

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(All)

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
-	1,999	670,082	478,222	\$ 284,504,279	\$ 284,504,279	1.0000	\$ 595
2,000 -	2,999	191,860	34,214	\$ 368,275,397	\$ 83,771,118	.9293	\$ 2,448
3,000 -	3,999	157,646	20,734	\$ 440,119,868	\$ 71,844,471	.9109	\$ 3,465
4,000 -	4,999	136,912	14,106	\$ 503,216,540	\$ 63,096,672	.8954	\$ 4,473
5,000 -	5,999	122,806	10,633	\$ 561,471,275	\$ 58,254,735	.8817	\$ 5,479
6,000 -	6,999	112,173	8,662	\$ 617,614,724	\$ 56,143,449	.8693	\$ 6,482
7,000 -	7,999	103,511	7,330	\$ 672,461,221	\$ 54,846,497	.8579	\$ 7,482
8,000 -	8,999	96,181	6,107	\$ 724,267,276	\$ 51,806,055	.8473	\$ 8,483
9,000 -	9,999	90,074	5,334	\$ 774,842,095	\$ 50,574,819	.8375	\$ 9,482
10,000 -	10,999	84,740	4,749	\$ 824,629,078	\$ 49,786,983	.8282	\$ 10,484
11,000 -	11,999	79,991	4,120	\$ 871,921,716	\$ 47,292,638	.8195	\$ 11,479
12,000 -	12,999	75,871	3,568	\$ 916,503,232	\$ 44,581,516	.8113	\$ 12,495
13,000 -	13,999	72,303	3,198	\$ 959,644,532	\$ 43,141,300	.8035	\$ 13,490
14,000 -	14,999	69,105	2,907	\$ 1,001,756,132	\$ 42,111,600	.7960	\$ 14,486
15,000 -	15,999	66,198	2,574	\$ 1,041,631,560	\$ 39,875,428	.7888	\$ 15,492
16,000 -	16,999	63,624	2,500	\$ 1,082,868,269	\$ 41,236,709	.7819	\$ 16,495
17,000 -	17,999	61,124	2,122	\$ 1,119,972,384	\$ 37,104,115	.7753	\$ 17,485
18,000 -	18,999	59,002	2,037	\$ 1,157,644,817	\$ 37,672,433	.7690	\$ 18,494
19,000 -	19,999	56,965	1,838	\$ 1,193,473,099	\$ 35,828,282	.7628	\$ 19,493
20,000 -	20,999	55,127	1,641	\$ 1,227,088,780	\$ 33,615,681	.7569	\$ 20,485
21,000 -	21,999	53,486	1,639	\$ 1,262,297,176	\$ 35,208,396	.7512	\$ 21,482
22,000 -	22,999	51,847	1,501	\$ 1,296,062,541	\$ 33,765,365	.7456	\$ 22,495
23,000 -	23,999	50,346	1,385	\$ 1,328,602,134	\$ 32,539,593	.7402	\$ 23,494
24,000 -	24,999	48,961	1,243	\$ 1,359,051,954	\$ 30,449,820	.7349	\$ 24,497
25,000 -	25,999	47,718	1,207	\$ 1,389,825,405	\$ 30,773,451	.7298	\$ 25,496
26,000 -	26,999	46,511	1,140	\$ 1,420,035,900	\$ 30,210,495	.7248	\$ 26,500
27,000 -	27,999	45,371	1,077	\$ 1,449,641,342	\$ 29,605,442	.7200	\$ 27,489
28,000 -	28,999	44,294	1,044	\$ 1,479,373,430	\$ 29,732,088	.7152	\$ 28,479
29,000 -	29,999	43,250	951	\$ 1,507,425,324	\$ 28,051,894	.7106	\$ 29,497
30,000 -	30,999	42,299	935	\$ 1,535,933,653	\$ 28,508,329	.7061	\$ 30,490
31,000 -	31,999	41,364	868	\$ 1,563,290,051	\$ 27,356,398	.7016	\$ 31,517
32,000 -	32,999	40,496	839	\$ 1,590,543,729	\$ 27,253,678	.6973	\$ 32,484
33,000 -	33,999	39,657	735	\$ 1,615,164,881	\$ 24,621,152	.6931	\$ 33,498
34,000 -	34,999	38,922	751	\$ 1,641,063,249	\$ 25,898,368	.6889	\$ 34,485
35,000 -	35,999	38,171	730	\$ 1,666,973,181	\$ 25,909,932	.6848	\$ 35,493
36,000 -	36,999	37,441	699	\$ 1,692,476,681	\$ 25,503,500	.6808	\$ 36,486
37,000 -	37,999	36,742	627	\$ 1,715,990,885	\$ 23,514,204	.6769	\$ 37,503
38,000 -	38,999	36,115	632	\$ 1,740,324,906	\$ 24,334,021	.6730	\$ 38,503
39,000 -	39,999	35,483	583	\$ 1,763,351,099	\$ 23,026,193	.6692	\$ 39,496
40,000 -	40,999	34,900	565	\$ 1,786,234,822	\$ 22,883,723	.6655	\$ 40,502
41,000 -	41,999	34,335	552	\$ 1,809,147,813	\$ 22,912,991	.6618	\$ 41,509
42,000 -	42,999	33,783	565	\$ 1,833,155,474	\$ 24,007,661	.6582	\$ 42,491
43,000 -	43,999	33,218	495	\$ 1,854,694,514	\$ 21,539,040	.6547	\$ 43,513
44,000 -	44,999	32,723	466	\$ 1,875,432,469	\$ 20,737,955	.6512	\$ 44,502
45,000 -	45,999	32,257	444	\$ 1,895,635,849	\$ 20,203,380	.6478	\$ 45,503
46,000 -	46,999	31,813	410	\$ 1,914,703,513	\$ 19,067,664	.6444	\$ 46,506
47,000 -	47,999	31,403	377	\$ 1,932,612,914	\$ 17,909,401	.6410	\$ 47,505
48,000 -	48,999	31,026	388	\$ 1,951,434,604	\$ 18,821,690	.6377	\$ 48,510
49,000 -	49,999	30,638	391	\$ 1,970,787,617	\$ 19,353,013	.6345	\$ 49,496
50,000 -	50,999	30,247	366	\$ 1,989,271,967	\$ 18,484,350	.6312	\$ 50,504

PENNSYLVANIA
DISTRIBUTION OF LOSSES(All)

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
51,000 -	51,999	29,881	348	\$ 2,007,200,612	\$ 17,928,645	.6280	\$ 51,519
52,000 -	52,999	29,533	327	\$ 2,024,355,357	\$ 17,154,745	.6249	\$ 52,461
53,000 -	53,999	29,206	320	\$ 2,041,478,885	\$ 17,123,528	.6218	\$ 53,511
54,000 -	54,999	28,886	336	\$ 2,059,792,522	\$ 18,313,637	.6187	\$ 54,505
55,000 -	55,999	28,550	301	\$ 2,076,502,623	\$ 16,710,101	.6157	\$ 55,515
56,000 -	56,999	28,249	306	\$ 2,093,795,650	\$ 17,293,027	.6127	\$ 56,513
57,000 -	57,999	27,943	277	\$ 2,109,722,085	\$ 15,926,435	.6097	\$ 57,496
58,000 -	58,999	27,666	265	\$ 2,125,226,376	\$ 15,504,291	.6068	\$ 58,507
59,000 -	59,999	27,401	267	\$ 2,141,109,328	\$ 15,882,952	.6038	\$ 59,487
60,000 -	60,999	27,134	249	\$ 2,156,161,449	\$ 15,052,121	.6010	\$ 60,450
61,000 -	61,999	26,885	250	\$ 2,171,533,655	\$ 15,372,206	.5981	\$ 61,489
62,000 -	62,999	26,635	267	\$ 2,188,222,806	\$ 16,689,151	.5953	\$ 62,506
63,000 -	63,999	26,368	248	\$ 2,203,975,159	\$ 15,752,353	.5925	\$ 63,518
64,000 -	64,999	26,120	244	\$ 2,219,715,100	\$ 15,739,941	.5897	\$ 64,508
65,000 -	65,999	25,876	230	\$ 2,234,774,329	\$ 15,059,229	.5869	\$ 65,475
66,000 -	66,999	25,646	210	\$ 2,248,731,361	\$ 13,957,032	.5842	\$ 66,462
67,000 -	67,999	25,436	221	\$ 2,263,651,418	\$ 14,920,057	.5815	\$ 67,512
68,000 -	68,999	25,215	207	\$ 2,277,832,911	\$ 14,181,493	.5788	\$ 68,510
69,000 -	69,999	25,008	206	\$ 2,292,148,982	\$ 14,316,071	.5762	\$ 69,495
70,000 -	70,999	24,802	216	\$ 2,307,378,927	\$ 15,229,945	.5735	\$ 70,509
71,000 -	71,999	24,586	232	\$ 2,323,962,939	\$ 16,584,012	.5709	\$ 71,483
72,000 -	72,999	24,354	214	\$ 2,339,474,686	\$ 15,511,747	.5683	\$ 72,485
73,000 -	73,999	24,140	206	\$ 2,354,611,871	\$ 15,137,185	.5657	\$ 73,481
74,000 -	74,999	23,934	199	\$ 2,369,439,768	\$ 14,827,897	.5632	\$ 74,512
75,000 -	75,999	23,735	179	\$ 2,382,949,968	\$ 13,510,200	.5607	\$ 75,476
76,000 -	76,999	23,556	182	\$ 2,396,878,682	\$ 13,928,714	.5582	\$ 76,531
77,000 -	77,999	23,374	161	\$ 2,409,361,676	\$ 12,482,994	.5557	\$ 77,534
78,000 -	78,999	23,213	167	\$ 2,422,468,748	\$ 13,107,072	.5532	\$ 78,485
79,000 -	79,999	23,046	180	\$ 2,436,785,655	\$ 14,316,907	.5508	\$ 79,538
80,000 -	80,999	22,866	155	\$ 2,449,257,217	\$ 12,471,562	.5483	\$ 80,462
81,000 -	81,999	22,711	175	\$ 2,463,514,161	\$ 14,256,944	.5459	\$ 81,468
82,000 -	82,999	22,536	168	\$ 2,477,370,819	\$ 13,856,658	.5435	\$ 82,480
83,000 -	83,999	22,368	144	\$ 2,489,394,368	\$ 12,023,549	.5412	\$ 83,497
84,000 -	84,999	22,224	154	\$ 2,502,411,151	\$ 13,016,783	.5388	\$ 84,525
85,000 -	85,999	22,070	170	\$ 2,516,947,640	\$ 14,536,489	.5365	\$ 85,509
86,000 -	86,999	21,900	148	\$ 2,529,751,441	\$ 12,803,801	.5341	\$ 86,512
87,000 -	87,999	21,752	138	\$ 2,541,834,264	\$ 12,082,823	.5318	\$ 87,557
88,000 -	88,999	21,614	154	\$ 2,555,466,701	\$ 13,632,437	.5295	\$ 88,522
89,000 -	89,999	21,460	132	\$ 2,567,278,394	\$ 11,811,693	.5272	\$ 89,483
90,000 -	90,999	21,328	156	\$ 2,581,393,739	\$ 14,115,345	.5250	\$ 90,483
91,000 -	91,999	21,172	160	\$ 2,596,028,826	\$ 14,635,087	.5227	\$ 91,469
92,000 -	92,999	21,012	117	\$ 2,606,855,060	\$ 10,826,234	.5205	\$ 92,532
93,000 -	93,999	20,895	121	\$ 2,618,173,838	\$ 11,318,778	.5183	\$ 93,544
94,000 -	94,999	20,774	135	\$ 2,630,933,105	\$ 12,759,267	.5161	\$ 94,513
95,000 -	95,999	20,639	138	\$ 2,644,108,788	\$ 13,175,683	.5139	\$ 95,476
96,000 -	96,999	20,501	119	\$ 2,655,591,249	\$ 11,482,461	.5117	\$ 96,491
97,000 -	97,999	20,382	133	\$ 2,668,559,559	\$ 12,968,310	.5095	\$ 97,506
98,000 -	98,999	20,249	119	\$ 2,680,278,067	\$ 11,718,508	.5074	\$ 98,475
99,000 -	99,999	20,130	120	\$ 2,692,216,254	\$ 11,938,187	.5052	\$ 99,485
100,000 -	109,999	20,010	1,196	\$ 2,817,746,181	\$ 125,529,927	.5031	\$ 104,958
110,000 -	119,999	18,814	1,077	\$ 2,941,481,948	\$ 123,735,767	.4826	\$ 114,889

PENNSYLVANIA
DISTRIBUTION OF LOSSES(All)

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
120,000 -	129,999	949	\$ 3,060,222,100	\$ 118,740,152	.4632	\$ 125,121
130,000 -	139,999	868	\$ 3,177,427,427	\$ 117,205,327	.4449	\$ 135,029
140,000 -	149,999	886	\$ 3,305,948,124	\$ 128,520,697	.4276	\$ 145,057
150,000 -	159,999	910	\$ 3,446,880,648	\$ 140,932,524	.4112	\$ 154,871
160,000 -	169,999	827	\$ 3,583,365,318	\$ 136,484,670	.3958	\$ 165,036
170,000 -	179,999	738	\$ 3,712,605,641	\$ 129,240,323	.3813	\$ 175,122
180,000 -	189,999	694	\$ 3,840,967,876	\$ 128,362,235	.3676	\$ 184,960
190,000 -	199,999	649	\$ 3,967,445,450	\$ 126,477,574	.3547	\$ 194,881
200,000 -	209,999	551	\$ 4,080,291,117	\$ 112,845,667	.3425	\$ 204,802
210,000 -	219,999	591	\$ 4,207,236,468	\$ 126,945,351	.3309	\$ 214,798
220,000 -	229,999	512	\$ 4,322,440,118	\$ 115,203,650	.3199	\$ 225,007
230,000 -	239,999	467	\$ 4,432,153,378	\$ 109,713,260	.3095	\$ 234,932
240,000 -	249,999	413	\$ 4,533,348,133	\$ 101,194,755	.2997	\$ 245,024
250,000 -	259,999	396	\$ 4,634,217,987	\$ 100,869,854	.2902	\$ 254,722
260,000 -	269,999	381	\$ 4,735,089,874	\$ 100,871,887	.2813	\$ 264,756
270,000 -	279,999	367	\$ 4,836,033,425	\$ 100,943,551	.2727	\$ 275,051
280,000 -	289,999	338	\$ 4,932,353,167	\$ 96,319,742	.2645	\$ 284,970
290,000 -	299,999	331	\$ 5,029,978,853	\$ 97,625,686	.2567	\$ 294,942
300,000 -	314,999	432	\$ 5,162,622,488	\$ 132,643,635	.2493	\$ 307,045
315,000 -	329,999	416	\$ 5,296,760,894	\$ 134,138,406	.2388	\$ 322,448
330,000 -	344,999	362	\$ 5,418,814,986	\$ 122,054,092	.2289	\$ 337,166
345,000 -	359,999	339	\$ 5,538,405,348	\$ 119,590,362	.2196	\$ 352,774
360,000 -	374,999	284	\$ 5,642,663,802	\$ 104,258,454	.2109	\$ 367,107
375,000 -	389,999	306	\$ 5,759,760,207	\$ 117,096,405	.2027	\$ 382,668
390,000 -	404,999	263	\$ 5,864,305,615	\$ 104,545,408	.1949	\$ 397,511
405,000 -	419,999	248	\$ 5,966,512,902	\$ 102,207,287	.1876	\$ 412,126
420,000 -	439,999	295	\$ 6,093,134,476	\$ 126,621,574	.1807	\$ 429,226
440,000 -	459,999	291	\$ 6,224,164,398	\$ 131,029,922	.1721	\$ 450,275
460,000 -	479,999	279	\$ 6,355,204,499	\$ 131,040,101	.1641	\$ 469,678
480,000 -	499,999	203	\$ 6,454,659,963	\$ 99,455,464	.1567	\$ 489,928
500,000 -	519,999	208	\$ 6,560,703,682	\$ 106,043,719	.1498	\$ 509,826
520,000 -	539,999	207	\$ 6,670,624,326	\$ 109,920,644	.1434	\$ 531,018
540,000 -	559,999	177	\$ 6,767,851,532	\$ 97,227,206	.1373	\$ 549,306
560,000 -	579,999	158	\$ 6,857,875,796	\$ 90,024,264	.1318	\$ 569,774
580,000 -	599,999	155	\$ 6,949,270,087	\$ 91,394,291	.1265	\$ 589,641
600,000 -	629,999	183	\$ 7,061,739,855	\$ 112,469,768	.1216	\$ 614,589
630,000 -	659,999	182	\$ 7,178,793,473	\$ 117,053,618	.1148	\$ 643,152
660,000 -	699,999	188	\$ 7,306,374,665	\$ 127,581,192	.1085	\$ 678,623
700,000 -	749,999	218	\$ 7,464,154,682	\$ 157,780,017	.1010	\$ 723,762
750,000 -	799,999	196	\$ 7,616,159,652	\$ 152,004,970	.0926	\$ 775,536
800,000 -	849,999	160	\$ 7,748,151,310	\$ 131,991,658	.0853	\$ 824,948
850,000 -	899,999	144	\$ 7,874,166,495	\$ 126,015,185	.0790	\$ 875,105
900,000 -	999,999	229	\$ 8,090,740,537	\$ 216,574,042	.0734	\$ 945,738
1,000,000 -	1,099,999	152	\$ 8,250,203,720	\$ 159,463,183	.0644	\$ 1,049,100
1,100,000 -	1,199,999	121	\$ 8,389,088,523	\$ 138,884,803	.0574	\$ 1,147,808
1,200,000 -	1,299,999	80	\$ 8,488,628,328	\$ 99,539,805	.0517	\$ 1,244,248
1,300,000 -	1,399,999	55	\$ 8,562,643,394	\$ 74,015,066	.0472	\$ 1,345,728
1,400,000 -	1,499,999	55	\$ 8,642,022,611	\$ 79,379,217	.0434	\$ 1,443,258
1,500,000 -	1,599,999	45	\$ 8,711,678,325	\$ 69,655,714	.0401	\$ 1,547,905
1,600,000 -	1,699,999	23	\$ 8,749,431,846	\$ 37,753,521	.0374	\$ 1,641,457
1,700,000 -	1,799,999	19	\$ 8,782,646,944	\$ 33,215,098	.0350	\$ 1,748,163

PENNSYLVANIA
DISTRIBUTION OF LOSSES(All)

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
1,800,000 -	1,899,999	196	\$ 8,804,991,986	\$ 22,345,042	.0328	\$ 1,862,087
1,900,000 -	1,999,999	184	\$ 8,830,399,796	\$ 25,407,810	.0308	\$ 1,954,447
2,000,000 -	2,999,999	171	\$ 9,053,144,581	\$ 222,744,785	.0289	\$ 2,395,105
3,000,000 -	3,999,999	78	\$ 9,167,720,430	\$ 114,575,849	.0168	\$ 3,471,995
4,000,000 -	4,999,999	45	\$ 9,257,925,171	\$ 90,204,741	.0103	\$ 4,510,237
5,000,000 -	5,999,999	25	\$ 9,279,324,638	\$ 21,399,467	.0066	\$ 5,349,867
6,000,000 -	6,999,999	21	\$ 9,337,552,035	\$ 58,227,397	.0042	\$ 6,469,711
7,000,000 -	7,999,999	12	\$ 9,381,565,597	\$ 44,013,562	.0025	\$ 7,335,594
8,000,000 -	8,999,999	6	\$ 9,415,854,968	\$ 34,289,371	.0017	\$ 8,572,343
9,000,000 -	9,999,999	2	\$ 9,425,208,307	\$ 9,353,339	.0012	\$ 9,353,339
10,000,000 - AND GREATER		1	\$ 9,445,357,111	\$ 20,148,804	.0011	\$ 20,148,804
GRAND TOTALS		670,082	EXCLUDING CONTRACT MEDICAL	\$ 9,445,357,111		\$ 14,096

**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 (<)					
				9,445,357,111		
0	10,000	774,842,095	585,342	7,823,115,016	1,324	.8282
10,000	15,000	226,914,037	18,542	7,450,630,979	12,238	.7888
15,000	20,000	191,716,967	11,071	7,149,344,012	17,317	.7569
20,000	25,000	165,578,855	7,409	6,893,355,157	22,348	.7298
25,000	30,000	148,373,370	5,419	6,668,961,787	27,380	.7061
30,000	35,000	133,637,925	4,128	6,468,308,862	32,374	.6848
35,000	40,000	122,287,850	3,271	6,286,006,012	37,385	.6655
40,000	50,000	207,436,518	4,653	5,962,219,494	44,581	.6312
50,000	75,000	398,652,151	6,512	5,295,792,343	61,218	.5607
75,000	100,000	322,776,486	3,725	4,752,140,857	86,651	.5031
100,000	125,000	308,635,770	2,748	4,286,692,587	112,333	.4538
125,000	150,000	305,096,100	2,229	3,884,308,987	136,906	.4112
150,000	175,000	342,037,356	2,106	3,534,971,631	162,411	.3743
175,000	200,000	319,459,971	1,712	3,234,711,661	186,600	.3425
200,000	225,000	297,392,843	1,398	2,971,468,818	212,727	.3146
225,000	250,000	268,509,840	1,136	2,741,508,978	236,364	.2902
250,000	275,000	252,213,517	961	2,536,382,961	262,586	.2685
275,000	300,000	244,417,204	853	2,354,678,258	286,706	.2493
300,000	325,000	222,069,239	709	2,191,417,352	313,068	.2320
325,000	350,000	206,630,348	614	2,045,578,671	336,714	.2166
350,000	375,000	183,985,362	510	1,914,193,309	360,756	.2027
375,000	400,000	186,793,344	481	1,794,033,299	388,075	.1899
400,000	425,000	168,711,150	409	1,685,457,565	412,077	.1784
425,000	450,000	160,481,142	367	1,586,382,674	437,576	.1680
450,000	475,000	163,795,037	355	1,496,631,387	461,720	.1585
475,000	500,000	132,215,489	273	1,415,197,148	484,750	.1498
500,000	600,000	494,610,124	905	1,148,487,024	546,531	.1216
600,000	700,000	357,104,578	553	953,882,446	645,759	.1010
700,000	800,000	309,784,987	414	805,997,459	748,273	.0853
800,000	900,000	258,006,843	304	693,690,616	848,707	.0734
900,000	1,000,000	216,574,042	229	608,616,574	945,738	.0644
1,000,000	2,000,000	739,659,259	575	272,957,315	1,286,364	.0289
2,000,000	3,000,000	222,744,785	93	158,212,530	2,395,105	.0168
3,000,000	4,000,000	114,575,849	33	97,636,681	3,471,995	.0103
4,000,000	5,000,000	90,204,741	20	62,431,940	4,510,237	.0066
5,000,000	6,000,000	21,399,467	4	40,032,473	5,349,867	.0042
6,000,000	7,000,000	58,227,397	9	23,805,076	6,469,711	.0025
7,000,000	8,000,000	44,013,562	6	15,791,514	7,335,594	.0017
8,000,000	9,000,000	34,289,371	4	11,502,143	8,572,343	.0012
9,000,000	10,000,000	9,353,339	1	10,148,804	9,353,339	.0011
10,000,000	& Over	20,148,804	1		20,148,804	
TOTAL/AVERAGE		9,445,357,111	670,082		14,096	

* 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	.9960	.9967	.9991	.9992	.9908	.9910	.9006	.9003
3,000	.9939	.9950	.9986	.9988	.9863	.9864	.8558	.8554
4,000	.9920	.9933	.9982	.9984	.9817	.9820	.8145	.8141
5,000	.9901	.9918	.9977	.9980	.9772	.9775	.7765	.7760
6,000	.9882	.9903	.9973	.9976	.9727	.9730	.7413	.7407
7,000	.9864	.9888	.9968	.9972	.9682	.9686	.7088	.7081
8,000	.9846	.9873	.9963	.9968	.9638	.9642	.6787	.6779
9,000	.9828	.9858	.9959	.9964	.9594	.9599	.6506	.6498
10,000	.9811	.9843	.9954	.9960	.9550	.9556	.6245	.6237
11,000	.9793	.9829	.9950	.9956	.9507	.9513	.6002	.5993
12,000	.9775	.9814	.9945	.9952	.9464	.9471	.5776	.5766
13,000	.9758	.9800	.9940	.9948	.9422	.9429	.5563	.5553
14,000	.9740	.9785	.9936	.9944	.9380	.9387	.5364	.5353
15,000	.9723	.9771	.9931	.9940	.9338	.9346	.5176	.5165
16,000	.9705	.9757	.9927	.9936	.9297	.9305	.4999	.4988
17,000	.9688	.9742	.9922	.9932	.9255	.9264	.4832	.4821
18,000	.9671	.9728	.9918	.9928	.9214	.9224	.4675	.4663
19,000	.9654	.9714	.9913	.9924	.9174	.9184	.4526	.4513
20,000	.9637	.9700	.9909	.9920	.9133	.9144	.4384	.4371
21,000	.9620	.9686	.9904	.9916	.9093	.9104	.4250	.4237
22,000	.9603	.9672	.9900	.9912	.9054	.9065	.4122	.4109
23,000	.9586	.9658	.9895	.9908	.9014	.9026	.4000	.3987
24,000	.9569	.9644	.9891	.9904	.8975	.8987	.3885	.3871
25,000	.9552	.9630	.9887	.9900	.8936	.8949	.3774	.3760
26,000	.9535	.9616	.9882	.9896	.8897	.8910	.3669	.3654
27,000	.9518	.9602	.9878	.9892	.8859	.8872	.3568	.3553
28,000	.9501	.9588	.9873	.9888	.8821	.8835	.3471	.3456
29,000	.9485	.9575	.9869	.9884	.8783	.8797	.3379	.3364
30,000	.9468	.9561	.9864	.9880	.8745	.8760	.3290	.3275
31,000	.9451	.9547	.9860	.9876	.8708	.8723	.3206	.3190
32,000	.9434	.9533	.9855	.9872	.8670	.8686	.3124	.3109
33,000	.9418	.9519	.9851	.9868	.8633	.8650	.3047	.3031
34,000	.9401	.9506	.9846	.9864	.8597	.8613	.2972	.2956
35,000	.9384	.9492	.9842	.9860	.8560	.8577	.2900	.2884
36,000	.9367	.9478	.9837	.9857	.8524	.8542	.2831	.2815
37,000	.9351	.9464	.9833	.9853	.8488	.8506	.2765	.2749
38,000	.9334	.9450	.9828	.9849	.8452	.8470	.2701	.2685
39,000	.9317	.9437	.9824	.9845	.8416	.8435	.2640	.2624
40,000	.9301	.9423	.9819	.9841	.8381	.8400	.2581	.2564
41,000	.9284	.9409	.9815	.9837	.8345	.8365	.2524	.2507
42,000	.9267	.9395	.9811	.9833	.8310	.8331	.2469	.2452
43,000	.9251	.9382	.9806	.9829	.8276	.8296	.2416	.2399
44,000	.9234	.9368	.9802	.9825	.8241	.8262	.2365	.2348
45,000	.9217	.9354	.9797	.9821	.8206	.8228	.2316	.2299
46,000	.9201	.9341	.9793	.9817	.8172	.8194	.2268	.2251
47,000	.9184	.9327	.9788	.9813	.8138	.8160	.2222	.2205
48,000	.9168	.9314	.9784	.9809	.8104	.8127	.2177	.2160
49,000	.9152	.9300	.9779	.9805	.8070	.8094	.2133	.2116
50,000	.9135	.9287	.9775	.9801	.8037	.8060	.2091	.2074

**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	.9119	.9273	.9770	.9797	.8003	.8027	.2050	.2033
52,000	.9102	.9260	.9766	.9793	.7970	.7995	.2011	.1993
53,000	.9086	.9246	.9761	.9789	.7937	.7962	.1972	.1955
54,000	.9070	.9233	.9757	.9785	.7904	.7930	.1934	.1917
55,000	.9053	.9219	.9752	.9782	.7872	.7897	.1898	.1880
56,000	.9037	.9206	.9748	.9778	.7839	.7865	.1862	.1845
57,000	.9021	.9193	.9743	.9774	.7807	.7833	.1827	.1810
58,000	.9005	.9179	.9739	.9770	.7775	.7802	.1794	.1776
59,000	.8988	.9166	.9735	.9766	.7743	.7770	.1761	.1743
60,000	.8972	.9153	.9730	.9762	.7711	.7739	.1728	.1711
61,000	.8956	.9139	.9726	.9758	.7679	.7707	.1697	.1679
62,000	.8940	.9126	.9721	.9754	.7648	.7676	.1666	.1649
63,000	.8924	.9113	.9717	.9750	.7616	.7645	.1636	.1619
64,000	.8908	.9099	.9712	.9746	.7585	.7614	.1607	.1589
65,000	.8892	.9086	.9708	.9742	.7554	.7584	.1578	.1561
66,000	.8876	.9073	.9703	.9738	.7523	.7553	.1551	.1533
67,000	.8860	.9060	.9699	.9734	.7492	.7523	.1523	.1506
68,000	.8844	.9047	.9694	.9730	.7462	.7493	.1497	.1479
69,000	.8828	.9033	.9690	.9726	.7431	.7462	.1471	.1453
70,000	.8812	.9020	.9685	.9722	.7401	.7433	.1445	.1427
71,000	.8796	.9007	.9681	.9718	.7371	.7403	.1420	.1402
72,000	.8780	.8994	.9676	.9714	.7341	.7373	.1396	.1378
73,000	.8764	.8981	.9672	.9710	.7311	.7344	.1372	.1354
74,000	.8748	.8968	.9667	.9707	.7281	.7314	.1348	.1330
75,000	.8732	.8955	.9663	.9703	.7252	.7285	.1326	.1308
76,000	.8716	.8941	.9659	.9699	.7222	.7256	.1303	.1285
77,000	.8700	.8928	.9654	.9695	.7193	.7227	.1281	.1263
78,000	.8684	.8915	.9650	.9691	.7164	.7199	.1260	.1241
79,000	.8668	.8902	.9645	.9687	.7135	.7170	.1238	.1220
80,000	.8652	.8889	.9641	.9683	.7106	.7142	.1218	.1199
81,000	.8636	.8876	.9636	.9679	.7077	.7113	.1197	.1179
82,000	.8620	.8863	.9632	.9675	.7049	.7085	.1177	.1159
83,000	.8605	.8850	.9627	.9671	.7020	.7057	.1157	.1139
84,000	.8589	.8837	.9623	.9667	.6992	.7029	.1138	.1120
85,000	.8573	.8824	.9618	.9663	.6964	.7001	.1119	.1101
86,000	.8557	.8811	.9614	.9659	.6936	.6974	.1100	.1082
87,000	.8541	.8798	.9609	.9655	.6908	.6946	.1082	.1064
88,000	.8525	.8785	.9605	.9651	.6881	.6919	.1064	.1046
89,000	.8509	.8772	.9600	.9647	.6853	.6892	.1046	.1028
90,000	.8494	.8759	.9596	.9643	.6825	.6865	.1029	.1011
91,000	.8478	.8746	.9592	.9640	.6798	.6838	.1011	.0993
92,000	.8462	.8733	.9587	.9636	.6771	.6811	.0995	.0976
93,000	.8447	.8720	.9583	.9632	.6744	.6784	.0978	.0960
94,000	.8431	.8707	.9578	.9628	.6717	.6757	.0962	.0943
95,000	.8415	.8694	.9574	.9624	.6690	.6731	.0946	.0927
96,000	.8400	.8682	.9569	.9620	.6663	.6705	.0930	.0912
97,000	.8384	.8669	.9565	.9616	.6637	.6678	.0914	.0896
98,000	.8369	.8656	.9561	.9612	.6610	.6652	.0899	.0881
99,000	.8354	.8643	.9556	.9608	.6584	.6626	.0884	.0866
100,000	.8338	.8631	.9552	.9604	.6558	.6600	.0869	.0851
110,000	.8185	.8505	.9507	.9565	.6302	.6348	.0734	.0716

**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	.8036	.8383	.9463	.9526	.6057	.6106	.0620	.0602
130,000	.7889	.8261	.9420	.9487	.5822	.5874	.0523	.0505
140,000	.7743	.8142	.9376	.9449	.5597	.5652	.0441	.0423
150,000	.7599	.8024	.9333	.9411	.5381	.5439	.0373	.0355
160,000	.7457	.7908	.9290	.9372	.5175	.5236	.0318	.0301
170,000	.7318	.7794	.9247	.9334	.4979	.5043	.0274	.0257
180,000	.7184	.7684	.9204	.9296	.4793	.4860	.0238	.0221
190,000	.7052	.7575	.9161	.9258	.4616	.4685	.0208	.0192
200,000	.6920	.7467	.9119	.9221	.4448	.4520	.0184	.0168
210,000	.6789	.7360	.9077	.9184	.4287	.4362	.0165	.0149
220,000	.6659	.7254	.9035	.9146	.4135	.4212	.0149	.0133
230,000	.6532	.7150	.8994	.9109	.3990	.4070	.0135	.0120
240,000	.6406	.7048	.8952	.9073	.3853	.3934	.0123	.0108
250,000	.6283	.6947	.8911	.9036	.3722	.3805	.0113	.0098
260,000	.6160	.6847	.8871	.9000	.3597	.3682	.0103	.0089
270,000	.6039	.6748	.8831	.8964	.3477	.3565	.0095	.0081
280,000	.5920	.6651	.8791	.8928	.3363	.3453	.0088	.0074
290,000	.5803	.6556	.8751	.8893	.3254	.3346	.0082	.0068
300,000	.5688	.6462	.8712	.8858	.3150	.3244	.0076	.0063
315,000	.5517	.6323	.8654	.8806	.3003	.3100	.0068	.0056
330,000	.5349	.6186	.8598	.8755	.2866	.2965	.0061	.0050
345,000	.5185	.6053	.8542	.8704	.2737	.2839	.0055	.0044
360,000	.5027	.5925	.8485	.8654	.2616	.2720	.0050	.0039
375,000	.4870	.5798	.8429	.8603	.2502	.2609	.0045	.0034
390,000	.4715	.5672	.8374	.8553	.2395	.2504	.0040	.0030
405,000	.4563	.5549	.8318	.8503	.2294	.2405	.0036	.0027
420,000	.4414	.5429	.8263	.8453	.2199	.2313	.0033	.0024
440,000	.4222	.5273	.8191	.8388	.2081	.2197	.0028	.0020
460,000	.4038	.5126	.8121	.8324	.1971	.2090	.0024	.0017
480,000	.3864	.4985	.8053	.8262	.1870	.1992	.0022	.0015
500,000	.3693	.4848	.7985	.8200	.1776	.1901	.0019	.0013
520,000	.3526	.4718	.7919	.8138	.1688	.1816	.0016	.0011
540,000	.3365	.4596	.7854	.8077	.1606	.1738	.0014	.0010
560,000	.3208	.4481	.7791	.8016	.1531	.1666	.0012	.0008
580,000	.3058	.4373	.7729	.7955	.1460	.1600	.0010	.0007
600,000	.2915	.4270	.7668	.7895	.1394	.1538	.0009	.0006
630,000	.2711	.4127	.7576	.7805	.1302	.1454	.0007	.0005
660,000	.2517	.3995	.7485	.7716	.1219	.1377	.0006	.0005
700,000	.2282	.3833	.7367	.7599	.1118	.1286	.0004	.0004
750,000	.2023	.3651	.7222	.7455	.1008	.1188	.0003	.0003
800,000	.1788	.3489	.7082	.7314	.0912	.1102	.0002	.0002
850,000	.1573	.3342	.6949	.7176	.0829	.1027	.0001	.0002
900,000	.1382	.3209	.6821	.7040	.0757	.0962	.0001	.0001
1,000,000	.1054	.2976	.6579	.6777	.0643	.0851	.0000	.0001
1,100,000	.0787	.2780	.6350	.6525	.0554	.0763	.0000	.0001
1,200,000	.0609	.2610	.6123	.6284	.0485	.0690	.0000	.0000
1,300,000	.0483	.2463	.5901	.6054	.0431	.0629	.0000	.0000
1,400,000	.0396	.2333	.5692	.5834	.0385	.0578	.0000	.0000
1,500,000	.0337	.2218	.5485	.5624	.0347	.0534	.0000	.0000
1,600,000	.0292	.2115	.5284	.5423	.0317	.0495	.0000	.0000
1,700,000	.0248	.2022	.5087	.5232	.0291	.0462	.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	.0214	.1937	.4894	.5049	.0268	.0433	.0000	.0000
1,900,000	.0183	.1860	.4704	.4875	.0247	.0407	.0000	.0000
2,000,000	.0151	.1790	.4517	.4709	.0228	.0384	.0000	.0000
3,000,000	.0020	.1313	.3025	.3442	.0116	.0242	.0000	.0000
4,000,000	.0000	.1042	.1990	.2614	.0067	.0175	.0000	.0000
5,000,000	.0000	.0865	.1376	.2058	.0038	.0136	.0000	.0000
6,000,000	.0000	.0738	.1000	.1672	.0019	.0112	.0000	.0000
7,000,000	.0000	.0642	.0716	.1399	.0006	.0094	.0000	.0000
8,000,000	.0000	.0566	.0537	.1199	.0001	.0082	.0000	.0000
9,000,000	.0000	.0504	.0415	.1051	.0000	.0072	.0000	.0000
10,000,000	.0000	.0453	.0366	.0940	.0000	.0065	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2004-2006)

