

Pennsylvania Compensation Rating Bureau

Market Profile Analysis - Policies Effective 7/1/20 through 9/30/20

| Line # | Item Name | Associated Statistical Code | Amount | Line # | Source |
|--|---|-----------------------------|------------------|--------|---|
| (1) | Number of Policies | | 62,114 | (1) | Count of Policies Reported |
| (2a) | Payroll Exposure | | \$66,859,731,641 | (2a) | Total Payroll Estimated for Policies from Line (1) |
| (2b) | Non-Payroll Exposure | | \$1,889,886 | (2b) | Total Non-Payroll Exposures (Population, Per Capita, Companies, etc.) for Policies Reported on Line (1) |
| (3) | Total Loss Cost at PCRB Level | | \$486,332,529 | (3) | Cumulative Extension of Exposures by Classification Times PCRB Loss Costs |
| (4) | Implied Effective Carrier Loss Cost Multiplier | | 1.6549 | (4) | (5) / (3) |
| (5) | Total Carrier Manual Premium | | \$804,808,717 | (5) | Cumulative Extension of Exposures by Classification Times Carrier Manual Rates |
| (6) | Employer Liability Increased Limits Premium Charge | 9807 | \$10,391,432 | (6) | Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1) |
| (7) | Minimum Premium Employer Liability Increased Limits Premium Charge | 9848 | \$1,348,006 | (7) | Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1) |
| (8) | Subject Deductible Premium Credit | 9664 | -\$10,125,003 | (8) | Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1) |
| (9) | Total Subject Premium | | \$806,423,152 | (9) | [(5)+(6)+(7)+(8)] |
| (10) | Experience Rating Adjustment to Subject Premium | 9898 | \$19,550,569 | (10) | Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1) |
| (11) | Merit Rating Credits to Subject Premium | 9885 | -\$2,587,734 | (11) | Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1) |
| (12) | Merit Rating Debits to Subject Premium | 9886 | \$15,132 | (12) | Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1) |
| (13) | Premium After Experience Rating & Merit Rating | | \$823,401,119 | (13) | [(9)+(10)+(11)+(12)] |
| (14) | Occupational Disease Exposure | 0067 | \$6,177,959 | (14) | Payroll Exposure for Policies on Line (1) Subject to Occupational Disease Exposure |
| (15) | Occupational Disease Premium | 0067 | \$83,703 | (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 | | \$823,484,822 | (21) | [(13)+(15)+(17)+(18)+(19)+(20)] |
| (22) | Schedule Rating Plan Premium Adjustment | 9887/9889 | -\$43,375,241 | (22) | Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889 |
| (23) | Certified Safety Committee Premium Credit (PA) | 9890 | -\$10,816,186 | (23) | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9890 |
| (24) | Construction Classification Premium Adjustment Program Premium Credit | 9046 | -\$1,997,204 | (24) | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046 |
| (25) | Premium After Schedule Rating, Safety Committee Credits and PCCPAF | | \$767,296,191 | (25) | [(21)+(22)+(23)+(24)] |
| (26) | Deductible Premium Credit | 9663 | -\$149,379,107 | (26) | Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663 |
| (27) | Loss Constant Charge | 0032 | \$12,794 | (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 | \$9,113,631 | (29) | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900 |
| (30) | Minimum Premium Charge | 0990 | \$2,230,628 | (30) | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990 |
| (31) | Policy Total Standard Premium | | \$629,274,137 | (31) | [(25)+(26)+(27)+(28)+(29)+(30)] |
| (32) | Premium Discount Amount | 0063/0064 | -\$43,903,051 | (32) | Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064 |
| (33) | Total Premium | | \$585,371,086 | (33) | [(31)+(32)] |
| (34) | Premium Charge for Terrorism | 9740 | \$15,500,405 | (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 | \$18,683,969 | (35) | Amount Reported for Policies on Line (1) Attributable to Statistical Code 0938 |
| (36) | Catastrophe (other than Certified Acts of Terrorism) | 9741 | \$10,052,320 | (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 | | | | | |