

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 -

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	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 (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)
2005	156,483,278	3,001,322,800	2,977,501,074	2,005,996,411	1.90	.668	.674	1.28	.03	.42	.13	.13	.58
2006	163,226,118	2,893,934,985	2,869,441,333	1,999,224,857	1.76	.691	.697	1.22	.03	.39	.13	.12	.55
2007	173,762,757	2,997,051,180	2,971,274,633	2,099,238,341	1.71	.700	.707	1.21	.03	.35	.15	.12	.56
2008	173,456,828	2,794,017,068	2,766,050,543	1,791,348,939	1.59	.641	.648	1.03	.02	.24	.15	.12	.50
2009	171,929,996	2,556,097,789	2,526,995,525	1,344,782,811	1.47	.526	.532	.78	.01	.09	.09	.15	.44
ALL	838,858,977	14,242,423,822	14,111,263,108	9,240,591,359	1.68	.649	.655	1.10	.02	.05	.01	.13	.53

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)
2005	2,005,996,411	101	24,069,569	63	23,017,705	3,727	651,490,359	6,274	201,582,315	33,548	200,372,065	905,464,398
2006	1,999,224,857	110	29,740,376	42	17,453,827	3,563	630,730,507	6,777	219,254,416	31,814	197,550,207	904,495,524
2007	2,099,238,341	139	36,823,954	39	14,689,048	3,396	603,594,820	7,716	262,159,066	31,086	209,559,903	972,411,550
2008	1,791,348,939	81	23,256,657	24	8,189,238	2,411	422,044,307	7,353	261,018,045	27,869	213,329,029	863,511,663
2009	1,344,782,811	85	20,170,992	17	5,560,255	871	149,390,131	4,052	149,625,401	29,568	260,176,478	759,859,554
ALL	9,240,591,359	516	134,061,548	185	68,910,073	13,968	457,250,124	32,172	93,639,243	153,885	1,080,987,682	4,405,742,689

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)
2005	905,464,398	101	4,224,519	63	38,117,937	3,727	302,717,776	6,274	160,115,160	33,548	237,111,485	163,177,521
2006	904,495,524	110	3,764,487	42	25,669,488	3,563	294,188,793	6,777	169,043,256	31,814	245,371,186	166,458,314
2007	972,411,550	139	5,482,593	39	48,252,643	3,396	285,593,864	7,716	200,128,294	31,086	253,833,311	179,120,845
2008	863,511,663	81	2,622,716	24	18,493,967	2,411	204,625,664	7,353	197,285,521	27,869	264,149,202	176,334,593
2009	759,859,554	85	4,079,719	17	14,472,388	871	84,089,138	4,052	132,967,032	29,568	353,707,760	170,543,517
ALL	4,405,742,689	516	20,174,034	185	145,006,423	13,968	171,215,235	32,172	859,539,263	153,885	1,354,172,944	855,634,790

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)
2005	18,671,084	708,401,446	706,723,790	444,876,111	3.79	.628	.629	2.38	.04	.77	.23	.26	1.08
2006	18,995,723	708,560,184	706,826,115	443,554,994	3.72	.626	.628	2.34	.04	.74	.26	.26	1.04
2007	19,848,752	694,518,120	692,682,191	472,787,306	3.49	.681	.683	2.38	.06	.64	.30	.25	1.14
2008	18,911,918	599,606,056	597,654,982	356,884,062	3.16	.595	.597	1.89	.01	.43	.31	.22	.91
2009	18,741,989	537,960,643	535,993,318	257,233,290	2.86	.478	.480	1.37	.03	.13	.17	.26	.78
ALL	95,169,466	3,249,046,449	3,239,880,396	1,975,335,763	3.40	.608	.610	2.08	.04	.54	.26	.25	.99

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	444,876,111	11	2,761,433	13	4,681,005	810	143,157,047	1,444	43,559,065	8,067	49,266,231	201,451,330
2006	443,554,994	13	4,052,650	6	3,115,517	803	139,923,196	1,634	49,043,431	7,700	49,035,480	198,384,720
2007	472,787,306	25	8,193,735	8	3,314,993	717	126,701,215	1,915	59,962,916	7,143	49,275,991	225,338,456
2008	356,884,062	6	1,475,689			483	82,166,539	1,885	59,382,641	5,579	42,380,506	171,478,687
2009	257,233,290	16	3,737,993	3	2,079,159	145	24,664,346	981	31,303,775	5,897	49,430,042	146,017,975
ALL	1,975,335,763	71	20,221,500	30	13,190,674	2,958	516,612,343	7,859	243,251,828	34,386	239,388,250	942,671,168

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	201,451,330	11	780,101	13	6,301,031	810	64,214,128	1,444	32,982,077	8,067	59,120,893	38,053,100
2006	198,384,720	13	311,860	6	3,285,659	803	62,966,409	1,634	36,425,699	7,700	57,100,268	38,294,825
2007	225,338,456	25	2,862,447	8	13,380,717	717	66,508,125	1,915	44,801,621	7,143	58,037,640	39,747,906
2008	171,478,687	6	64,550			483	40,660,870	1,885	45,306,466	5,579	49,639,995	35,806,806
2009	146,017,975	16	909,284	3	5,950,000	145	12,006,360	981	26,051,370	5,897	68,123,343	32,977,618
ALL	942,671,168	71	4,928,242	30	28,917,407	2,958	246,355,892	7,859	185,567,233	34,386	292,022,139	184,880,255

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. 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)
2005	8,474,091	530,664,401	527,389,703	380,210,441	6.22	.716	.721	4.49	.14	1.69	.32	.38	1.95
2006	9,000,084	539,714,314	536,337,825	382,353,701	5.96	.708	.713	4.25	.13	1.62	.30	.36	1.84
2007	9,404,531	553,969,135	550,294,331	394,922,828	5.85	.713	.718	4.20	.17	1.60	.34	.35	1.74
2008	9,099,445	495,871,016	491,837,846	316,070,302	5.41	.637	.643	3.47	.08	1.20	.36	.35	1.49
2009	8,348,585	431,198,113	427,113,157	238,158,416	5.12	.552	.558	2.85	.10	.51	.29	.48	1.46
ALL	44,326,736	2,551,416,979	2,532,972,862	1,711,715,688	5.71	.671	.676	3.86	.13	1.33	.32	.38	1.70

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)
2005	380,210,441	27	5,536,523	15	6,733,433	775	143,263,445	795	27,480,098	4,956	32,256,798	164,940,144
2006	382,353,701	23	6,357,730	9	5,229,050	743	145,596,509	764	27,408,070	4,715	32,004,487	165,757,855
2007	394,922,828	45	12,960,834	7	3,307,761	757	150,193,554	843	31,986,649	4,463	33,151,020	163,323,010
2008	316,070,302	13	5,001,022	6	2,318,015	561	108,777,554	841	32,603,993	3,654	31,732,182	135,637,536
2009	238,158,416	20	6,291,705	5	2,079,667	226	42,777,370	548	24,562,783	3,512	40,224,073	122,222,818
ALL	1,711,715,688	128	36,147,814	42	19,667,926	3,062	590,608,432	3,791	144,041,593	21,300	169,368,560	751,881,363

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)
2005	164,940,144	27	2,485,158	15	11,607,111	775	68,966,137	795	23,733,616	4,956	38,743,973	19,404,149
2006	165,757,855	23	726,526	9	11,265,016	743	72,582,506	764	22,229,602	4,715	40,068,403	18,885,802
2007	163,323,010	45	940,889	7	7,416,185	757	69,977,458	843	26,042,980	4,463	39,793,212	19,152,286
2008	135,637,536	13	61,116	6	2,685,627	561	52,682,412	841	25,076,600	3,654	35,887,683	19,244,098
2009	122,222,818	20	436,765	5	3,701,119	226	21,405,920	548	26,676,396	3,512	52,016,137	17,986,481
ALL	751,881,363	128	4,650,454	42	36,675,058	3,062	285,614,433	3,791	123,759,194	21,300	206,509,408	94,672,816

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			PURE PREMIUMS				
						INCL. EXP.CON	EXCL. EXP.CON	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2005	129,338,103	1,762,256,953	1,743,387,581	1,180,909,859	1.35	.670	.677	.91	.02	.28	.10	.09	.42
2006	135,230,311	1,645,660,487	1,626,277,393	1,173,316,162	1.20	.713	.721	.87	.02	.26	.11	.09	.40
2007	144,509,474	1,748,563,925	1,728,298,111	1,231,528,207	1.20	.704	.713	.85	.02	.23	.12	.09	.40
2008	145,445,465	1,698,539,996	1,676,557,715	1,118,394,575	1.15	.658	.667	.77	.02	.16	.12	.10	.38
2009	144,839,422	1,586,939,033	1,563,889,050	849,391,105	1.08	.535	.543	.59	.01	.06	.06	.12	.34
ALL	699,362,775	8,441,960,394	8,338,409,850	5,553,539,908	1.19	.658	.666	.79	.02	.05	.10	.10	.39

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	1,180,909,859	63	15,771,613	35	11,603,267	2,142	365,069,867	4,035	130,543,152	20,525	118,849,036	539,072,924
2006	1,173,316,162	74	19,329,996	27	9,109,260	2,017	345,210,802	4,379	142,802,915	19,399	116,510,240	540,352,949
2007	1,231,528,207	69	15,669,385	24	8,066,294	1,922	326,700,051	4,958	170,209,501	19,480	127,132,892	583,750,084
2008	1,118,394,575	62	16,779,946	18	5,871,223	1,367	231,100,214	4,627	169,031,411	18,636	139,216,341	556,395,440
2009	849,391,105	49	10,141,294	9	1,401,429	500	81,948,415	2,523	93,758,843	20,159	170,522,363	491,618,761
ALL	5,553,539,908	317	77,692,234	113	36,051,473	7,948	350,029,349	20,522	706,345,822	98,199	672,230,872	2,711,190,158

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.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2005	539,072,924	63	959,260	35	20,209,795	2,142	169,537,511	4,035	103,399,467	20,525	139,246,619	105,720,272
2006	540,352,949	74	2,726,101	27	11,118,813	2,017	158,639,878	4,379	110,387,955	19,399	148,202,515	109,277,687
2007	583,750,084	69	1,679,257	24	27,455,741	1,922	149,108,281	4,958	129,283,693	19,480	156,002,459	120,220,653
2008	556,395,440	62	2,497,050	18	15,808,340	1,367	111,282,382	4,627	126,902,455	18,636	178,621,524	121,283,689
2009	491,618,761	49	2,733,670	9	4,821,269	500	50,676,858	2,523	80,239,266	20,159	233,568,280	119,579,418
ALL	2,711,190,158	317	10,595,338	113	79,413,958	7,948	639,244,910	20,522	550,212,836	98,199	855,641,397	576,081,719