

Pennsylvania Compensation Rating Bureau

Market Profile Analysis - Policies Effective 1/1/20 through 3/31/20

Line #	Item Name	Associated Statistical Code	Amount	Line #	Source
(1)	Number of Policies		88,433	(1)	Count of Policies Reported
(2a)	Payroll Exposure		\$67,251,582,652	(2a)	Total Payroll Estimated for Policies from Line (1)
(2b)	Non-Payroll Exposure		\$6,843,848	(2b)	Total Non-Payroll Exposures (Population, Per Capita, Companies, etc.) for Policies Reported on Line (1)
(3)	Total Loss Cost at PCRB Level		\$654,730,238	(3)	Cumulative Extension of Exposures by Classification Times PCRB Loss Costs
(4)	Implied Effective Carrier Loss Cost Multiplier		1.6117	(4)	(5) / (3)
(5)	Total Carrier Manual Premium		\$1,055,256,666	(5)	Cumulative Extension of Exposures by Classification Times Carrier Manual Rates
(6)	Employer Liability Increased Limits Premium Charge	9807	\$13,076,342	(6)	Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)
(7)	Minimum Premium Employer Liability Increased Limits Premium Charge	9848	\$1,314,281	(7)	Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)
(8)	Subject Deductible Premium Credit	9664	-\$48,900,986	(8)	Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1)
(9)	Total Subject Premium		\$1,020,746,303	(9)	[(5)+(6)+(7)+(8)]
(10)	Experience Rating Adjustment to Subject Premium	9898	-\$36,436,100	(10)	Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1)
(11)	Merit Rating Credits to Subject Premium	9885	-\$3,287,597	(11)	Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1)
(12)	Merit Rating Debits to Subject Premium	9886	\$13,532	(12)	Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1)
(13)	Premium After Experience Rating & Merit Rating		\$981,036,138	(13)	[(9)+(10)+(11)+(12)]
(14)	Occupational Disease Exposure	0067	\$17,519,136	(14)	Payroll Exposure for Policies on Line (1) Subject to Occupational Disease Exposure
(15)	Occupational Disease Premium	0067	\$183,365	(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		\$981,219,503	(21)	[(13)+(15)+(17)+(18)+(19)+(20)]
(22)	Schedule Rating Plan Premium Adjustment	9887/9889	-\$53,579,157	(22)	Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889
(23)	Certified Safety Committee Premium Credit (PA)	9890	-\$10,454,418	(23)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9890
(24)	Construction Classification Premium Adjustment Program Premium Credit	9046	-\$3,155,301	(24)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046
(25)	Premium After Schedule Rating, Safety Committee Credits and PCCPAF		\$914,030,627	(25)	[(21)+(22)+(23)+(24)]
(26)	Deductible Premium Credit	9663	-\$148,044,250	(26)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663
(27)	Loss Constant Charge	0032	\$29,961	(27)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0032
(28)	Short Rate Premium	0931	\$32	(28)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0931
(29)	Expense Constant Charge	0900	\$10,780,417	(29)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900
(30)	Minimum Premium Charge	0990	\$2,919,319	(30)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990
(31)	Policy Total Standard Premium		\$779,716,106	(31)	[(25)+(26)+(27)+(28)+(29)+(30)]
(32)	Premium Discount Amount	0063/0064	-\$52,386,588	(32)	Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064
(33)	Total Premium		\$727,329,518	(33)	[(31)+(32)]
(34)	Premium Charge for Terrorism	9740	\$17,539,146	(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	\$20,629,246	(35)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0938
(36)	Catastrophe (other than Certified Acts of Terrorism)	9741	\$10,077,863	(36)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9741
NOTE: By Law, Employer Assessment Amount is NOT Premium, and is NOT to be Included in Total Premium					