

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 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)
1999	122,353,992	2,252,071,466	2,233,007,240	1,709,401,237	1.83	.759	.766	1.40	.04	.46	.09	.20	.60
2000	130,955,903	2,390,117,159	2,369,580,761	1,827,934,534	1.81	.765	.771	1.40	.04	.45	.09	.21	.60
2001	137,393,614	2,476,886,912	2,455,837,482	1,727,319,460	1.79	.697	.703	1.26	.03	.39	.10	.19	.54
2002	138,631,997	2,438,359,725	2,416,480,415	1,550,711,777	1.74	.636	.642	1.12	.02	.28	.12	.18	.52
2003	143,735,298	2,538,051,854	2,515,113,142	1,210,291,863	1.75	.477	.481	.84	.01	.10	.10	.17	.46
ALL	673,070,804	12,095,487,116	11,990,019,040	8,025,658,871	1.78	.664	.669	1.19	.03	.03	.10	.19	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	1,709,401,237	105	20,959,457	79	28,610,240	3,589	568,719,474	4,407	107,340,894	43,244	250,733,652	733,037,520
2000	1,827,934,534	103	24,053,456	83	28,499,393	3,712	588,158,696	4,436	118,794,799	44,282	276,204,447	792,223,743
2001	1,727,319,460	103	22,650,512	51	16,899,886	3,456	540,725,776	4,544	136,872,139	41,041	263,448,356	746,722,791
2002	1,550,711,777	97	22,353,431	32	9,996,568	2,603	386,415,712	5,138	161,557,567	39,057	252,517,970	717,870,529
2003	1,210,291,863	76	14,801,367	18	5,551,018	959	140,171,188	5,096	142,475,926	37,915	243,954,639	663,337,725
ALL	8,025,658,871	484	104,818,223	263	89,557,105	14,319	224,190,846	23,621	667,041,325	205,539	1,286,859,064	3,653,192,308

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	733,037,520	105	5,760,209	79	34,132,884	3,589	224,031,037	4,407	84,079,219	43,244	250,497,738	134,536,433
2000	792,223,743	103	3,675,975	83	56,139,292	3,712	235,272,961	4,436	80,755,593	44,282	270,467,586	145,912,336
2001	746,722,791	103	3,193,072	51	31,582,129	3,456	210,494,851	4,544	89,271,860	41,041	265,449,821	146,731,058
2002	717,870,529	97	2,563,351	32	18,277,568	2,603	163,433,217	5,138	105,931,259	39,057	278,541,669	149,123,465
2003	663,337,725	76	2,323,823	18	12,047,802	959	75,393,553	5,096	123,922,317	37,915	302,857,025	146,793,205
ALL	3,653,192,308	484	17,516,430	263	152,179,675	14,319	908,625,619	23,621	483,960,248	205,539	1,367,813,839	723,096,497

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES
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.	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)
1999	18,275,253	582,066,551	580,613,738	436,468,679	3.18	.750	.752	2.39	.05	.80	.15	.38	1.00
2000	18,212,374	586,578,416	584,999,063	455,012,161	3.21	.776	.778	2.50	.07	.78	.18	.41	1.06
2001	17,506,459	565,938,861	564,325,151	420,114,796	3.22	.742	.744	2.40	.04	.75	.18	.38	1.04
2002	17,109,801	574,394,617	572,794,327	322,423,027	3.35	.561	.563	1.88	.02	.42	.19	.35	.90
2003	17,586,269	606,403,447	604,763,163	274,845,594	3.44	.453	.454	1.56	.02	.17	.16	.33	.89
ALL	88,690,156	2,915,381,892	2,907,495,442	1,908,864,257	3.28	.655	.657	2.15	.04	.59	.17	.37	.98

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	436,468,679	10	2,649,457	22	7,236,663	940	146,502,866	1,147	26,947,036	11,845	70,244,208	182,888,449
2000	455,012,161	19	5,870,797	22	7,320,329	890	141,255,675	1,122	31,873,382	11,758	74,917,536	193,774,442
2001	420,114,796	17	3,644,136	15	3,875,878	848	132,132,173	1,037	31,680,199	10,139	67,107,030	181,675,380
2002	322,423,027	10	1,621,631	6	1,705,722	492	71,721,064	1,050	32,674,209	8,877	60,653,118	154,047,283
2003	274,845,594	9	1,472,381	4	1,800,342	199	29,747,616	1,040	28,487,517	8,993	57,464,978	155,872,760
ALL	1,908,864,257	65	15,258,402	69	21,938,934	3,369	521,359,394	5,396	151,662,343	51,612	330,386,870	868,258,314

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	182,888,449	10	29,196	22	2,757,145	940	53,732,093	1,147	19,026,104	11,845	68,749,361	38,594,550
2000	193,774,442	19	166,604	22	10,315,395	890	53,177,335	1,122	19,118,677	11,758	71,227,007	39,769,424
2001	181,675,380	17	81,807	15	6,882,461	848	49,197,807	1,037	20,963,095	10,139	67,931,660	36,618,550
2002	154,047,283	10	103,205	6	1,420,802	492	28,889,195	1,050	22,196,561	8,877	67,242,665	34,194,855
2003	155,872,760	9	1,008,973	4	2,461,867	199	16,250,311	1,040	28,552,828	8,993	73,229,884	34,368,897
ALL	868,258,314	65	1,389,785	69	23,837,670	3,369	201,246,741	5,396	109,857,265	51,612	348,380,577	183,546,276

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED		LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP. MED.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1999	6,530,096	390,125,064	386,990,037	333,049,470	5.93	.854	.861	5.10	.22	1.95	.24	.58	2.11
2000	7,022,410	423,301,592	419,887,773	349,316,448	5.98	.825	.832	4.97	.18	1.90	.23	.60	2.06
2001	7,424,534	446,441,144	442,986,061	332,614,120	5.97	.745	.751	4.48	.15	1.73	.27	.56	1.77
2002	7,769,660	464,059,351	460,714,156	294,737,321	5.93	.635	.640	3.79	.11	1.37	.32	.49	1.50
2003	7,657,942	457,110,743	453,802,857	228,327,448	5.93	.500	.503	2.98	.09	.50	.35	.53	1.51
ALL	36,404,642	2,181,037,894	2,164,380,884	1,538,044,807	5.95	.705	.711	4.22	.15	1.47	.28	.55	1.77

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	333,049,470	28	5,839,901	21	8,484,325	749	127,502,542	605	15,612,326	6,028	37,843,118	137,767,258
2000	349,316,448	31	7,559,614	15	5,347,645	790	133,670,257	588	15,969,134	6,177	41,897,746	144,872,052
2001	332,614,120	19	4,269,650	13	6,908,331	780	128,426,923	684	20,315,569	5,941	41,490,445	131,203,202
2002	294,737,321	19	6,518,846	4	1,930,619	676	106,739,782	731	24,606,621	5,346	38,279,217	116,662,236
2003	228,327,448	25	4,989,490	4	1,689,922	254	37,940,543	842	27,173,328	5,288	40,906,499	115,627,666
ALL	1,538,044,807	122	29,177,501	57	24,360,842	3,249	534,280,047	3,450	103,676,978	28,780	200,417,025	646,132,414

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	137,767,258	28	883,306	21	18,355,104	749	54,987,477	605	12,905,464	6,028	36,617,523	14,018,384
2000	144,872,052	31	2,571,102	15	18,682,384	790	57,059,614	588	12,393,003	6,177	39,310,289	14,855,660
2001	131,203,202	19	979,659	13	8,517,205	780	52,404,499	684	14,199,087	5,941	39,138,054	15,964,698
2002	116,662,236	19	1,241,480	4	3,281,338	676	41,811,120	731	15,657,590	5,346	39,188,000	15,482,708
2003	115,627,666	25	382,090	4	4,966,958	254	24,189,067	842	24,776,923	5,288	45,731,368	15,581,260
ALL	646,132,414	122	6,057,637	57	53,802,989	3,249	230,451,777	3,450	79,932,067	28,780	199,985,234	75,902,710

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)
1999	97,548,643	1,279,879,851	1,265,403,465	939,883,088	1.30	.734	.743	.96	.03	.30	.07	.15	.42
2000	105,721,119	1,380,237,151	1,364,693,925	1,023,605,925	1.29	.742	.750	.97	.03	.30	.07	.15	.43
2001	112,462,621	1,464,506,907	1,448,526,270	974,590,544	1.29	.665	.673	.87	.02	.25	.08	.14	.39
2002	113,752,536	1,399,905,757	1,382,971,932	933,551,429	1.22	.667	.675	.82	.02	.18	.09	.14	.39
2003	118,491,087	1,474,537,664	1,456,547,122	707,118,821	1.23	.480	.485	.60	.01	.06	.07	.12	.33
ALL	547,976,006	6,999,067,330	6,918,142,714	4,578,749,807	1.26	.654	.662	.84	.02	.03	.08	.14	.39

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY NO. & FUNERAL	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. INDEMNITY	MEDICAL		
			NO. INDEMNITY COMP.	NO. COMP.	NO. INDEMNITY COMP.	NO. INDEMNITY COMP.						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	939,883,088	67	12,470,099	36	12,889,252	1,900	294,714,066	2,655	64,781,532	25,371	142,646,326	412,381,813
2000	1,023,605,925	53	10,623,045	46	15,831,419	2,032	313,232,764	2,726	70,952,283	26,347	159,389,165	453,577,249
2001	974,590,544	67	14,736,726	23	6,115,677	1,828	280,166,680	2,823	84,876,371	24,961	154,850,881	433,844,209
2002	933,551,429	68	14,212,954	22	6,360,227	1,435	207,954,866	3,357	104,276,737	24,834	153,585,635	447,161,010
2003	707,118,821	42	8,339,496	10	2,060,754	506	72,483,029	3,214	86,815,081	23,634	145,583,162	391,837,299
ALL	4,578,749,807	297	60,382,320	137	43,257,329	7,701	168,551,405	14,775	411,702,004	125,147	756,055,169	2,138,801,580

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. MEDICAL	MEDICAL ONLY		
			NO. MEDICAL COMP.	NO. COMP.	NO. MEDICAL COMP.	NO. MEDICAL COMP.						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1999	412,381,813	67	4,847,707	36	13,020,635	1,900	115,311,467	2,655	52,147,651	25,371	145,130,854	81,923,499
2000	453,577,249	53	938,269	46	27,141,513	2,032	125,036,012	2,726	49,243,913	26,347	159,930,290	91,287,252
2001	433,844,209	67	2,131,606	23	16,182,463	1,828	108,892,545	2,823	54,109,678	24,961	158,380,107	94,147,810
2002	447,161,010	68	1,218,666	22	13,575,428	1,435	92,732,902	3,357	68,077,108	24,834	172,111,004	99,445,902
2003	391,837,299	42	932,760	10	4,618,977	506	34,954,175	3,214	70,592,566	23,634	183,895,773	96,843,048
ALL	2,138,801,580	297	10,069,008	137	74,539,016	7,701	476,927,101	14,775	294,170,916	125,147	819,448,028	463,647,511