

PENNSYLVANIA COMPENSATION RATING BUREAU

Table IV - Unit Statistical Data

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV

TOTAL EXPERIENCE - ALL INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.		
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1998	111,063,847	2,173,150,667	2,154,634,259	1,468,922,254	1.94	.676	.682	1.32	.04	.40	.09	.21	.59
1999	122,458,053	2,249,637,695	2,230,574,098	1,640,098,708	1.82	.729	.735	1.34	.03	.43	.09	.21	.58
2000	131,282,119	2,393,226,081	2,372,693,038	1,722,912,863	1.81	.720	.726	1.31	.03	.38	.09	.22	.59
2001	136,840,591	2,471,577,261	2,450,530,496	1,531,723,267	1.79	.620	.625	1.12	.03	.26	.10	.21	.52
2002	137,499,502	2,524,121,500	2,502,247,561	1,187,121,013	1.82	.470	.474	.86	.02	.10	.09	.19	.46
ALL	639,144,112	11,811,713,204	11,710,679,452	7,550,778,105	1.83	.639	.645	1.18	.03	.15	.09	.21	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY		PERM. TOTAL INDEMNITY		MAJOR PERM. INDEMNITY		MINOR PERM. INDEMNITY		TEMP. COMP. INDEMNITY		MEDICAL
		NO. & FUNERAL	NO.	NO. COMP.	NO.	NO. COMP.	NO. COMP.	NO. COMP.	NO. COMP.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1998	1,468,922,254	98	21,356,658	65	24,382,864	2,988	446,844,818	4,100	96,551,402	42,552	229,430,054	650,356,458
1999	1,640,098,708	109	19,546,655	59	18,129,769	3,418	522,792,321	4,373	107,202,730	43,449	259,933,590	712,493,643
2000	1,722,912,863	105	22,104,061	62	22,659,978	3,262	496,149,474	4,397	120,660,404	44,603	292,986,632	768,352,314
2001	1,531,723,267	97	20,521,472	41	14,736,711	2,419	360,955,993	4,659	142,482,313	41,501	284,512,432	708,514,346
2002	1,187,121,013	89	21,956,902	28	8,426,842	953	139,616,853	4,731	129,545,796	39,418	256,094,731	631,479,889
ALL	7,550,778,105	498	105,485,748	255	88,336,164	13,040	966,359,459	22,260	596,442,645	211,523	1,322,957,439	3,471,196,650

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS		TEMP. MED. (13)	(14)	
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)		MAJOR PERM. (11)	MINOR PERM. (12)			
1998	17,023,765	591,211,706	589,814,843	389,748,631	3.46	.659	.661	2.29	.06	.69	.15	.38	1.02
1999	18,145,233	577,780,277	576,329,783	418,501,361	3.18	.724	.726	2.31	.04	.72	.15	.40	.99
2000	18,448,688	590,743,379	589,167,086	430,659,067	3.19	.729	.731	2.33	.06	.64	.18	.42	1.03
2001	17,210,411	563,211,017	561,600,425	366,377,838	3.26	.651	.652	2.13	.03	.49	.20	.41	.99
2002	16,894,945	569,290,587	567,693,015	244,486,248	3.36	.429	.431	1.45	.02	.15	.14	.34	.80
ALL	87,723,042	2,892,236,966	2,884,605,152	1,849,773,145	3.29	.640	.641	2.11	.04	.54	.16	.39	.97

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY NO. & FUNERAL (3)	DEATH & FUNERAL (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. INDEMNITY NO. COMP. (12)	MEDICAL (13)	
				INDEMNITY NO. COMP. (5)	INDEMNITY NO. COMP. (6)	INDEMNITY NO. COMP. (7)	INDEMNITY NO. COMP. (8)	INDEMNITY NO. COMP. (9)	INDEMNITY NO. COMP. (10)			
1998	389,748,631	22	4,297,444	16	6,338,721	785	117,040,780	1,114	24,706,973	11,808	64,291,155	173,073,558
1999	418,501,361	13	2,993,541	16	4,338,784	868	131,237,091	1,160	27,914,093	11,901	72,897,847	179,120,005
2000	430,659,067	19	5,093,786	17	5,985,491	783	118,778,455	1,125	33,115,470	11,864	77,771,879	189,913,986
2001	366,377,838	16	3,991,388	7	1,980,751	569	84,874,849	1,060	33,813,255	10,189	70,799,625	170,917,970
2002	244,486,248	7	1,732,092	5	1,579,693	167	24,589,519	883	23,864,301	8,803	58,281,935	134,438,708
ALL	1,849,773,145	77	18,108,251	61	20,223,440	3,172	476,520,694	5,342	143,414,092	54,565	344,042,441	847,464,227

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. (13)	MED. (14)	
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1998	5,876,750	365,814,199	362,841,367	275,004,374	6.17	.752	.758	4.68	.20	1.61	.25	.62	2.00
1999	6,532,267	390,041,399	386,905,957	315,196,001	5.92	.808	.815	4.83	.18	1.82	.24	.59	2.01
2000	7,031,850	422,958,936	419,545,514	330,779,909	5.97	.782	.788	4.70	.17	1.68	.25	.63	1.97
2001	7,430,522	446,611,602	443,156,932	302,837,808	5.96	.678	.683	4.08	.17	1.28	.32	.62	1.69
2002	7,733,325	463,062,956	459,718,028	224,785,024	5.94	.485	.489	2.91	.10	.56	.34	.57	1.34
ALL	34,604,714	2,088,489,092	2,072,167,798	1,448,603,116	5.99	.694	.699	4.19	.16	1.36	.28	.60	1.78

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY		PERM. TOTAL INDEMNITY		MAJOR PERM. INDEMNITY		MINOR PERM. INDEMNITY		TEMP. COMP. INDEMNITY		MEDICAL (13)
		NO. (3)	& FUNERAL (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1998	275,004,374	20	4,855,119	14	6,972,720	590	94,803,128	580	14,943,756	6,038	36,155,416	117,274,235
1999	315,196,001	28	5,699,789	16	5,831,180	735	119,030,619	605	15,412,435	6,044	38,242,819	130,979,159
2000	330,779,909	30	7,285,210	12	4,980,826	720	118,431,492	609	17,435,067	6,260	44,448,346	138,198,968
2001	302,837,808	18	4,643,649	15	7,717,095	603	95,150,280	751	23,763,648	6,009	45,697,918	125,865,218
2002	224,785,024	18	5,370,945	6	2,071,897	279	43,124,044	839	26,293,596	5,488	44,444,609	103,479,933
ALL	1,448,603,116	114	27,854,712	63	27,573,718	2,927	470,539,563	3,384	97,848,502	29,839	208,989,108	615,797,513

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.		
						INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1998	88,163,332	1,216,124,762	1,201,978,049	804,169,249	1.36	.661	.669	.91	.03	.27	.06	.15	.41
1999	97,780,553	1,281,816,019	1,267,338,358	906,401,346	1.30	.707	.715	.93	.02	.28	.07	.15	.41
2000	105,801,581	1,379,523,766	1,363,980,438	961,473,887	1.29	.697	.705	.91	.02	.24	.07	.16	.42
2001	112,199,658	1,461,754,642	1,445,773,139	862,507,621	1.29	.590	.597	.77	.02	.16	.08	.15	.37
2002	112,871,232	1,491,767,957	1,474,836,518	717,849,741	1.31	.481	.487	.64	.02	.06	.07	.14	.35
ALL	516,816,356	6,830,987,146	6,753,906,502	4,252,401,844	1.31	.623	.630	.82	.02	.00	.07	.15	.39

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY		PERM. TOTAL INDEMNITY		MAJOR PERM. INDEMNITY		MINOR PERM. INDEMNITY		TEMP. COMP. INDEMNITY		MEDICAL
		NO.	& FUNERAL	NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1998	804,169,249	56	12,204,095	35	11,071,423	1,613	235,000,910	2,406	56,900,673	24,706	128,983,483	360,008,665
1999	906,401,346	68	10,853,325	27	7,959,805	1,815	272,524,611	2,608	63,876,202	25,504	148,792,924	402,394,479
2000	961,473,887	56	9,725,065	33	11,693,661	1,759	258,939,527	2,663	70,109,867	26,479	170,766,407	440,239,360
2001	862,507,621	63	11,886,435	19	5,038,865	1,247	180,930,864	2,848	84,905,410	25,303	168,014,889	411,731,158
2002	717,849,741	64	14,853,865	17	4,775,252	507	71,903,290	3,009	79,387,899	25,127	153,368,187	393,561,248
ALL	4,252,401,844	307	59,522,785	131	40,539,006	6,941	19,299,202	13,534	355,180,051	127,119	769,925,890	2,007,934,910