

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	482,470	259,061	\$ 106,970,321	\$ 106,970,321 1.0000	\$ 413
1,000	1,999	223,409	65,009	\$ 198,948,217	\$ 91,977,896 .9856	\$ 1,415
2,000	2,999	158,400	27,899	\$ 267,223,734	\$ 68,275,517 .9307	\$ 2,447
3,000	3,999	130,501	16,585	\$ 324,668,642	\$ 57,444,908 .9114	\$ 3,464
4,000	4,999	113,916	11,461	\$ 375,927,286	\$ 51,258,644 .8951	\$ 4,472
5,000	5,999	102,455	8,532	\$ 422,719,166	\$ 46,791,880 .8806	\$ 5,484
6,000	6,999	93,923	6,815	\$ 466,880,957	\$ 44,161,791 .8674	\$ 6,480
7,000	7,999	87,108	5,500	\$ 508,071,867	\$ 41,190,910 .8553	\$ 7,489
8,000	8,999	81,608	4,562	\$ 546,784,584	\$ 38,712,717 .8439	\$ 8,486
9,000	9,999	77,046	3,942	\$ 584,196,603	\$ 37,412,019 .8333	\$ 9,491
10,000	10,999	73,104	3,512	\$ 621,024,075	\$ 36,827,472 .8232	\$ 10,486
11,000	11,999	69,592	3,047	\$ 656,002,597	\$ 34,978,522 .8136	\$ 11,480
12,000	12,999	66,545	2,686	\$ 689,548,126	\$ 33,545,529 .8045	\$ 12,489
13,000	13,999	63,859	2,443	\$ 722,515,200	\$ 32,967,074 .7957	\$ 13,495
14,000	14,999	61,416	2,254	\$ 755,166,662	\$ 32,651,462 .7873	\$ 14,486
15,000	15,999	59,162	2,008	\$ 786,281,919	\$ 31,115,257 .7792	\$ 15,496
16,000	16,999	57,154	1,874	\$ 817,168,349	\$ 30,886,430 .7714	\$ 16,482
17,000	17,999	55,280	1,692	\$ 846,774,191	\$ 29,605,842 .7638	\$ 17,498
18,000	18,999	53,588	1,681	\$ 877,863,482	\$ 31,089,291 .7565	\$ 18,495
19,000	19,999	51,907	1,446	\$ 906,041,805	\$ 28,178,323 .7494	\$ 19,487
20,000	20,999	50,461	1,382	\$ 934,361,749	\$ 28,319,944 .7425	\$ 20,492
21,000	21,999	49,079	1,316	\$ 962,648,195	\$ 28,286,446 .7358	\$ 21,494
22,000	22,999	47,763	1,170	\$ 988,962,063	\$ 26,313,868 .7293	\$ 22,490
23,000	23,999	46,593	1,114	\$ 1,015,129,184	\$ 26,167,121 .7230	\$ 23,489
24,000	24,999	45,479	1,075	\$ 1,041,464,384	\$ 26,335,200 .7168	\$ 24,498
25,000	25,999	44,404	1,094	\$ 1,069,345,034	\$ 27,880,650 .7108	\$ 25,485
26,000	26,999	43,310	993	\$ 1,095,662,573	\$ 26,317,539 .7049	\$ 26,503
27,000	27,999	42,317	950	\$ 1,121,771,982	\$ 26,109,409 .6991	\$ 27,484
28,000	28,999	41,367	861	\$ 1,146,291,945	\$ 24,519,963 .6935	\$ 28,478
29,000	29,999	40,506	855	\$ 1,171,507,597	\$ 25,215,652 .6880	\$ 29,492
30,000	30,999	39,651	790	\$ 1,195,590,801	\$ 24,083,204 .6826	\$ 30,485
31,000	31,999	38,861	887	\$ 1,223,539,532	\$ 27,948,731 .6773	\$ 31,509
32,000	32,999	37,974	720	\$ 1,246,931,386	\$ 23,391,854 .6721	\$ 32,489
33,000	33,999	37,254	706	\$ 1,270,579,875	\$ 23,648,489 .6671	\$ 33,496
34,000	34,999	36,548	673	\$ 1,293,806,182	\$ 23,226,307 .6621	\$ 34,512
35,000	35,999	35,875	722	\$ 1,319,438,166	\$ 25,631,984 .6573	\$ 35,501
36,000	36,999	35,153	662	\$ 1,343,600,201	\$ 24,162,035 .6525	\$ 36,499
37,000	37,999	34,491	653	\$ 1,368,087,152	\$ 24,486,951 .6478	\$ 37,499
38,000	38,999	33,838	574	\$ 1,390,187,435	\$ 22,100,283 .6432	\$ 38,502
39,000	39,999	33,264	565	\$ 1,412,502,183	\$ 22,314,748 .6387	\$ 39,495
40,000	40,999	32,699	576	\$ 1,435,829,706	\$ 23,327,523 .6343	\$ 40,499
41,000	41,999	32,123	595	\$ 1,460,524,651	\$ 24,694,945 .6299	\$ 41,504
42,000	42,999	31,528	523	\$ 1,482,752,460	\$ 22,227,809 .6256	\$ 42,501
43,000	43,999	31,005	539	\$ 1,506,201,362	\$ 23,448,902 .6214	\$ 43,504
44,000	44,999	30,466	502	\$ 1,528,532,836	\$ 22,331,474 .6173	\$ 44,485
45,000	45,999	29,964	446	\$ 1,548,833,513	\$ 20,300,677 .6132	\$ 45,517
46,000	46,999	29,518	437	\$ 1,569,157,135	\$ 20,323,622 .6092	\$ 46,507
47,000	47,999	29,081	414	\$ 1,588,817,082	\$ 19,659,947 .6053	\$ 47,488
48,000	48,999	28,667	450	\$ 1,610,650,422	\$ 21,833,340 .6014	\$ 48,519
49,000	49,999	28,217	416	\$ 1,631,240,108	\$ 20,589,686 .5976	\$ 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	377	\$ 1,650,283,014	\$ 19,042,906	.5938	\$ 50,512
51,000 -	51,999	400	\$ 1,670,884,522	\$ 20,601,508	.5901	\$ 51,504
52,000 -	52,999	383	\$ 1,690,985,808	\$ 20,101,286	.5865	\$ 52,484
53,000 -	53,999	382	\$ 1,711,413,391	\$ 20,427,583	.5829	\$ 53,475
54,000 -	54,999	356	\$ 1,730,796,854	\$ 19,383,463	.5793	\$ 54,448
55,000 -	55,999	321	\$ 1,748,603,173	\$ 17,806,319	.5758	\$ 55,471
56,000 -	56,999	350	\$ 1,768,376,791	\$ 19,773,618	.5723	\$ 56,496
57,000 -	57,999	344	\$ 1,788,148,525	\$ 19,771,734	.5689	\$ 57,476
58,000 -	58,999	292	\$ 1,805,232,571	\$ 17,084,046	.5655	\$ 58,507
59,000 -	59,999	287	\$ 1,822,303,858	\$ 17,071,287	.5622	\$ 59,482
60,000 -	60,999	270	\$ 1,838,639,078	\$ 16,335,220	.5589	\$ 60,501
61,000 -	61,999	310	\$ 1,857,700,398	\$ 19,061,320	.5557	\$ 61,488
62,000 -	62,999	293	\$ 1,876,003,753	\$ 18,303,355	.5525	\$ 62,469
63,000 -	63,999	299	\$ 1,894,986,668	\$ 18,982,915	.5493	\$ 63,488
64,000 -	64,999	276	\$ 1,912,787,708	\$ 17,801,040	.5462	\$ 64,497
65,000 -	65,999	257	\$ 1,929,625,117	\$ 16,837,409	.5431	\$ 65,515
66,000 -	66,999	248	\$ 1,946,115,412	\$ 16,490,295	.5400	\$ 66,493
67,000 -	67,999	243	\$ 1,962,508,314	\$ 16,392,902	.5370	\$ 67,461
68,000 -	68,999	221	\$ 1,977,645,347	\$ 15,137,033	.5340	\$ 68,493
69,000 -	69,999	254	\$ 1,995,295,263	\$ 17,649,916	.5311	\$ 69,488
70,000 -	70,999	214	\$ 2,010,382,246	\$ 15,086,983	.5281	\$ 70,500
71,000 -	71,999	231	\$ 2,026,893,412	\$ 16,511,166	.5252	\$ 71,477
72,000 -	72,999	213	\$ 2,042,342,236	\$ 15,448,824	.5224	\$ 72,530
73,000 -	73,999	196	\$ 2,056,745,282	\$ 14,403,046	.5195	\$ 73,485
74,000 -	74,999	223	\$ 2,073,358,688	\$ 16,613,406	.5167	\$ 74,500
75,000 -	75,999	206	\$ 2,088,915,185	\$ 15,556,497	.5140	\$ 75,517
76,000 -	76,999	223	\$ 2,105,981,520	\$ 17,066,335	.5112	\$ 76,531
77,000 -	77,999	195	\$ 2,121,096,466	\$ 15,114,946	.5085	\$ 77,513
78,000 -	78,999	194	\$ 2,136,325,725	\$ 15,229,259	.5058	\$ 78,501
79,000 -	79,999	187	\$ 2,151,196,153	\$ 14,870,428	.5031	\$ 79,521
80,000 -	80,999	181	\$ 2,165,761,584	\$ 14,565,431	.5005	\$ 80,472
81,000 -	81,999	193	\$ 2,181,489,633	\$ 15,728,049	.4979	\$ 81,492
82,000 -	82,999	180	\$ 2,196,344,709	\$ 14,855,076	.4953	\$ 82,528
83,000 -	83,999	182	\$ 2,211,542,470	\$ 15,197,761	.4927	\$ 83,504
84,000 -	84,999	159	\$ 2,224,980,495	\$ 13,438,025	.4902	\$ 84,516
85,000 -	85,999	195	\$ 2,241,649,872	\$ 16,669,377	.4876	\$ 85,484
86,000 -	86,999	178	\$ 2,257,048,592	\$ 15,398,720	.4851	\$ 86,510
87,000 -	87,999	146	\$ 2,269,827,396	\$ 12,778,804	.4827	\$ 87,526
88,000 -	88,999	179	\$ 2,285,668,308	\$ 15,840,912	.4802	\$ 88,497
89,000 -	89,999	136	\$ 2,297,845,046	\$ 12,176,738	.4778	\$ 89,535
90,000 -	90,999	139	\$ 2,310,426,101	\$ 12,581,055	.4754	\$ 90,511
91,000 -	91,999	158	\$ 2,324,885,932	\$ 14,459,831	.4730	\$ 91,518
92,000 -	92,999	176	\$ 2,341,167,784	\$ 16,281,852	.4706	\$ 92,511
93,000 -	93,999	173	\$ 2,357,340,699	\$ 16,172,915	.4683	\$ 93,485
94,000 -	94,999	160	\$ 2,372,462,995	\$ 15,122,296	.4660	\$ 94,514
95,000 -	95,999	156	\$ 2,387,365,316	\$ 14,902,321	.4637	\$ 95,528
96,000 -	96,999	153	\$ 2,402,129,630	\$ 14,764,314	.4614	\$ 96,499
97,000 -	97,999	149	\$ 2,416,654,345	\$ 14,524,715	.4591	\$ 97,481
98,000 -	98,999	142	\$ 2,430,642,481	\$ 13,988,136	.4569	\$ 98,508
99,000 -	99,999	143	\$ 2,444,869,986	\$ 14,227,505	.4547	\$ 99,493
100,000 -	109,999	1,254	\$ 2,576,474,655	\$ 131,604,669	.4525	\$ 104,948

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	1,124	\$ 2,705,609,765	\$ 129,135,110	.4315	\$ 114,889
120,000 -	129,999	1,063	\$ 2,838,273,776	\$ 132,664,011	.4120	\$ 124,802
130,000 -	139,999	954	\$ 2,966,981,432	\$ 128,707,656	.3941	\$ 134,914
140,000 -	149,999	871	\$ 3,093,180,393	\$ 126,198,961	.3775	\$ 144,890
150,000 -	159,999	805	\$ 3,217,941,667	\$ 124,761,274	.3621	\$ 154,983
160,000 -	169,999	744	\$ 3,340,791,918	\$ 122,850,251	.3478	\$ 165,121
170,000 -	179,999	641	\$ 3,452,992,660	\$ 112,200,742	.3346	\$ 175,040
180,000 -	189,999	595	\$ 3,563,078,171	\$ 110,085,511	.3223	\$ 185,018
190,000 -	199,999	528	\$ 3,665,999,150	\$ 102,920,979	.3109	\$ 194,926
200,000 -	209,999	425	\$ 3,753,104,106	\$ 87,104,956	.3002	\$ 204,953
210,000 -	219,999	390	\$ 3,836,946,323	\$ 83,842,217	.2901	\$ 214,980
220,000 -	229,999	348	\$ 3,915,245,067	\$ 78,298,744	.2806	\$ 224,996
230,000 -	239,999	315	\$ 3,989,201,969	\$ 73,956,902	.2716	\$ 234,784
240,000 -	249,999	315	\$ 4,066,329,967	\$ 77,127,998	.2630	\$ 244,851
250,000 -	259,999	283	\$ 4,138,600,556	\$ 72,270,589	.2548	\$ 255,373
260,000 -	269,999	269	\$ 4,209,980,571	\$ 71,380,015	.2471	\$ 265,353
270,000 -	279,999	260	\$ 4,281,447,238	\$ 71,466,667	.2397	\$ 274,872
280,000 -	289,999	251	\$ 4,352,891,415	\$ 71,444,177	.2327	\$ 284,638
290,000 -	299,999	252	\$ 4,427,206,019	\$ 74,314,604	.2260	\$ 294,899
300,000 -	314,999	352	\$ 4,535,429,804	\$ 108,223,785	.2197	\$ 307,454
315,000 -	329,999	296	\$ 4,630,917,045	\$ 95,487,241	.2108	\$ 322,592
330,000 -	344,999	278	\$ 4,724,718,933	\$ 93,801,888	.2025	\$ 337,417
345,000 -	359,999	259	\$ 4,816,101,629	\$ 91,382,696	.1948	\$ 352,829
360,000 -	374,999	233	\$ 4,901,712,749	\$ 85,611,120	.1877	\$ 367,430
375,000 -	389,999	224	\$ 4,987,379,404	\$ 85,666,655	.1811	\$ 382,440
390,000 -	404,999	197	\$ 5,065,708,000	\$ 78,328,596	.1749	\$ 397,607
405,000 -	419,999	172	\$ 5,136,603,029	\$ 70,895,029	.1691	\$ 412,180
420,000 -	439,999	217	\$ 5,229,857,020	\$ 93,253,991	.1638	\$ 429,742
440,000 -	459,999	207	\$ 5,323,058,428	\$ 93,201,408	.1571	\$ 450,248
460,000 -	479,999	171	\$ 5,403,417,496	\$ 80,359,068	.1511	\$ 469,936
480,000 -	499,999	147	\$ 5,475,335,029	\$ 71,917,533	.1455	\$ 489,235
500,000 -	519,999	141	\$ 5,547,314,764	\$ 71,979,735	.1404	\$ 510,495
520,000 -	539,999	110	\$ 5,605,666,903	\$ 58,352,139	.1356	\$ 530,474
540,000 -	559,999	102	\$ 5,661,783,108	\$ 56,116,205	.1312	\$ 550,159
560,000 -	579,999	101	\$ 5,719,372,112	\$ 57,589,004	.1271	\$ 570,188
580,000 -	599,999	104	\$ 5,780,771,640	\$ 61,399,528	.1232	\$ 590,380
600,000 -	629,999	120	\$ 5,854,686,321	\$ 73,914,681	.1196	\$ 615,956
630,000 -	659,999	100	\$ 5,919,150,563	\$ 64,464,242	.1147	\$ 644,642
660,000 -	699,999	125	\$ 6,003,846,677	\$ 84,696,114	.1102	\$ 677,569
700,000 -	749,999	122	\$ 6,092,437,630	\$ 88,590,953	.1049	\$ 726,155
750,000 -	799,999	117	\$ 6,183,099,562	\$ 90,661,932	.0990	\$ 774,888
800,000 -	849,999	72	\$ 6,242,329,239	\$ 59,229,677	.0939	\$ 822,634
850,000 -	899,999	61	\$ 6,295,654,760	\$ 53,325,521	.0895	\$ 874,189
900,000 -	999,999	104	\$ 6,393,711,719	\$ 98,056,959	.0855	\$ 942,855
1,000,000 -	1,099,999	82	\$ 6,479,371,811	\$ 85,660,092	.0787	\$ 1,044,635
1,100,000 -	1,199,999	58	\$ 6,545,854,250	\$ 66,482,439	.0732	\$ 1,146,249
1,200,000 -	1,299,999	53	\$ 6,612,100,642	\$ 66,246,392	.0685	\$ 1,249,932
1,300,000 -	1,399,999	32	\$ 6,654,903,220	\$ 42,802,578	.0646	\$ 1,337,581
1,400,000 -	1,499,999	23	\$ 6,688,237,060	\$ 33,333,840	.0613	\$ 1,449,297
1,500,000 -	1,599,999	22	\$ 6,722,310,418	\$ 34,073,358	.0583	\$ 1,548,789
1,600,000 -	1,699,999	19	\$ 6,753,737,334	\$ 31,426,916	.0556	\$ 1,654,048

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	170	\$ 6,785,110,451	\$ 31,373,117	.0532	\$ 1,742,951
1,800,000 -	1,899,999	152	\$ 6,799,787,120	\$ 14,676,669	.0511	\$ 1,834,584
1,900,000 -	1,999,999	144	\$ 6,823,170,567	\$ 23,383,447	.0491	\$ 1,948,621
2,000,000 -	2,999,999	132	\$ 6,967,823,531	\$ 144,652,964	.0472	\$ 2,410,883
3,000,000 -	3,999,999	72	\$ 7,079,909,457	\$ 112,085,926	.0342	\$ 3,502,685
4,000,000 -	4,999,999	40	\$ 7,136,424,092	\$ 56,514,635	.0267	\$ 4,347,280
5,000,000 -	5,999,999	27	\$ 7,152,620,763	\$ 16,196,671	.0225	\$ 5,398,890
6,000,000 -	6,999,999	24	\$ 7,184,530,360	\$ 31,909,597	.0191	\$ 6,381,919
7,000,000 -	7,999,999	19	\$ 7,199,473,616	\$ 14,943,256	.0163	\$ 7,471,628
8,000,000 -	8,999,999	17	\$ 7,216,426,676	\$ 16,953,060	.0138	\$ 8,476,530
9,000,000 -	9,999,999	15	\$ 7,255,030,470	\$ 38,603,794	.0117	\$ 9,650,949
10,000,000 -	AND GREATER	11	\$ 7,438,473,290	\$ 183,442,820	.0099	\$ 16,676,620
GRAND TOTALS		482,470	EXCLUDING CONTRACT MEDICAL	\$ 7,438,473,290		\$ 15,417

**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 (<)					
				7,438,473,290		
0	10,000	584,196,603	409,366	6,123,236,687	1,427	.8232
10,000	15,000	170,970,059	13,942	5,795,876,628	12,263	.7792
15,000	20,000	150,875,143	8,701	5,523,211,485	17,340	.7425
20,000	25,000	135,422,579	6,057	5,286,908,906	22,358	.7108
25,000	30,000	130,043,213	4,753	5,077,435,693	27,360	.6826
30,000	35,000	122,298,585	3,776	4,889,042,108	32,388	.6573
35,000	40,000	118,696,001	3,176	4,718,011,107	37,373	.6343
40,000	50,000	218,737,925	4,898	4,417,183,182	44,659	.5938
50,000	75,000	442,118,580	7,240	3,823,039,602	61,066	.5140
75,000	100,000	371,511,298	4,283	3,365,803,304	86,741	.4525
100,000	125,000	327,071,785	2,910	2,995,469,019	112,415	.4027
125,000	150,000	321,238,623	2,357	2,693,492,897	136,320	.3621
150,000	175,000	303,711,896	1,870	2,441,643,501	162,456	.3282
175,000	200,000	269,106,861	1,444	2,232,674,140	186,427	.3002
200,000	225,000	210,096,545	989	2,052,627,595	212,433	.2759
225,000	250,000	190,234,272	804	1,895,643,323	236,610	.2548
250,000	275,000	179,383,938	682	1,756,159,385	263,026	.2361
275,000	300,000	181,492,115	633	1,633,967,271	286,717	.2197
300,000	325,000	171,881,946	549	1,525,843,659	312,892	.2051
325,000	350,000	156,091,867	463	1,430,760,125	337,131	.1923
350,000	375,000	146,532,917	406	1,346,885,541	361,215	.1811
375,000	400,000	137,885,719	355	1,271,808,155	388,046	.1710
400,000	425,000	120,318,059	292	1,205,113,013	412,166	.1620
425,000	450,000	116,541,197	266	1,145,240,566	437,713	.1540
450,000	475,000	106,870,005	232	1,091,964,311	461,143	.1468
475,000	500,000	92,007,300	190	1,044,138,261	484,887	.1404
500,000	600,000	305,436,611	558	889,701,650	547,377	.1196
600,000	700,000	223,075,037	345	780,126,613	646,594	.1049
700,000	800,000	179,252,885	239	698,573,728	750,012	.0939
800,000	900,000	112,555,198	133	636,118,530	846,280	.0855
900,000	1,000,000	98,056,959	104	585,761,571	942,855	.0787
1,000,000	2,000,000	429,458,848	327	351,302,723	1,313,330	.0472
2,000,000	3,000,000	144,652,964	60	254,649,759	2,410,883	.0342
3,000,000	4,000,000	112,085,926	32	198,563,833	3,502,685	.0267
4,000,000	5,000,000	56,514,635	13	167,049,198	4,347,280	.0225
5,000,000	6,000,000	16,196,671	3	141,852,527	5,398,890	.0191
6,000,000	7,000,000	31,909,597	5	120,942,930	6,381,919	.0163
7,000,000	8,000,000	14,943,256	2	102,999,674	7,471,628	.0138
8,000,000	9,000,000	16,953,060	2	87,046,614	8,476,530	.0117
9,000,000	10,000,000	38,603,794	4	73,442,820	9,650,949	.0099
10,000,000	& Over	183,442,820	11		16,676,620	
TOTAL/AVERAGE		7,438,473,290	482,470		15,417	

* 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	.9982	.9982	.9999	.9998	.9939	.9940	.9652	.9652	.6365
2,000	.9964	.9965	.9998	.9997	.9878	.9881	.9322	.9323	.4912
3,000	.9946	.9948	.9997	.9995	.9818	.9821	.9012	.9013	.4051
4,000	.9929	.9931	.9996	.9994	.9759	.9763	.8722	.8723	.3457
5,000	.9913	.9916	.9994	.9992	.9700	.9705	.8450	.8451	.3015
6,000	.9898	.9901	.9993	.9991	.9642	.9648	.8194	.8195	.2672
7,000	.9883	.9886	.9992	.9989	.9585	.9591	.7953	.7954	.2398
8,000	.9867	.9871	.9991	.9988	.9528	.9535	.7726	.7727	.2174
9,000	.9852	.9857	.9990	.9986	.9473	.9480	.7511	.7512	.1985
10,000	.9837	.9842	.9989	.9984	.9417	.9426	.7307	.7308	.1824
11,000	.9822	.9828	.9988	.9983	.9363	.9372	.7113	.7114	.1685
12,000	.9807	.9813	.9987	.9981	.9308	.9319	.6929	.6930	.1565
13,000	.9793	.9799	.9986	.9980	.9255	.9266	.6753	.6754	.1460
14,000	.9778	.9784	.9985	.9978	.9202	.9214	.6585	.6587	.1366
15,000	.9763	.9770	.9983	.9977	.9150	.9162	.6425	.6426	.1282
16,000	.9748	.9756	.9982	.9975	.9098	.9111	.6271	.6273	.1206
17,000	.9733	.9741	.9981	.9973	.9047	.9061	.6124	.6126	.1139
18,000	.9718	.9727	.9980	.9972	.8996	.9011	.5983	.5984	.1077
19,000	.9704	.9713	.9979	.9970	.8946	.8961	.5847	.5849	.1021
20,000	.9689	.9698	.9978	.9969	.8896	.8913	.5716	.5718	.0970
21,000	.9674	.9684	.9977	.9967	.8847	.8864	.5590	.5592	.0923
22,000	.9660	.9670	.9976	.9966	.8798	.8816	.5469	.5471	.0880
23,000	.9645	.9656	.9975	.9964	.8750	.8769	.5352	.5354	.0840
24,000	.9630	.9641	.9974	.9963	.8703	.8722	.5239	.5241	.0802
25,000	.9616	.9627	.9972	.9961	.8656	.8676	.5129	.5131	.0767
26,000	.9601	.9613	.9971	.9959	.8609	.8630	.5023	.5026	.0735
27,000	.9586	.9599	.9970	.9958	.8563	.8584	.4921	.4923	.0704
28,000	.9572	.9584	.9969	.9956	.8517	.8539	.4822	.4824	.0676
29,000	.9557	.9570	.9968	.9955	.8472	.8494	.4726	.4728	.0649
30,000	.9543	.9556	.9967	.9953	.8427	.8450	.4633	.4636	.0624
31,000	.9528	.9542	.9966	.9952	.8382	.8406	.4543	.4545	.0601
32,000	.9514	.9528	.9965	.9950	.8338	.8363	.4456	.4458	.0579
33,000	.9500	.9514	.9964	.9949	.8295	.8320	.4371	.4373	.0558
34,000	.9485	.9501	.9963	.9947	.8251	.8277	.4289	.4291	.0539
35,000	.9471	.9487	.9961	.9945	.8208	.8235	.4209	.4211	.0520
36,000	.9457	.9473	.9960	.9944	.8166	.8193	.4131	.4133	.0502
37,000	.9442	.9459	.9959	.9942	.8124	.8152	.4056	.4058	.0486
38,000	.9428	.9445	.9958	.9941	.8082	.8111	.3982	.3985	.0470
39,000	.9414	.9431	.9957	.9939	.8041	.8070	.3911	.3914	.0456
40,000	.9399	.9417	.9956	.9938	.8000	.8030	.3842	.3844	.0442
41,000	.9385	.9403	.9955	.9936	.7960	.7990	.3774	.3777	.0428
42,000	.9371	.9389	.9954	.9935	.7920	.7950	.3709	.3711	.0416
43,000	.9357	.9376	.9953	.9933	.7880	.7911	.3645	.3648	.0404

**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
44,000	.9342	.9362	.9952	.9931	.7840	.7872	.3583	.3586	.0392
45,000	.9328	.9348	.9950	.9930	.7801	.7834	.3523	.3526	.0382
46,000	.9314	.9334	.9949	.9928	.7762	.7796	.3464	.3467	.0371
47,000	.9300	.9321	.9948	.9927	.7724	.7758	.3407	.3410	.0361
48,000	.9286	.9307	.9947	.9925	.7686	.7720	.3351	.3354	.0352
49,000	.9272	.9294	.9946	.9924	.7648	.7683	.3297	.3299	.0343
50,000	.9258	.9280	.9945	.9922	.7610	.7646	.3243	.3246	.0335
51,000	.9244	.9267	.9944	.9920	.7573	.7609	.3191	.3194	.0327
52,000	.9230	.9253	.9943	.9919	.7536	.7572	.3141	.3143	.0319
53,000	.9216	.9240	.9942	.9917	.7499	.7536	.3091	.3094	.0311
54,000	.9203	.9226	.9941	.9916	.7463	.7501	.3043	.3046	.0304
55,000	.9189	.9213	.9939	.9914	.7427	.7465	.2996	.2998	.0297
56,000	.9175	.9200	.9938	.9913	.7391	.7430	.2949	.2952	.0290
57,000	.9162	.9186	.9937	.9911	.7355	.7395	.2904	.2907	.0283
58,000	.9148	.9173	.9936	.9910	.7320	.7360	.2860	.2863	.0277
59,000	.9134	.9160	.9935	.9908	.7285	.7325	.2817	.2820	.0271
60,000	.9121	.9147	.9934	.9906	.7250	.7291	.2775	.2778	.0265
61,000	.9107	.9133	.9933	.9905	.7216	.7257	.2734	.2736	.0260
62,000	.9093	.9120	.9932	.9903	.7181	.7223	.2693	.2696	.0254
63,000	.9080	.9107	.9931	.9902	.7147	.7190	.2653	.2656	.0249
64,000	.9066	.9093	.9930	.9900	.7114	.7157	.2615	.2617	.0244
65,000	.9052	.9080	.9928	.9899	.7080	.7123	.2577	.2580	.0239
66,000	.9039	.9067	.9927	.9897	.7047	.7091	.2539	.2542	.0235
67,000	.9025	.9054	.9926	.9896	.7014	.7058	.2503	.2506	.0230
68,000	.9012	.9041	.9925	.9894	.6981	.7026	.2467	.2470	.0226
69,000	.8998	.9028	.9924	.9893	.6948	.6993	.2432	.2435	.0222
70,000	.8985	.9014	.9923	.9891	.6916	.6961	.2398	.2401	.0218
71,000	.8971	.9001	.9922	.9890	.6883	.6930	.2364	.2367	.0214
72,000	.8957	.8988	.9921	.9888	.6851	.6898	.2331	.2334	.0210
73,000	.8944	.8975	.9920	.9887	.6820	.6867	.2299	.2301	.0206
74,000	.8931	.8962	.9919	.9885	.6788	.6836	.2267	.2270	.0203
75,000	.8917	.8949	.9918	.9884	.6757	.6805	.2235	.2238	.0199
76,000	.8904	.8936	.9917	.9882	.6725	.6774	.2204	.2207	.0196
77,000	.8891	.8923	.9916	.9881	.6694	.6743	.2174	.2177	.0193
78,000	.8877	.8910	.9915	.9879	.6663	.6713	.2145	.2148	.0189
79,000	.8864	.8897	.9914	.9878	.6633	.6683	.2116	.2119	.0186
80,000	.8851	.8885	.9913	.9876	.6602	.6653	.2087	.2090	.0183
81,000	.8838	.8872	.9912	.9875	.6572	.6623	.2059	.2062	.0180
82,000	.8825	.8859	.9910	.9873	.6542	.6594	.2031	.2034	.0178
83,000	.8812	.8847	.9909	.9872	.6512	.6564	.2004	.2007	.0175
84,000	.8799	.8834	.9908	.9870	.6483	.6535	.1977	.1980	.0172
85,000	.8786	.8822	.9907	.9869	.6453	.6506	.1951	.1954	.0170
86,000	.8773	.8809	.9906	.9867	.6424	.6477	.1925	.1928	.0167

**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
87,000	.8760	.8796	.9905	.9866	.6395	.6448	.1900	.1903	.0164
88,000	.8747	.8784	.9904	.9864	.6366	.6420	.1875	.1878	.0162
89,000	.8734	.8771	.9903	.9863	.6337	.6392	.1850	.1853	.0160
90,000	.8721	.8758	.9902	.9861	.6309	.6364	.1826	.1829	.0158
91,000	.8708	.8746	.9901	.9860	.6280	.6336	.1802	.1805	.0155
92,000	.8695	.8733	.9900	.9858	.6252	.6308	.1779	.1782	.0153
93,000	.8682	.8721	.9899	.9857	.6224	.6280	.1756	.1759	.0151
94,000	.8669	.8708	.9898	.9855	.6196	.6253	.1733	.1736	.0149
95,000	.8656	.8696	.9897	.9854	.6169	.6226	.1711	.1714	.0147
96,000	.8644	.8683	.9896	.9852	.6141	.6199	.1689	.1692	.0146
97,000	.8631	.8671	.9895	.9851	.6114	.6172	.1667	.1670	.0144
98,000	.8618	.8658	.9894	.9849	.6087	.6145	.1646	.1649	.0142
99,000	.8605	.8646	.9893	.9848	.6060	.6118	.1625	.1628	.0140
100,000	.8592	.8633	.9891	.9846	.6033	.6092	.1605	.1608	.0139
110,000	.8465	.8509	.9881	.9831	.5773	.5836	.1418	.1421	.0124
120,000	.8339	.8387	.9870	.9817	.5527	.5594	.1258	.1261	.0112
130,000	.8215	.8267	.9860	.9802	.5296	.5366	.1121	.1124	.0102
140,000	.8093	.8149	.9849	.9787	.5078	.5151	.1003	.1006	.0093
150,000	.7972	.8031	.9839	.9772	.4873	.4949	.0902	.0904	.0086
160,000	.7853	.7914	.9828	.9757	.4681	.4760	.0813	.0816	.0080
170,000	.7735	.7800	.9818	.9742	.4501	.4583	.0735	.0738	.0075
180,000	.7619	.7688	.9807	.9727	.4332	.4416	.0667	.0670	.0070
190,000	.7505	.7577	.9796	.9712	.4174	.4260	.0606	.0609	.0066
200,000	.7393	.7468	.9786	.9697	.4024	.4113	.0553	.0555	.0062
210,000	.7282	.7360	.9775	.9682	.3883	.3974	.0506	.0508	.0058
220,000	.7171	.7252	.9765	.9667	.3748	.3841	.0464	.0466	.0055
230,000	.7061	.7145	.9755	.9653	.3620	.3715	.0426	.0428	.0052
240,000	.6952	.7039	.9745	.9639	.3497	.3594	.0392	.0394	.0049
250,000	.6843	.6933	.9735	.9625	.3381	.3479	.0361	.0362	.0046
260,000	.6736	.6829	.9725	.9611	.3269	.3369	.0332	.0334	.0043
270,000	.6631	.6726	.9716	.9598	.3161	.3263	.0307	.0309	.0041
280,000	.6527	.6624	.9706	.9584	.3059	.3162	.0285	.0287	.0038
290,000	.6422	.6523	.9696	.9570	.2962	.3066	.0265	.0266	.0036
300,000	.6320	.6424	.9687	.9557	.2869	.2975	.0246	.0247	.0034
315,000	.6175	.6282	.9672	.9536	.2738	.2846	.0221	.0222	.0031
330,000	.6033	.6143	.9658	.9516	.2616	.2726	.0199	.0200	.0029
345,000	.5893	.6007	.9643	.9495	.2504	.2615	.0179	.0180	.0027
360,000	.5756	.5873	.9629	.9475	.2398	.2511	.0161	.0162	.0025
375,000	.5620	.5741	.9614	.9454	.2300	.2415	.0146	.0146	.0023
390,000	.5488	.5612	.9600	.9434	.2209	.2325	.0132	.0133	.0021
405,000	.5360	.5488	.9586	.9413	.2124	.2241	.0121	.0121	.0020
420,000	.5235	.5365	.9571	.9393	.2044	.2162	.0110	.0110	.0018
440,000	.5072	.5206	.9552	.9366	.1946	.2065	.0098	.0098	.0016

**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
460,000	.4916	.5054	.9533	.9338	.1855	.1976	.0088	.0088	.0015
480,000	.4773	.4913	.9513	.9311	.1772	.1895	.0079	.0078	.0013
500,000	.4632	.4776	.9494	.9284	.1696	.1820	.0071	.0070	.0012
520,000	.4498	.4645	.9475	.9257	.1626	.1750	.0064	.0063	.0011
540,000	.4370	.4523	.9455	.9229	.1560	.1686	.0058	.0057	.0010
560,000	.4247	.4408	.9436	.9202	.1499	.1626	.0053	.0051	.0009
580,000	.4125	.4299	.9417	.9175	.1441	.1571	.0048	.0047	.0008
600,000	.4004	.4197	.9398	.9148	.1388	.1519	.0044	.0042	.0007
630,000	.3826	.4053	.9369	.9107	.1316	.1447	.0039	.0037	.0006
660,000	.3657	.3921	.9340	.9067	.1250	.1382	.0035	.0033	.0006
700,000	.3450	.3760	.9301	.9013	.1172	.1303	.0030	.0028	.0004
750,000	.3205	.3579	.9253	.8946	.1086	.1217	.0025	.0023	.0003
800,000	.2973	.3417	.9205	.8880	.1013	.1142	.0020	.0019	.0002
850,000	.2760	.3272	.9157	.8814	.0951	.1076	.0016	.0016	.0002
900,000	.2553	.3140	.9108	.8748	.0894	.1017	.0013	.0014	.0001
1,000,000	.2174	.2910	.9012	.8618	.0799	.0916	.0009	.0010	.0000
1,100,000	.1876	.2716	.8916	.8490	.0721	.0834	.0007	.0008	.0000
1,200,000	.1636	.2550	.8820	.8364	.0656	.0765	.0006	.0006	.0000
1,300,000	.1437	.2405	.8728	.8240	.0602	.0707	.0005	.0005	.0000
1,400,000	.1256	.2278	.8636	.8117	.0557	.0657	.0004	.0004	.0000
1,500,000	.1111	.2166	.8546	.7997	.0516	.0614	.0003	.0004	.0000
1,600,000	.0981	.2065	.8459	.7879	.0480	.0577	.0003	.0003	.0000
1,700,000	.0873	.1975	.8372	.7763	.0448	.0543	.0002	.0003	.0000
1,800,000	.0779	.1893	.8284	.7649	.0419	.0514	.0002	.0002	.0000
1,900,000	.0694	.1818	.8197	.7538	.0393	.0487	.0001	.0002	.0000
2,000,000	.0633	.1750	.8110	.7428	.0369	.0463	.0001	.0002	.0000
3,000,000	.0176	.1289	.7238	.6456	.0210	.0312	.0000	.0001	.0000
4,000,000	.0004	.1031	.6430	.5653	.0129	.0236	.0000	.0000	.0000
5,000,000	.0000	.0863	.5720	.4988	.0094	.0191	.0000	.0000	.0000
6,000,000	.0000	.0744	.5077	.4434	.0069	.0161	.0000	.0000	.0000
7,000,000	.0000	.0654	.4504	.3969	.0050	.0139	.0000	.0000	.0000
8,000,000	.0000	.0583	.3999	.3575	.0035	.0123	.0000	.0000	.0000
9,000,000	.0000	.0526	.3494	.3239	.0024	.0110	.0000	.0000	.0000
10,000,000	.0000	.0478	.3030	.2951	.0016	.0100	.0000	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2015 - 2017)

