F-Class Exhibit 1 As Filed

PENNSYLVANIA COMPENSATION RATING BUREAU F-CLASS FILING

Indicated Change in Rate Level

This exhibit shows the indicated change in rate level for Pennsylvania Federal Classes. It includes a section to reflect the adjustment of the indicated change in overall rate level to the indicated change in manual rate level.

INDICATED CHANGE IN RATE LEVEL

	Indemnity	<u>Medical</u>	<u>Total</u>
Trended Loss Ratio for Policy Period 4/1/25 - 4/1/26	0.3206	0.2259	0.5465
Credibility	0.5000	0.5000	0.5000
Loss Ratio Underlying Current Rates	0.3275	0.2992	0.6267
Credibility Weighted Trended Loss Ratio (1)*(2)+(3)*[1.0-(2)]	0.3241	0.2626	0.5866
Ratio of Loss Adjustment Expense to Loss	0.1602	0.1602	0.1602
Trended Policy Year Loss and Loss Adjustment Ratio (4)*[1.0+(5)]	0.3760	0.3047	0.6806
Fixed Expense Ratio			0.0624
Total Loss, LAE, and Fixed Expense Ratio (6) + (7)			0.7430
Permissible Loss, Loss Adjustment and Fixed Expense Ratio			0.8129
Indicated Change in Rates (8) / (9)			0.9140 -8.60%
	Credibility Loss Ratio Underlying Current Rates Credibility Weighted Trended Loss Ratio (1)*(2)+(3)*[1.0-(2)] Ratio of Loss Adjustment Expense to Loss Trended Policy Year Loss and Loss Adjustment Ratio (4)*[1.0+(5)] Fixed Expense Ratio Total Loss, LAE, and Fixed Expense Ratio (6) + (7) Permissible Loss, Loss Adjustment and Fixed Expense Ratio	Trended Loss Ratio for Policy Period 4/1/25 - 4/1/260.3206Credibility0.5000Loss Ratio Underlying Current Rates0.3275Credibility Weighted Trended Loss Ratio (1)*(2)+(3)*[1.0-(2)]0.3241Ratio of Loss Adjustment Expense to Loss0.1602Trended Policy Year Loss and Loss Adjustment Ratio (4)*[1.0+(5)]0.3760Fixed Expense Ratio0.3760Fixed Expense Ratio0.9Permissible Loss, LAE, and Fixed Expense Ratio (6) + (7)0.9Permissible Loss, Loss Adjustment and Fixed Expense Ratio0.9	Trended Loss Ratio for Policy Period 4/1/25 - 4/1/26 0.3206 0.2259 Credibility 0.5000 0.5000 Loss Ratio Underlying Current Rates 0.3275 0.2992 Credibility Weighted Trended Loss Ratio (1)*(2)+(3)*[1.0-(2)] 0.3241 0.2626 Ratio of Loss Adjustment Expense to Loss 0.1602 0.1602 Trended Policy Year Loss and Loss Adjustment Ratio (4)*[1.0+(5)] 0.3760 0.3047 Fixed Expense Ratio Total Loss, LAE, and Fixed Expense Ratio (6) + (7) Year Loss Adjustment and Fixed Expense Ratio

INDICATED CHANGE IN MANUAL LEVEL

		Total
(11)	Current Collectible Premium Ratio	1.0346
(12)	Proposed Collectible Premium Ratio	1.0458
(13)	Indicated Change in Manual Level [(10) * (12)] / (11)	0.9239 -7.61%