

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 PCRB's analysis 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	504,924	279,354	\$ 114,584,291	\$ 114,584,291	1.0000	\$ 410
1,000	1,999	225,570	65,890	\$ 207,490,769	\$ 92,906,478	.9846	\$ 1,410
2,000	2,999	159,680	27,902	\$ 275,769,743	\$ 68,278,974	.9293	\$ 2,447
3,000	3,999	131,778	16,511	\$ 333,051,186	\$ 57,281,443	.9099	\$ 3,469
4,000	4,999	115,267	11,395	\$ 384,030,487	\$ 50,979,301	.8934	\$ 4,474
5,000	5,999	103,872	8,786	\$ 432,148,777	\$ 48,118,290	.8788	\$ 5,477
6,000	6,999	95,086	6,762	\$ 475,986,665	\$ 43,837,888	.8654	\$ 6,483
7,000	7,999	88,324	5,573	\$ 517,686,711	\$ 41,700,046	.8532	\$ 7,483
8,000	8,999	82,751	4,715	\$ 557,715,849	\$ 40,029,138	.8417	\$ 8,490
9,000	9,999	78,036	4,099	\$ 596,587,019	\$ 38,871,170	.8309	\$ 9,483
10,000	10,999	73,937	3,532	\$ 633,611,798	\$ 37,024,779	.8207	\$ 10,483
11,000	11,999	70,405	3,152	\$ 669,785,535	\$ 36,173,737	.8110	\$ 11,476
12,000	12,999	67,253	2,872	\$ 705,628,202	\$ 35,842,667	.8018	\$ 12,480
13,000	13,999	64,381	2,465	\$ 738,888,823	\$ 33,260,621	.7930	\$ 13,493
14,000	14,999	61,916	2,274	\$ 771,832,425	\$ 32,943,602	.7845	\$ 14,487
15,000	15,999	59,642	2,008	\$ 802,951,483	\$ 31,119,058	.7764	\$ 15,498
16,000	16,999	57,634	1,873	\$ 833,841,679	\$ 30,890,196	.7685	\$ 16,492
17,000	17,999	55,761	1,850	\$ 866,205,252	\$ 32,363,573	.7609	\$ 17,494
18,000	18,999	53,911	1,630	\$ 896,349,914	\$ 30,144,662	.7535	\$ 18,494
19,000	19,999	52,281	1,515	\$ 925,884,747	\$ 29,534,833	.7464	\$ 19,495
20,000	20,999	50,766	1,436	\$ 955,309,745	\$ 29,424,998	.7395	\$ 20,491
21,000	21,999	49,330	1,329	\$ 983,880,353	\$ 28,570,608	.7328	\$ 21,498
22,000	22,999	48,001	1,213	\$ 1,011,168,788	\$ 27,288,435	.7262	\$ 22,497
23,000	23,999	46,788	1,099	\$ 1,036,984,181	\$ 25,815,393	.7199	\$ 23,490
24,000	24,999	45,689	1,091	\$ 1,063,715,982	\$ 26,731,801	.7137	\$ 24,502
25,000	25,999	44,598	1,068	\$ 1,090,937,619	\$ 27,221,637	.7076	\$ 25,488
26,000	26,999	43,530	984	\$ 1,117,013,772	\$ 26,076,153	.7017	\$ 26,500
27,000	27,999	42,546	943	\$ 1,142,947,674	\$ 25,933,902	.6959	\$ 27,501
28,000	28,999	41,603	907	\$ 1,168,804,589	\$ 25,856,915	.6903	\$ 28,508
29,000	29,999	40,696	848	\$ 1,193,822,137	\$ 25,017,548	.6848	\$ 29,502
30,000	30,999	39,848	877	\$ 1,220,561,224	\$ 26,739,087	.6794	\$ 30,489
31,000	31,999	38,971	798	\$ 1,245,693,860	\$ 25,132,636	.6741	\$ 31,495
32,000	32,999	38,173	754	\$ 1,270,202,115	\$ 24,508,255	.6689	\$ 32,504
33,000	33,999	37,419	737	\$ 1,294,890,379	\$ 24,688,264	.6638	\$ 33,498
34,000	34,999	36,682	662	\$ 1,317,736,950	\$ 22,846,571	.6589	\$ 34,511
35,000	35,999	36,020	669	\$ 1,341,484,536	\$ 23,747,586	.6540	\$ 35,497
36,000	36,999	35,351	630	\$ 1,364,478,035	\$ 22,993,499	.6492	\$ 36,498
37,000	37,999	34,721	614	\$ 1,387,499,528	\$ 23,021,493	.6445	\$ 37,494
38,000	38,999	34,107	611	\$ 1,411,023,217	\$ 23,523,689	.6399	\$ 38,500
39,000	39,999	33,496	610	\$ 1,435,122,710	\$ 24,099,493	.6353	\$ 39,507
40,000	40,999	32,886	569	\$ 1,458,147,137	\$ 23,024,427	.6309	\$ 40,465
41,000	41,999	32,317	541	\$ 1,480,591,119	\$ 22,443,982	.6265	\$ 41,486
42,000	42,999	31,776	460	\$ 1,500,131,860	\$ 19,540,741	.6222	\$ 42,480
43,000	43,999	31,316	523	\$ 1,522,877,471	\$ 22,745,611	.6180	\$ 43,491
44,000	44,999	30,793	466	\$ 1,543,620,410	\$ 20,742,939	.6138	\$ 44,513
45,000	45,999	30,327	481	\$ 1,565,505,178	\$ 21,884,768	.6097	\$ 45,498
46,000	46,999	29,846	459	\$ 1,586,846,737	\$ 21,341,559	.6057	\$ 46,496
47,000	47,999	29,387	425	\$ 1,607,039,808	\$ 20,193,071	.6017	\$ 47,513
48,000	48,999	28,962	435	\$ 1,628,136,898	\$ 21,097,090	.5978	\$ 48,499
49,000	49,999	28,527	405	\$ 1,648,180,950	\$ 20,044,052	.5939	\$ 49,491

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	28,122	409	\$ 1,668,839,242	\$ 20,658,292	.5901	\$ 50,509
51,000 -	51,999	27,713	408	\$ 1,689,844,930	\$ 21,005,688	.5864	\$ 51,485
52,000 -	52,999	27,305	357	\$ 1,708,585,492	\$ 18,740,562	.5827	\$ 52,495
53,000 -	53,999	26,948	343	\$ 1,726,932,568	\$ 18,347,076	.5790	\$ 53,490
54,000 -	54,999	26,605	370	\$ 1,747,103,559	\$ 20,170,991	.5755	\$ 54,516
55,000 -	55,999	26,235	323	\$ 1,765,018,167	\$ 17,914,608	.5719	\$ 55,463
56,000 -	56,999	25,912	335	\$ 1,783,945,228	\$ 18,927,061	.5684	\$ 56,499
57,000 -	57,999	25,577	305	\$ 1,801,483,637	\$ 17,538,409	.5650	\$ 57,503
58,000 -	58,999	25,272	278	\$ 1,817,752,639	\$ 16,269,002	.5615	\$ 58,522
59,000 -	59,999	24,994	329	\$ 1,837,326,491	\$ 19,573,852	.5582	\$ 59,495
60,000 -	60,999	24,665	318	\$ 1,856,566,091	\$ 19,239,600	.5548	\$ 60,502
61,000 -	61,999	24,347	279	\$ 1,873,735,113	\$ 17,169,022	.5515	\$ 61,538
62,000 -	62,999	24,068	286	\$ 1,891,603,547	\$ 17,868,434	.5483	\$ 62,477
63,000 -	63,999	23,782	278	\$ 1,909,252,136	\$ 17,648,589	.5451	\$ 63,484
64,000 -	64,999	23,504	284	\$ 1,927,562,504	\$ 18,310,368	.5419	\$ 64,473
65,000 -	65,999	23,220	274	\$ 1,945,505,321	\$ 17,942,817	.5388	\$ 65,485
66,000 -	66,999	22,946	260	\$ 1,962,789,017	\$ 17,283,696	.5357	\$ 66,476
67,000 -	67,999	22,686	249	\$ 1,979,593,875	\$ 16,804,858	.5326	\$ 67,489
68,000 -	68,999	22,437	256	\$ 1,997,127,122	\$ 17,533,247	.5296	\$ 68,489
69,000 -	69,999	22,181	232	\$ 2,013,249,780	\$ 16,122,658	.5266	\$ 69,494
70,000 -	70,999	21,949	213	\$ 2,028,266,867	\$ 15,017,087	.5236	\$ 70,503
71,000 -	71,999	21,736	182	\$ 2,041,283,761	\$ 13,016,894	.5207	\$ 71,521
72,000 -	72,999	21,554	210	\$ 2,056,507,846	\$ 15,224,085	.5178	\$ 72,496
73,000 -	73,999	21,344	226	\$ 2,073,116,007	\$ 16,608,161	.5149	\$ 73,487
74,000 -	74,999	21,118	193	\$ 2,087,492,006	\$ 14,375,999	.5121	\$ 74,487
75,000 -	75,999	20,925	212	\$ 2,103,491,758	\$ 15,999,752	.5093	\$ 75,471
76,000 -	76,999	20,713	209	\$ 2,119,487,666	\$ 15,995,908	.5065	\$ 76,535
77,000 -	77,999	20,504	221	\$ 2,136,615,177	\$ 17,127,511	.5037	\$ 77,500
78,000 -	78,999	20,283	191	\$ 2,151,610,985	\$ 14,995,808	.5010	\$ 78,512
79,000 -	79,999	20,092	204	\$ 2,167,827,809	\$ 16,216,824	.4982	\$ 79,494
80,000 -	80,999	19,888	192	\$ 2,183,274,976	\$ 15,447,167	.4956	\$ 80,454
81,000 -	81,999	19,696	175	\$ 2,197,541,228	\$ 14,266,252	.4929	\$ 81,521
82,000 -	82,999	19,521	185	\$ 2,212,808,682	\$ 15,267,454	.4903	\$ 82,527
83,000 -	83,999	19,336	202	\$ 2,229,675,003	\$ 16,866,321	.4877	\$ 83,497
84,000 -	84,999	19,134	178	\$ 2,244,718,168	\$ 15,043,165	.4851	\$ 84,512
85,000 -	85,999	18,956	180	\$ 2,260,103,785	\$ 15,385,617	.4825	\$ 85,476
86,000 -	86,999	18,776	151	\$ 2,273,170,000	\$ 13,066,215	.4800	\$ 86,531
87,000 -	87,999	18,625	167	\$ 2,287,776,728	\$ 14,606,728	.4775	\$ 87,465
88,000 -	88,999	18,458	179	\$ 2,303,623,764	\$ 15,847,036	.4750	\$ 88,531
89,000 -	89,999	18,279	166	\$ 2,318,483,984	\$ 14,860,220	.4725	\$ 89,519
90,000 -	90,999	18,113	160	\$ 2,332,958,456	\$ 14,474,472	.4701	\$ 90,465
91,000 -	91,999	17,953	149	\$ 2,346,588,694	\$ 13,630,238	.4677	\$ 91,478
92,000 -	92,999	17,804	151	\$ 2,360,556,425	\$ 13,967,731	.4653	\$ 92,502
93,000 -	93,999	17,653	149	\$ 2,374,488,364	\$ 13,931,939	.4629	\$ 93,503
94,000 -	94,999	17,504	156	\$ 2,389,227,356	\$ 14,738,992	.4605	\$ 94,481
95,000 -	95,999	17,348	147	\$ 2,403,266,044	\$ 14,038,688	.4582	\$ 95,501
96,000 -	96,999	17,201	143	\$ 2,417,065,393	\$ 13,799,349	.4559	\$ 96,499
97,000 -	97,999	17,058	128	\$ 2,429,548,650	\$ 12,483,257	.4536	\$ 97,525
98,000 -	98,999	16,930	151	\$ 2,444,423,491	\$ 14,874,841	.4513	\$ 98,509
99,000 -	99,999	16,779	141	\$ 2,458,453,005	\$ 14,029,514	.4490	\$ 99,500
100,000 -	109,999	16,638	1,314	\$ 2,596,203,982	\$ 137,750,977	.4468	\$ 104,833

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	1,239	\$ 2,738,486,611	\$ 142,282,629	.4254	\$ 114,837
120,000 -	129,999	1,104	\$ 2,876,412,331	\$ 137,925,720	.4057	\$ 124,933
130,000 -	139,999	1,015	\$ 3,013,430,226	\$ 137,017,895	.3875	\$ 134,993
140,000 -	149,999	858	\$ 3,137,730,529	\$ 124,300,303	.3708	\$ 144,872
150,000 -	159,999	761	\$ 3,255,572,304	\$ 117,841,775	.3553	\$ 154,851
160,000 -	169,999	677	\$ 3,367,171,553	\$ 111,599,249	.3409	\$ 164,844
170,000 -	179,999	621	\$ 3,475,764,913	\$ 108,593,360	.3275	\$ 174,869
180,000 -	189,999	564	\$ 3,580,045,729	\$ 104,280,816	.3150	\$ 184,895
190,000 -	199,999	517	\$ 3,680,745,886	\$ 100,700,157	.3032	\$ 194,778
200,000 -	209,999	486	\$ 3,780,389,430	\$ 99,643,544	.2922	\$ 205,028
210,000 -	219,999	444	\$ 3,875,851,189	\$ 95,461,759	.2818	\$ 215,004
220,000 -	229,999	392	\$ 3,964,021,488	\$ 88,170,299	.2721	\$ 224,924
230,000 -	239,999	391	\$ 4,055,982,228	\$ 91,960,740	.2629	\$ 235,194
240,000 -	249,999	348	\$ 4,141,204,853	\$ 85,222,625	.2542	\$ 244,893
250,000 -	259,999	328	\$ 4,224,832,300	\$ 83,627,447	.2461	\$ 254,962
260,000 -	269,999	291	\$ 4,301,995,048	\$ 77,162,748	.2384	\$ 265,164
270,000 -	279,999	267	\$ 4,375,414,412	\$ 73,419,364	.2311	\$ 274,979
280,000 -	289,999	277	\$ 4,454,367,294	\$ 78,952,882	.2242	\$ 285,028
290,000 -	299,999	239	\$ 4,524,900,758	\$ 70,533,464	.2176	\$ 295,119
300,000 -	314,999	335	\$ 4,627,894,913	\$ 102,994,155	.2114	\$ 307,445
315,000 -	329,999	301	\$ 4,725,007,517	\$ 97,112,604	.2027	\$ 322,633
330,000 -	344,999	275	\$ 4,817,913,397	\$ 92,905,880	.1946	\$ 337,840
345,000 -	359,999	294	\$ 4,921,527,864	\$ 103,614,467	.1870	\$ 352,430
360,000 -	374,999	238	\$ 5,009,009,032	\$ 87,481,168	.1801	\$ 367,568
375,000 -	389,999	236	\$ 5,099,223,433	\$ 90,214,401	.1737	\$ 382,264
390,000 -	404,999	215	\$ 5,184,715,663	\$ 85,492,230	.1678	\$ 397,638
405,000 -	419,999	163	\$ 5,252,022,995	\$ 67,307,332	.1623	\$ 412,928
420,000 -	439,999	199	\$ 5,337,417,289	\$ 85,394,294	.1572	\$ 429,117
440,000 -	459,999	178	\$ 5,417,525,549	\$ 80,108,260	.1509	\$ 450,046
460,000 -	479,999	177	\$ 5,500,592,047	\$ 83,066,498	.1451	\$ 469,302
480,000 -	499,999	136	\$ 5,567,183,432	\$ 66,591,385	.1398	\$ 489,643
500,000 -	519,999	129	\$ 5,632,778,322	\$ 65,594,890	.1349	\$ 508,488
520,000 -	539,999	115	\$ 5,693,720,825	\$ 60,942,503	.1304	\$ 529,935
540,000 -	559,999	112	\$ 5,755,234,896	\$ 61,514,071	.1262	\$ 549,233
560,000 -	579,999	87	\$ 5,804,816,555	\$ 49,581,659	.1223	\$ 569,904
580,000 -	599,999	95	\$ 5,860,832,871	\$ 56,016,316	.1187	\$ 589,645
600,000 -	629,999	96	\$ 5,919,869,698	\$ 59,036,827	.1153	\$ 614,967
630,000 -	659,999	101	\$ 5,984,940,213	\$ 65,070,515	.1105	\$ 644,263
660,000 -	699,999	100	\$ 6,053,151,850	\$ 68,211,637	.1062	\$ 682,116
700,000 -	749,999	132	\$ 6,148,627,477	\$ 95,475,627	.1010	\$ 723,300
750,000 -	799,999	75	\$ 6,206,646,067	\$ 58,018,590	.0953	\$ 773,581
800,000 -	849,999	76	\$ 6,269,339,125	\$ 62,693,058	.0902	\$ 824,909
850,000 -	899,999	71	\$ 6,331,651,109	\$ 62,311,984	.0857	\$ 877,634
900,000 -	999,999	102	\$ 6,428,223,195	\$ 96,572,086	.0816	\$ 946,785
1,000,000 -	1,099,999	81	\$ 6,513,531,267	\$ 85,308,072	.0747	\$ 1,053,186
1,100,000 -	1,199,999	48	\$ 6,568,756,729	\$ 55,225,462	.0689	\$ 1,150,530
1,200,000 -	1,299,999	50	\$ 6,631,546,833	\$ 62,790,104	.0641	\$ 1,255,802
1,300,000 -	1,399,999	38	\$ 6,683,209,179	\$ 51,662,346	.0598	\$ 1,359,535
1,400,000 -	1,499,999	39	\$ 6,739,922,815	\$ 56,713,636	.0562	\$ 1,454,196
1,500,000 -	1,599,999	26	\$ 6,780,111,366	\$ 40,188,551	.0530	\$ 1,545,714
1,600,000 -	1,699,999	18	\$ 6,809,950,640	\$ 29,839,274	.0504	\$ 1,657,737

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	167	\$ 6,843,180,794	\$ 33,230,154	.0480	\$ 1,748,955
1,800,000 -	1,899,999	148	\$ 6,858,129,806	\$ 14,949,012	.0459	\$ 1,868,627
1,900,000 -	1,999,999	140	\$ 6,877,456,732	\$ 19,326,926	.0440	\$ 1,932,693
2,000,000 -	2,999,999	130	\$ 7,033,511,839	\$ 156,055,107	.0422	\$ 2,400,848
3,000,000 -	3,999,999	65	\$ 7,112,775,530	\$ 79,263,691	.0299	\$ 3,602,895
4,000,000 -	4,999,999	43	\$ 7,179,599,755	\$ 66,824,225	.0224	\$ 4,454,948
5,000,000 -	5,999,999	28	\$ 7,201,681,311	\$ 22,081,556	.0177	\$ 5,520,389
6,000,000 -	6,999,999	24	\$ 7,240,386,101	\$ 38,704,790	.0142	\$ 6,450,798
7,000,000 -	7,999,999	18	\$ 7,248,299,527	\$ 7,913,426	.0114	\$ 7,913,426
8,000,000 -	8,999,999	17	\$ 7,282,198,347	\$ 33,898,820	.0090	\$ 8,474,705
9,000,000 -	9,999,999	13	\$ 7,329,124,514	\$ 46,926,167	.0070	\$ 9,385,233
10,000,000 - AND GREATER	8	8	\$ 7,451,662,049	\$ 122,537,535	.0057	\$ 15,317,192
GRAND TOTALS		504,924	EXCLUDING CONTRACT MEDICAL	\$ 7,451,662,049		\$ 14,758

**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 (<)					
				7,451,887,230		
0	10,000	596,591,581	430,987	6,115,925,649	1,384	.8207
10,000	15,000	175,248,887	14,295	5,785,416,762	12,259	.7764
15,000	20,000	154,035,956	8,875	5,510,670,806	17,356	.7395
20,000	25,000	137,804,597	6,167	5,273,206,209	22,345	.7076
25,000	30,000	130,159,561	4,752	5,062,606,648	27,390	.6794
30,000	35,000	123,883,290	3,827	4,873,428,358	32,371	.6540
35,000	40,000	117,344,346	3,133	4,701,299,012	37,454	.6309
40,000	50,000	213,144,467	4,766	4,397,574,545	44,722	.5901
50,000	75,000	439,252,195	7,196	3,794,972,350	61,041	.5093
75,000	100,000	370,952,263	4,287	3,329,570,087	86,530	.4468
100,000	125,000	348,987,833	3,105	2,952,732,254	112,395	.3962
125,000	150,000	330,121,785	2,424	2,647,860,469	136,189	.3553
150,000	175,000	283,875,517	1,750	2,392,397,452	162,261	.3210
175,000	200,000	259,263,700	1,392	2,177,421,253	186,320	.2922
200,000	225,000	239,175,434	1,126	1,992,370,819	212,412	.2674
225,000	250,000	221,502,645	936	1,833,793,175	236,648	.2461
250,000	275,000	197,373,386	752	1,695,544,789	262,465	.2275
275,000	300,000	186,338,328	650	1,575,331,462	286,674	.2114
300,000	325,000	167,521,853	535	1,469,059,609	313,125	.1971
325,000	350,000	160,041,051	474	1,375,668,558	337,639	.1846
350,000	375,000	156,563,580	434	1,294,454,978	360,746	.1737
375,000	400,000	147,214,697	379	1,222,423,614	388,088	.1640
400,000	425,000	117,157,312	284	1,159,076,719	411,921	.1555
425,000	450,000	104,103,536	238	1,102,229,433	436,951	.1479
450,000	475,000	102,357,464	222	1,051,203,220	461,589	.1411
475,000	500,000	87,361,162	180	1,005,510,808	484,667	.1349
500,000	600,000	293,657,404	538	858,853,404	545,832	.1153
600,000	700,000	192,323,549	297	752,429,855	647,554	.1010
700,000	800,000	153,497,482	207	672,232,373	741,534	.0902
800,000	900,000	125,007,558	147	607,924,815	850,392	.0816
900,000	1,000,000	96,573,754	102	556,451,061	946,802	.0747
1,000,000	2,000,000	449,240,501	337	314,210,560	1,333,058	.0422
2,000,000	3,000,000	156,056,999	65	223,153,561	2,400,877	.0299
3,000,000	4,000,000	79,264,552	22	166,889,009	3,602,934	.0224
4,000,000	5,000,000	66,824,879	15	132,064,130	4,454,992	.0177
5,000,000	6,000,000	22,081,909	4	105,982,221	5,520,477	.0142
6,000,000	7,000,000	38,705,028	6	85,277,193	6,450,838	.0114
7,000,000	8,000,000	7,913,426	1	67,363,767	7,913,426	.0090
8,000,000	9,000,000	33,898,853	4	52,464,914	8,474,713	.0070
9,000,000	10,000,000	46,926,354	5	42,538,560	9,385,271	.0057
10,000,000	& Over	122,538,560	8		15,317,320	
TOTAL/AVERAGE		7,451,887,230	504,924		14,758	

* 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	.9976	.9977	.9997	.9997	.9935	.9936	.9610	.9611	.6084
2,000	.9953	.9955	.9994	.9994	.9870	.9873	.9242	.9243	.4610
3,000	.9930	.9932	.9992	.9991	.9806	.9809	.8897	.8900	.3755
4,000	.9908	.9911	.9989	.9989	.9742	.9747	.8578	.8580	.3171
5,000	.9888	.9891	.9986	.9986	.9680	.9685	.8279	.8283	.2743
6,000	.9868	.9871	.9983	.9983	.9618	.9624	.8001	.8005	.2415
7,000	.9848	.9852	.9980	.9980	.9556	.9564	.7740	.7744	.2155
8,000	.9828	.9833	.9977	.9977	.9496	.9505	.7495	.7500	.1943
9,000	.9808	.9814	.9975	.9974	.9437	.9446	.7265	.7270	.1766
10,000	.9789	.9795	.9972	.9971	.9378	.9389	.7047	.7053	.1618
11,000	.9769	.9776	.9969	.9968	.9320	.9332	.6842	.6848	.1491
12,000	.9750	.9757	.9966	.9966	.9263	.9276	.6647	.6653	.1381
13,000	.9730	.9738	.9963	.9963	.9206	.9220	.6463	.6469	.1284
14,000	.9711	.9719	.9961	.9960	.9151	.9166	.6287	.6294	.1199
15,000	.9691	.9700	.9958	.9957	.9096	.9111	.6121	.6128	.1123
16,000	.9672	.9682	.9955	.9954	.9041	.9058	.5961	.5969	.1055
17,000	.9653	.9663	.9952	.9951	.8988	.9005	.5809	.5817	.0993
18,000	.9633	.9644	.9949	.9948	.8934	.8953	.5663	.5671	.0937
19,000	.9614	.9625	.9946	.9946	.8882	.8902	.5524	.5532	.0886
20,000	.9595	.9607	.9944	.9943	.8830	.8851	.5390	.5399	.0840
21,000	.9576	.9588	.9941	.9940	.8779	.8801	.5261	.5270	.0798
22,000	.9556	.9569	.9938	.9937	.8728	.8751	.5138	.5147	.0760
23,000	.9537	.9551	.9935	.9934	.8678	.8702	.5019	.5028	.0724
24,000	.9518	.9532	.9932	.9931	.8629	.8653	.4904	.4914	.0692
25,000	.9499	.9513	.9930	.9929	.8580	.8605	.4793	.4803	.0661
26,000	.9480	.9495	.9927	.9926	.8531	.8557	.4687	.4697	.0633
27,000	.9461	.9477	.9924	.9923	.8483	.8510	.4583	.4594	.0607
28,000	.9442	.9458	.9921	.9920	.8436	.8463	.4484	.4494	.0583
29,000	.9423	.9440	.9919	.9917	.8389	.8417	.4387	.4398	.0560
30,000	.9404	.9422	.9916	.9914	.8342	.8371	.4294	.4305	.0538
31,000	.9386	.9404	.9913	.9912	.8296	.8326	.4204	.4215	.0518
32,000	.9367	.9385	.9910	.9909	.8251	.8282	.4117	.4128	.0499
33,000	.9349	.9367	.9908	.9906	.8206	.8237	.4032	.4044	.0481
34,000	.9330	.9350	.9905	.9903	.8161	.8193	.3951	.3962	.0464
35,000	.9312	.9332	.9902	.9900	.8117	.8150	.3871	.3883	.0449
36,000	.9293	.9314	.9899	.9898	.8073	.8107	.3794	.3806	.0434
37,000	.9275	.9296	.9896	.9895	.8030	.8064	.3720	.3731	.0420
38,000	.9256	.9278	.9894	.9892	.7987	.8022	.3647	.3659	.0406
39,000	.9238	.9260	.9891	.9889	.7944	.7980	.3577	.3589	.0394
40,000	.9220	.9242	.9888	.9886	.7902	.7939	.3509	.3521	.0382
41,000	.9201	.9225	.9885	.9883	.7860	.7898	.3443	.3455	.0371
42,000	.9183	.9207	.9883	.9881	.7819	.7857	.3379	.3391	.0360
43,000	.9165	.9189	.9880	.9878	.7778	.7817	.3316	.3329	.0350
44,000	.9147	.9172	.9877	.9875	.7737	.7777	.3256	.3269	.0340
45,000	.9129	.9154	.9874	.9872	.7696	.7737	.3197	.3210	.0331
46,000	.9110	.9136	.9871	.9869	.7656	.7697	.3140	.3153	.0322
47,000	.9092	.9119	.9869	.9867	.7617	.7658	.3084	.3097	.0314
48,000	.9074	.9101	.9866	.9864	.7577	.7620	.3029	.3042	.0306
49,000	.9056	.9084	.9863	.9861	.7538	.7581	.2976	.2989	.0298

**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	.9038	.9066	.9860	.9858	.7499	.7543	.2924	.2938	.0291
51,000	.9020	.9049	.9858	.9855	.7461	.7505	.2874	.2887	.0284
52,000	.9002	.9031	.9855	.9853	.7423	.7468	.2825	.2839	.0277
53,000	.8985	.9014	.9852	.9850	.7385	.7431	.2777	.2791	.0271
54,000	.8967	.8997	.9849	.9847	.7348	.7394	.2730	.2744	.0265
55,000	.8949	.8979	.9847	.9844	.7311	.7358	.2685	.2699	.0259
56,000	.8931	.8962	.9844	.9841	.7274	.7321	.2640	.2654	.0253
57,000	.8913	.8945	.9841	.9838	.7237	.7285	.2597	.2611	.0248
58,000	.8895	.8927	.9838	.9836	.7201	.7250	.2555	.2569	.0243
59,000	.8877	.8910	.9835	.9833	.7164	.7214	.2513	.2527	.0238
60,000	.8860	.8893	.9833	.9830	.7129	.7179	.2473	.2487	.0233
61,000	.8842	.8876	.9830	.9827	.7093	.7144	.2433	.2447	.0228
62,000	.8824	.8858	.9827	.9824	.7058	.7109	.2394	.2409	.0224
63,000	.8807	.8841	.9824	.9822	.7023	.7075	.2357	.2371	.0219
64,000	.8789	.8824	.9822	.9819	.6988	.7041	.2320	.2334	.0215
65,000	.8772	.8807	.9819	.9816	.6953	.7007	.2284	.2298	.0211
66,000	.8754	.8790	.9816	.9813	.6919	.6973	.2248	.2263	.0207
67,000	.8736	.8773	.9814	.9811	.6885	.6940	.2214	.2228	.0203
68,000	.8719	.8756	.9811	.9808	.6852	.6907	.2180	.2194	.0199
69,000	.8701	.8739	.9808	.9805	.6818	.6874	.2146	.2161	.0196
70,000	.8684	.8722	.9806	.9802	.6785	.6841	.2114	.2129	.0192
71,000	.8666	.8705	.9803	.9800	.6752	.6809	.2082	.2097	.0189
72,000	.8649	.8688	.9800	.9797	.6719	.6776	.2051	.2066	.0186
73,000	.8631	.8671	.9798	.9794	.6686	.6744	.2020	.2035	.0183
74,000	.8614	.8654	.9795	.9792	.6654	.6713	.1990	.2005	.0180
75,000	.8596	.8637	.9792	.9789	.6622	.6681	.1960	.1975	.0177
76,000	.8579	.8620	.9790	.9786	.6590	.6649	.1931	.1946	.0174
77,000	.8561	.8603	.9787	.9783	.6558	.6618	.1903	.1918	.0172
78,000	.8544	.8586	.9784	.9781	.6526	.6587	.1875	.1890	.0169
79,000	.8527	.8569	.9782	.9778	.6495	.6556	.1847	.1862	.0166
80,000	.8509	.8553	.9779	.9775	.6464	.6526	.1820	.1836	.0164
81,000	.8492	.8536	.9776	.9773	.6433	.6496	.1794	.1809	.0162
82,000	.8475	.8519	.9774	.9770	.6402	.6465	.1768	.1783	.0159
83,000	.8458	.8503	.9771	.9767	.6372	.6435	.1743	.1758	.0157
84,000	.8441	.8487	.9768	.9764	.6341	.6406	.1718	.1733	.0155
85,000	.8425	.8470	.9766	.9762	.6311	.6376	.1693	.1709	.0153
86,000	.8408	.8454	.9763	.9759	.6281	.6347	.1669	.1685	.0151
87,000	.8391	.8438	.9760	.9757	.6252	.6318	.1646	.1661	.0149
88,000	.8374	.8422	.9758	.9754	.6222	.6289	.1622	.1638	.0147
89,000	.8358	.8405	.9755	.9751	.6193	.6260	.1600	.1615	.0145
90,000	.8341	.8389	.9753	.9749	.6164	.6231	.1577	.1593	.0143
91,000	.8324	.8373	.9750	.9746	.6135	.6203	.1555	.1571	.0141
92,000	.8308	.8357	.9747	.9743	.6106	.6174	.1534	.1549	.0139
93,000	.8291	.8341	.9745	.9741	.6078	.6146	.1513	.1528	.0137
94,000	.8275	.8325	.9742	.9738	.6049	.6118	.1492	.1508	.0135
95,000	.8258	.8308	.9739	.9735	.6021	.6091	.1471	.1487	.0134
96,000	.8241	.8292	.9737	.9733	.5993	.6063	.1451	.1467	.0132
97,000	.8225	.8276	.9734	.9730	.5965	.6036	.1431	.1447	.0130
98,000	.8208	.8260	.9732	.9727	.5937	.6009	.1412	.1428	.0129
99,000	.8192	.8244	.9729	.9725	.5910	.5981	.1393	.1409	.0127
100,000	.8175	.8228	.9726	.9722	.5882	.5955	.1374	.1390	.0125

**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	.8011	.8068	.9700	.9695	.5617	.5694	.1204	.1220	.0112
120,000	.7850	.7913	.9674	.9669	.5369	.5450	.1061	.1077	.0100
130,000	.7695	.7762	.9648	.9642	.5136	.5221	.0939	.0956	.0091
140,000	.7544	.7615	.9622	.9616	.4918	.5007	.0836	.0853	.0083
150,000	.7396	.7471	.9596	.9589	.4715	.4808	.0746	.0763	.0077
160,000	.7249	.7329	.9569	.9562	.4524	.4620	.0669	.0686	.0071
170,000	.7108	.7192	.9544	.9536	.4345	.4444	.0601	.0618	.0066
180,000	.6971	.7058	.9518	.9511	.4176	.4278	.0540	.0557	.0061
190,000	.6835	.6926	.9493	.9485	.4017	.4121	.0487	.0504	.0057
200,000	.6699	.6794	.9468	.9460	.3866	.3974	.0439	.0456	.0053
210,000	.6565	.6664	.9443	.9434	.3724	.3834	.0397	.0414	.0049
220,000	.6435	.6538	.9418	.9409	.3590	.3703	.0360	.0377	.0045
230,000	.6307	.6414	.9393	.9383	.3463	.3578	.0327	.0344	.0042
240,000	.6181	.6292	.9370	.9360	.3343	.3459	.0298	.0315	.0039
250,000	.6058	.6172	.9347	.9337	.3229	.3348	.0272	.0289	.0036
260,000	.5940	.6057	.9325	.9314	.3121	.3242	.0248	.0266	.0034
270,000	.5823	.5943	.9305	.9293	.3019	.3141	.0227	.0244	.0032
280,000	.5709	.5833	.9284	.9273	.2921	.3045	.0208	.0225	.0030
290,000	.5598	.5725	.9264	.9252	.2829	.2954	.0191	.0208	.0028
300,000	.5491	.5621	.9245	.9233	.2741	.2868	.0175	.0192	.0027
315,000	.5335	.5470	.9216	.9203	.2617	.2746	.0154	.0171	.0024
330,000	.5185	.5325	.9186	.9173	.2502	.2633	.0135	.0153	.0022
345,000	.5044	.5187	.9157	.9143	.2395	.2528	.0120	.0137	.0019
360,000	.4906	.5053	.9128	.9114	.2296	.2431	.0106	.0123	.0017
375,000	.4777	.4928	.9099	.9084	.2205	.2341	.0094	.0111	.0015
390,000	.4650	.4805	.9070	.9055	.2120	.2258	.0084	.0101	.0014
405,000	.4527	.4685	.9043	.9027	.2042	.2181	.0074	.0091	.0012
420,000	.4408	.4569	.9017	.9001	.1969	.2110	.0065	.0082	.0010
440,000	.4256	.4421	.8982	.8965	.1879	.2022	.0056	.0073	.0009
460,000	.4109	.4279	.8947	.8930	.1797	.1940	.0048	.0065	.0007
480,000	.3967	.4140	.8912	.8894	.1721	.1866	.0042	.0058	.0006
500,000	.3828	.4006	.8877	.8859	.1651	.1797	.0037	.0053	.0005
520,000	.3694	.3876	.8842	.8824	.1586	.1733	.0032	.0049	.0004
540,000	.3564	.3756	.8808	.8788	.1526	.1674	.0029	.0045	.0003
560,000	.3444	.3643	.8775	.8753	.1470	.1618	.0025	.0041	.0003
580,000	.3330	.3537	.8742	.8718	.1418	.1567	.0023	.0038	.0002
600,000	.3220	.3438	.8710	.8683	.1369	.1519	.0020	.0035	.0001
630,000	.3070	.3301	.8661	.8631	.1302	.1452	.0017	.0031	.0000
660,000	.2928	.3174	.8613	.8580	.1241	.1391	.0015	.0028	.0000
700,000	.2748	.3022	.8549	.8511	.1166	.1318	.0011	.0025	.0000
750,000	.2560	.2852	.8471	.8427	.1086	.1236	.0007	.0021	.0000
800,000	.2407	.2702	.8396	.8343	.1014	.1165	.0004	.0018	.0000
850,000	.2261	.2568	.8322	.8261	.0950	.1102	.0002	.0016	.0000
900,000	.2130	.2448	.8248	.8179	.0892	.1046	.0001	.0014	.0000
1,000,000	.1915	.2241	.8104	.8019	.0795	.0949	.0000	.0011	.0000
1,100,000	.1741	.2069	.7962	.7863	.0715	.0870	.0000	.0009	.0000
1,200,000	.1606	.1923	.7829	.7711	.0647	.0803	.0000	.0007	.0000
1,300,000	.1499	.1798	.7695	.7564	.0589	.0746	.0000	.0006	.0000
1,400,000	.1416	.1690	.7562	.7420	.0539	.0697	.0000	.0005	.0000
1,500,000	.1335	.1595	.7430	.7281	.0497	.0655	.0000	.0005	.0000
1,600,000	.1261	.1511	.7302	.7145	.0463	.0617	.0000	.0004	.0000

**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	.1195	.1436	.7173	.7013	.0432	.0584	.0000	.0003	.0000
1,800,000	.1134	.1368	.7045	.6884	.0406	.0554	.0000	.0003	.0000
1,900,000	.1073	.1308	.6921	.6760	.0381	.0528	.0000	.0003	.0000
2,000,000	.1012	.1252	.6802	.6639	.0360	.0504	.0000	.0002	.0000
3,000,000	.0610	.0891	.5644	.5614	.0224	.0349	.0000	.0001	.0000
4,000,000	.0312	.0699	.4633	.4823	.0154	.0269	.0000	.0001	.0000
5,000,000	.0140	.0579	.3798	.4202	.0119	.0221	.0000	.0000	.0000
6,000,000	.0038	.0497	.3044	.3707	.0097	.0188	.0000	.0000	.0000
7,000,000	.0000	.0436	.2450	.3306	.0079	.0164	.0000	.0000	.0000
8,000,000	.0000	.0389	.1937	.2977	.0062	.0146	.0000	.0000	.0000
9,000,000	.0000	.0352	.1426	.2704	.0052	.0132	.0000	.0000	.0000
10,000,000	.0000	.0322	.1065	.2475	.0046	.0121	.0000	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2013 - 2015)

