

Exhibit 19
Second Amendment

PENNSYLVANIA COMPENSATION RATING BUREAU

Review of Experience Rating Plan Parameters

Page 19.1 contains Collectible Premium Ratios.

Page 19.2 contains Expected Loss Cost Factors. They are applied to loss costs by classification to produce Table A values (Expected Loss Factors) which are the basis for the calculation of Expected Losses.

EXHIBIT VIII**COLLECTIBLE PREMIUM RATIOS ***

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2013	2,766,011,508	2,696,545,428	1.0258
2014	2,760,704,168	2,683,299,409	1.0288
2015	2,681,727,250	2,619,302,172	1.0238
TOTAL	8,208,442,926	7,999,147,009	1.0262
MANUFACTURING AND UTILITIES			
2013	564,108,735	542,555,306	1.0397
2014	564,454,471	542,749,865	1.0400
2015	539,960,740	517,361,937	1.0437
TOTAL	1,668,523,946	1,602,667,108	1.0411
CONTRACTING AND QUARRYING			
2013	532,737,012	475,481,439	1.1204
2014	541,022,560	475,368,814	1.1381
2015	515,063,009	459,191,927	1.1217
TOTAL	1,588,822,581	1,410,042,180	1.1268
OTHER INDUSTRIES			
2013	1,669,165,761	1,678,508,683	0.9944
2014	1,655,227,137	1,665,180,730	0.9940
2015	1,626,703,501	1,642,748,308	0.9902
TOTAL	4,951,096,399	4,986,437,721	0.9929

* Excludes classifications and coverages not subject to experience rating.

CALCULATION OF EXPECTED LOSS COST FACTORS (a)

Policy Year Beginning 4/1	HB 1846 Adjustment Factor	Protz & HB 1840 Adjustment Factor	Loss Ratio Development Factor	Collectible Premium Ratio	Trend Factor	Product (2) * (3) * (4) * (5) * (6)	Expected Loss Cost Factor 1.0 / (7)	Factor to Reflect Adjusted Loss Cost Levels*	Combined Effect (8) * (9)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Manufacturing and Utilities</u>									
2015	1.0000	0.9840	1.1517	1.0411	0.8547	1.0084	0.9917	1.0362	1.0276
2016	1.0000	0.9787	1.2286	1.0411	0.8889	1.1128	0.8986	1.0362	0.9311
2017	1.0000	0.9839	1.5272	1.0411	0.9245	1.4462	0.6915	1.0362	0.7165
<u>Contracting and Quarrying</u>									
2015	1.0000	0.9840	1.1843	1.1268	0.8547	1.1223	0.8910	1.0362	0.9233
2016	1.0000	0.9787	1.2414	1.1268	0.8889	1.2169	0.8218	1.0362	0.8515
2017	1.0000	0.9839	1.5054	1.1268	0.9245	1.5429	0.6481	1.0362	0.6716
<u>Other Industries</u>									
2015	1.0000	0.9840	1.1344	0.9929	0.8547	0.9473	1.0556	1.0362	1.0938
2016	1.0000	0.9787	1.2210	0.9929	0.8889	1.0547	0.9481	1.0362	0.9824
2017	1.0000	0.9839	1.5185	0.9929	0.9245	1.3714	0.7292	1.0362	0.7556

* (4/1/19 Filed Change in Loss Cost Level)/(4/1/19 Adjusted Change in Loss Cost Level) by Industry Group, from Exhibit 1, Page 1.

a Apply to pure Loss Costs (pre-LBA, Merit Rating Plan, PCCPAP and Certified Safety Committee adjustments).