

PENNSYLVANIA COMPENSATION RATING BUREAU

Empirical Pennsylvania Loss Distribution

The attached exhibit presents a distribution of Pennsylvania losses by size of claim. The losses used to produce this distribution include three years of experience. Losses have been trended to the midpoint of the experience period for the proposed loss costs and adjusted to reflect current benefit levels. Additionally, losses were brought to an ultimate level by applying development factors to open claims.

The last page of the exhibit shows a summary and includes loss ranges consistent with those published with the excess loss factors. In certain instances it was necessary to interpolate between loss size ranges, in the empirical distribution in deriving excess loss factors for specified limits.

PENNSYLVANIA  
DISTRIBUTION OF LOSSES

| LIMITS       |        | ACCUMULATED<br>CLAIMS<br>(ADDED UP) | NUMBER<br>OF<br>CLAIMS | ACCUMULATED<br>LOSSES<br>(ADDED DOWN) | INDEMNITY<br>AND<br>MEDICAL | EXCESS<br>RATIO | AVERAGE   |
|--------------|--------|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|-----------|
| MEDICAL ONLY |        | 790,614                             | 644,250                | \$ 589,000,262                        | \$ 589,000,262              | .0000           | \$ 914    |
| -            | 1,999  | 146,364                             | 18,971                 | \$ 610,552,687                        | \$ 21,552,425               | .0000           | \$ 1,136  |
| 2,000 -      | 2,999  | 127,393                             | 10,759                 | \$ 637,304,965                        | \$ 26,752,278               | .8813           | \$ 2,487  |
| 3,000 -      | 3,999  | 116,634                             | 9,236                  | \$ 669,478,588                        | \$ 32,173,623               | .8646           | \$ 3,484  |
| 4,000 -      | 4,999  | 107,398                             | 7,947                  | \$ 705,060,127                        | \$ 35,581,539               | .8492           | \$ 4,477  |
| 5,000 -      | 5,999  | 99,451                              | 7,001                  | \$ 743,489,462                        | \$ 38,429,335               | .8350           | \$ 5,489  |
| 6,000 -      | 6,999  | 92,450                              | 6,131                  | \$ 783,269,895                        | \$ 39,780,433               | .8219           | \$ 6,488  |
| 7,000 -      | 7,999  | 86,319                              | 5,474                  | \$ 824,228,976                        | \$ 40,959,081               | .8096           | \$ 7,482  |
| 8,000 -      | 8,999  | 80,845                              | 4,706                  | \$ 864,140,177                        | \$ 39,911,201               | .7982           | \$ 8,481  |
| 9,000 -      | 9,999  | 76,139                              | 4,156                  | \$ 903,575,184                        | \$ 39,435,007               | .7874           | \$ 9,489  |
| 10,000 -     | 10,999 | 71,983                              | 3,640                  | \$ 941,743,926                        | \$ 38,168,742               | .7773           | \$ 10,486 |
| 11,000 -     | 11,999 | 68,343                              | 3,282                  | \$ 979,461,923                        | \$ 37,717,997               | .7677           | \$ 11,492 |
| 12,000 -     | 12,999 | 65,061                              | 2,942                  | \$ 1,016,236,870                      | \$ 36,774,947               | .7585           | \$ 12,500 |
| 13,000 -     | 13,999 | 62,119                              | 2,561                  | \$ 1,050,796,356                      | \$ 34,559,486               | .7498           | \$ 13,495 |
| 14,000 -     | 14,999 | 59,558                              | 2,342                  | \$ 1,084,716,033                      | \$ 33,919,677               | .7414           | \$ 14,483 |
| 15,000 -     | 15,999 | 57,216                              | 2,078                  | \$ 1,116,906,470                      | \$ 32,190,437               | .7334           | \$ 15,491 |
| 16,000 -     | 16,999 | 55,138                              | 1,885                  | \$ 1,147,981,444                      | \$ 31,074,974               | .7257           | \$ 16,485 |
| 17,000 -     | 17,999 | 53,253                              | 1,767                  | \$ 1,178,883,105                      | \$ 30,901,661               | .7183           | \$ 17,488 |
| 18,000 -     | 18,999 | 51,486                              | 1,676                  | \$ 1,209,863,284                      | \$ 30,980,179               | .7111           | \$ 18,485 |
| 19,000 -     | 19,999 | 49,810                              | 1,474                  | \$ 1,238,576,270                      | \$ 28,712,986               | .7042           | \$ 19,480 |
| 20,000 -     | 20,999 | 48,336                              | 1,417                  | \$ 1,267,602,897                      | \$ 29,026,627               | .6974           | \$ 20,485 |
| 21,000 -     | 21,999 | 46,919                              | 1,265                  | \$ 1,294,780,174                      | \$ 27,177,277               | .6909           | \$ 21,484 |
| 22,000 -     | 22,999 | 45,654                              | 1,197                  | \$ 1,321,703,523                      | \$ 26,923,349               | .6846           | \$ 22,492 |
| 23,000 -     | 23,999 | 44,457                              | 1,121                  | \$ 1,348,028,730                      | \$ 26,325,207               | .6784           | \$ 23,484 |
| 24,000 -     | 24,999 | 43,336                              | 1,063                  | \$ 1,374,064,844                      | \$ 26,036,114               | .6724           | \$ 24,493 |
| 25,000 -     | 25,999 | 42,273                              | 1,061                  | \$ 1,401,121,223                      | \$ 27,056,379               | .6665           | \$ 25,501 |
| 26,000 -     | 26,999 | 41,212                              | 925                    | \$ 1,425,619,540                      | \$ 24,498,317               | .6608           | \$ 26,485 |
| 27,000 -     | 27,999 | 40,287                              | 906                    | \$ 1,450,536,124                      | \$ 24,916,584               | .6552           | \$ 27,502 |
| 28,000 -     | 28,999 | 39,381                              | 870                    | \$ 1,475,311,781                      | \$ 24,775,657               | .6497           | \$ 28,478 |
| 29,000 -     | 29,999 | 38,511                              | 797                    | \$ 1,498,814,030                      | \$ 23,502,249               | .6444           | \$ 29,488 |
| 30,000 -     | 30,999 | 37,714                              | 734                    | \$ 1,521,186,022                      | \$ 22,371,992               | .6391           | \$ 30,480 |
| 31,000 -     | 31,999 | 36,980                              | 749                    | \$ 1,544,781,015                      | \$ 23,594,993               | .6340           | \$ 31,502 |
| 32,000 -     | 32,999 | 36,231                              | 646                    | \$ 1,565,776,065                      | \$ 20,995,050               | .6290           | \$ 32,500 |
| 33,000 -     | 33,999 | 35,585                              | 646                    | \$ 1,587,424,870                      | \$ 21,648,805               | .6241           | \$ 33,512 |
| 34,000 -     | 34,999 | 34,939                              | 575                    | \$ 1,607,266,901                      | \$ 19,842,031               | .6192           | \$ 34,508 |
| 35,000 -     | 35,999 | 34,364                              | 617                    | \$ 1,629,175,379                      | \$ 21,908,478               | .6145           | \$ 35,508 |
| 36,000 -     | 36,999 | 33,747                              | 528                    | \$ 1,648,449,938                      | \$ 19,274,559               | .6098           | \$ 36,505 |
| 37,000 -     | 37,999 | 33,219                              | 536                    | \$ 1,668,558,132                      | \$ 20,108,194               | .6052           | \$ 37,515 |
| 38,000 -     | 38,999 | 32,683                              | 541                    | \$ 1,689,390,733                      | \$ 20,832,601               | .6007           | \$ 38,508 |
| 39,000 -     | 39,999 | 32,142                              | 481                    | \$ 1,708,381,602                      | \$ 18,990,869               | .5962           | \$ 39,482 |
| 40,000 -     | 40,999 | 31,661                              | 528                    | \$ 1,729,768,246                      | \$ 21,386,644               | .5919           | \$ 40,505 |
| 41,000 -     | 41,999 | 31,133                              | 485                    | \$ 1,749,905,480                      | \$ 20,137,234               | .5876           | \$ 41,520 |
| 42,000 -     | 42,999 | 30,648                              | 456                    | \$ 1,769,297,953                      | \$ 19,392,473               | .5833           | \$ 42,527 |
| 43,000 -     | 43,999 | 30,192                              | 446                    | \$ 1,788,697,248                      | \$ 19,399,295               | .5791           | \$ 43,496 |
| 44,000 -     | 44,999 | 29,746                              | 410                    | \$ 1,806,945,195                      | \$ 18,247,947               | .5750           | \$ 44,507 |
| 45,000 -     | 45,999 | 29,336                              | 409                    | \$ 1,825,553,031                      | \$ 18,607,836               | .5710           | \$ 45,496 |
| 46,000 -     | 46,999 | 28,927                              | 422                    | \$ 1,845,166,207                      | \$ 19,613,176               | .5670           | \$ 46,477 |
| 47,000 -     | 47,999 | 28,505                              | 347                    | \$ 1,861,643,846                      | \$ 16,477,639               | .5631           | \$ 47,486 |
| 48,000 -     | 48,999 | 28,158                              | 333                    | \$ 1,877,793,412                      | \$ 16,149,566               | .5592           | \$ 48,497 |
| 49,000 -     | 49,999 | 27,825                              | 354                    | \$ 1,895,309,757                      | \$ 17,516,345               | .5553           | \$ 49,481 |
| 50,000 -     | 50,999 | 27,471                              | 354                    | \$ 1,913,180,156                      | \$ 17,870,399               | .5515           | \$ 50,481 |

PENNSYLVANIA  
DISTRIBUTION OF LOSSES

| LIMITS    | ACCUMULATED CLAIMS<br>(ADDED UP) |        | NUMBER OF CLAIMS | ACCUMULATED LOSSES<br>(ADDED DOWN) |               | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE |    |         |
|-----------|----------------------------------|--------|------------------|------------------------------------|---------------|-----------------------|--------------|---------|----|---------|
|           |                                  |        |                  |                                    |               |                       |              |         |    |         |
| 51,000 -  | 51,999                           | 27,117 | 325              | \$                                 | 1,929,907,210 | \$                    | 16,727,054   | .5478   | \$ | 51,468  |
| 52,000 -  | 52,999                           | 26,792 | 306              | \$                                 | 1,945,971,294 | \$                    | 16,064,084   | .5441   | \$ | 52,497  |
| 53,000 -  | 53,999                           | 26,486 | 312              | \$                                 | 1,962,655,864 | \$                    | 16,684,570   | .5404   | \$ | 53,476  |
| 54,000 -  | 54,999                           | 26,174 | 360              | \$                                 | 1,982,265,843 | \$                    | 19,609,979   | .5368   | \$ | 54,472  |
| 55,000 -  | 55,999                           | 25,814 | 308              | \$                                 | 1,999,361,964 | \$                    | 17,096,121   | .5333   | \$ | 55,507  |
| 56,000 -  | 56,999                           | 25,506 | 314              | \$                                 | 2,017,101,871 | \$                    | 17,739,907   | .5297   | \$ | 56,497  |
| 57,000 -  | 57,999                           | 25,192 | 286              | \$                                 | 2,033,550,790 | \$                    | 16,448,919   | .5263   | \$ | 57,514  |
| 58,000 -  | 58,999                           | 24,906 | 280              | \$                                 | 2,049,916,083 | \$                    | 16,365,293   | .5228   | \$ | 58,447  |
| 59,000 -  | 59,999                           | 24,626 | 293              | \$                                 | 2,067,356,989 | \$                    | 17,440,906   | .5194   | \$ | 59,525  |
| 60,000 -  | 60,999                           | 24,333 | 266              | \$                                 | 2,083,447,305 | \$                    | 16,090,316   | .5161   | \$ | 60,490  |
| 61,000 -  | 61,999                           | 24,067 | 271              | \$                                 | 2,100,114,142 | \$                    | 16,666,837   | .5128   | \$ | 61,501  |
| 62,000 -  | 62,999                           | 23,796 | 247              | \$                                 | 2,115,550,888 | \$                    | 15,436,746   | .5095   | \$ | 62,497  |
| 63,000 -  | 63,999                           | 23,549 | 253              | \$                                 | 2,131,614,320 | \$                    | 16,063,432   | .5062   | \$ | 63,492  |
| 64,000 -  | 64,999                           | 23,296 | 267              | \$                                 | 2,148,839,263 | \$                    | 17,224,943   | .5030   | \$ | 64,513  |
| 65,000 -  | 65,999                           | 23,029 | 243              | \$                                 | 2,164,748,837 | \$                    | 15,909,574   | .4998   | \$ | 65,471  |
| 66,000 -  | 66,999                           | 22,786 | 249              | \$                                 | 2,181,308,758 | \$                    | 16,559,921   | .4967   | \$ | 66,506  |
| 67,000 -  | 67,999                           | 22,537 | 243              | \$                                 | 2,197,708,880 | \$                    | 16,400,122   | .4936   | \$ | 67,490  |
| 68,000 -  | 68,999                           | 22,294 | 256              | \$                                 | 2,215,242,588 | \$                    | 17,533,708   | .4905   | \$ | 68,491  |
| 69,000 -  | 69,999                           | 22,038 | 236              | \$                                 | 2,231,646,056 | \$                    | 16,403,468   | .4875   | \$ | 69,506  |
| 70,000 -  | 70,999                           | 21,802 | 241              | \$                                 | 2,248,637,695 | \$                    | 16,991,639   | .4845   | \$ | 70,505  |
| 71,000 -  | 71,999                           | 21,561 | 214              | \$                                 | 2,263,932,391 | \$                    | 15,294,696   | .4815   | \$ | 71,471  |
| 72,000 -  | 72,999                           | 21,347 | 197              | \$                                 | 2,278,211,332 | \$                    | 14,278,941   | .4785   | \$ | 72,482  |
| 73,000 -  | 73,999                           | 21,150 | 213              | \$                                 | 2,293,863,768 | \$                    | 15,652,436   | .4756   | \$ | 73,486  |
| 74,000 -  | 74,999                           | 20,937 | 200              | \$                                 | 2,308,766,163 | \$                    | 14,902,395   | .4727   | \$ | 74,512  |
| 75,000 -  | 75,999                           | 20,737 | 184              | \$                                 | 2,322,652,533 | \$                    | 13,886,370   | .4699   | \$ | 75,469  |
| 76,000 -  | 76,999                           | 20,553 | 213              | \$                                 | 2,338,950,196 | \$                    | 16,297,663   | .4670   | \$ | 76,515  |
| 77,000 -  | 77,999                           | 20,340 | 205              | \$                                 | 2,354,831,328 | \$                    | 15,881,132   | .4642   | \$ | 77,469  |
| 78,000 -  | 78,999                           | 20,135 | 235              | \$                                 | 2,373,285,168 | \$                    | 18,453,840   | .4615   | \$ | 78,527  |
| 79,000 -  | 79,999                           | 19,900 | 184              | \$                                 | 2,387,919,743 | \$                    | 14,634,575   | .4587   | \$ | 79,536  |
| 80,000 -  | 80,999                           | 19,716 | 186              | \$                                 | 2,402,899,999 | \$                    | 14,980,256   | .4560   | \$ | 80,539  |
| 81,000 -  | 81,999                           | 19,530 | 176              | \$                                 | 2,417,242,621 | \$                    | 14,342,622   | .4533   | \$ | 81,492  |
| 82,000 -  | 82,999                           | 19,354 | 210              | \$                                 | 2,434,566,586 | \$                    | 17,323,965   | .4506   | \$ | 82,495  |
| 83,000 -  | 83,999                           | 19,144 | 190              | \$                                 | 2,450,433,533 | \$                    | 15,866,947   | .4480   | \$ | 83,510  |
| 84,000 -  | 84,999                           | 18,954 | 193              | \$                                 | 2,466,738,851 | \$                    | 16,305,318   | .4454   | \$ | 84,484  |
| 85,000 -  | 85,999                           | 18,761 | 180              | \$                                 | 2,482,126,922 | \$                    | 15,388,071   | .4428   | \$ | 85,489  |
| 86,000 -  | 86,999                           | 18,581 | 157              | \$                                 | 2,495,704,871 | \$                    | 13,577,949   | .4402   | \$ | 86,484  |
| 87,000 -  | 87,999                           | 18,424 | 197              | \$                                 | 2,512,946,057 | \$                    | 17,241,186   | .4377   | \$ | 87,519  |
| 88,000 -  | 88,999                           | 18,227 | 185              | \$                                 | 2,529,321,508 | \$                    | 16,375,451   | .4352   | \$ | 88,516  |
| 89,000 -  | 89,999                           | 18,042 | 178              | \$                                 | 2,545,253,005 | \$                    | 15,931,497   | .4327   | \$ | 89,503  |
| 90,000 -  | 90,999                           | 17,864 | 150              | \$                                 | 2,558,830,811 | \$                    | 13,577,806   | .4302   | \$ | 90,519  |
| 91,000 -  | 91,999                           | 17,714 | 149              | \$                                 | 2,572,463,402 | \$                    | 13,632,591   | .4278   | \$ | 91,494  |
| 92,000 -  | 92,999                           | 17,565 | 163              | \$                                 | 2,587,545,374 | \$                    | 15,081,972   | .4254   | \$ | 92,527  |
| 93,000 -  | 93,999                           | 17,402 | 152              | \$                                 | 2,601,752,882 | \$                    | 14,207,508   | .4230   | \$ | 93,470  |
| 94,000 -  | 94,999                           | 17,250 | 162              | \$                                 | 2,617,062,950 | \$                    | 15,310,068   | .4206   | \$ | 94,507  |
| 95,000 -  | 95,999                           | 17,088 | 171              | \$                                 | 2,633,398,662 | \$                    | 16,335,712   | .4182   | \$ | 95,530  |
| 96,000 -  | 96,999                           | 16,917 | 185              | \$                                 | 2,651,253,739 | \$                    | 17,855,077   | .4159   | \$ | 96,514  |
| 97,000 -  | 97,999                           | 16,732 | 160              | \$                                 | 2,666,854,986 | \$                    | 15,601,247   | .4136   | \$ | 97,508  |
| 98,000 -  | 98,999                           | 16,572 | 147              | \$                                 | 2,681,329,312 | \$                    | 14,474,326   | .4113   | \$ | 98,465  |
| 99,000 -  | 99,999                           | 16,425 | 161              | \$                                 | 2,697,350,946 | \$                    | 16,021,634   | .4090   | \$ | 99,513  |
| 100,000 - | 109,999                          | 16,264 | 1,358            | \$                                 | 2,839,733,073 | \$                    | 142,382,127  | .4068   | \$ | 104,847 |
| 110,000 - | 119,999                          | 14,906 | 1,323            | \$                                 | 2,991,708,294 | \$                    | 151,975,221  | .3855   | \$ | 114,872 |

PENNSYLVANIA  
DISTRIBUTION OF LOSSES

| LIMITS      | ACCUMULATED CLAIMS (ADDED UP) | NUMBER OF CLAIMS | ACCUMULATED LOSSES (ADDED DOWN) | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE      |
|-------------|-------------------------------|------------------|---------------------------------|-----------------------|--------------|--------------|
| 120,000 -   | 129,999                       | 1,179            | \$ 3,138,969,186                | \$ 147,260,892        | .3659        | \$ 124,903   |
| 130,000 -   | 139,999                       | 1,068            | \$ 3,283,030,266                | \$ 144,061,080        | .3481        | \$ 134,889   |
| 140,000 -   | 149,999                       | 895              | \$ 3,412,839,241                | \$ 129,808,975        | .3319        | \$ 145,038   |
| 150,000 -   | 159,999                       | 782              | \$ 3,533,944,717                | \$ 121,105,476        | .3169        | \$ 154,866   |
| 160,000 -   | 169,999                       | 646              | \$ 3,640,455,019                | \$ 106,510,302        | .3031        | \$ 164,877   |
| 170,000 -   | 179,999                       | 588              | \$ 3,743,448,722                | \$ 102,993,703        | .2903        | \$ 175,159   |
| 180,000 -   | 189,999                       | 561              | \$ 3,847,299,255                | \$ 103,850,533        | .2784        | \$ 185,117   |
| 190,000 -   | 199,999                       | 462              | \$ 3,937,417,633                | \$ 90,118,378         | .2672        | \$ 195,061   |
| 200,000 -   | 209,999                       | 413              | \$ 4,022,151,601                | \$ 84,733,968         | .2567        | \$ 205,167   |
| 210,000 -   | 219,999                       | 416              | \$ 4,111,588,066                | \$ 89,436,465         | .2468        | \$ 214,992   |
| 220,000 -   | 229,999                       | 337              | \$ 4,187,443,252                | \$ 75,855,186         | .2375        | \$ 225,090   |
| 230,000 -   | 239,999                       | 361              | \$ 4,272,281,673                | \$ 84,838,421         | .2287        | \$ 235,009   |
| 240,000 -   | 249,999                       | 303              | \$ 4,346,503,452                | \$ 74,221,779         | .2204        | \$ 244,956   |
| 250,000 -   | 259,999                       | 289              | \$ 4,420,209,468                | \$ 73,706,016         | .2126        | \$ 255,038   |
| 260,000 -   | 269,999                       | 268              | \$ 4,491,199,370                | \$ 70,989,902         | .2051        | \$ 264,888   |
| 270,000 -   | 279,999                       | 306              | \$ 4,575,304,133                | \$ 84,104,763         | .1981        | \$ 274,852   |
| 280,000 -   | 289,999                       | 257              | \$ 4,648,595,734                | \$ 73,291,601         | .1914        | \$ 285,181   |
| 290,000 -   | 299,999                       | 237              | \$ 4,718,511,340                | \$ 69,915,606         | .1851        | \$ 295,003   |
| 300,000 -   | 314,999                       | 363              | \$ 4,830,240,643                | \$ 111,729,303        | .1792        | \$ 307,794   |
| 315,000 -   | 329,999                       | 332              | \$ 4,937,257,872                | \$ 107,017,229        | .1709        | \$ 322,341   |
| 330,000 -   | 344,999                       | 316              | \$ 5,043,871,530                | \$ 106,613,658        | .1633        | \$ 337,385   |
| 345,000 -   | 359,999                       | 252              | \$ 5,132,743,015                | \$ 88,871,485         | .1564        | \$ 352,665   |
| 360,000 -   | 374,999                       | 240              | \$ 5,220,771,924                | \$ 88,028,909         | .1500        | \$ 366,787   |
| 375,000 -   | 389,999                       | 235              | \$ 5,310,711,370                | \$ 89,939,446         | .1442        | \$ 382,721   |
| 390,000 -   | 404,999                       | 198              | \$ 5,389,465,863                | \$ 78,754,493         | .1389        | \$ 397,750   |
| 405,000 -   | 419,999                       | 181              | \$ 5,464,075,203                | \$ 74,609,340         | .1340        | \$ 412,206   |
| 420,000 -   | 439,999                       | 193              | \$ 5,547,031,325                | \$ 82,956,122         | .1295        | \$ 429,824   |
| 440,000 -   | 459,999                       | 188              | \$ 5,631,621,144                | \$ 84,589,819         | .1240        | \$ 449,946   |
| 460,000 -   | 479,999                       | 164              | \$ 5,708,706,713                | \$ 77,085,569         | .1190        | \$ 470,034   |
| 480,000 -   | 499,999                       | 141              | \$ 5,777,811,716                | \$ 69,105,003         | .1145        | \$ 490,106   |
| 500,000 -   | 519,999                       | 118              | \$ 5,837,924,324                | \$ 60,112,608         | .1105        | \$ 509,429   |
| 520,000 -   | 539,999                       | 100              | \$ 5,890,912,247                | \$ 52,987,923         | .1068        | \$ 529,879   |
| 540,000 -   | 559,999                       | 103              | \$ 5,947,438,715                | \$ 56,526,468         | .1033        | \$ 548,801   |
| 560,000 -   | 579,999                       | 75               | \$ 5,990,244,012                | \$ 42,805,297         | .1002        | \$ 570,737   |
| 580,000 -   | 599,999                       | 61               | \$ 6,026,178,751                | \$ 35,934,739         | .0973        | \$ 589,094   |
| 600,000 -   | 629,999                       | 96               | \$ 6,085,115,333                | \$ 58,936,582         | .0946        | \$ 613,923   |
| 630,000 -   | 659,999                       | 108              | \$ 6,154,773,196                | \$ 69,657,863         | .0909        | \$ 644,980   |
| 660,000 -   | 699,999                       | 90               | \$ 6,215,969,480                | \$ 61,196,284         | .0876        | \$ 679,959   |
| 700,000 -   | 749,999                       | 95               | \$ 6,284,856,643                | \$ 68,887,163         | .0837        | \$ 725,128   |
| 750,000 -   | 799,999                       | 57               | \$ 6,328,814,928                | \$ 43,958,285         | .0795        | \$ 771,198   |
| 800,000 -   | 849,999                       | 64               | \$ 6,381,465,733                | \$ 52,650,805         | .0759        | \$ 822,669   |
| 850,000 -   | 899,999                       | 60               | \$ 6,433,915,207                | \$ 52,449,474         | .0726        | \$ 874,158   |
| 900,000 -   | 999,999                       | 82               | \$ 6,511,651,876                | \$ 77,736,669         | .0698        | \$ 948,008   |
| 1,000,000 - | 1,099,999                     | 57               | \$ 6,571,781,439                | \$ 60,129,563         | .0651        | \$ 1,054,905 |
| 1,100,000 - | 1,199,999                     | 32               | \$ 6,608,512,022                | \$ 36,730,583         | .0613        | \$ 1,147,831 |
| 1,200,000 - | 1,299,999                     | 18               | \$ 6,630,948,776                | \$ 22,436,754         | .0581        | \$ 1,246,486 |
| 1,300,000 - | 1,399,999                     | 24               | \$ 6,663,155,568                | \$ 32,206,792         | .0553        | \$ 1,341,950 |
| 1,400,000 - | 1,499,999                     | 18               | \$ 6,689,393,685                | \$ 26,238,117         | .0528        | \$ 1,457,673 |
| 1,500,000 - | 1,599,999                     | 10               | \$ 6,704,755,053                | \$ 15,361,368         | .0506        | \$ 1,536,137 |
| 1,600,000 - | 1,699,999                     | 11               | \$ 6,722,800,401                | \$ 18,045,348         | .0485        | \$ 1,640,486 |
| 1,700,000 - | 1,799,999                     | 12               | \$ 6,743,735,187                | \$ 20,934,786         | .0467        | \$ 1,744,566 |

PENNSYLVANIA  
DISTRIBUTION OF LOSSES

| LIMITS       | ACCUMULATED<br>CLAIMS<br>(ADDED UP) | NUMBER<br>OF<br>CLAIMS | ACCUMULATED<br>LOSSES<br>(ADDED DOWN) | INDEMNITY<br>AND<br>MEDICAL | EXCESS<br>RATIO | AVERAGE       |
|--------------|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|---------------|
| 1,800,000 -  | 1,899,999                           | 121                    | \$ 6,756,731,277                      | \$ 12,996,090               | .0449           | \$ 1,856,584  |
| 1,900,000 -  | 1,999,999                           | 114                    | \$ 6,772,408,260                      | \$ 15,676,983               | .0433           | \$ 1,959,623  |
| 2,000,000 -  | 2,999,999                           | 106                    | \$ 6,885,253,259                      | \$ 112,844,999              | .0418           | \$ 2,400,957  |
| 3,000,000 -  | 3,999,999                           | 59                     | \$ 6,948,158,909                      | \$ 62,905,650               | .0311           | \$ 3,494,758  |
| 4,000,000 -  | 4,999,999                           | 41                     | \$ 6,999,827,317                      | \$ 51,668,408               | .0243           | \$ 4,305,701  |
| 5,000,000 -  | 5,999,999                           | 29                     | \$ 7,032,108,288                      | \$ 32,280,971               | .0198           | \$ 5,380,162  |
| 6,000,000 -  | 6,999,999                           | 23                     | \$ 7,050,787,105                      | \$ 18,678,817               | .0163           | \$ 6,226,272  |
| 7,000,000 -  | 7,999,999                           | 20                     | \$ 7,086,909,451                      | \$ 36,122,346               | .0135           | \$ 7,224,469  |
| 8,000,000 -  | 8,999,999                           | 15                     | \$ 7,103,454,874                      | \$ 16,545,423               | .0113           | \$ 8,272,712  |
| 9,000,000 -  | 9,999,999                           | 13                     | \$ 7,122,812,558                      | \$ 19,357,684               | .0094           | \$ 9,678,842  |
| 10,000,000 - | AND GREATER                         | 11                     | \$ 7,288,941,056                      | \$ 166,128,498              | .0077           | \$ 15,102,591 |
| GRAND TOTALS |                                     | 790,614                | EXCLUDING CONTRACT MEDICAL            | \$ 7,288,941,056            | \$ 9,219        |               |

## Pennsylvania Compensation Rating Bureau Distribution of Losses

| <u>Excess Loss Limits *</u> |            | Loss          | Number    | Excess Loss   | Average    | Empirical    |
|-----------------------------|------------|---------------|-----------|---------------|------------|--------------|
| From                        | TO (<)     | Amount        | of Claims | Amount        |            | Excess Ratio |
|                             |            |               |           | 7,288,941,056 |            |              |
| 0                           | 10,000     | 903,575,184   | 718,631   | 5,665,535,872 | 1,257      | .7773        |
| 10,000                      | 15,000     | 181,140,849   | 14,767    | 5,345,985,023 | 12,267     | .7334        |
| 15,000                      | 20,000     | 153,860,237   | 8,880     | 5,083,644,786 | 17,327     | .6974        |
| 20,000                      | 25,000     | 135,488,574   | 6,063     | 4,858,051,212 | 22,347     | .6665        |
| 25,000                      | 30,000     | 124,749,186   | 4,559     | 4,658,707,026 | 27,363     | .6391        |
| 30,000                      | 35,000     | 108,452,871   | 3,350     | 4,478,934,155 | 32,374     | .6145        |
| 35,000                      | 40,000     | 101,114,701   | 2,703     | 4,314,119,454 | 37,408     | .5919        |
| 40,000                      | 50,000     | 186,928,155   | 4,190     | 4,020,081,299 | 44,613     | .5515        |
| 50,000                      | 75,000     | 413,456,406   | 6,734     | 3,424,899,893 | 61,398     | .4699        |
| 75,000                      | 100,000    | 388,584,783   | 4,473     | 2,965,190,110 | 86,873     | .4068        |
| 100,000                     | 125,000    | 367,987,794   | 3,271     | 2,599,414,816 | 112,517    | .3566        |
| 125,000                     | 150,000    | 347,500,501   | 2,553     | 2,309,951,815 | 136,141    | .3169        |
| 150,000                     | 175,000    | 279,112,630   | 1,722     | 2,071,164,185 | 162,086    | .2842        |
| 175,000                     | 200,000    | 245,465,763   | 1,317     | 1,871,123,423 | 186,383    | .2567        |
| 200,000                     | 225,000    | 212,098,026   | 998       | 1,698,412,897 | 212,630    | .2330        |
| 225,000                     | 250,000    | 196,987,793   | 833       | 1,549,437,604 | 236,622    | .2126        |
| 250,000                     | 275,000    | 186,748,300   | 710       | 1,418,639,304 | 263,026    | .1946        |
| 275,000                     | 300,000    | 185,259,589   | 647       | 1,305,929,716 | 286,336    | .1792        |
| 300,000                     | 325,000    | 183,074,122   | 584       | 1,207,388,927 | 313,304    | .1656        |
| 325,000                     | 350,000    | 171,909,896   | 511       | 1,123,445,698 | 336,638    | .1541        |
| 350,000                     | 375,000    | 147,276,566   | 408       | 1,051,169,132 | 360,972    | .1442        |
| 375,000                     | 400,000    | 142,442,441   | 367       | 987,726,691   | 388,127    | .1355        |
| 400,000                     | 425,000    | 121,599,868   | 295       | 932,983,072   | 411,854    | .1280        |
| 425,000                     | 450,000    | 104,512,001   | 239       | 884,664,821   | 437,747    | .1214        |
| 450,000                     | 475,000    | 100,109,086   | 217       | 842,355,735   | 461,332    | .1156        |
| 475,000                     | 500,000    | 88,376,395    | 182       | 805,129,340   | 485,585    | .1105        |
| 500,000                     | 600,000    | 248,367,035   | 457       | 689,762,305   | 543,473    | .0946        |
| 600,000                     | 700,000    | 189,790,729   | 294       | 610,271,576   | 645,547    | .0837        |
| 700,000                     | 800,000    | 112,845,448   | 152       | 552,926,128   | 742,404    | .0759        |
| 800,000                     | 900,000    | 105,100,279   | 124       | 508,525,849   | 847,583    | .0698        |
| 900,000                     | 1,000,000  | 77,736,669    | 82        | 474,289,180   | 948,008    | .0651        |
| 1,000,000                   | 2,000,000  | 260,756,384   | 197       | 304,532,796   | 1,323,636  | .0418        |
| 2,000,000                   | 3,000,000  | 112,844,999   | 47        | 226,687,797   | 2,400,957  | .0311        |
| 3,000,000                   | 4,000,000  | 62,905,650    | 18        | 176,782,147   | 3,494,758  | .0243        |
| 4,000,000                   | 5,000,000  | 51,668,408    | 12        | 144,113,739   | 4,305,701  | .0198        |
| 5,000,000                   | 6,000,000  | 32,280,971    | 6         | 118,832,768   | 5,380,162  | .0163        |
| 6,000,000                   | 7,000,000  | 18,678,817    | 3         | 98,153,951    | 6,226,272  | .0135        |
| 7,000,000                   | 8,000,000  | 36,122,346    | 5         | 82,031,605    | 7,224,469  | .0113        |
| 8,000,000                   | 9,000,000  | 16,545,423    | 2         | 68,486,182    | 8,272,712  | .0094        |
| 9,000,000                   | 10,000,000 | 19,357,684    | 2         | 56,128,498    | 9,678,842  | .0077        |
| 10,000,000 & Over           |            | 166,128,498   | 11        |               | 15,102,591 |              |
| TOTAL/AVERAGE               |            | 7,288,941,056 | 790,614   |               | 9,219      |              |

\* Limits consistent with published loss limits for excess loss factors  
Values have been interpolated when not available on prior pages