

PENNSYLVANIA COMPENSATION RATING BUREAU

Merit Rating Plan Off-Balance Indications

This exhibit shows data relevant to the calculation of the Merit Rating Plan Off-Balance Factor applicable to Manual Premium. The factor, as a ratio to standard premium, is 0.0039, representing a slight increase compared to the 0.0035 included in current loss costs.

Pennsylvania Compensation Rating Bureau

Analysis of Merit Rating Plan Off-Balance Indications

Risk Type	# of Risks	Manual Premium Before MRP	MRP Adjustment	Standard Premium Before Adjustment	Average Debit / Credit
1. Not Qualified for MRP	53,652	22,241,022	-	22,241,022	0.00%
2. Qualified for MRP Discount	166,161	156,409,001	(7,820,450)	156,408,092	-5.00%
3. Qualified for MRP No Adjustment	3,154	10,021,075	-	10,040,261	0.00%
4. Qualified for MRP Surcharge	297	1,887,990	94,399	1,889,405	5.00%
5. Experience Rated Risks	47,059	1,888,389,579	-	1,806,474,822	0.00%
Total	270,323	2,078,948,667	(7,726,051)	1,997,053,602	-0.37%
Ratio to Standard Premium					-0.39%
Increment to Manual Premium					0.0039

Data from policies effective 2019-2020 using 2020 Manual and Standard Premium.