

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 PCRБ'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	492,476	275,205	\$ 110,614,737	\$ 110,614,737	1.0000	\$ 402
1,000	1,999	217,271	63,509	\$ 200,283,018	\$ 89,668,281	.9843	\$ 1,412
2,000	2,999	153,762	27,194	\$ 266,888,011	\$ 66,604,993	.9278	\$ 2,449
3,000	3,999	126,568	16,140	\$ 322,877,461	\$ 55,989,450	.9080	\$ 3,469
4,000	4,999	110,428	11,183	\$ 372,903,243	\$ 50,025,782	.8912	\$ 4,473
5,000	5,999	99,245	8,606	\$ 420,032,328	\$ 47,129,085	.8764	\$ 5,476
6,000	6,999	90,639	6,674	\$ 463,319,959	\$ 43,287,631	.8629	\$ 6,486
7,000	7,999	83,965	5,425	\$ 503,917,649	\$ 40,597,690	.8505	\$ 7,483
8,000	8,999	78,540	4,603	\$ 543,013,493	\$ 39,095,844	.8389	\$ 8,494
9,000	9,999	73,937	4,043	\$ 581,380,547	\$ 38,367,054	.8281	\$ 9,490
10,000	10,999	69,894	3,370	\$ 616,732,779	\$ 35,352,232	.8179	\$ 10,490
11,000	11,999	66,524	3,083	\$ 652,140,330	\$ 35,407,551	.8082	\$ 11,485
12,000	12,999	63,441	2,641	\$ 685,129,347	\$ 32,989,017	.7989	\$ 12,491
13,000	13,999	60,800	2,358	\$ 716,937,290	\$ 31,807,943	.7901	\$ 13,489
14,000	14,999	58,442	2,188	\$ 748,637,329	\$ 31,700,039	.7816	\$ 14,488
15,000	15,999	56,254	1,889	\$ 777,893,500	\$ 29,256,171	.7735	\$ 15,488
16,000	16,999	54,365	1,895	\$ 809,160,173	\$ 31,266,673	.7656	\$ 16,500
17,000	17,999	52,470	1,685	\$ 838,640,438	\$ 29,480,265	.7580	\$ 17,496
18,000	18,999	50,785	1,577	\$ 867,810,057	\$ 29,169,619	.7506	\$ 18,497
19,000	19,999	49,208	1,446	\$ 896,007,841	\$ 28,197,784	.7435	\$ 19,501
20,000	20,999	47,762	1,309	\$ 922,837,264	\$ 26,829,423	.7366	\$ 20,496
21,000	21,999	46,453	1,209	\$ 948,820,002	\$ 25,982,738	.7299	\$ 21,491
22,000	22,999	45,244	1,253	\$ 977,005,883	\$ 28,185,881	.7234	\$ 22,495
23,000	23,999	43,991	1,115	\$ 1,003,197,989	\$ 26,192,106	.7171	\$ 23,491
24,000	24,999	42,876	1,080	\$ 1,029,638,633	\$ 26,440,644	.7109	\$ 24,482
25,000	25,999	41,796	982	\$ 1,054,674,729	\$ 25,036,096	.7049	\$ 25,495
26,000	26,999	40,814	917	\$ 1,078,971,266	\$ 24,296,537	.6990	\$ 26,496
27,000	27,999	39,897	982	\$ 1,105,987,126	\$ 27,015,860	.6932	\$ 27,511
28,000	28,999	38,915	889	\$ 1,131,322,595	\$ 25,335,469	.6876	\$ 28,499
29,000	29,999	38,026	806	\$ 1,155,091,637	\$ 23,769,042	.6822	\$ 29,490
30,000	30,999	37,220	729	\$ 1,177,337,891	\$ 22,246,254	.6768	\$ 30,516
31,000	31,999	36,491	757	\$ 1,201,195,250	\$ 23,857,359	.6716	\$ 31,516
32,000	32,999	35,734	740	\$ 1,225,240,099	\$ 24,044,849	.6664	\$ 32,493
33,000	33,999	34,994	734	\$ 1,249,820,375	\$ 24,580,276	.6614	\$ 33,488
34,000	34,999	34,260	661	\$ 1,272,628,133	\$ 22,807,758	.6565	\$ 34,505
35,000	35,999	33,599	624	\$ 1,294,778,414	\$ 22,150,281	.6517	\$ 35,497
36,000	36,999	32,975	635	\$ 1,317,964,561	\$ 23,186,147	.6469	\$ 36,514
37,000	37,999	32,340	592	\$ 1,340,159,154	\$ 22,194,593	.6423	\$ 37,491
38,000	38,999	31,748	576	\$ 1,362,341,406	\$ 22,182,252	.6377	\$ 38,511
39,000	39,999	31,172	561	\$ 1,384,485,813	\$ 22,144,407	.6332	\$ 39,473
40,000	40,999	30,611	526	\$ 1,405,796,422	\$ 21,310,609	.6288	\$ 40,514
41,000	41,999	30,085	488	\$ 1,426,050,039	\$ 20,253,617	.6245	\$ 41,503
42,000	42,999	29,597	451	\$ 1,445,216,728	\$ 19,166,689	.6203	\$ 42,498
43,000	43,999	29,146	516	\$ 1,467,656,036	\$ 22,439,308	.6161	\$ 43,487
44,000	44,999	28,630	454	\$ 1,487,863,219	\$ 20,207,183	.6120	\$ 44,509
45,000	45,999	28,176	465	\$ 1,509,021,123	\$ 21,157,904	.6079	\$ 45,501
46,000	46,999	27,711	440	\$ 1,529,490,932	\$ 20,469,809	.6040	\$ 46,522
47,000	47,999	27,271	438	\$ 1,550,287,888	\$ 20,796,956	.6001	\$ 47,482
48,000	48,999	26,833	390	\$ 1,569,194,009	\$ 18,906,121	.5962	\$ 48,477
49,000	49,999	26,443	376	\$ 1,587,803,772	\$ 18,609,763	.5924	\$ 49,494

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	371	\$ 1,606,542,294	\$ 18,738,522	.5887	\$ 50,508
51,000 -	51,999	353	\$ 1,624,716,954	\$ 18,174,660	.5850	\$ 51,486
52,000 -	52,999	339	\$ 1,642,509,119	\$ 17,792,165	.5814	\$ 52,484
53,000 -	53,999	328	\$ 1,660,053,460	\$ 17,544,341	.5778	\$ 53,489
54,000 -	54,999	325	\$ 1,677,772,231	\$ 17,718,771	.5743	\$ 54,519
55,000 -	55,999	343	\$ 1,696,807,435	\$ 19,035,204	.5708	\$ 55,496
56,000 -	56,999	323	\$ 1,715,055,881	\$ 18,248,446	.5673	\$ 56,497
57,000 -	57,999	298	\$ 1,732,183,001	\$ 17,127,120	.5639	\$ 57,474
58,000 -	58,999	311	\$ 1,750,378,616	\$ 18,195,615	.5606	\$ 58,507
59,000 -	59,999	261	\$ 1,765,910,507	\$ 15,531,891	.5573	\$ 59,509
60,000 -	60,999	286	\$ 1,783,208,638	\$ 17,298,131	.5540	\$ 60,483
61,000 -	61,999	279	\$ 1,800,368,247	\$ 17,159,609	.5508	\$ 61,504
62,000 -	62,999	258	\$ 1,816,487,271	\$ 16,119,024	.5476	\$ 62,477
63,000 -	63,999	252	\$ 1,832,487,078	\$ 15,999,807	.5445	\$ 63,491
64,000 -	64,999	237	\$ 1,847,765,241	\$ 15,278,163	.5414	\$ 64,465
65,000 -	65,999	266	\$ 1,865,191,386	\$ 17,426,145	.5383	\$ 65,512
66,000 -	66,999	238	\$ 1,881,021,609	\$ 15,830,223	.5352	\$ 66,514
67,000 -	67,999	220	\$ 1,895,869,703	\$ 14,848,094	.5322	\$ 67,491
68,000 -	68,999	207	\$ 1,910,041,466	\$ 14,171,763	.5293	\$ 68,463
69,000 -	69,999	234	\$ 1,926,308,932	\$ 16,267,466	.5263	\$ 69,519
70,000 -	70,999	227	\$ 1,942,310,733	\$ 16,001,801	.5234	\$ 70,493
71,000 -	71,999	186	\$ 1,955,613,272	\$ 13,302,539	.5205	\$ 71,519
72,000 -	72,999	209	\$ 1,970,765,141	\$ 15,151,869	.5177	\$ 72,497
73,000 -	73,999	192	\$ 1,984,873,995	\$ 14,108,854	.5149	\$ 73,484
74,000 -	74,999	203	\$ 1,999,998,589	\$ 15,124,594	.5121	\$ 74,505
75,000 -	75,999	165	\$ 2,012,456,387	\$ 12,457,798	.5093	\$ 75,502
76,000 -	76,999	211	\$ 2,028,603,850	\$ 16,147,463	.5066	\$ 76,528
77,000 -	77,999	190	\$ 2,043,331,649	\$ 14,727,799	.5039	\$ 77,515
78,000 -	78,999	182	\$ 2,057,613,943	\$ 14,282,294	.5012	\$ 78,474
79,000 -	79,999	178	\$ 2,071,772,231	\$ 14,158,288	.4985	\$ 79,541
80,000 -	80,999	169	\$ 2,085,375,072	\$ 13,602,841	.4959	\$ 80,490
81,000 -	81,999	183	\$ 2,100,299,268	\$ 14,924,196	.4933	\$ 81,553
82,000 -	82,999	191	\$ 2,116,055,547	\$ 15,756,279	.4907	\$ 82,494
83,000 -	83,999	170	\$ 2,130,248,788	\$ 14,193,241	.4882	\$ 83,490
84,000 -	84,999	183	\$ 2,145,712,751	\$ 15,463,963	.4856	\$ 84,503
85,000 -	85,999	141	\$ 2,157,771,678	\$ 12,058,927	.4831	\$ 85,524
86,000 -	86,999	172	\$ 2,172,648,527	\$ 14,876,849	.4807	\$ 86,493
87,000 -	87,999	171	\$ 2,187,611,216	\$ 14,962,689	.4782	\$ 87,501
88,000 -	88,999	152	\$ 2,201,065,450	\$ 13,454,234	.4758	\$ 88,515
89,000 -	89,999	158	\$ 2,215,203,090	\$ 14,137,640	.4734	\$ 89,479
90,000 -	90,999	159	\$ 2,229,590,525	\$ 14,387,435	.4710	\$ 90,487
91,000 -	91,999	154	\$ 2,243,686,294	\$ 14,095,769	.4686	\$ 91,531
92,000 -	92,999	141	\$ 2,256,729,823	\$ 13,043,529	.4663	\$ 92,507
93,000 -	93,999	138	\$ 2,269,631,703	\$ 12,901,880	.4639	\$ 93,492
94,000 -	94,999	127	\$ 2,281,632,225	\$ 12,000,522	.4616	\$ 94,492
95,000 -	95,999	168	\$ 2,297,671,949	\$ 16,039,724	.4594	\$ 95,475
96,000 -	96,999	134	\$ 2,310,609,416	\$ 12,937,467	.4571	\$ 96,548
97,000 -	97,999	140	\$ 2,324,257,584	\$ 13,648,168	.4548	\$ 97,487
98,000 -	98,999	141	\$ 2,338,143,937	\$ 13,886,353	.4526	\$ 98,485
99,000 -	99,999	134	\$ 2,351,485,952	\$ 13,342,015	.4504	\$ 99,567
100,000 -	109,999	1,271	\$ 2,484,888,728	\$ 133,402,776	.4482	\$ 104,959

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	1,143	\$ 2,616,136,894	\$ 131,248,166	.4274	\$ 114,828
120,000 -	129,999	1,003	\$ 2,741,528,010	\$ 125,391,116	.4084	\$ 125,016
130,000 -	139,999	919	\$ 2,865,428,186	\$ 123,900,176	.3908	\$ 134,821
140,000 -	149,999	839	\$ 2,987,072,231	\$ 121,644,045	.3746	\$ 144,987
150,000 -	159,999	740	\$ 3,101,712,883	\$ 114,640,652	.3596	\$ 154,920
160,000 -	169,999	642	\$ 3,207,622,935	\$ 105,910,052	.3458	\$ 164,969
170,000 -	179,999	560	\$ 3,305,385,514	\$ 97,762,579	.3330	\$ 174,576
180,000 -	189,999	484	\$ 3,394,856,571	\$ 89,471,057	.3210	\$ 184,858
190,000 -	199,999	425	\$ 3,477,670,959	\$ 82,814,388	.3098	\$ 194,857
200,000 -	209,999	416	\$ 3,562,977,625	\$ 85,306,666	.2992	\$ 205,064
210,000 -	219,999	355	\$ 3,639,255,408	\$ 76,277,783	.2892	\$ 214,867
220,000 -	229,999	316	\$ 3,710,301,432	\$ 71,046,024	.2797	\$ 224,829
230,000 -	239,999	323	\$ 3,786,235,488	\$ 75,934,056	.2707	\$ 235,090
240,000 -	249,999	337	\$ 3,868,746,861	\$ 82,511,373	.2622	\$ 244,841
250,000 -	259,999	275	\$ 3,938,854,066	\$ 70,107,205	.2541	\$ 254,935
260,000 -	269,999	269	\$ 4,010,100,988	\$ 71,246,922	.2465	\$ 264,858
270,000 -	279,999	277	\$ 4,086,341,607	\$ 76,240,619	.2393	\$ 275,237
280,000 -	289,999	228	\$ 4,151,262,194	\$ 64,920,587	.2324	\$ 284,739
290,000 -	299,999	222	\$ 4,216,689,121	\$ 65,426,927	.2260	\$ 294,716
300,000 -	314,999	292	\$ 4,306,440,320	\$ 89,751,199	.2198	\$ 307,367
315,000 -	329,999	296	\$ 4,401,892,050	\$ 95,451,730	.2111	\$ 322,472
330,000 -	344,999	258	\$ 4,488,972,453	\$ 87,080,403	.2030	\$ 337,521
345,000 -	359,999	210	\$ 4,562,878,903	\$ 73,906,450	.1955	\$ 351,935
360,000 -	374,999	222	\$ 4,644,446,946	\$ 81,568,043	.1886	\$ 367,424
375,000 -	389,999	198	\$ 4,720,203,743	\$ 75,756,797	.1820	\$ 382,610
390,000 -	404,999	186	\$ 4,794,045,695	\$ 73,841,952	.1760	\$ 397,000
405,000 -	419,999	182	\$ 4,869,041,388	\$ 74,995,693	.1703	\$ 412,064
420,000 -	439,999	219	\$ 4,963,117,790	\$ 94,076,402	.1650	\$ 429,573
440,000 -	459,999	179	\$ 5,043,498,535	\$ 80,380,745	.1586	\$ 449,054
460,000 -	479,999	144	\$ 5,111,064,500	\$ 67,565,965	.1527	\$ 469,208
480,000 -	499,999	129	\$ 5,174,255,864	\$ 63,191,364	.1473	\$ 489,856
500,000 -	519,999	136	\$ 5,243,580,405	\$ 69,324,541	.1422	\$ 509,739
520,000 -	539,999	112	\$ 5,302,974,367	\$ 59,393,962	.1376	\$ 530,303
540,000 -	559,999	88	\$ 5,351,437,534	\$ 48,463,167	.1333	\$ 550,718
560,000 -	579,999	88	\$ 5,401,553,479	\$ 50,115,945	.1292	\$ 569,499
580,000 -	599,999	76	\$ 5,446,335,206	\$ 44,781,727	.1254	\$ 589,233
600,000 -	629,999	99	\$ 5,507,097,073	\$ 60,761,867	.1219	\$ 613,756
630,000 -	659,999	107	\$ 5,576,107,148	\$ 69,010,075	.1170	\$ 644,954
660,000 -	699,999	105	\$ 5,647,502,900	\$ 71,395,752	.1124	\$ 679,960
700,000 -	749,999	117	\$ 5,732,412,350	\$ 84,909,450	.1070	\$ 725,722
750,000 -	799,999	96	\$ 5,806,795,377	\$ 74,383,027	.1010	\$ 774,823
800,000 -	849,999	72	\$ 5,866,245,961	\$ 59,450,584	.0958	\$ 825,703
850,000 -	899,999	61	\$ 5,919,543,514	\$ 53,297,553	.0912	\$ 873,730
900,000 -	999,999	100	\$ 6,014,278,512	\$ 94,734,998	.0871	\$ 947,350
1,000,000 -	1,099,999	81	\$ 6,099,536,407	\$ 85,257,895	.0799	\$ 1,052,567
1,100,000 -	1,199,999	63	\$ 6,171,713,635	\$ 72,177,228	.0740	\$ 1,145,670
1,200,000 -	1,299,999	41	\$ 6,222,829,156	\$ 51,115,521	.0692	\$ 1,246,720
1,300,000 -	1,399,999	36	\$ 6,271,452,846	\$ 48,623,690	.0651	\$ 1,350,658
1,400,000 -	1,499,999	30	\$ 6,314,805,475	\$ 43,352,629	.0616	\$ 1,445,088
1,500,000 -	1,599,999	15	\$ 6,337,967,679	\$ 23,162,204	.0585	\$ 1,544,147
1,600,000 -	1,699,999	16	\$ 6,364,258,208	\$ 26,290,529	.0558	\$ 1,643,158

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	171	\$ 6,392,260,274	\$ 28,002,066	.0532	\$ 1,750,129
1,800,000 -	1,899,999	155	\$ 6,418,164,757	\$ 25,904,483	.0509	\$ 1,850,320
1,900,000 -	1,999,999	141	\$ 6,445,592,268	\$ 27,427,511	.0488	\$ 1,959,108
2,000,000 -	2,999,999	127	\$ 6,590,808,805	\$ 145,216,537	.0469	\$ 2,420,276
3,000,000 -	3,999,999	67	\$ 6,675,676,127	\$ 84,867,322	.0338	\$ 3,394,693
4,000,000 -	4,999,999	42	\$ 6,733,861,576	\$ 58,185,449	.0264	\$ 4,475,804
5,000,000 -	5,999,999	29	\$ 6,777,836,129	\$ 43,974,553	.0214	\$ 5,496,819
6,000,000 -	6,999,999	21	\$ 6,797,616,898	\$ 19,780,769	.0178	\$ 6,593,590
7,000,000 -	7,999,999	18	\$ 6,813,026,671	\$ 15,409,773	.0150	\$ 7,704,887
8,000,000 -	8,999,999	16	\$ 6,829,318,847	\$ 16,292,176	.0125	\$ 8,146,088
9,000,000 -	9,999,999	14	\$ 6,857,426,854	\$ 28,108,007	.0105	\$ 9,369,336
10,000,000 -	AND GREATER	11	\$ 7,029,141,208	\$ 171,714,354	.0088	\$ 15,610,396
GRAND TOTALS		492,476	EXCLUDING CONTRACT MEDICAL	\$ 7,029,141,208		\$ 14,273

**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 (<)					
				7,029,141,208		
0	10,000	581,380,547	422,582	5,748,820,661	1,376	.8179
10,000	15,000	167,256,782	13,640	5,436,693,879	12,262	.7735
15,000	20,000	147,370,512	8,492	5,177,893,367	17,354	.7366
20,000	25,000	133,630,792	5,966	4,954,602,575	22,399	.7049
25,000	30,000	125,453,004	4,576	4,757,449,571	27,415	.6768
30,000	35,000	117,536,496	3,621	4,580,548,075	32,460	.6517
35,000	40,000	111,857,680	2,988	4,420,215,395	37,436	.6288
40,000	50,000	203,317,959	4,544	4,137,987,436	44,744	.5887
50,000	75,000	412,194,817	6,746	3,580,067,619	61,102	.5093
75,000	100,000	351,487,363	4,052	3,150,755,256	86,744	.4482
100,000	125,000	327,346,500	2,916	2,806,121,256	112,278	.3992
125,000	150,000	308,239,779	2,260	2,527,968,977	136,419	.3596
150,000	175,000	269,431,994	1,662	2,297,036,983	162,113	.3268
175,000	200,000	221,166,735	1,189	2,102,870,249	186,011	.2992
200,000	225,000	197,107,461	929	1,933,712,788	212,172	.2751
225,000	250,000	193,968,441	818	1,786,394,347	237,125	.2541
250,000	275,000	179,474,437	683	1,657,207,410	262,966	.2358
275,000	300,000	168,467,824	589	1,544,952,087	286,266	.2198
300,000	325,000	153,385,686	489	1,444,974,735	313,458	.2056
325,000	350,000	143,533,130	427	1,357,383,272	336,406	.1931
350,000	375,000	130,839,010	362	1,279,569,262	361,434	.1820
375,000	400,000	124,984,765	322	1,209,709,497	388,151	.1721
400,000	425,000	123,128,778	299	1,147,924,469	412,147	.1633
425,000	450,000	110,747,674	254	1,093,208,045	436,444	.1555
450,000	475,000	90,864,846	198	1,044,343,199	460,075	.1486
475,000	500,000	80,082,855	165	999,885,344	485,351	.1422
500,000	600,000	272,079,342	500	856,806,002	544,159	.1219
600,000	700,000	201,167,694	311	752,338,308	646,841	.1070
700,000	800,000	159,292,477	213	673,545,831	747,852	.0958
800,000	900,000	112,748,137	133	611,897,694	847,730	.0871
900,000	1,000,000	94,734,998	100	561,862,696	947,350	.0799
1,000,000	2,000,000	431,313,756	326	329,548,940	1,323,048	.0469
2,000,000	3,000,000	145,216,537	60	237,332,403	2,420,276	.0338
3,000,000	4,000,000	84,867,322	25	185,465,081	3,394,693	.0264
4,000,000	5,000,000	58,185,449	13	150,279,632	4,475,804	.0214
5,000,000	6,000,000	43,974,553	8	125,305,079	5,496,819	.0178
6,000,000	7,000,000	19,780,769	3	105,524,310	6,593,590	.0150
7,000,000	8,000,000	15,409,773	2	88,114,537	7,704,887	.0125
8,000,000	9,000,000	16,292,176	2	73,822,361	8,146,088	.0105
9,000,000	10,000,000	28,108,007	3	61,714,354	9,369,336	.0088
10,000,000	& Over	171,714,354	11		15,610,396	
TOTAL/AVERAGE		7,029,141,208	492,476		14,273	

* 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	.9981	.9981	.9999	.9998	.9934	.9938	.9606	.9606	.6132
2,000	.9961	.9963	.9997	.9996	.9869	.9878	.9233	.9234	.4652
3,000	.9942	.9945	.9996	.9993	.9805	.9816	.8885	.8886	.3787
4,000	.9924	.9927	.9994	.9991	.9741	.9756	.8561	.8563	.3193
5,000	.9907	.9911	.9993	.9989	.9678	.9696	.8260	.8262	.2754
6,000	.9890	.9894	.9992	.9987	.9615	.9637	.7978	.7980	.2416
7,000	.9873	.9878	.9990	.9984	.9554	.9579	.7713	.7716	.2146
8,000	.9856	.9862	.9989	.9982	.9493	.9522	.7465	.7468	.1926
9,000	.9840	.9846	.9988	.9980	.9434	.9466	.7230	.7234	.1741
10,000	.9823	.9830	.9986	.9978	.9374	.9410	.7008	.7012	.1587
11,000	.9806	.9814	.9985	.9976	.9316	.9355	.6798	.6802	.1454
12,000	.9790	.9798	.9983	.9973	.9258	.9301	.6599	.6603	.1340
13,000	.9773	.9782	.9982	.9971	.9202	.9247	.6409	.6413	.1239
14,000	.9757	.9766	.9981	.9969	.9145	.9194	.6228	.6232	.1150
15,000	.9741	.9750	.9979	.9967	.9090	.9141	.6055	.6060	.1072
16,000	.9724	.9734	.9978	.9964	.9035	.9089	.5890	.5895	.1001
17,000	.9708	.9719	.9976	.9962	.8981	.9038	.5732	.5737	.0938
18,000	.9691	.9703	.9975	.9960	.8927	.8988	.5581	.5586	.0881
19,000	.9675	.9687	.9974	.9958	.8874	.8938	.5435	.5441	.0830
20,000	.9659	.9671	.9972	.9956	.8822	.8888	.5296	.5302	.0784
21,000	.9642	.9655	.9971	.9953	.8770	.8840	.5162	.5168	.0742
22,000	.9626	.9639	.9970	.9951	.8719	.8791	.5033	.5039	.0703
23,000	.9610	.9624	.9968	.9949	.8669	.8743	.4908	.4915	.0668
24,000	.9593	.9608	.9967	.9947	.8619	.8696	.4789	.4795	.0635
25,000	.9577	.9592	.9965	.9945	.8569	.8649	.4673	.4679	.0605
26,000	.9561	.9577	.9964	.9943	.8520	.8603	.4561	.4567	.0577
27,000	.9545	.9561	.9963	.9940	.8472	.8557	.4452	.4459	.0552
28,000	.9529	.9545	.9961	.9938	.8424	.8512	.4348	.4355	.0528
29,000	.9513	.9530	.9960	.9936	.8377	.8467	.4247	.4254	.0506
30,000	.9497	.9514	.9959	.9934	.8330	.8423	.4150	.4157	.0486
31,000	.9481	.9499	.9957	.9932	.8284	.8379	.4055	.4063	.0467
32,000	.9465	.9484	.9956	.9930	.8238	.8335	.3964	.3971	.0449
33,000	.9449	.9469	.9955	.9927	.8192	.8292	.3876	.3883	.0432
34,000	.9434	.9454	.9953	.9925	.8147	.8250	.3790	.3798	.0416
35,000	.9418	.9439	.9952	.9923	.8103	.8208	.3708	.3715	.0401
36,000	.9403	.9423	.9951	.9921	.8059	.8166	.3628	.3635	.0387
37,000	.9387	.9408	.9949	.9919	.8015	.8125	.3550	.3558	.0374
38,000	.9371	.9393	.9948	.9917	.7972	.8084	.3475	.3483	.0362
39,000	.9356	.9378	.9947	.9915	.7930	.8044	.3402	.3410	.0350
40,000	.9340	.9363	.9945	.9912	.7887	.8003	.3331	.3339	.0339
41,000	.9325	.9348	.9944	.9910	.7845	.7963	.3263	.3271	.0329
42,000	.9310	.9333	.9943	.9908	.7804	.7924	.3196	.3205	.0320
43,000	.9294	.9318	.9941	.9906	.7762	.7885	.3132	.3140	.0310
44,000	.9279	.9303	.9940	.9904	.7721	.7846	.3069	.3077	.0302
45,000	.9264	.9289	.9939	.9902	.7681	.7808	.3008	.3016	.0293
46,000	.9248	.9274	.9937	.9900	.7641	.7770	.2949	.2957	.0285
47,000	.9233	.9259	.9936	.9897	.7601	.7732	.2891	.2899	.0277
48,000	.9218	.9244	.9934	.9895	.7562	.7694	.2835	.2843	.0270
49,000	.9203	.9229	.9933	.9893	.7523	.7658	.2780	.2788	.0264

**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	.9187	.9215	.9932	.9891	.7484	.7621	.2727	.2735	.0257
51,000	.9173	.9200	.9930	.9889	.7446	.7584	.2675	.2683	.0251
52,000	.9158	.9186	.9929	.9887	.7408	.7548	.2624	.2633	.0245
53,000	.9143	.9171	.9928	.9885	.7370	.7512	.2575	.2584	.0239
54,000	.9128	.9157	.9926	.9882	.7332	.7477	.2527	.2536	.0234
55,000	.9113	.9143	.9925	.9880	.7295	.7441	.2481	.2490	.0228
56,000	.9098	.9128	.9924	.9878	.7259	.7406	.2435	.2444	.0224
57,000	.9083	.9114	.9922	.9876	.7222	.7372	.2390	.2400	.0219
58,000	.9069	.9099	.9921	.9874	.7186	.7337	.2347	.2356	.0215
59,000	.9054	.9085	.9920	.9872	.7150	.7303	.2305	.2314	.0210
60,000	.9039	.9070	.9918	.9869	.7114	.7269	.2263	.2273	.0206
61,000	.9024	.9056	.9917	.9867	.7079	.7236	.2223	.2232	.0202
62,000	.9009	.9041	.9916	.9865	.7044	.7202	.2184	.2193	.0198
63,000	.8994	.9027	.9914	.9863	.7009	.7169	.2145	.2155	.0194
64,000	.8979	.9013	.9913	.9861	.6975	.7136	.2108	.2117	.0191
65,000	.8964	.8998	.9912	.9859	.6941	.7104	.2071	.2080	.0187
66,000	.8950	.8984	.9910	.9857	.6907	.7072	.2035	.2044	.0184
67,000	.8935	.8969	.9909	.9854	.6873	.7040	.2000	.2009	.0181
68,000	.8920	.8955	.9908	.9852	.6840	.7008	.1966	.1975	.0177
69,000	.8905	.8941	.9906	.9850	.6807	.6976	.1932	.1941	.0174
70,000	.8891	.8926	.9905	.9848	.6774	.6945	.1899	.1909	.0171
71,000	.8876	.8912	.9904	.9846	.6741	.6914	.1867	.1877	.0169
72,000	.8861	.8898	.9902	.9844	.6708	.6883	.1836	.1845	.0166
73,000	.8846	.8883	.9901	.9842	.6676	.6852	.1805	.1815	.0163
74,000	.8832	.8869	.9899	.9839	.6644	.6821	.1775	.1785	.0161
75,000	.8817	.8855	.9898	.9837	.6612	.6791	.1746	.1755	.0158
76,000	.8802	.8841	.9897	.9835	.6581	.6761	.1717	.1727	.0156
77,000	.8788	.8826	.9895	.9833	.6550	.6731	.1689	.1698	.0153
78,000	.8773	.8812	.9894	.9831	.6519	.6702	.1661	.1671	.0151
79,000	.8758	.8798	.9893	.9829	.6488	.6672	.1634	.1644	.0149
80,000	.8744	.8784	.9891	.9827	.6457	.6643	.1608	.1617	.0147
81,000	.8729	.8769	.9890	.9824	.6427	.6614	.1582	.1591	.0144
82,000	.8715	.8755	.9889	.9822	.6396	.6585	.1556	.1566	.0142
83,000	.8700	.8741	.9887	.9820	.6366	.6556	.1532	.1541	.0140
84,000	.8686	.8727	.9886	.9818	.6337	.6528	.1507	.1517	.0138
85,000	.8671	.8713	.9885	.9816	.6307	.6500	.1483	.1493	.0137
86,000	.8657	.8699	.9883	.9814	.6278	.6472	.1460	.1470	.0135
87,000	.8642	.8685	.9882	.9812	.6248	.6444	.1437	.1447	.0133
88,000	.8628	.8671	.9881	.9810	.6219	.6416	.1415	.1425	.0131
89,000	.8613	.8656	.9879	.9807	.6191	.6388	.1393	.1403	.0129
90,000	.8599	.8642	.9878	.9805	.6162	.6361	.1372	.1382	.0128
91,000	.8584	.8628	.9877	.9803	.6134	.6334	.1351	.1361	.0126
92,000	.8570	.8614	.9875	.9801	.6105	.6307	.1331	.1341	.0125
93,000	.8555	.8600	.9874	.9799	.6077	.6280	.1311	.1321	.0123
94,000	.8541	.8586	.9873	.9797	.6050	.6254	.1291	.1301	.0122
95,000	.8527	.8572	.9872	.9795	.6022	.6227	.1272	.1282	.0120
96,000	.8512	.8558	.9870	.9793	.5995	.6201	.1253	.1263	.0119
97,000	.8498	.8544	.9869	.9791	.5967	.6175	.1234	.1244	.0117
98,000	.8484	.8530	.9868	.9789	.5940	.6149	.1216	.1226	.0116
99,000	.8470	.8516	.9866	.9787	.5913	.6123	.1198	.1208	.0115
100,000	.8455	.8503	.9865	.9785	.5887	.6097	.1181	.1191	.0113

**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	.8315	.8366	.9852	.9764	.5630	.5851	.1025	.1035	.0101
120,000	.8178	.8231	.9839	.9743	.5390	.5621	.0896	.0906	.0091
130,000	.8042	.8099	.9826	.9722	.5168	.5407	.0788	.0798	.0083
140,000	.7907	.7967	.9813	.9702	.4961	.5207	.0696	.0706	.0075
150,000	.7774	.7837	.9800	.9681	.4769	.5022	.0619	.0629	.0069
160,000	.7644	.7709	.9787	.9660	.4590	.4848	.0553	.0563	.0063
170,000	.7517	.7584	.9773	.9639	.4423	.4686	.0496	.0506	.0058
180,000	.7393	.7461	.9760	.9619	.4266	.4532	.0446	.0456	.0054
190,000	.7269	.7340	.9748	.9599	.4117	.4387	.0401	.0411	.0049
200,000	.7146	.7219	.9735	.9579	.3975	.4247	.0362	.0372	.0045
210,000	.7025	.7099	.9722	.9559	.3840	.4114	.0327	.0337	.0042
220,000	.6906	.6981	.9710	.9539	.3711	.3987	.0297	.0307	.0038
230,000	.6790	.6866	.9698	.9520	.3587	.3865	.0270	.0280	.0035
240,000	.6675	.6753	.9686	.9501	.3469	.3748	.0246	.0256	.0032
250,000	.6562	.6641	.9674	.9484	.3356	.3637	.0225	.0235	.0030
260,000	.6451	.6530	.9662	.9466	.3250	.3531	.0206	.0215	.0027
270,000	.6341	.6421	.9651	.9449	.3149	.3429	.0189	.0198	.0025
280,000	.6233	.6314	.9640	.9432	.3052	.3333	.0173	.0182	.0023
290,000	.6129	.6209	.9630	.9416	.2961	.3241	.0159	.0168	.0021
300,000	.6025	.6106	.9619	.9400	.2874	.3153	.0146	.0155	.0019
315,000	.5875	.5955	.9603	.9377	.2751	.3028	.0129	.0138	.0017
330,000	.5731	.5810	.9588	.9353	.2638	.2912	.0114	.0122	.0015
345,000	.5591	.5669	.9572	.9330	.2533	.2805	.0101	.0109	.0013
360,000	.5460	.5535	.9557	.9307	.2436	.2703	.0089	.0098	.0012
375,000	.5332	.5405	.9541	.9283	.2345	.2608	.0079	.0087	.0010
390,000	.5209	.5279	.9525	.9260	.2260	.2519	.0070	.0078	.0009
405,000	.5093	.5159	.9510	.9237	.2182	.2436	.0063	.0070	.0008
420,000	.4979	.5042	.9494	.9213	.2109	.2357	.0056	.0063	.0006
440,000	.4836	.4892	.9473	.9182	.2019	.2260	.0048	.0056	.0005
460,000	.4699	.4749	.9453	.9151	.1938	.2171	.0042	.0049	.0004
480,000	.4566	.4609	.9432	.9120	.1863	.2087	.0036	.0043	.0004
500,000	.4434	.4470	.9411	.9089	.1793	.2009	.0032	.0039	.0003
520,000	.4308	.4339	.9390	.9058	.1728	.1935	.0029	.0035	.0002
540,000	.4190	.4217	.9370	.9027	.1668	.1867	.0026	.0031	.0002
560,000	.4078	.4102	.9349	.8996	.1611	.1803	.0024	.0028	.0002
580,000	.3969	.3994	.9328	.8965	.1559	.1744	.0022	.0026	.0001
600,000	.3862	.3892	.9307	.8934	.1510	.1689	.0020	.0024	.0001
630,000	.3709	.3750	.9276	.8888	.1442	.1612	.0018	.0021	.0000
660,000	.3562	.3620	.9245	.8843	.1380	.1543	.0016	.0018	.0000
700,000	.3379	.3461	.9203	.8782	.1304	.1459	.0014	.0016	.0000
750,000	.3166	.3283	.9152	.8707	.1220	.1366	.0012	.0013	.0000
800,000	.2973	.3125	.9102	.8633	.1147	.1285	.0010	.0011	.0000
850,000	.2801	.2984	.9052	.8559	.1080	.1213	.0009	.0009	.0000
900,000	.2654	.2856	.9002	.8486	.1019	.1149	.0007	.0008	.0000
1,000,000	.2375	.2634	.8902	.8342	.0915	.1040	.0005	.0006	.0000
1,100,000	.2135	.2448	.8802	.8202	.0828	.0950	.0004	.0005	.0000
1,200,000	.1965	.2290	.8706	.8064	.0756	.0875	.0003	.0004	.0000
1,300,000	.1840	.2153	.8610	.7929	.0694	.0812	.0003	.0003	.0000
1,400,000	.1738	.2033	.8514	.7798	.0641	.0757	.0002	.0002	.0000
1,500,000	.1655	.1927	.8417	.7669	.0594	.0709	.0001	.0002	.0000
1,600,000	.1578	.1833	.8321	.7543	.0552	.0667	.0001	.0002	.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	.1501	.1748	.8225	.7420	.0515	.0630	.0000	.0001	.0000
1,800,000	.1439	.1672	.8129	.7301	.0480	.0597	.0000	.0001	.0000
1,900,000	.1381	.1603	.8033	.7183	.0450	.0568	.0000	.0001	.0000
2,000,000	.1324	.1540	.7936	.7069	.0421	.0541	.0000	.0001	.0000
3,000,000	.0806	.1120	.7010	.6080	.0243	.0370	.0000	.0000	.0000
4,000,000	.0609	.0889	.6229	.5289	.0150	.0284	.0000	.0000	.0000
5,000,000	.0417	.0742	.5586	.4650	.0091	.0231	.0000	.0000	.0000
6,000,000	.0226	.0638	.4989	.4127	.0061	.0196	.0000	.0000	.0000
7,000,000	.0057	.0561	.4433	.3694	.0045	.0170	.0000	.0000	.0000
8,000,000	.0000	.0501	.3894	.3331	.0032	.0151	.0000	.0000	.0000
9,000,000	.0000	.0453	.3392	.3024	.0022	.0136	.0000	.0000	.0000
10,000,000	.0000	.0413	.2943	.2762	.0015	.0124	.0000	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2014 - 2016)

