

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 PCRIB'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, temporary total and medical-only claims. The columns labeled "Actual" represent excess losses based entirely on actual losses. For each type of injury except medical-only, 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

| LIMITS | ACCUMULATED CLAIMS (ADDED UP) | NUMBER OF CLAIMS | ACCUMULATED LOSSES (ADDED DOWN) | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE | |
|--------|-------------------------------|------------------|---------------------------------|-----------------------|----------------|---------|-----------|
| - | 999 | 583,094 | 321,304 | \$ 139,285,978 | \$ 139,285,978 | 1.0000 | \$ 434 |
| 1,000 | 1,999 | 261,790 | 81,054 | \$ 252,952,568 | \$ 113,666,590 | .9838 | \$ 1,402 |
| 2,000 | 2,999 | 180,736 | 32,664 | \$ 332,877,380 | \$ 79,924,812 | .9285 | \$ 2,447 |
| 3,000 | 3,999 | 148,072 | 19,707 | \$ 401,179,857 | \$ 68,302,477 | .9095 | \$ 3,466 |
| 4,000 | 4,999 | 128,365 | 13,330 | \$ 460,786,198 | \$ 59,606,341 | .8935 | \$ 4,472 |
| 5,000 | 5,999 | 115,035 | 10,118 | \$ 516,313,734 | \$ 55,527,536 | .8794 | \$ 5,488 |
| 6,000 | 6,999 | 104,917 | 8,212 | \$ 569,552,862 | \$ 53,239,128 | .8666 | \$ 6,483 |
| 7,000 | 7,999 | 96,705 | 6,590 | \$ 618,907,298 | \$ 49,354,436 | .8549 | \$ 7,489 |
| 8,000 | 8,999 | 90,115 | 5,815 | \$ 668,279,936 | \$ 49,372,638 | .8440 | \$ 8,491 |
| 9,000 | 9,999 | 84,300 | 4,774 | \$ 713,551,923 | \$ 45,271,987 | .8339 | \$ 9,483 |
| 10,000 | 10,999 | 79,526 | 4,123 | \$ 756,761,139 | \$ 43,209,216 | .8243 | \$ 10,480 |
| 11,000 | 11,999 | 75,403 | 3,752 | \$ 799,860,905 | \$ 43,099,766 | .8153 | \$ 11,487 |
| 12,000 | 12,999 | 71,651 | 3,259 | \$ 840,563,925 | \$ 40,703,020 | .8068 | \$ 12,489 |
| 13,000 | 13,999 | 68,392 | 2,983 | \$ 880,808,302 | \$ 40,244,377 | .7986 | \$ 13,491 |
| 14,000 | 14,999 | 65,409 | 2,604 | \$ 918,528,523 | \$ 37,720,221 | .7908 | \$ 14,485 |
| 15,000 | 15,999 | 62,805 | 2,327 | \$ 954,585,268 | \$ 36,056,745 | .7834 | \$ 15,495 |
| 16,000 | 16,999 | 60,478 | 2,099 | \$ 989,185,792 | \$ 34,600,524 | .7762 | \$ 16,484 |
| 17,000 | 17,999 | 58,379 | 2,018 | \$ 1,024,475,831 | \$ 35,290,039 | .7693 | \$ 17,488 |
| 18,000 | 18,999 | 56,361 | 1,871 | \$ 1,059,078,878 | \$ 34,603,047 | .7626 | \$ 18,494 |
| 19,000 | 19,999 | 54,490 | 1,608 | \$ 1,090,397,404 | \$ 31,318,526 | .7562 | \$ 19,477 |
| 20,000 | 20,999 | 52,882 | 1,475 | \$ 1,120,620,062 | \$ 30,222,658 | .7499 | \$ 20,490 |
| 21,000 | 21,999 | 51,407 | 1,476 | \$ 1,152,339,902 | \$ 31,719,840 | .7438 | \$ 21,490 |
| 22,000 | 22,999 | 49,931 | 1,317 | \$ 1,181,972,999 | \$ 29,633,097 | .7379 | \$ 22,500 |
| 23,000 | 23,999 | 48,614 | 1,263 | \$ 1,211,641,664 | \$ 29,668,665 | .7322 | \$ 23,491 |
| 24,000 | 24,999 | 47,351 | 1,195 | \$ 1,240,919,417 | \$ 29,277,753 | .7266 | \$ 24,500 |
| 25,000 | 25,999 | 46,156 | 1,172 | \$ 1,270,806,713 | \$ 29,887,296 | .7212 | \$ 25,501 |
| 26,000 | 26,999 | 44,984 | 1,063 | \$ 1,298,982,213 | \$ 28,175,500 | .7159 | \$ 26,506 |
| 27,000 | 27,999 | 43,921 | 1,035 | \$ 1,327,440,886 | \$ 28,458,673 | .7107 | \$ 27,496 |
| 28,000 | 28,999 | 42,886 | 950 | \$ 1,354,534,945 | \$ 27,094,059 | .7056 | \$ 28,520 |
| 29,000 | 29,999 | 41,936 | 904 | \$ 1,381,202,978 | \$ 26,668,033 | .7007 | \$ 29,500 |
| 30,000 | 30,999 | 41,032 | 858 | \$ 1,407,364,050 | \$ 26,161,072 | .6959 | \$ 30,491 |
| 31,000 | 31,999 | 40,174 | 810 | \$ 1,432,874,289 | \$ 25,510,239 | .6911 | \$ 31,494 |
| 32,000 | 32,999 | 39,364 | 766 | \$ 1,457,760,264 | \$ 24,885,975 | .6865 | \$ 32,488 |
| 33,000 | 33,999 | 38,598 | 715 | \$ 1,481,707,350 | \$ 23,947,086 | .6820 | \$ 33,492 |
| 34,000 | 34,999 | 37,883 | 706 | \$ 1,506,064,231 | \$ 24,356,881 | .6775 | \$ 34,500 |
| 35,000 | 35,999 | 37,177 | 682 | \$ 1,530,278,440 | \$ 24,214,209 | .6732 | \$ 35,505 |
| 36,000 | 36,999 | 36,495 | 662 | \$ 1,554,434,874 | \$ 24,156,434 | .6689 | \$ 36,490 |
| 37,000 | 37,999 | 35,833 | 619 | \$ 1,577,644,205 | \$ 23,209,331 | .6647 | \$ 37,495 |
| 38,000 | 38,999 | 35,214 | 614 | \$ 1,601,278,675 | \$ 23,634,470 | .6605 | \$ 38,493 |
| 39,000 | 39,999 | 34,600 | 558 | \$ 1,623,319,189 | \$ 22,040,514 | .6565 | \$ 39,499 |
| 40,000 | 40,999 | 34,042 | 507 | \$ 1,643,846,047 | \$ 20,526,858 | .6525 | \$ 40,487 |
| 41,000 | 41,999 | 33,535 | 523 | \$ 1,665,551,455 | \$ 21,705,408 | .6485 | \$ 41,502 |
| 42,000 | 42,999 | 33,012 | 498 | \$ 1,686,709,303 | \$ 21,157,848 | .6447 | \$ 42,486 |
| 43,000 | 43,999 | 32,514 | 462 | \$ 1,706,802,106 | \$ 20,092,803 | .6408 | \$ 43,491 |
| 44,000 | 44,999 | 32,052 | 504 | \$ 1,729,228,203 | \$ 22,426,097 | .6371 | \$ 44,496 |
| 45,000 | 45,999 | 31,548 | 460 | \$ 1,750,161,721 | \$ 20,933,518 | .6334 | \$ 45,508 |
| 46,000 | 46,999 | 31,088 | 428 | \$ 1,770,075,233 | \$ 19,913,512 | .6297 | \$ 46,527 |
| 47,000 | 47,999 | 30,660 | 405 | \$ 1,789,302,263 | \$ 19,227,030 | .6261 | \$ 47,474 |
| 48,000 | 48,999 | 30,255 | 418 | \$ 1,809,574,290 | \$ 20,272,027 | .6226 | \$ 48,498 |
| 49,000 | 49,999 | 29,837 | 366 | \$ 1,827,697,794 | \$ 18,123,504 | .6191 | \$ 49,518 |

PENNSYLVANIA
DISTRIBUTION OF LOSSES

| LIMITS | ACCUMULATED CLAIMS (ADDED UP) | NUMBER OF CLAIMS | ACCUMULATED LOSSES (ADDED DOWN) | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE |
|-----------|-------------------------------|------------------|---------------------------------|-----------------------|--------------|------------|
| 50,000 - | 50,999 | 390 | \$ 1,847,393,570 | \$ 19,695,776 | .6156 | \$ 50,502 |
| 51,000 - | 51,999 | 396 | \$ 1,867,790,058 | \$ 20,396,488 | .6122 | \$ 51,506 |
| 52,000 - | 52,999 | 355 | \$ 1,886,424,373 | \$ 18,634,315 | .6089 | \$ 52,491 |
| 53,000 - | 53,999 | 327 | \$ 1,903,922,818 | \$ 17,498,445 | .6056 | \$ 53,512 |
| 54,000 - | 54,999 | 322 | \$ 1,921,478,813 | \$ 17,555,995 | .6023 | \$ 54,522 |
| 55,000 - | 55,999 | 311 | \$ 1,938,750,909 | \$ 17,272,096 | .5990 | \$ 55,537 |
| 56,000 - | 56,999 | 338 | \$ 1,957,838,207 | \$ 19,087,298 | .5958 | \$ 56,471 |
| 57,000 - | 57,999 | 293 | \$ 1,974,686,407 | \$ 16,848,200 | .5927 | \$ 57,502 |
| 58,000 - | 58,999 | 321 | \$ 1,993,462,273 | \$ 18,775,866 | .5895 | \$ 58,492 |
| 59,000 - | 59,999 | 274 | \$ 2,009,769,511 | \$ 16,307,238 | .5864 | \$ 59,515 |
| 60,000 - | 60,999 | 262 | \$ 2,025,620,861 | \$ 15,851,350 | .5834 | \$ 60,501 |
| 61,000 - | 61,999 | 260 | \$ 2,041,614,555 | \$ 15,993,694 | .5803 | \$ 61,514 |
| 62,000 - | 62,999 | 277 | \$ 2,058,925,974 | \$ 17,311,419 | .5773 | \$ 62,496 |
| 63,000 - | 63,999 | 241 | \$ 2,074,234,986 | \$ 15,309,012 | .5744 | \$ 63,523 |
| 64,000 - | 64,999 | 238 | \$ 2,089,585,108 | \$ 15,350,122 | .5714 | \$ 64,496 |
| 65,000 - | 65,999 | 231 | \$ 2,104,712,149 | \$ 15,127,041 | .5685 | \$ 65,485 |
| 66,000 - | 66,999 | 209 | \$ 2,118,610,570 | \$ 13,898,421 | .5657 | \$ 66,500 |
| 67,000 - | 67,999 | 210 | \$ 2,132,784,013 | \$ 14,173,443 | .5628 | \$ 67,493 |
| 68,000 - | 68,999 | 204 | \$ 2,146,761,567 | \$ 13,977,554 | .5600 | \$ 68,517 |
| 69,000 - | 69,999 | 213 | \$ 2,161,567,097 | \$ 14,805,530 | .5572 | \$ 69,510 |
| 70,000 - | 70,999 | 223 | \$ 2,177,288,211 | \$ 15,721,114 | .5544 | \$ 70,498 |
| 71,000 - | 71,999 | 215 | \$ 2,192,657,377 | \$ 15,369,166 | .5516 | \$ 71,484 |
| 72,000 - | 72,999 | 200 | \$ 2,207,160,775 | \$ 14,503,398 | .5489 | \$ 72,517 |
| 73,000 - | 73,999 | 195 | \$ 2,221,497,044 | \$ 14,336,269 | .5462 | \$ 73,519 |
| 74,000 - | 74,999 | 210 | \$ 2,237,138,577 | \$ 15,641,533 | .5435 | \$ 74,483 |
| 75,000 - | 75,999 | 207 | \$ 2,252,764,991 | \$ 15,626,414 | .5408 | \$ 75,490 |
| 76,000 - | 76,999 | 212 | \$ 2,268,978,272 | \$ 16,213,281 | .5382 | \$ 76,478 |
| 77,000 - | 77,999 | 187 | \$ 2,283,472,129 | \$ 14,493,857 | .5356 | \$ 77,507 |
| 78,000 - | 78,999 | 184 | \$ 2,297,921,760 | \$ 14,449,631 | .5330 | \$ 78,531 |
| 79,000 - | 79,999 | 185 | \$ 2,312,635,124 | \$ 14,713,364 | .5304 | \$ 79,532 |
| 80,000 - | 80,999 | 188 | \$ 2,327,762,824 | \$ 15,127,700 | .5279 | \$ 80,466 |
| 81,000 - | 81,999 | 172 | \$ 2,341,778,734 | \$ 14,015,910 | .5253 | \$ 81,488 |
| 82,000 - | 82,999 | 176 | \$ 2,356,300,175 | \$ 14,521,441 | .5228 | \$ 82,508 |
| 83,000 - | 83,999 | 162 | \$ 2,369,826,412 | \$ 13,526,237 | .5204 | \$ 83,495 |
| 84,000 - | 84,999 | 152 | \$ 2,382,670,405 | \$ 12,843,993 | .5179 | \$ 84,500 |
| 85,000 - | 85,999 | 163 | \$ 2,396,613,809 | \$ 13,943,404 | .5154 | \$ 85,542 |
| 86,000 - | 86,999 | 152 | \$ 2,409,766,955 | \$ 13,153,146 | .5130 | \$ 86,534 |
| 87,000 - | 87,999 | 158 | \$ 2,423,593,296 | \$ 13,826,341 | .5106 | \$ 87,508 |
| 88,000 - | 88,999 | 160 | \$ 2,437,753,016 | \$ 14,159,720 | .5082 | \$ 88,498 |
| 89,000 - | 89,999 | 157 | \$ 2,451,806,433 | \$ 14,053,417 | .5058 | \$ 89,512 |
| 90,000 - | 90,999 | 157 | \$ 2,466,015,926 | \$ 14,209,493 | .5035 | \$ 90,506 |
| 91,000 - | 91,999 | 137 | \$ 2,478,555,028 | \$ 12,539,102 | .5012 | \$ 91,526 |
| 92,000 - | 92,999 | 137 | \$ 2,491,228,284 | \$ 12,673,256 | .4988 | \$ 92,506 |
| 93,000 - | 93,999 | 143 | \$ 2,504,598,316 | \$ 13,370,032 | .4965 | \$ 93,497 |
| 94,000 - | 94,999 | 144 | \$ 2,518,201,126 | \$ 13,602,810 | .4942 | \$ 94,464 |
| 95,000 - | 95,999 | 138 | \$ 2,531,383,795 | \$ 13,182,669 | .4920 | \$ 95,527 |
| 96,000 - | 96,999 | 139 | \$ 2,544,794,099 | \$ 13,410,304 | .4897 | \$ 96,477 |
| 97,000 - | 97,999 | 144 | \$ 2,558,830,540 | \$ 14,036,441 | .4875 | \$ 97,475 |
| 98,000 - | 98,999 | 155 | \$ 2,574,098,157 | \$ 15,267,617 | .4853 | \$ 98,501 |
| 99,000 - | 99,999 | 142 | \$ 2,588,219,968 | \$ 14,121,811 | .4831 | \$ 99,449 |
| 100,000 - | 109,999 | 1,324 | \$ 2,727,004,793 | \$ 138,784,825 | .4809 | \$ 104,822 |

PENNSYLVANIA
DISTRIBUTION OF LOSSES

| LIMITS | ACCUMULATED CLAIMS (ADDED UP) | NUMBER OF CLAIMS | ACCUMULATED LOSSES (ADDED DOWN) | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE |
|-------------|-------------------------------|------------------|---------------------------------|-----------------------|--------------|--------------|
| 110,000 - | 119,999 | 1,203 | \$ 2,865,245,163 | \$ 138,240,370 | .4599 | \$ 114,913 |
| 120,000 - | 129,999 | 1,137 | \$ 3,007,078,780 | \$ 141,833,617 | .4404 | \$ 124,744 |
| 130,000 - | 139,999 | 996 | \$ 3,141,490,550 | \$ 134,411,770 | .4222 | \$ 134,952 |
| 140,000 - | 149,999 | 991 | \$ 3,285,236,995 | \$ 143,746,445 | .4053 | \$ 145,052 |
| 150,000 - | 159,999 | 851 | \$ 3,417,078,037 | \$ 131,841,042 | .3895 | \$ 154,925 |
| 160,000 - | 169,999 | 820 | \$ 3,552,241,488 | \$ 135,163,451 | .3748 | \$ 164,833 |
| 170,000 - | 179,999 | 708 | \$ 3,676,067,195 | \$ 123,825,707 | .3611 | \$ 174,895 |
| 180,000 - | 189,999 | 670 | \$ 3,800,018,871 | \$ 123,951,676 | .3483 | \$ 185,003 |
| 190,000 - | 199,999 | 623 | \$ 3,921,319,557 | \$ 121,300,686 | .3362 | \$ 194,704 |
| 200,000 - | 209,999 | 580 | \$ 4,040,147,314 | \$ 118,827,757 | .3250 | \$ 204,875 |
| 210,000 - | 219,999 | 518 | \$ 4,151,595,234 | \$ 111,447,920 | .3144 | \$ 215,150 |
| 220,000 - | 229,999 | 477 | \$ 4,258,845,539 | \$ 107,250,305 | .3044 | \$ 224,843 |
| 230,000 - | 239,999 | 476 | \$ 4,370,712,496 | \$ 111,866,957 | .2951 | \$ 235,015 |
| 240,000 - | 249,999 | 392 | \$ 4,466,810,525 | \$ 96,098,029 | .2863 | \$ 245,148 |
| 250,000 - | 259,999 | 356 | \$ 4,557,639,283 | \$ 90,828,758 | .2780 | \$ 255,137 |
| 260,000 - | 269,999 | 351 | \$ 4,650,675,569 | \$ 93,036,286 | .2701 | \$ 265,061 |
| 270,000 - | 279,999 | 323 | \$ 4,739,481,218 | \$ 88,805,649 | .2626 | \$ 274,940 |
| 280,000 - | 289,999 | 302 | \$ 4,825,590,975 | \$ 86,109,757 | .2556 | \$ 285,132 |
| 290,000 - | 299,999 | 296 | \$ 4,912,865,444 | \$ 87,274,469 | .2488 | \$ 294,846 |
| 300,000 - | 314,999 | 385 | \$ 5,031,245,687 | \$ 118,380,243 | .2425 | \$ 307,481 |
| 315,000 - | 329,999 | 319 | \$ 5,134,114,366 | \$ 102,868,679 | .2336 | \$ 322,472 |
| 330,000 - | 344,999 | 317 | \$ 5,241,154,132 | \$ 107,039,766 | .2252 | \$ 337,665 |
| 345,000 - | 359,999 | 298 | \$ 5,346,190,852 | \$ 105,036,720 | .2175 | \$ 352,472 |
| 360,000 - | 374,999 | 268 | \$ 5,444,467,188 | \$ 98,276,336 | .2102 | \$ 366,703 |
| 375,000 - | 389,999 | 219 | \$ 5,528,194,430 | \$ 83,727,242 | .2035 | \$ 382,316 |
| 390,000 - | 404,999 | 202 | \$ 5,608,483,461 | \$ 80,289,031 | .1972 | \$ 397,470 |
| 405,000 - | 419,999 | 193 | \$ 5,688,152,971 | \$ 79,669,510 | .1913 | \$ 412,795 |
| 420,000 - | 439,999 | 218 | \$ 5,781,971,211 | \$ 93,818,240 | .1857 | \$ 430,359 |
| 440,000 - | 459,999 | 243 | \$ 5,891,343,759 | \$ 109,372,548 | .1787 | \$ 450,093 |
| 460,000 - | 479,999 | 163 | \$ 5,967,986,471 | \$ 76,642,712 | .1722 | \$ 470,201 |
| 480,000 - | 499,999 | 167 | \$ 6,049,709,179 | \$ 81,722,708 | .1662 | \$ 489,358 |
| 500,000 - | 519,999 | 148 | \$ 6,125,125,437 | \$ 75,416,258 | .1606 | \$ 509,569 |
| 520,000 - | 539,999 | 138 | \$ 6,198,356,471 | \$ 73,231,034 | .1554 | \$ 530,660 |
| 540,000 - | 559,999 | 107 | \$ 6,257,244,293 | \$ 58,887,822 | .1505 | \$ 550,353 |
| 560,000 - | 579,999 | 115 | \$ 6,322,825,910 | \$ 65,581,617 | .1459 | \$ 570,275 |
| 580,000 - | 599,999 | 102 | \$ 6,382,881,396 | \$ 60,055,486 | .1416 | \$ 588,779 |
| 600,000 - | 629,999 | 118 | \$ 6,455,365,422 | \$ 72,484,026 | .1375 | \$ 614,271 |
| 630,000 - | 659,999 | 134 | \$ 6,541,775,157 | \$ 86,409,735 | .1317 | \$ 644,849 |
| 660,000 - | 699,999 | 121 | \$ 6,624,073,512 | \$ 82,298,355 | .1264 | \$ 680,152 |
| 700,000 - | 749,999 | 154 | \$ 6,735,628,192 | \$ 111,554,680 | .1199 | \$ 724,381 |
| 750,000 - | 799,999 | 148 | \$ 6,850,606,021 | \$ 114,977,829 | .1126 | \$ 776,877 |
| 800,000 - | 849,999 | 100 | \$ 6,933,243,101 | \$ 82,637,080 | .1061 | \$ 826,371 |
| 850,000 - | 899,999 | 107 | \$ 7,027,040,908 | \$ 93,797,807 | .1003 | \$ 876,615 |
| 900,000 - | 999,999 | 167 | \$ 7,185,414,105 | \$ 158,373,197 | .0952 | \$ 948,342 |
| 1,000,000 - | 1,099,999 | 109 | \$ 7,299,386,105 | \$ 113,972,000 | .0866 | \$ 1,045,615 |
| 1,100,000 - | 1,199,999 | 84 | \$ 7,396,197,092 | \$ 96,810,987 | .0796 | \$ 1,152,512 |
| 1,200,000 - | 1,299,999 | 65 | \$ 7,477,263,566 | \$ 81,066,474 | .0736 | \$ 1,247,177 |
| 1,300,000 - | 1,399,999 | 44 | \$ 7,536,524,896 | \$ 59,261,330 | .0686 | \$ 1,346,848 |
| 1,400,000 - | 1,499,999 | 46 | \$ 7,603,037,800 | \$ 66,512,904 | .0642 | \$ 1,445,933 |
| 1,500,000 - | 1,599,999 | 39 | \$ 7,663,597,905 | \$ 60,560,105 | .0603 | \$ 1,552,823 |
| 1,600,000 - | 1,699,999 | 37 | \$ 7,724,489,370 | \$ 60,891,465 | .0569 | \$ 1,645,715 |

PENNSYLVANIA
DISTRIBUTION OF LOSSES

| LIMITS | ACCUMULATED CLAIMS (ADDED UP) | NUMBER OF CLAIMS | ACCUMULATED LOSSES (ADDED DOWN) | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE |
|-----------------------------|-------------------------------------|------------------------|---------------------------------------|-----------------------------|-----------------|---------------|
| 1,700,000 - | 1,799,999 | 236 | \$ 7,782,103,381 | \$ 57,614,011 | .0539 | \$ 1,745,879 |
| 1,800,000 - | 1,899,999 | 203 | \$ 7,804,312,857 | \$ 22,209,476 | .0514 | \$ 1,850,790 |
| 1,900,000 - | 1,999,999 | 191 | \$ 7,854,968,166 | \$ 50,655,309 | .0491 | \$ 1,948,281 |
| 2,000,000 - | 2,999,999 | 165 | \$ 8,086,805,215 | \$ 231,837,049 | .0470 | \$ 2,414,969 |
| 3,000,000 - | 3,999,999 | 69 | \$ 8,165,266,530 | \$ 78,461,315 | .0344 | \$ 3,411,362 |
| 4,000,000 - | 4,999,999 | 46 | \$ 8,208,047,208 | \$ 42,780,678 | .0279 | \$ 4,278,068 |
| 5,000,000 - | 5,999,999 | 36 | \$ 8,255,727,475 | \$ 47,680,267 | .0234 | \$ 5,297,807 |
| 6,000,000 - | 6,999,999 | 27 | \$ 8,286,614,203 | \$ 30,886,728 | .0199 | \$ 6,177,346 |
| 7,000,000 - | 7,999,999 | 22 | \$ 8,338,458,387 | \$ 51,844,184 | .0173 | \$ 7,406,312 |
| 8,000,000 - | 8,999,999 | 15 | \$ 8,338,458,387 | \$ - | .0152 | #DIV/0! |
| 9,000,000 - | 9,999,999 | 15 | \$ 8,376,284,347 | \$ 37,825,960 | .0134 | \$ 9,456,490 |
| 10,000,000 - AND GREATER | | 11 | \$ 8,588,977,741 | \$ 212,693,394 | .0120 | \$ 19,335,763 |
| GRAND TOTALS | | 583,094 | EXCLUDING CONTRACT MEDICAL | \$ 8,588,977,741 | | \$ 14,730 |

**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 (<) | | | | | |
| | | | | 8,589,807,597 | | |
| 0 | 10,000 | 713,551,923 | 503,568 | 7,080,995,674 | 1,417 | .8243 |
| 10,000 | 15,000 | 204,976,600 | 16,721 | 6,729,204,074 | 12,259 | .7834 |
| 15,000 | 20,000 | 171,868,881 | 9,923 | 6,441,770,193 | 17,320 | .7499 |
| 20,000 | 25,000 | 150,522,013 | 6,726 | 6,194,988,180 | 22,379 | .7212 |
| 25,000 | 30,000 | 140,283,561 | 5,124 | 5,977,644,619 | 27,378 | .6959 |
| 30,000 | 35,000 | 124,861,253 | 3,855 | 5,782,548,366 | 32,389 | .6732 |
| 35,000 | 40,000 | 117,254,958 | 3,135 | 5,604,808,408 | 37,402 | .6525 |
| 40,000 | 50,000 | 204,378,605 | 4,571 | 5,288,559,803 | 44,712 | .6157 |
| 50,000 | 75,000 | 409,440,783 | 6,715 | 4,645,969,020 | 60,974 | .5409 |
| 75,000 | 100,000 | 351,081,391 | 4,051 | 4,131,087,629 | 86,665 | .4809 |
| 100,000 | 125,000 | 347,942,004 | 3,096 | 3,702,458,125 | 112,403 | .4310 |
| 125,000 | 150,000 | 349,075,024 | 2,556 | 3,346,470,602 | 136,598 | .3896 |
| 150,000 | 175,000 | 328,917,347 | 2,025 | 3,045,578,255 | 162,428 | .3546 |
| 175,000 | 200,000 | 307,165,216 | 1,647 | 2,792,088,040 | 186,500 | .3250 |
| 200,000 | 225,000 | 283,900,830 | 1,337 | 2,574,349,710 | 212,421 | .2997 |
| 225,000 | 250,000 | 261,590,139 | 1,107 | 2,388,247,072 | 236,412 | .2780 |
| 250,000 | 275,000 | 228,267,869 | 869 | 2,225,341,703 | 262,830 | .2591 |
| 275,000 | 300,000 | 217,787,051 | 760 | 2,083,642,153 | 286,751 | .2426 |
| 300,000 | 325,000 | 186,959,362 | 598 | 1,958,149,457 | 312,815 | .2280 |
| 325,000 | 350,000 | 176,341,566 | 523 | 1,846,907,892 | 337,388 | .2150 |
| 350,000 | 375,000 | 168,300,816 | 467 | 1,748,840,409 | 360,645 | .2036 |
| 375,000 | 400,000 | 137,253,263 | 354 | 1,659,953,813 | 388,087 | .1932 |
| 400,000 | 425,000 | 129,887,080 | 315 | 1,579,612,566 | 412,558 | .1839 |
| 425,000 | 450,000 | 125,049,954 | 285 | 1,506,425,112 | 438,772 | .1754 |
| 450,000 | 475,000 | 112,168,308 | 244 | 1,440,775,554 | 460,178 | .1677 |
| 475,000 | 500,000 | 100,883,386 | 208 | 1,380,598,418 | 485,600 | .1607 |
| 500,000 | 600,000 | 333,172,217 | 610 | 1,181,526,201 | 546,184 | .1375 |
| 600,000 | 700,000 | 241,192,116 | 373 | 1,030,534,085 | 646,628 | .1200 |
| 700,000 | 800,000 | 226,532,509 | 302 | 912,001,576 | 750,108 | .1062 |
| 800,000 | 900,000 | 176,434,887 | 207 | 818,466,689 | 852,342 | .0953 |
| 900,000 | 1,000,000 | 158,373,197 | 167 | 744,393,492 | 948,342 | .0867 |
| 1,000,000 | 2,000,000 | 669,554,061 | 495 | 404,839,431 | 1,352,634 | .0471 |
| 2,000,000 | 3,000,000 | 231,837,049 | 96 | 296,002,382 | 2,414,969 | .0345 |
| 3,000,000 | 4,000,000 | 78,461,315 | 23 | 240,541,067 | 3,411,362 | .0280 |
| 4,000,000 | 5,000,000 | 42,780,678 | 10 | 201,760,389 | 4,278,068 | .0235 |
| 5,000,000 | 6,000,000 | 47,680,267 | 9 | 172,080,122 | 5,297,807 | .0200 |
| 6,000,000 | 7,000,000 | 30,886,728 | 5 | 149,193,394 | 6,177,346 | .0174 |
| 7,000,000 | 8,000,000 | 51,844,184 | 7 | 130,693,394 | 7,500,000 | .0152 |
| 8,000,000 | 9,000,000 | 0 | 0 | 115,693,394 | 0 | .0135 |
| 9,000,000 | 10,000,000 | 37,825,960 | 4 | 102,693,394 | 9,500,000 | .0120 |
| 10,000,000 | & Over | 212,693,394 | 11 | | 19,335,763 | |
| TOTAL/AVERAGE | | 8,588,977,741 | 583,094 | | 14,730 | |

* 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 | | Med only |
|------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio |
| 1,000 | .9975 | .9978 | .9997 | .9997 | .9944 | .9940 | .9527 | .9526 | .5808 |
| 2,000 | .9950 | .9955 | .9995 | .9993 | .9888 | .9882 | .9081 | .9078 | .4302 |
| 3,000 | .9925 | .9933 | .9992 | .9990 | .9832 | .9822 | .8667 | .8664 | .3453 |
| 4,000 | .9901 | .9912 | .9990 | .9987 | .9777 | .9764 | .8285 | .8281 | .2886 |
| 5,000 | .9878 | .9892 | .9987 | .9983 | .9722 | .9706 | .7933 | .7927 | .2477 |
| 6,000 | .9856 | .9871 | .9984 | .9980 | .9668 | .9648 | .7605 | .7599 | .2167 |
| 7,000 | .9833 | .9851 | .9982 | .9977 | .9614 | .9592 | .7302 | .7295 | .1925 |
| 8,000 | .9811 | .9831 | .9979 | .9974 | .9561 | .9535 | .7020 | .7013 | .1730 |
| 9,000 | .9789 | .9812 | .9977 | .9970 | .9508 | .9480 | .6758 | .6749 | .1570 |
| 10,000 | .9767 | .9792 | .9974 | .9967 | .9456 | .9425 | .6513 | .6504 | .1437 |
| 11,000 | .9745 | .9772 | .9971 | .9964 | .9405 | .9371 | .6284 | .6275 | .1325 |
| 12,000 | .9723 | .9753 | .9969 | .9960 | .9354 | .9317 | .6070 | .6059 | .1229 |
| 13,000 | .9701 | .9733 | .9966 | .9957 | .9304 | .9264 | .5868 | .5857 | .1145 |
| 14,000 | .9680 | .9714 | .9964 | .9954 | .9254 | .9211 | .5679 | .5667 | .1071 |
| 15,000 | .9658 | .9694 | .9961 | .9951 | .9205 | .9159 | .5500 | .5489 | .1006 |
| 16,000 | .9636 | .9675 | .9958 | .9947 | .9156 | .9107 | .5332 | .5320 | .0948 |
| 17,000 | .9614 | .9655 | .9956 | .9944 | .9107 | .9056 | .5172 | .5159 | .0895 |
| 18,000 | .9593 | .9636 | .9953 | .9941 | .9060 | .9006 | .5021 | .5008 | .0848 |
| 19,000 | .9571 | .9616 | .9951 | .9937 | .9012 | .8955 | .4877 | .4863 | .0806 |
| 20,000 | .9550 | .9597 | .9948 | .9934 | .8965 | .8906 | .4740 | .4726 | .0767 |
| 21,000 | .9528 | .9578 | .9945 | .9931 | .8918 | .8857 | .4609 | .4595 | .0732 |
| 22,000 | .9507 | .9559 | .9943 | .9928 | .8872 | .8808 | .4485 | .4470 | .0700 |
| 23,000 | .9485 | .9540 | .9940 | .9924 | .8826 | .8759 | .4365 | .4351 | .0670 |
| 24,000 | .9464 | .9521 | .9938 | .9921 | .8781 | .8711 | .4251 | .4236 | .0643 |
| 25,000 | .9443 | .9502 | .9935 | .9918 | .8736 | .8664 | .4142 | .4127 | .0617 |
| 26,000 | .9422 | .9483 | .9933 | .9914 | .8691 | .8617 | .4038 | .4022 | .0594 |
| 27,000 | .9401 | .9464 | .9930 | .9911 | .8647 | .8570 | .3938 | .3922 | .0572 |
| 28,000 | .9380 | .9445 | .9927 | .9908 | .8603 | .8524 | .3842 | .3826 | .0551 |
| 29,000 | .9359 | .9426 | .9925 | .9905 | .8559 | .8478 | .3750 | .3734 | .0532 |
| 30,000 | .9338 | .9407 | .9922 | .9901 | .8516 | .8432 | .3662 | .3645 | .0515 |
| 31,000 | .9317 | .9389 | .9920 | .9898 | .8473 | .8387 | .3577 | .3560 | .0498 |
| 32,000 | .9296 | .9370 | .9917 | .9895 | .8431 | .8343 | .3495 | .3479 | .0482 |
| 33,000 | .9275 | .9351 | .9914 | .9891 | .8388 | .8298 | .3417 | .3400 | .0467 |
| 34,000 | .9254 | .9333 | .9912 | .9888 | .8347 | .8254 | .3341 | .3324 | .0453 |
| 35,000 | .9233 | .9314 | .9909 | .9885 | .8305 | .8210 | .3268 | .3251 | .0440 |
| 36,000 | .9213 | .9295 | .9907 | .9882 | .8264 | .8167 | .3198 | .3181 | .0428 |
| 37,000 | .9192 | .9277 | .9904 | .9878 | .8223 | .8124 | .3130 | .3112 | .0416 |
| 38,000 | .9171 | .9258 | .9901 | .9875 | .8183 | .8081 | .3064 | .3047 | .0405 |
| 39,000 | .9150 | .9239 | .9899 | .9872 | .8142 | .8039 | .3001 | .2983 | .0394 |
| 40,000 | .9130 | .9221 | .9896 | .9869 | .8102 | .7997 | .2940 | .2922 | .0384 |
| 41,000 | .9109 | .9202 | .9894 | .9865 | .8063 | .7955 | .2881 | .2863 | .0375 |
| 42,000 | .9088 | .9183 | .9891 | .9862 | .8024 | .7914 | .2823 | .2805 | .0365 |
| 43,000 | .9067 | .9165 | .9889 | .9859 | .7985 | .7873 | .2768 | .2749 | .0356 |
| 44,000 | .9047 | .9146 | .9886 | .9856 | .7946 | .7832 | .2714 | .2695 | .0348 |
| 45,000 | .9026 | .9128 | .9884 | .9853 | .7907 | .7792 | .2662 | .2643 | .0339 |
| 46,000 | .9005 | .9109 | .9881 | .9849 | .7869 | .7752 | .2611 | .2593 | .0331 |
| 47,000 | .8985 | .9091 | .9879 | .9846 | .7831 | .7712 | .2562 | .2543 | .0324 |
| 48,000 | .8965 | .9073 | .9876 | .9843 | .7794 | .7672 | .2515 | .2496 | .0317 |
| 49,000 | .8944 | .9055 | .9874 | .9840 | .7756 | .7633 | .2468 | .2449 | .0310 |

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

| Loss Limit | Death-Pareto | | PT-Lognormal | | PP-Pareto | | TT-Pareto | | Med only |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio |
| 50,000 | .8924 | .9036 | .9871 | .9836 | .7719 | .7594 | .2423 | .2404 | .0303 |
| 51,000 | .8904 | .9018 | .9868 | .9833 | .7682 | .7556 | .2380 | .2361 | .0296 |
| 52,000 | .8883 | .9000 | .9866 | .9830 | .7646 | .7517 | .2337 | .2318 | .0290 |
| 53,000 | .8863 | .8982 | .9863 | .9827 | .7609 | .7479 | .2296 | .2277 | .0284 |
| 54,000 | .8843 | .8964 | .9861 | .9824 | .7573 | .7441 | .2256 | .2237 | .0278 |
| 55,000 | .8823 | .8945 | .9858 | .9821 | .7537 | .7404 | .2217 | .2197 | .0273 |
| 56,000 | .8802 | .8927 | .9856 | .9817 | .7502 | .7366 | .2178 | .2159 | .0267 |
| 57,000 | .8782 | .8909 | .9853 | .9814 | .7467 | .7329 | .2141 | .2121 | .0262 |
| 58,000 | .8762 | .8891 | .9851 | .9811 | .7432 | .7292 | .2104 | .2085 | .0257 |
| 59,000 | .8742 | .8873 | .9848 | .9808 | .7397 | .7256 | .2069 | .2049 | .0252 |
| 60,000 | .8722 | .8855 | .9846 | .9805 | .7362 | .7220 | .2034 | .2014 | .0247 |
| 61,000 | .8702 | .8837 | .9844 | .9802 | .7328 | .7184 | .2000 | .1980 | .0243 |
| 62,000 | .8682 | .8819 | .9841 | .9799 | .7294 | .7148 | .1967 | .1947 | .0239 |
| 63,000 | .8662 | .8801 | .9839 | .9796 | .7260 | .7112 | .1934 | .1915 | .0234 |
| 64,000 | .8642 | .8783 | .9836 | .9792 | .7226 | .7077 | .1903 | .1883 | .0230 |
| 65,000 | .8622 | .8765 | .9834 | .9789 | .7192 | .7042 | .1872 | .1852 | .0226 |
| 66,000 | .8602 | .8747 | .9831 | .9786 | .7159 | .7007 | .1841 | .1821 | .0223 |
| 67,000 | .8582 | .8729 | .9829 | .9783 | .7126 | .6972 | .1811 | .1791 | .0219 |
| 68,000 | .8562 | .8711 | .9826 | .9780 | .7093 | .6938 | .1782 | .1762 | .0215 |
| 69,000 | .8542 | .8694 | .9824 | .9777 | .7060 | .6903 | .1753 | .1733 | .0212 |
| 70,000 | .8522 | .8676 | .9821 | .9774 | .7028 | .6869 | .1725 | .1705 | .0208 |
| 71,000 | .8503 | .8658 | .9819 | .9771 | .6996 | .6836 | .1697 | .1677 | .0205 |
| 72,000 | .8483 | .8641 | .9816 | .9768 | .6963 | .6802 | .1670 | .1649 | .0201 |
| 73,000 | .8463 | .8623 | .9814 | .9764 | .6931 | .6769 | .1643 | .1623 | .0198 |
| 74,000 | .8444 | .8605 | .9812 | .9761 | .6900 | .6735 | .1617 | .1597 | .0195 |
| 75,000 | .8424 | .8588 | .9809 | .9758 | .6868 | .6702 | .1591 | .1571 | .0192 |
| 76,000 | .8405 | .8570 | .9807 | .9755 | .6837 | .6669 | .1566 | .1546 | .0189 |
| 77,000 | .8386 | .8553 | .9804 | .9752 | .6806 | .6637 | .1542 | .1521 | .0186 |
| 78,000 | .8366 | .8536 | .9802 | .9749 | .6775 | .6604 | .1518 | .1497 | .0183 |
| 79,000 | .8347 | .8519 | .9799 | .9746 | .6744 | .6572 | .1494 | .1473 | .0180 |
| 80,000 | .8328 | .8501 | .9797 | .9743 | .6713 | .6540 | .1471 | .1450 | .0178 |
| 81,000 | .8309 | .8484 | .9794 | .9740 | .6683 | .6508 | .1448 | .1427 | .0175 |
| 82,000 | .8290 | .8467 | .9792 | .9737 | .6652 | .6477 | .1426 | .1405 | .0173 |
| 83,000 | .8271 | .8450 | .9789 | .9733 | .6622 | .6445 | .1404 | .1383 | .0170 |
| 84,000 | .8252 | .8433 | .9787 | .9730 | .6592 | .6414 | .1382 | .1362 | .0168 |
| 85,000 | .8233 | .8416 | .9784 | .9727 | .6563 | .6383 | .1361 | .1341 | .0165 |
| 86,000 | .8214 | .8399 | .9782 | .9724 | .6533 | .6352 | .1340 | .1320 | .0163 |
| 87,000 | .8195 | .8382 | .9780 | .9721 | .6503 | .6321 | .1320 | .1299 | .0161 |
| 88,000 | .8177 | .8365 | .9777 | .9718 | .6474 | .6291 | .1300 | .1279 | .0159 |
| 89,000 | .8158 | .8348 | .9775 | .9715 | .6445 | .6260 | .1280 | .1259 | .0157 |
| 90,000 | .8139 | .8331 | .9772 | .9712 | .6416 | .6230 | .1261 | .1240 | .0155 |
| 91,000 | .8120 | .8315 | .9770 | .9709 | .6387 | .6200 | .1242 | .1221 | .0153 |
| 92,000 | .8102 | .8298 | .9767 | .9705 | .6359 | .6170 | .1223 | .1202 | .0151 |
| 93,000 | .8083 | .8281 | .9765 | .9702 | .6330 | .6140 | .1205 | .1184 | .0149 |
| 94,000 | .8065 | .8264 | .9762 | .9699 | .6302 | .6111 | .1187 | .1166 | .0147 |
| 95,000 | .8046 | .8248 | .9760 | .9696 | .6273 | .6081 | .1169 | .1148 | .0145 |
| 96,000 | .8027 | .8231 | .9757 | .9693 | .6245 | .6052 | .1151 | .1130 | .0144 |
| 97,000 | .8009 | .8214 | .9755 | .9690 | .6217 | .6023 | .1134 | .1113 | .0142 |
| 98,000 | .7991 | .8198 | .9753 | .9687 | .6190 | .5994 | .1117 | .1096 | .0140 |
| 99,000 | .7972 | .8181 | .9750 | .9684 | .6162 | .5965 | .1101 | .1080 | .0138 |
| 100,000 | .7954 | .8165 | .9748 | .9681 | .6134 | .5936 | .1085 | .1064 | .0137 |

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

| Loss Limit | Death-Pareto | | PT-Lognormal | | PP-Pareto | | TT-Pareto | | Med only |
|------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio |
| 110,000 | .7774 | .8002 | .9723 | .9650 | .5868 | .5659 | .0936 | .0915 | .0123 |
| 120,000 | .7599 | .7844 | .9699 | .9620 | .5617 | .5398 | .0812 | .0791 | .0112 |
| 130,000 | .7427 | .7689 | .9676 | .9590 | .5379 | .5151 | .0710 | .0689 | .0103 |
| 140,000 | .7258 | .7537 | .9652 | .9560 | .5154 | .4918 | .0624 | .0604 | .0095 |
| 150,000 | .7092 | .7387 | .9628 | .9530 | .4941 | .4699 | .0554 | .0534 | .0089 |
| 160,000 | .6932 | .7242 | .9604 | .9500 | .4741 | .4493 | .0496 | .0475 | .0084 |
| 170,000 | .6775 | .7100 | .9581 | .9471 | .4553 | .4300 | .0446 | .0426 | .0080 |
| 180,000 | .6622 | .6960 | .9559 | .9443 | .4377 | .4119 | .0403 | .0383 | .0077 |
| 190,000 | .6474 | .6826 | .9536 | .9415 | .4210 | .3949 | .0365 | .0345 | .0074 |
| 200,000 | .6330 | .6696 | .9514 | .9387 | .4054 | .3790 | .0332 | .0313 | .0071 |
| 210,000 | .6191 | .6569 | .9492 | .9359 | .3907 | .3641 | .0304 | .0284 | .0068 |
| 220,000 | .6055 | .6444 | .9470 | .9331 | .3768 | .3501 | .0279 | .0260 | .0065 |
| 230,000 | .5922 | .6323 | .9448 | .9304 | .3637 | .3369 | .0257 | .0238 | .0063 |
| 240,000 | .5792 | .6204 | .9426 | .9277 | .3513 | .3245 | .0237 | .0218 | .0061 |
| 250,000 | .5664 | .6087 | .9405 | .9250 | .3397 | .3129 | .0219 | .0201 | .0059 |
| 260,000 | .5539 | .5972 | .9383 | .9224 | .3286 | .3019 | .0202 | .0184 | .0057 |
| 270,000 | .5415 | .5858 | .9362 | .9197 | .3182 | .2916 | .0187 | .0169 | .0056 |
| 280,000 | .5294 | .5747 | .9340 | .9170 | .3082 | .2818 | .0173 | .0156 | .0055 |
| 290,000 | .5176 | .5639 | .9319 | .9144 | .2988 | .2726 | .0161 | .0144 | .0053 |
| 300,000 | .5061 | .5533 | .9298 | .9117 | .2899 | .2639 | .0151 | .0134 | .0052 |
| 315,000 | .4893 | .5378 | .9267 | .9078 | .2773 | .2517 | .0137 | .0121 | .0050 |
| 330,000 | .4730 | .5228 | .9235 | .9039 | .2656 | .2405 | .0125 | .0109 | .0049 |
| 345,000 | .4572 | .5081 | .9204 | .9001 | .2547 | .2301 | .0113 | .0098 | .0048 |
| 360,000 | .4418 | .4939 | .9174 | .8962 | .2445 | .2205 | .0104 | .0089 | .0047 |
| 375,000 | .4271 | .4802 | .9143 | .8924 | .2351 | .2117 | .0095 | .0081 | .0046 |
| 390,000 | .4126 | .4667 | .9112 | .8886 | .2263 | .2036 | .0087 | .0073 | .0046 |
| 405,000 | .3988 | .4538 | .9082 | .8848 | .2180 | .1960 | .0080 | .0067 | .0045 |
| 420,000 | .3855 | .4414 | .9052 | .8811 | .2101 | .1889 | .0074 | .0061 | .0045 |
| 440,000 | .3688 | .4256 | .9012 | .8761 | .2003 | .1801 | .0066 | .0054 | .0045 |
| 460,000 | .3529 | .4106 | .8972 | .8713 | .1913 | .1723 | .0059 | .0048 | .0044 |
| 480,000 | .3380 | .3964 | .8934 | .8665 | .1830 | .1651 | .0053 | .0042 | .0044 |
| 500,000 | .3236 | .3828 | .8895 | .8617 | .1753 | .1586 | .0047 | .0037 | .0044 |
| 520,000 | .3095 | .3697 | .8857 | .8569 | .1681 | .1526 | .0042 | .0033 | .0044 |
| 540,000 | .2956 | .3576 | .8819 | .8522 | .1613 | .1470 | .0038 | .0029 | .0043 |
| 560,000 | .2823 | .3463 | .8782 | .8474 | .1549 | .1418 | .0034 | .0026 | .0043 |
| 580,000 | .2699 | .3357 | .8744 | .8427 | .1489 | .1370 | .0031 | .0023 | .0043 |
| 600,000 | .2578 | .3258 | .8706 | .8380 | .1433 | .1325 | .0028 | .0021 | .0042 |
| 630,000 | .2407 | .3121 | .8650 | .8310 | .1354 | .1263 | .0025 | .0018 | .0042 |
| 660,000 | .2250 | .2995 | .8594 | .8241 | .1281 | .1207 | .0022 | .0015 | .0041 |
| 700,000 | .2054 | .2844 | .8520 | .8149 | .1193 | .1139 | .0019 | .0012 | .0041 |
| 750,000 | .1841 | .2676 | .8430 | .8036 | .1093 | .1064 | .0015 | .0010 | .0040 |
| 800,000 | .1650 | .2528 | .8342 | .7924 | .1006 | .0999 | .0012 | .0008 | .0039 |
| 850,000 | .1476 | .2396 | .8257 | .7814 | .0928 | .0942 | .0010 | .0007 | .0039 |
| 900,000 | .1328 | .2278 | .8172 | .7705 | .0860 | .0890 | .0008 | .0006 | .0038 |
| 1,000,000 | .1083 | .2076 | .8008 | .7493 | .0746 | .0803 | .0006 | .0004 | .0036 |
| 1,100,000 | .0891 | .1909 | .7852 | .7288 | .0655 | .0732 | .0004 | .0003 | .0035 |
| 1,200,000 | .0750 | .1768 | .7701 | .7089 | .0578 | .0672 | .0003 | .0002 | .0034 |
| 1,300,000 | .0634 | .1648 | .7554 | .6898 | .0514 | .0622 | .0002 | .0002 | .0032 |
| 1,400,000 | .0542 | .1544 | .7409 | .6712 | .0459 | .0579 | .0001 | .0001 | .0031 |
| 1,500,000 | .0470 | .1453 | .7267 | .6534 | .0412 | .0541 | .0001 | .0001 | .0029 |
| 1,600,000 | .0419 | .1372 | .7126 | .6362 | .0371 | .0509 | .0000 | .0001 | .0028 |

**PENNSYLVANIA
DISTRIBUTION OF LOSSES**

| Loss Limit | Death-Pareto | | PT-Lognormal | | PP-Pareto | | TT-Pareto | | Med only |
|---------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio | Fitted Excess Ratio | Actual Excess Ratio |
| 1,700,000 | .0383 | .1301 | .6988 | .6196 | .0336 | .0480 | .0000 | .0001 | .0026 |
| 1,800,000 | .0352 | .1237 | .6857 | .6036 | .0307 | .0454 | .0000 | .0001 | .0025 |
| 1,900,000 | .0320 | .1180 | .6726 | .5881 | .0282 | .0431 | .0000 | .0001 | .0023 |
| 2,000,000 | .0289 | .1128 | .6599 | .5733 | .0260 | .0410 | .0000 | .0000 | .0022 |
| 3,000,000 | .0172 | .0790 | .5527 | .4539 | .0144 | .0278 | .0000 | .0000 | .0007 |
| 4,000,000 | .0092 | .0615 | .4755 | .3692 | .0101 | .0212 | .0000 | .0000 | .0000 |
| 5,000,000 | .0012 | .0506 | .4183 | .3080 | .0073 | .0172 | .0000 | .0000 | .0000 |
| 6,000,000 | .0000 | .0432 | .3712 | .2628 | .0052 | .0146 | .0000 | .0000 | .0000 |
| 7,000,000 | .0000 | .0378 | .3309 | .2289 | .0039 | .0127 | .0000 | .0000 | .0000 |
| 8,000,000 | .0000 | .0337 | .2982 | .2028 | .0029 | .0113 | .0000 | .0000 | .0000 |
| 9,000,000 | .0000 | .0304 | .2721 | .1826 | .0020 | .0102 | .0000 | .0000 | .0000 |
| 10,000,000 | .0000 | .0278 | .2483 | .1665 | .0014 | .0093 | .0000 | .0000 | .0000 |

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2007-2009)

