

PENNSYLVANIA COMPENSATION RATING BUREAU

Empirical Pennsylvania Loss Distribution

Pages 1 through 4 of the attached exhibit present 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.

Page 5 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.

The Bureau's analysis this year again considered loss distributions by type of injury based solely on Pennsylvania experience. Pages 6 through 9 of this exhibit show excess loss ratios by loss limitation separately for death, permanent total, permanent partial and temporary total claims. The columns labeled "Actual" represent excess losses based entirely on actual losses. For each type of injury, losses of \$500,000 and higher were fitted to a loss distribution curve and actual losses and claim counts were replaced by the fitted values. Cumulative losses and claim counts were then recalculated using fitted values above \$500,000 and actual values for loss limitations below \$500,000. The resulting excess loss ratios are shown in the column labeled "Fitted". Please Note: The term "Pareto" refers to "Single Parameter Pareto Distribution".

Page 10 is a graph showing the cumulative loss distribution for the above mentioned types of injury, along with the total for all injuries. The y-axis represents the cumulative percentage of total incurred losses.

PENNSYLVANIA
DISTRIBUTION OF LOSSES(AII)

LIMITS	ACCUMULATED CLAIMS (ADDED UP)		NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)		INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE		
1 MEDICAL ONLY		704,760	571,004	\$	682,260,768	\$	682,260,768	.0000	\$	1,195
3 -	1,999	133,756	12,104	\$	696,662,712	\$	14,401,944	.0000	\$	1,190
4 2,000 -	2,999	121,652	7,813	\$	716,205,659	\$	19,542,947	.8994	\$	2,501
5 3,000 -	3,999	113,839	7,468	\$	742,280,722	\$	26,075,063	.8869	\$	3,492
6 4,000 -	4,999	106,371	6,612	\$	771,986,872	\$	29,706,150	.8751	\$	4,493
7 5,000 -	5,999	99,759	5,755	\$	803,593,570	\$	31,606,698	.8641	\$	5,492
8 6,000 -	6,999	94,004	5,483	\$	839,154,837	\$	35,561,267	.8537	\$	6,486
9 7,000 -	7,999	88,521	4,935	\$	876,124,671	\$	36,969,834	.8439	\$	7,491
10 8,000 -	8,999	83,586	4,461	\$	914,011,073	\$	37,886,402	.8347	\$	8,493
11 9,000 -	9,999	79,125	3,998	\$	951,954,811	\$	37,943,738	.8260	\$	9,491
12 10,000 -	10,999	75,127	3,551	\$	989,178,601	\$	37,223,790	.8178	\$	10,483
13 11,000 -	11,999	71,576	3,253	\$	1,026,543,168	\$	37,364,567	.8100	\$	11,486
14 12,000 -	12,999	68,323	2,953	\$	1,063,415,166	\$	36,871,998	.8025	\$	12,486
15 13,000 -	13,999	65,370	2,656	\$	1,099,247,931	\$	35,832,765	.7953	\$	13,491
16 14,000 -	14,999	62,714	2,418	\$	1,134,290,431	\$	35,042,500	.7885	\$	14,492
17 15,000 -	15,999	60,296	2,261	\$	1,169,299,055	\$	35,008,624	.7819	\$	15,484
18 16,000 -	16,999	58,035	2,025	\$	1,202,708,879	\$	33,409,824	.7756	\$	16,499
19 17,000 -	17,999	56,010	1,930	\$	1,236,462,753	\$	33,753,874	.7695	\$	17,489
20 18,000 -	18,999	54,080	1,640	\$	1,266,787,182	\$	30,324,429	.7636	\$	18,491
21 19,000 -	19,999	52,440	1,642	\$	1,298,793,050	\$	32,005,868	.7579	\$	19,492
22 20,000 -	20,999	50,798	1,524	\$	1,330,031,952	\$	31,238,902	.7524	\$	20,498
23 21,000 -	21,999	49,274	1,424	\$	1,360,617,067	\$	30,585,115	.7470	\$	21,478
24 22,000 -	22,999	47,850	1,309	\$	1,390,069,649	\$	29,452,582	.7418	\$	22,500
25 23,000 -	23,999	46,541	1,222	\$	1,418,774,006	\$	28,704,357	.7368	\$	23,490
26 24,000 -	24,999	45,319	1,178	\$	1,447,610,240	\$	28,836,234	.7319	\$	24,479
27 25,000 -	25,999	44,141	1,069	\$	1,474,869,341	\$	27,259,101	.7271	\$	25,500
28 26,000 -	26,999	43,072	1,003	\$	1,501,447,331	\$	26,577,990	.7224	\$	26,498
29 27,000 -	27,999	42,069	1,012	\$	1,529,292,342	\$	27,845,011	.7179	\$	27,515
30 28,000 -	28,999	41,057	894	\$	1,554,781,969	\$	25,489,627	.7134	\$	28,512
31 29,000 -	29,999	40,163	906	\$	1,581,502,102	\$	26,720,133	.7091	\$	29,492
32 30,000 -	30,999	39,257	780	\$	1,605,295,860	\$	23,793,758	.7048	\$	30,505
33 31,000 -	31,999	38,477	776	\$	1,629,744,928	\$	24,449,068	.7007	\$	31,507
34 32,000 -	32,999	37,701	745	\$	1,653,954,500	\$	24,209,572	.6966	\$	32,496
35 33,000 -	33,999	36,956	722	\$	1,678,134,961	\$	24,180,461	.6926	\$	33,491
36 34,000 -	34,999	36,234	641	\$	1,700,252,757	\$	22,117,796	.6887	\$	34,505
37 35,000 -	35,999	35,593	615	\$	1,722,073,991	\$	21,821,234	.6849	\$	35,482
38 36,000 -	36,999	34,978	614	\$	1,744,478,330	\$	22,404,339	.6811	\$	36,489
39 37,000 -	37,999	34,364	585	\$	1,766,420,088	\$	21,941,758	.6774	\$	37,507
40 38,000 -	38,999	33,779	581	\$	1,788,786,568	\$	22,366,480	.6737	\$	38,497
41 39,000 -	39,999	33,198	526	\$	1,809,561,242	\$	20,774,674	.6701	\$	39,496
42 40,000 -	40,999	32,672	493	\$	1,829,522,188	\$	19,960,946	.6666	\$	40,489
43 41,000 -	41,999	32,179	467	\$	1,848,902,294	\$	19,380,106	.6632	\$	41,499
44 42,000 -	42,999	31,712	458	\$	1,868,363,685	\$	19,461,391	.6597	\$	42,492
45 43,000 -	43,999	31,254	427	\$	1,886,943,555	\$	18,579,870	.6564	\$	43,513
46 44,000 -	44,999	30,827	441	\$	1,906,567,361	\$	19,623,806	.6530	\$	44,498
47 45,000 -	45,999	30,386	391	\$	1,924,351,444	\$	17,784,083	.6498	\$	45,484
48 46,000 -	46,999	29,995	411	\$	1,943,466,312	\$	19,114,868	.6465	\$	46,508
49 47,000 -	47,999	29,584	416	\$	1,963,234,277	\$	19,767,965	.6434	\$	47,519
50 48,000 -	48,999	29,168	346	\$	1,980,024,175	\$	16,789,898	.6402	\$	48,526
51 49,000 -	49,999	28,822	368	\$	1,998,241,879	\$	18,217,704	.6371	\$	49,505
52 50,000 -	50,999	28,454	339	\$	2,015,367,831	\$	17,125,952	.6340	\$	50,519

PENNSYLVANIA
DISTRIBUTION OF LOSSES(AII)

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
53	51,000	-	51,999	28,115	339	\$ 2,032,829,917	\$ 17,462,086	.6310	\$ 51,511
54	52,000	-	52,999	27,776	311	\$ 2,049,148,994	\$ 16,319,077	.6280	\$ 52,473
55	53,000	-	53,999	27,465	309	\$ 2,065,687,391	\$ 16,538,397	.6251	\$ 53,522
56	54,000	-	54,999	27,156	287	\$ 2,081,323,588	\$ 15,636,197	.6222	\$ 54,482
57	55,000	-	55,999	26,869	260	\$ 2,095,754,151	\$ 14,430,563	.6193	\$ 55,502
58	56,000	-	56,999	26,609	273	\$ 2,111,174,424	\$ 15,420,273	.6164	\$ 56,485
59	57,000	-	57,999	26,336	300	\$ 2,128,424,337	\$ 17,249,913	.6136	\$ 57,500
60	58,000	-	58,999	26,036	270	\$ 2,144,223,540	\$ 15,799,203	.6108	\$ 58,516
61	59,000	-	59,999	25,766	263	\$ 2,159,877,486	\$ 15,653,946	.6080	\$ 59,521
62	60,000	-	60,999	25,503	235	\$ 2,174,091,187	\$ 14,213,701	.6053	\$ 60,484
63	61,000	-	61,999	25,268	207	\$ 2,186,816,323	\$ 12,725,136	.6025	\$ 61,474
64	62,000	-	62,999	25,061	232	\$ 2,201,321,065	\$ 14,504,742	.5998	\$ 62,520
65	63,000	-	63,999	24,829	204	\$ 2,214,270,454	\$ 12,949,389	.5972	\$ 63,477
66	64,000	-	64,999	24,625	238	\$ 2,229,621,334	\$ 15,350,880	.5945	\$ 64,499
67	65,000	-	65,999	24,387	215	\$ 2,243,698,729	\$ 14,077,395	.5919	\$ 65,476
68	66,000	-	66,999	24,172	203	\$ 2,257,193,168	\$ 13,494,439	.5893	\$ 66,475
69	67,000	-	67,999	23,969	207	\$ 2,271,172,593	\$ 13,979,425	.5867	\$ 67,533
70	68,000	-	68,999	23,762	204	\$ 2,285,141,901	\$ 13,969,308	.5842	\$ 68,477
71	69,000	-	69,999	23,558	185	\$ 2,298,000,666	\$ 12,858,765	.5817	\$ 69,507
72	70,000	-	70,999	23,373	211	\$ 2,312,877,011	\$ 14,876,345	.5791	\$ 70,504
73	71,000	-	71,999	23,162	147	\$ 2,323,377,701	\$ 10,500,690	.5767	\$ 71,433
74	72,000	-	72,999	23,015	181	\$ 2,336,495,018	\$ 13,117,317	.5742	\$ 72,471
75	73,000	-	73,999	22,834	196	\$ 2,350,901,604	\$ 14,406,586	.5717	\$ 73,503
76	74,000	-	74,999	22,638	176	\$ 2,364,014,627	\$ 13,113,023	.5693	\$ 74,506
77	75,000	-	75,999	22,462	164	\$ 2,376,397,907	\$ 12,383,280	.5669	\$ 75,508
78	76,000	-	76,999	22,298	153	\$ 2,388,097,554	\$ 11,699,647	.5645	\$ 76,468
79	77,000	-	77,999	22,145	169	\$ 2,401,199,764	\$ 13,102,210	.5621	\$ 77,528
80	78,000	-	78,999	21,976	158	\$ 2,413,604,780	\$ 12,405,016	.5598	\$ 78,513
81	79,000	-	79,999	21,818	150	\$ 2,425,532,405	\$ 11,927,625	.5574	\$ 79,518
82	80,000	-	80,999	21,668	145	\$ 2,437,201,789	\$ 11,669,384	.5551	\$ 80,479
83	81,000	-	81,999	21,523	148	\$ 2,449,267,672	\$ 12,065,883	.5528	\$ 81,526
84	82,000	-	82,999	21,375	138	\$ 2,460,655,262	\$ 11,387,590	.5505	\$ 82,519
85	83,000	-	83,999	21,237	169	\$ 2,474,765,270	\$ 14,110,008	.5482	\$ 83,491
86	84,000	-	84,999	21,068	127	\$ 2,485,488,198	\$ 10,722,928	.5459	\$ 84,433
87	85,000	-	85,999	20,941	136	\$ 2,497,118,448	\$ 11,630,250	.5437	\$ 85,517
88	86,000	-	86,999	20,805	135	\$ 2,508,796,095	\$ 11,677,647	.5415	\$ 86,501
89	87,000	-	87,999	20,670	129	\$ 2,520,082,630	\$ 11,286,535	.5392	\$ 87,493
90	88,000	-	88,999	20,541	132	\$ 2,531,768,708	\$ 11,686,078	.5370	\$ 88,531
91	89,000	-	89,999	20,409	138	\$ 2,544,129,432	\$ 12,360,724	.5349	\$ 89,570
92	90,000	-	90,999	20,271	106	\$ 2,553,721,014	\$ 9,591,582	.5327	\$ 90,487
93	91,000	-	91,999	20,165	128	\$ 2,565,431,487	\$ 11,710,473	.5305	\$ 91,488
94	92,000	-	92,999	20,037	135	\$ 2,577,922,212	\$ 12,490,725	.5284	\$ 92,524
95	93,000	-	93,999	19,902	126	\$ 2,589,707,086	\$ 11,784,874	.5262	\$ 93,531
96	94,000	-	94,999	19,776	126	\$ 2,601,609,372	\$ 11,902,286	.5241	\$ 94,463
97	95,000	-	95,999	19,650	132	\$ 2,614,214,836	\$ 12,605,464	.5220	\$ 95,496
98	96,000	-	96,999	19,518	126	\$ 2,626,378,530	\$ 12,163,694	.5199	\$ 96,537
99	97,000	-	97,999	19,392	119	\$ 2,637,981,450	\$ 11,602,920	.5178	\$ 97,504
100	98,000	-	98,999	19,273	117	\$ 2,649,507,037	\$ 11,525,587	.5158	\$ 98,509
101	99,000	-	99,999	19,156	118	\$ 2,661,243,146	\$ 11,736,109	.5137	\$ 99,459
102	100,000	-	109,999	19,038	1,143	\$ 2,781,078,841	\$ 119,835,695	.5117	\$ 104,843
103	110,000	-	119,999	17,895	988	\$ 2,894,670,730	\$ 113,591,889	.4919	\$ 114,972

PENNSYLVANIA
DISTRIBUTION OF LOSSES(AII)

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
104	120,000	-	129,999	16,907	916	\$ 3,008,943,025	\$ 114,272,295	.4733	\$ 124,751
105	130,000	-	139,999	15,991	929	\$ 3,134,369,413	\$ 125,426,388	.4557	\$ 135,012
106	140,000	-	149,999	15,062	811	\$ 3,251,951,670	\$ 117,582,257	.4391	\$ 144,984
107	150,000	-	159,999	14,251	724	\$ 3,364,068,324	\$ 112,116,654	.4234	\$ 154,857
108	160,000	-	169,999	13,527	668	\$ 3,474,185,938	\$ 110,117,614	.4086	\$ 164,847
109	170,000	-	179,999	12,859	635	\$ 3,585,228,094	\$ 111,042,156	.3945	\$ 174,870
110	180,000	-	189,999	12,224	594	\$ 3,695,006,498	\$ 109,778,404	.3811	\$ 184,812
111	190,000	-	199,999	11,630	566	\$ 3,805,346,172	\$ 110,339,674	.3683	\$ 194,946
112	200,000	-	209,999	11,064	531	\$ 3,914,230,285	\$ 108,884,113	.3562	\$ 205,055
113	210,000	-	219,999	10,533	468	\$ 4,014,740,130	\$ 100,509,845	.3447	\$ 214,765
114	220,000	-	229,999	10,065	433	\$ 4,112,010,688	\$ 97,270,558	.3336	\$ 224,643
115	230,000	-	239,999	9,632	442	\$ 4,215,869,047	\$ 103,858,359	.3231	\$ 234,974
116	240,000	-	249,999	9,190	448	\$ 4,325,640,106	\$ 109,771,059	.3131	\$ 245,025
117	250,000	-	259,999	8,742	356	\$ 4,416,420,587	\$ 90,780,481	.3035	\$ 255,001
118	260,000	-	269,999	8,386	368	\$ 4,513,840,858	\$ 97,420,271	.2943	\$ 264,729
119	270,000	-	279,999	8,018	376	\$ 4,617,246,738	\$ 103,405,880	.2855	\$ 275,016
120	280,000	-	289,999	7,642	300	\$ 4,702,714,835	\$ 85,468,097	.2772	\$ 284,894
121	290,000	-	299,999	7,342	299	\$ 4,790,893,193	\$ 88,178,358	.2692	\$ 294,911
122	300,000	-	314,999	7,043	410	\$ 4,917,027,761	\$ 126,134,568	.2615	\$ 307,645
123	315,000	-	329,999	6,633	404	\$ 5,047,172,014	\$ 130,144,253	.2505	\$ 322,139
124	330,000	-	344,999	6,229	357	\$ 5,167,817,057	\$ 120,645,043	.2402	\$ 337,941
125	345,000	-	359,999	5,872	344	\$ 5,289,022,470	\$ 121,205,413	.2305	\$ 352,341
126	360,000	-	374,999	5,528	315	\$ 5,404,698,699	\$ 115,676,229	.2213	\$ 367,226
127	375,000	-	389,999	5,213	335	\$ 5,532,804,634	\$ 128,105,935	.2127	\$ 382,406
128	390,000	-	404,999	4,878	289	\$ 5,647,849,051	\$ 115,044,417	.2046	\$ 398,078
129	405,000	-	419,999	4,589	267	\$ 5,758,070,626	\$ 110,221,575	.1970	\$ 412,815
130	420,000	-	439,999	4,322	327	\$ 5,898,439,274	\$ 140,368,648	.1898	\$ 429,262
131	440,000	-	459,999	3,995	308	\$ 6,037,078,619	\$ 138,639,345	.1810	\$ 450,128
132	460,000	-	479,999	3,687	260	\$ 6,159,239,405	\$ 122,160,786	.1728	\$ 469,849
133	480,000	-	499,999	3,427	237	\$ 6,275,295,054	\$ 116,055,649	.1651	\$ 489,686
134	500,000	-	519,999	3,190	215	\$ 6,384,957,965	\$ 109,662,911	.1581	\$ 510,060
135	520,000	-	539,999	2,975	210	\$ 6,496,351,240	\$ 111,393,275	.1515	\$ 530,444
136	540,000	-	559,999	2,765	165	\$ 6,587,166,578	\$ 90,815,338	.1453	\$ 550,396
137	560,000	-	579,999	2,600	149	\$ 6,671,973,438	\$ 84,806,860	.1396	\$ 569,174
138	580,000	-	599,999	2,451	146	\$ 6,758,108,537	\$ 86,135,099	.1342	\$ 589,966
139	600,000	-	629,999	2,305	196	\$ 6,878,638,220	\$ 120,529,683	.1291	\$ 614,947
140	630,000	-	659,999	2,109	182	\$ 6,995,808,157	\$ 117,169,937	.1220	\$ 643,791
141	660,000	-	699,999	1,927	200	\$ 7,131,656,751	\$ 135,848,594	.1156	\$ 679,243
142	700,000	-	749,999	1,727	246	\$ 7,309,687,645	\$ 178,030,894	.1078	\$ 723,703
143	750,000	-	799,999	1,481	199	\$ 7,463,753,860	\$ 154,066,215	.0992	\$ 774,202
144	800,000	-	849,999	1,282	180	\$ 7,612,049,828	\$ 148,295,968	.0919	\$ 823,866
145	850,000	-	899,999	1,102	152	\$ 7,744,755,830	\$ 132,706,002	.0855	\$ 873,066
146	900,000	-	999,999	950	221	\$ 7,953,767,912	\$ 209,012,082	.0800	\$ 945,756
147	1,000,000	-	1,099,999	729	148	\$ 8,109,112,394	\$ 155,344,482	.0712	\$ 1,049,625
148	1,100,000	-	1,199,999	581	111	\$ 8,236,446,267	\$ 127,333,873	.0642	\$ 1,147,152
149	1,200,000	-	1,299,999	470	58	\$ 8,308,461,362	\$ 72,015,095	.0586	\$ 1,241,640
150	1,300,000	-	1,399,999	412	66	\$ 8,397,238,577	\$ 88,777,215	.0539	\$ 1,345,109
151	1,400,000	-	1,499,999	346	50	\$ 8,469,100,257	\$ 71,861,680	.0499	\$ 1,437,234
152	1,500,000	-	1,599,999	296	35	\$ 8,523,125,097	\$ 54,024,840	.0465	\$ 1,543,567
153	1,600,000	-	1,699,999	261	27	\$ 8,567,394,222	\$ 44,269,125	.0436	\$ 1,639,597
154	1,700,000	-	1,799,999	234	17	\$ 8,597,105,554	\$ 29,711,332	.0409	\$ 1,747,725

PENNSYLVANIA
DISTRIBUTION OF LOSSES(AII)

LIMITS			ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
155	1,800,000	-	1,899,999	217	\$ 8,630,570,578	\$ 33,465,024	.0385	\$ 1,859,168
156	1,900,000	-	1,999,999	199	\$ 8,685,149,018	\$ 54,578,440	.0363	\$ 1,949,230
157	2,000,000	-	2,999,999	171	\$ 8,883,176,749	\$ 198,027,731	.0343	\$ 2,385,876
158	3,000,000	-	3,999,999	88	\$ 9,025,323,623	\$ 142,146,874	.0215	\$ 3,466,997
159	4,000,000	-	4,999,999	47	\$ 9,101,286,574	\$ 75,962,951	.0144	\$ 4,468,409
160	5,000,000	-	5,999,999	30	\$ 9,144,932,800	\$ 43,646,226	.0103	\$ 5,455,778
161	6,000,000	-	6,999,999	22	\$ 9,196,756,907	\$ 51,824,107	.0076	\$ 6,478,013
162	7,000,000	-	7,999,999	14	\$ 9,241,040,546	\$ 44,283,639	.0057	\$ 7,380,607
163	8,000,000	-	8,999,999	8	\$ 9,258,029,745	\$ 16,989,199	.0046	\$ 8,494,600
164	9,000,000	-	9,999,999	6	\$ 9,258,029,745	\$ -	.0038	#DIV/0!
165	10,000,000	-	AND GREATER	6	\$ 9,347,977,384	\$ 89,947,639	.0032	\$ 14,991,273
GRAND TOTALS				704,760	EXCLUDING CONTRACT MEDICAL	\$ 9,347,977,384		\$ 13,264

**Pennsylvania Compensation Rating Bureau
Distribution of Losses**

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
From	TO (<)					
				9,347,977,384		
0	10,000	951,954,811	629,633	7,644,752,573	1,512	.8178
10,000	15,000	182,335,620	14,831	7,309,246,953	12,294	.7819
15,000	20,000	164,502,619	9,498	7,033,224,334	17,320	.7524
20,000	25,000	148,817,190	6,657	6,796,842,144	22,355	.7271
25,000	30,000	133,891,862	4,884	6,588,765,282	27,414	.7048
30,000	35,000	118,750,655	3,664	6,401,969,627	32,410	.6849
35,000	40,000	109,308,485	2,921	6,231,536,142	37,422	.6666
40,000	50,000	188,680,637	4,218	5,927,035,505	44,732	.6340
50,000	75,000	365,772,748	5,992	5,299,312,757	61,044	.5669
75,000	100,000	297,228,519	3,424	4,782,934,238	86,807	.5117
100,000	125,000	290,563,732	2,589	4,340,045,506	112,230	.4643
125,000	150,000	300,144,793	2,198	3,958,375,714	136,554	.4234
150,000	175,000	277,755,346	1,710	3,623,507,868	162,478	.3876
175,000	200,000	275,639,156	1,478	3,329,831,212	186,558	.3562
200,000	225,000	258,029,237	1,216	3,068,689,475	212,282	.3283
225,000	250,000	262,264,697	1,107	2,836,837,278	237,022	.3035
250,000	275,000	239,903,692	912	2,629,183,586	263,052	.2813
275,000	300,000	225,349,395	787	2,444,184,191	286,340	.2615
300,000	325,000	212,897,403	679	2,275,995,121	313,392	.2435
325,000	350,000	204,428,265	606	2,124,691,856	337,155	.2273
350,000	375,000	196,479,838	544	1,988,403,685	360,955	.2127
375,000	400,000	204,802,213	528	1,864,343,139	388,128	.1994
400,000	425,000	183,661,876	445	1,752,708,346	412,646	.1875
425,000	450,000	174,596,159	399	1,651,768,437	437,310	.1767
450,000	475,000	160,940,262	349	1,560,578,175	461,147	.1669
475,000	500,000	146,595,846	302	1,477,682,330	485,417	.1581
500,000	600,000	482,813,483	885	1,206,868,847	545,552	.1291
600,000	700,000	373,548,214	578	1,007,420,633	646,277	.1078
700,000	800,000	332,097,109	445	858,623,524	746,286	.0919
800,000	900,000	281,001,970	332	748,221,554	846,391	.0800
900,000	1,000,000	209,012,082	221	665,209,472	945,756	.0712
1,000,000	2,000,000	731,381,106	558	320,828,366	1,310,719	.0343
2,000,000	3,000,000	198,027,731	83	200,800,635	2,385,876	.0215
3,000,000	4,000,000	142,146,874	41	134,653,761	3,466,997	.0144
4,000,000	5,000,000	75,962,951	17	96,690,810	4,468,409	.0103
5,000,000	6,000,000	43,646,226	8	71,044,584	5,455,778	.0076
6,000,000	7,000,000	51,824,107	8	53,220,477	6,478,013	.0057
7,000,000	8,000,000	44,283,639	6	42,936,838	7,380,607	.0046
8,000,000	9,000,000	16,989,199	2	35,947,639	8,494,600	.0038
9,000,000	10,000,000	0	0	29,947,639	9,500,000	.0032
10,000,000	& Over	89,947,639	6		14,991,273	
TOTAL/AVERAGE		9,347,977,384	704,760		13,264	

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

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Pareto		PT-Lognormal		PP-Pareto		TT-Pareto	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
2,000	.9963	.9966	.9991	.9992	.9911	.9910	.8940	.8940
3,000	.9944	.9950	.9987	.9988	.9866	.9865	.8468	.8468
4,000	.9926	.9934	.9983	.9984	.9822	.9821	.8036	.8036
5,000	.9909	.9918	.9979	.9980	.9778	.9776	.7641	.7641
6,000	.9892	.9903	.9974	.9976	.9734	.9732	.7277	.7277
7,000	.9876	.9889	.9970	.9973	.9690	.9688	.6943	.6942
8,000	.9859	.9874	.9966	.9969	.9647	.9644	.6634	.6634
9,000	.9843	.9860	.9961	.9965	.9604	.9601	.6349	.6349
10,000	.9827	.9846	.9957	.9961	.9562	.9559	.6084	.6084
11,000	.9811	.9831	.9953	.9957	.9520	.9516	.5839	.5838
12,000	.9796	.9817	.9948	.9953	.9478	.9474	.5610	.5609
13,000	.9780	.9803	.9944	.9949	.9437	.9433	.5396	.5396
14,000	.9764	.9789	.9940	.9945	.9396	.9392	.5195	.5195
15,000	.9748	.9776	.9936	.9941	.9355	.9351	.5007	.5007
16,000	.9733	.9762	.9931	.9937	.9315	.9310	.4831	.4830
17,000	.9717	.9748	.9927	.9933	.9275	.9270	.4664	.4664
18,000	.9702	.9734	.9923	.9930	.9236	.9230	.4507	.4507
19,000	.9686	.9720	.9919	.9926	.9196	.9191	.4359	.4358
20,000	.9671	.9707	.9914	.9922	.9157	.9151	.4218	.4218
21,000	.9656	.9693	.9910	.9918	.9118	.9112	.4084	.4084
22,000	.9640	.9680	.9906	.9914	.9080	.9074	.3958	.3958
23,000	.9625	.9666	.9902	.9910	.9041	.9035	.3838	.3838
24,000	.9610	.9653	.9897	.9906	.9003	.8997	.3724	.3723
25,000	.9595	.9639	.9893	.9902	.8966	.8959	.3615	.3615
26,000	.9580	.9626	.9889	.9898	.8928	.8921	.3511	.3511
27,000	.9564	.9612	.9885	.9895	.8891	.8884	.3412	.3411
28,000	.9549	.9599	.9880	.9891	.8854	.8847	.3317	.3317
29,000	.9534	.9586	.9876	.9887	.8817	.8810	.3226	.3226
30,000	.9519	.9572	.9872	.9883	.8781	.8773	.3140	.3140
31,000	.9504	.9559	.9868	.9879	.8744	.8736	.3057	.3057
32,000	.9489	.9546	.9863	.9875	.8708	.8700	.2978	.2977
33,000	.9474	.9532	.9859	.9871	.8673	.8664	.2902	.2901
34,000	.9459	.9519	.9855	.9867	.8637	.8628	.2829	.2828
35,000	.9444	.9506	.9851	.9864	.8601	.8593	.2759	.2758
36,000	.9429	.9493	.9847	.9860	.8566	.8557	.2691	.2691
37,000	.9414	.9479	.9842	.9856	.8531	.8522	.2626	.2626
38,000	.9399	.9466	.9838	.9852	.8496	.8487	.2564	.2563
39,000	.9384	.9453	.9834	.9848	.8462	.8452	.2504	.2503
40,000	.9369	.9440	.9830	.9844	.8428	.8418	.2446	.2445
41,000	.9354	.9426	.9825	.9840	.8393	.8383	.2390	.2390
42,000	.9339	.9413	.9821	.9836	.8359	.8349	.2336	.2336
43,000	.9324	.9400	.9817	.9833	.8326	.8315	.2284	.2284
44,000	.9309	.9387	.9813	.9829	.8292	.8282	.2234	.2233
45,000	.9295	.9374	.9808	.9825	.8258	.8248	.2185	.2185
46,000	.9280	.9361	.9804	.9821	.8225	.8215	.2138	.2138
47,000	.9265	.9348	.9800	.9817	.8192	.8181	.2092	.2092
48,000	.9251	.9335	.9796	.9813	.8159	.8148	.2048	.2048
49,000	.9236	.9322	.9792	.9809	.8127	.8115	.2006	.2005
50,000	.9222	.9309	.9787	.9805	.8094	.8083	.1964	.1964

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Pareto		PT-Lognormal		PP-Pareto		TT-Pareto	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
51,000	.9207	.9297	.9783	.9802	.8062	.8050	.1924	.1924
52,000	.9193	.9284	.9779	.9798	.8030	.8018	.1885	.1885
53,000	.9178	.9271	.9775	.9794	.7998	.7986	.1847	.1847
54,000	.9164	.9259	.9770	.9790	.7966	.7954	.1810	.1810
55,000	.9150	.9246	.9766	.9786	.7934	.7922	.1774	.1774
56,000	.9136	.9234	.9762	.9782	.7903	.7891	.1739	.1739
57,000	.9121	.9221	.9758	.9778	.7872	.7859	.1705	.1705
58,000	.9107	.9209	.9753	.9775	.7841	.7828	.1672	.1672
59,000	.9093	.9196	.9749	.9771	.7810	.7797	.1640	.1640
60,000	.9079	.9184	.9745	.9767	.7779	.7766	.1608	.1608
61,000	.9065	.9171	.9741	.9763	.7748	.7736	.1578	.1577
62,000	.9051	.9159	.9737	.9759	.7718	.7705	.1548	.1547
63,000	.9037	.9146	.9732	.9755	.7688	.7675	.1518	.1518
64,000	.9022	.9134	.9728	.9751	.7658	.7645	.1490	.1490
65,000	.9009	.9122	.9724	.9748	.7628	.7614	.1462	.1461
66,000	.8995	.9109	.9720	.9744	.7598	.7585	.1434	.1434
67,000	.8981	.9097	.9716	.9740	.7568	.7555	.1407	.1407
68,000	.8967	.9085	.9711	.9736	.7539	.7525	.1381	.1381
69,000	.8953	.9072	.9707	.9732	.7509	.7496	.1356	.1355
70,000	.8939	.9060	.9703	.9728	.7480	.7466	.1331	.1330
71,000	.8925	.9048	.9699	.9724	.7451	.7437	.1306	.1306
72,000	.8911	.9036	.9695	.9721	.7422	.7408	.1282	.1282
73,000	.8897	.9024	.9690	.9717	.7393	.7379	.1259	.1258
74,000	.8883	.9011	.9686	.9713	.7365	.7351	.1236	.1235
75,000	.8869	.8999	.9682	.9709	.7336	.7322	.1213	.1213
76,000	.8855	.8987	.9678	.9705	.7308	.7294	.1191	.1191
77,000	.8842	.8975	.9674	.9701	.7280	.7265	.1169	.1169
78,000	.8828	.8963	.9669	.9698	.7251	.7237	.1148	.1148
79,000	.8814	.8950	.9665	.9694	.7224	.7209	.1127	.1127
80,000	.8800	.8938	.9661	.9690	.7196	.7181	.1106	.1106
81,000	.8786	.8926	.9657	.9686	.7168	.7153	.1086	.1086
82,000	.8772	.8914	.9653	.9682	.7141	.7126	.1066	.1066
83,000	.8758	.8902	.9648	.9678	.7113	.7098	.1046	.1046
84,000	.8745	.8890	.9644	.9674	.7086	.7071	.1027	.1027
85,000	.8731	.8877	.9640	.9671	.7059	.7044	.1008	.1008
86,000	.8717	.8865	.9636	.9667	.7032	.7017	.0990	.0990
87,000	.8703	.8853	.9632	.9663	.7005	.6990	.0972	.0972
88,000	.8689	.8841	.9627	.9659	.6978	.6963	.0954	.0954
89,000	.8676	.8829	.9623	.9655	.6951	.6936	.0936	.0936
90,000	.8662	.8817	.9619	.9651	.6924	.6909	.0919	.0919
91,000	.8648	.8805	.9615	.9648	.6898	.6883	.0902	.0902
92,000	.8634	.8793	.9611	.9644	.6872	.6856	.0885	.0885
93,000	.8621	.8781	.9606	.9640	.6845	.6830	.0869	.0869
94,000	.8607	.8769	.9602	.9636	.6819	.6804	.0853	.0853
95,000	.8594	.8757	.9598	.9632	.6793	.6778	.0837	.0837
96,000	.8580	.8745	.9594	.9629	.6767	.6752	.0821	.0821
97,000	.8567	.8733	.9590	.9625	.6741	.6726	.0806	.0806
98,000	.8553	.8721	.9586	.9621	.6716	.6700	.0791	.0791
99,000	.8539	.8709	.9581	.9617	.6690	.6675	.0776	.0776
100,000	.8526	.8697	.9577	.9613	.6665	.6649	.0762	.0762
110,000	.8391	.8579	.9536	.9575	.6417	.6400	.0630	.0630

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Pareto		PT-Lognormal		PP-Pareto		TT-Pareto	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
120,000	.8256	.8461	.9494	.9537	.6179	.6162	.0519	.0519
130,000	.8124	.8345	.9453	.9499	.5951	.5935	.0426	.0426
140,000	.7993	.8230	.9412	.9461	.5733	.5716	.0349	.0350
150,000	.7864	.8118	.9370	.9424	.5523	.5507	.0288	.0288
160,000	.7739	.8009	.9329	.9386	.5322	.5307	.0239	.0240
170,000	.7617	.7903	.9288	.9348	.5129	.5114	.0201	.0202
180,000	.7497	.7799	.9248	.9311	.4944	.4930	.0172	.0172
190,000	.7380	.7697	.9208	.9274	.4767	.4753	.0148	.0149
200,000	.7264	.7597	.9168	.9238	.4597	.4584	.0129	.0130
210,000	.7149	.7498	.9128	.9201	.4435	.4423	.0114	.0114
220,000	.7035	.7400	.9088	.9165	.4280	.4269	.0101	.0101
230,000	.6923	.7303	.9049	.9128	.4132	.4121	.0090	.0091
240,000	.6812	.7207	.9009	.9092	.3990	.3981	.0081	.0082
250,000	.6701	.7112	.8970	.9055	.3854	.3846	.0073	.0074
260,000	.6593	.7020	.8931	.9020	.3725	.3718	.0066	.0067
270,000	.6488	.6929	.8892	.8984	.3601	.3596	.0060	.0061
280,000	.6386	.6842	.8854	.8948	.3483	.3479	.0055	.0056
290,000	.6284	.6756	.8816	.8913	.3369	.3368	.0050	.0051
300,000	.6184	.6671	.8778	.8878	.3261	.3261	.0046	.0047
315,000	.6034	.6543	.8721	.8826	.3106	.3108	.0041	.0042
330,000	.5886	.6417	.8665	.8774	.2961	.2966	.0036	.0037
345,000	.5739	.6293	.8610	.8722	.2824	.2832	.0032	.0033
360,000	.5595	.6171	.8554	.8671	.2696	.2707	.0028	.0029
375,000	.5454	.6052	.8498	.8619	.2575	.2589	.0025	.0026
390,000	.5313	.5933	.8443	.8568	.2462	.2479	.0022	.0023
405,000	.5173	.5815	.8389	.8517	.2356	.2377	.0019	.0021
420,000	.5036	.5700	.8335	.8467	.2256	.2281	.0017	.0018
440,000	.4858	.5550	.8265	.8402	.2134	.2162	.0014	.0016
460,000	.4683	.5404	.8196	.8337	.2020	.2054	.0012	.0014
480,000	.4511	.5261	.8128	.8274	.1915	.1954	.0010	.0012
500,000	.4345	.5123	.8062	.8212	.1818	.1862	.0008	.0010
520,000	.4188	.4994	.7998	.8152	.1728	.1777	.0006	.0009
540,000	.4036	.4872	.7933	.8092	.1644	.1699	.0005	.0007
560,000	.3889	.4757	.7870	.8032	.1566	.1628	.0004	.0006
580,000	.3746	.4649	.7807	.7972	.1493	.1561	.0003	.0006
600,000	.3610	.4547	.7746	.7913	.1424	.1500	.0003	.0005
630,000	.3419	.4403	.7656	.7825	.1328	.1415	.0002	.0004
660,000	.3233	.4270	.7567	.7737	.1242	.1339	.0002	.0003
700,000	.2987	.4107	.7449	.7622	.1138	.1249	.0001	.0003
750,000	.2704	.3923	.7305	.7480	.1026	.1151	.0001	.0002
800,000	.2462	.3757	.7167	.7341	.0930	.1066	.0001	.0002
850,000	.2244	.3608	.7036	.7204	.0848	.0993	.0000	.0001
900,000	.2044	.3472	.6908	.7070	.0778	.0928	.0000	.0001
1,000,000	.1679	.3234	.6666	.6810	.0668	.0819	.0000	.0001
1,100,000	.1390	.3031	.6441	.6561	.0583	.0732	.0000	.0001
1,200,000	.1148	.2855	.6224	.6322	.0517	.0661	.0000	.0000
1,300,000	.0967	.2702	.6013	.6093	.0463	.0601	.0000	.0000
1,400,000	.0815	.2567	.5806	.5874	.0418	.0551	.0000	.0000
1,500,000	.0720	.2446	.5605	.5665	.0381	.0508	.0000	.0000
1,600,000	.0646	.2338	.5418	.5465	.0349	.0471	.0000	.0000
1,700,000	.0581	.2240	.5240	.5274	.0321	.0439	.0000	.0000

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Pareto		PT-Lognormal		PP-Pareto		TT-Pareto	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
1,800,000	.0517	.2150	.5068	.5092	.0295	.0411	.0000	.0000
1,900,000	.0454	.2069	.4897	.4918	.0273	.0386	.0000	.0000
2,000,000	.0390	.1994	.4732	.4752	.0253	.0363	.0000	.0000
3,000,000	.0153	.1482	.3386	.3481	.0139	.0227	.0000	.0000
4,000,000	.0003	.1186	.2427	.2647	.0087	.0163	.0000	.0000
5,000,000	.0000	.0990	.1793	.2085	.0060	.0127	.0000	.0000
6,000,000	.0000	.0848	.1356	.1695	.0042	.0104	.0000	.0000
7,000,000	.0000	.0740	.1065	.1418	.0029	.0088	.0000	.0000
8,000,000	.0000	.0654	.0914	.1217	.0021	.0076	.0000	.0000
9,000,000	.0000	.0583	.0823	.1067	.0014	.0067	.0000	.0000
10,000,000	.0000	.0525	.0732	.0954	.0009	.0060	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2003-2005)

