsylvania Compensation Rating Bureau**

**Market Profile Analysis - Policies Effective 1/1/21 through 3/31/21**

Line #	Item Name	Associated Statistical Code	Amount	Line #	Source
(1)	Number of Policies		88,474	(1)	Count of Policies Reported
(2a)	Payroll Exposure		\$64,440,733,009	(2a)	Total Payroll Estimated for Policies from Line (1)
(2b)	Non-Payroll Exposure		\$6,787,685	(2b)	Total Non-Payroll Exposures (Population, Per Capita, Companies, etc.) for Policies Reported on Line (1)
(3)	Total Loss Cost at PCRB Level		\$555,668,421	(3)	Cumulative Extension of Exposures by Classification Times PCRB Loss Costs
(4)	Implied Effective Carrier Loss Cost Multiplier		1.6049	(4)	(5) / (3)
(5)	Total Carrier Manual Premium		\$891,810,161	(5)	Cumulative Extension of Exposures by Classification Times Carrier Manual Rates
(6)	Employer Liability Increased Limits Premium Charge	9807	\$11,082,843	(6)	Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)
(7)	Minimum Premium Employer Liability Increased Limits Premium Charge	9848	\$1,342,749	(7)	Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)
(8)	Subject Deductible Premium Credit	9664	-\$44,724,398	(8)	Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1)
(9)	Total Subject Premium		\$859,511,355	(9)	[(5)+(6)+(7)+(8)]
(10)	Experience Rating Adjustment to Subject Premium	9898	-\$3,858,787	(10)	Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1)
(11)	Merit Rating Credits to Subject Premium	9885	-\$3,247,695	(11)	Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1)
(12)	Merit Rating Debits to Subject Premium	9886	\$11,027	(12)	Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1)
(13)	Premium After Experience Rating & Merit Rating		\$852,415,900	(13)	[(9)+(10)+(11)+(12)]
(14)	Occupational Disease Exposure	0067	\$19,317,983	(14)	Payroll Exposure for Policies on Line (1) Subject to Occupational Disease Exposure
(15)	Occupational Disease Premium	0067	\$241,942	(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		\$852,657,842	(21)	[(13)+(15)+(17)+(18)+(19)+(20)]
(22)	Schedule Rating Plan Premium Adjustment	9887/9889	-\$42,192,067	(22)	Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889
(23)	Certified Safety Committee Premium Credit (PA)	9890	-\$9,420,405	(23)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9890
(24)	Construction Classification Premium Adjustment Program Premium Credit	9046	-\$2,710,790	(24)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046
(25)	Premium After Schedule Rating, Safety Committee Credits and PCCPAF		\$798,334,580	(25)	[(21)+(22)+(23)+(24)]
(26)	Deductible Premium Credit	9663	-\$141,661,045	(26)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663
(27)	Loss Constant Charge	0032	\$19,021	(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	\$10,611,634	(29)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900
(30)	Minimum Premium Charge	0990	\$2,568,266	(30)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990
(31)	Policy Total Standard Premium		\$669,872,456	(31)	[(25)+(26)+(27)+(28)+(29)+(30)]
(32)	Premium Discount Amount	0063/0064	-\$43,616,502	(32)	Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064
(33)	Total Premium		\$626,255,954	(33)	[(31)+(32)]
(34)	Premium Charge for Terrorism	9740	\$17,075,688	(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	\$19,609,889	(35)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0938
(36)	Catastrophe (other than Certified Acts of Terrorism)	9741	\$9,983,170	(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>					