



Market Profile Analysis - Policies Effective 7/1/25 through 9/30/25

Line #	Item Name	Associated Statistical Code	Amount	Line #	Source
(1)	Number of Policies		70,801	(1)	Count of Policies Reported
(2)	Payroll Exposure		\$91,049,354,993	(2)	Total Payroll Estimated for Policies from Line (1)
(3)	Per-Capita Exposure		796	(3)	Total Per-Capita Exposure for Policies Reported on Line (1)
(4)	Workfare Program Employees	0982	56	(4)	Total Workfare Program Employees for Policies Reported on Line (1)
(5)	Volunteer Ambulance Corps	0993	92	(5)	Total Volunteer Ambulance Corps for Policies Reported on Line (1)
(6)	Volunteer Ambulance Corp - Support	0906	45	(6)	Total Volunteer Ambulance Corps - Support for Policies Reported on Line (1)
(7)	Volunteer Fire Co Population	0994	1,611,934	(7)	Total Volunteer Fire Co Population for Policies Reported on Line (1)
(8)	Volunteer Fire Co - Support	0989	0	(8)	Total Volunteer Fire Co Population - Support for Policies Reported on Line (1)
(9)	Volunteer Hazardous Materials Response Teams	0996	0	(9)	Total Volunteer Hazardous Materials Response Teams for Policies Reported on Line (1)
(10)	Total Loss Cost at PCRB Level		\$493,840,831	(10)	Cumulative Extension of Exposures by Classification times PCRB Loss Costs
(11)	Implied Effective Carrier Loss Cost Multiplier		1.6365	(11)	(12)/(10)
(12)	Total Carrier Manual Premium		\$808,170,638	(12)	Cumulative Extension of Exposures by Classification Times Carrier Manual Rates
(13)	Employer Liability Increased Limits Premium Charge	9807	\$11,234,916	(13)	Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)
(14)	Minimum Premium Employer Liability Increased Limits Premium Charge	9848	\$2,170,328	(14)	Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)
(15)	Subject Deductible Premium Credit	9664	(\$852,522)	(15)	Reported Amounts Attributable to Statistical Code 9664 for Policies on Line (1)
(16)	Total Subject Premium		\$820,723,360	(16)	[(12)+(13)+(14)+(15)]
(17)	Experience Rating Adjustment to Subject Premium	9898	\$42,035,627	(17)	Net Increase/Decrease in Manual Premium Attributable to Experience Rating for Policies on Line (1)
(18)	Merit Rating Credits to Subject Premium	9885	(\$1,683,884)	(18)	Net Decrease in Manual Premium Attributable to Merit Rating Credits for Policies on Line (1)
(19)	Merit Rating Debits to Subject Premium	9886	\$2,160	(19)	Net Increase in Manual Premium Attributable to Merit Rating Debits for Policies on Line (1)
(20)	Premium After Experience Rating & Merit Rating		\$861,077,263	(20)	[(16)+(17)+(18)+(19)]
(21)	Occupation Disease Exposure	0067	\$9,179,789	(21)	Payroll Exposure for Policies on Line(1) Subject to Occupational Disease Exposure
(22)	Occupation Disease Premium	0067	\$43,837	(22)	Reported Amounts Attributable to Statistical Code 0067 for Policies on Line (1)
(23)	Supplemental Radiation Exposure	9985	\$0	(23)	Payroll Exposure for Policies on Line(1) Subject to Occupational Disease Exposure
(24)	Supplemental Radiation Premium	9985	\$0	(24)	Reported Amounts Attributable to Statistical Code 9985 for Policies on Line (1)
(25)	Occupational Disease Increased Limits Premium Charge	9807	\$0	(25)	Reported Amounts Attributable to Statistical Code 9807 for Policies on Line (1)
(26)	Occupational Disease Increased Limits Minimum Premium Charge	9848	\$0	(26)	Reported Amounts Attributable to Statistical Code 9848 for Policies on Line (1)
(27)	Aircraft Seat Surcharge Premium Charge	9108	\$0	(27)	Reported Amounts Attributable to Statistical Code 9108 for Policies on Line (1)
(28)	Premium Before Schedule Rating		\$861,121,100	(28)	[(20)+(22)+(24)+(25)+(26)+(27)]
(29)	Schedule Rating Plan Premium Adjustment	9887/9889	(\$51,746,399)	(29)	Net Amount Reported for Policies on Line (1) Attributable to Statistical Codes 9887 & 9889
(30)	Certified Safety Committee Premium Credit (PA)	9890	(\$10,261,854)	(30)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9890
(31)	Construction Classification Premium Adjustment Program Premium Credit	9046	(\$1,190,978)	(31)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9046
(32)	Premium After Schedule Rating, Safety Committee Credits, and PCCPAP		\$797,921,869	(32)	[(28)+(29)+(30)+(31)]
(33)	Deductible Premium Credit	9663	(\$188,992,637)	(33)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9663
(34)	Loss Constant Charge	0032	\$11,883	(34)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0032
(35)	Short Rate Premium	0931	\$8,304	(35)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0931
(36)	Expense Constant Charge	0900	\$10,447,990	(36)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0900
(37)	Minimum Premium Charge	0990	\$9,201,703	(37)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0990
(38)	Policy Total Standard Premium		\$628,599,112	(38)	[(32)+(33)+(34)+(35)+(36)+(37)]
(39)	Premium Discount Amount	0063/0064	(\$41,695,314)	(39)	Amount Reported for Policies on Line (1) Attributable to Statistical Codes 0063 & 0064
(40)	Total Premium		\$586,903,798	(40)	[(38)+(39)]
(41)	Premium Charge for Terrorism	9740	\$22,225,452	(41)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9740
(42)	Catastrophe (other than Certified Acts of Terror)	9741	\$11,945,976	(42)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9741
(43)	Employer Assessment Amount Pursuant to Act 57 of 1997 (PA)	0938	\$17,996,601	(43)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 0938
(44)	Audit Non-Compliance Charge	9757	\$0	(44)	Amount Reported for Policies on Line (1) Attributable to Statistical Code 9757