

PENNSYLVANIA COMPENSATION RATING BUREAU

Table IV - Unit Statistical Data

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV
TOTAL EXPERIENCE - ALL INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS		TEMP. MED. (13)	MED. (14)	
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)		MAJOR PERM. (11)	MINOR PERM. (12)			
1995	93,460,563	2,957,374,913	2,941,354,790	1,530,067,486	3.15	.517	.520	1.64	.11	.56	.12	.24	.62
1996	98,251,411	2,806,416,043	2,789,355,879	1,349,604,339	2.84	.481	.484	1.37	.05	.40	.11	.22	.59
1997	106,345,506	2,379,673,985	2,362,173,476	1,302,268,111	2.22	.547	.551	1.22	.03	.30	.11	.23	.55
1998	115,818,427	2,266,832,556	2,248,362,400	1,272,136,284	1.94	.561	.566	1.10	.03	.20	.11	.23	.54
1999	126,409,496	2,350,058,141	2,331,081,979	1,088,478,670	1.84	.463	.467	.86	.02	.09	.08	.22	.45
ALL	540,285,403	12,760,355,638	12,672,328,524	6,542,554,890	2.35	.513	.516	1.21	.05	.11	.10	.22	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (5)		MAJOR PERM. (7)		MINOR PERM. (9)		TEMP. COMP. (11)		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1995	1,530,067,486	112	23,479,558	242	76,090,003	3,639	523,079,521	4,939	107,610,520	45,543	220,282,740	579,525,144
1996	1,349,604,339	115	24,009,309	105	28,925,954	2,872	395,487,904	4,910	109,957,069	43,821	214,292,106	576,931,997
1997	1,302,268,111	101	17,212,330	71	19,408,946	2,410	323,852,623	5,085	113,811,404	43,923	240,202,341	587,780,467
1998	1,272,136,284	93	20,555,051	34	10,371,846	1,744	233,550,093	5,271	123,692,223	45,133	261,100,498	622,866,573
1999	1,088,478,670	90	19,220,262	36	9,794,584	781	108,718,487	4,922	101,519,186	46,048	275,023,121	574,203,030
ALL	6,542,554,890	511	104,476,510	488	144,591,333	11,446	584,688,628	25,127	556,590,402	224,468	1,210,900,806	2,941,307,211

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS			ALL DEATH & P.T. (9)	PURE PREMIUMS		TEMP. (13)	MED. (14)
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	MAJOR PERM. (11)		MINOR PERM. (12)			
1995	15,214,734	874,045,786	872,749,672	430,442,037	5.74	.492	.493	2.83	.17	.95	.20	.45	1.06
1996	15,877,011	841,747,140	840,367,418	354,407,990	5.29	.421	.422	2.23	.07	.60	.17	.40	.99
1997	17,061,134	679,117,323	677,742,132	340,709,825	3.97	.502	.503	2.00	.04	.47	.16	.41	.92
1998	17,579,099	607,536,944	606,129,794	316,685,183	3.45	.521	.522	1.80	.03	.29	.18	.42	.88
1999	18,639,039	596,451,515	594,993,509	269,284,676	3.19	.451	.453	1.44	.02	.13	.14	.38	.77
ALL	84,371,017	3,598,898,708	3,591,982,525	1,711,529,711	4.26	.476	.476	2.03	.06	.47	.17	.41	.92

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (6)		MAJOR PERM. (8)		MINOR PERM. (10)		TEMP. COMP. (12)		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1995	430,442,037	19	5,265,107	63	19,968,753	992	144,087,296	1,367	30,458,250	13,844	68,662,887	161,999,744
1996	354,407,990	22	4,601,161	27	7,035,355	699	94,911,961	1,228	27,722,593	12,498	63,637,699	156,499,221
1997	340,709,825	13	2,652,764	14	3,383,004	598	81,032,967	1,307	27,061,831	12,737	69,265,858	157,313,401
1998	316,685,183	14	3,184,094	11	2,922,827	383	50,474,116	1,404	31,880,602	12,440	72,995,369	155,228,175
1999	269,284,676	10	2,061,724	8	2,197,044	177	23,773,020	1,253	25,301,100	12,203	71,578,829	144,372,959
ALL	1,711,529,711	78	17,764,850	123	35,506,983	2,849	394,279,360	6,559	142,424,376	63,722	346,140,642	775,413,500

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.		
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1995	4,657,063	470,402,552	468,025,980	283,977,984	.05	.604	.607	6.10	.54	2.50	.29	.65	2.12
1996	5,064,457	467,103,845	464,537,743	256,585,337	9.17	.549	.552	5.07	.31	1.86	.32	.64	1.94
1997	5,441,050	378,294,966	375,607,292	247,641,484	6.90	.655	.659	4.55	.22	1.39	.31	.71	1.92
1998	5,962,431	374,352,004	371,380,843	237,836,788	6.23	.635	.640	3.99	.14	.94	.32	.72	1.87
1999	6,790,668	416,592,344	413,459,735	213,749,824	6.09	.513	.517	3.15	.14	.45	.26	.72	1.58
ALL	27,915,669	2,106,745,711	2,093,011,593	1,239,791,417	7.50	.588	.592	4.44	.25	1.34	.30	.69	1.86

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL (13)
		NO. (3)	NO. & FUNERAL (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1995	283,977,984	28	6,634,071	50	18,663,672	740	116,266,715	642	13,440,198	5,456	30,053,593	98,919,735
1996	256,585,337	28	8,987,683	21	6,546,603	637	94,183,740	699	15,991,624	5,802	32,558,525	98,317,162
1997	247,641,484	34	5,976,259	21	5,914,922	513	75,719,694	717	17,130,988	5,810	38,492,235	104,407,386
1998	237,836,788	21	5,236,962	8	3,256,181	392	56,092,306	718	18,895,112	6,246	42,874,493	111,481,734
1999	213,749,824	25	6,325,759	11	3,437,025	212	30,776,809	740	17,495,845	6,523	48,662,905	107,051,481
ALL	1,239,791,417	136	33,160,734	111	37,818,403	2,494	373,039,264	3,516	82,953,767	29,837	192,641,751	520,177,498

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.		
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1995	73,588,766	1,612,926,575	1,600,579,138	815,647,465	2.18	.506	.510	1.11	.07	.36	.09	.17	.43
1996	77,309,943	1,497,565,058	1,484,450,718	738,611,012	1.92	.493	.498	.96	.03	.27	.09	.15	.42
1997	83,843,322	1,322,261,696	1,308,824,052	713,916,802	1.56	.540	.545	.85	.02	.20	.08	.16	.39
1998	92,276,897	1,284,943,608	1,270,851,763	717,614,313	1.38	.558	.565	.78	.02	.14	.08	.16	.39
1999	100,979,789	1,337,014,282	1,322,628,735	605,444,170	1.31	.453	.458	.60	.01	.05	.06	.15	.32
ALL	427,998,717	7,054,711,219	6,987,334,406	3,591,233,762	1.63	.509	.514	.84	.03	.19	.08	.16	.38

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL (13)
		NO. (3)	NO. & FUNERAL (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1995	815,647,465	65	11,580,380	129	37,457,578	1,907	262,725,510	2,930	63,712,072	26,243	121,566,260	318,605,665
1996	738,611,012	65	10,420,465	57	15,343,996	1,536	206,392,203	2,983	66,242,852	25,521	118,095,882	322,115,614
1997	713,916,802	54	8,583,307	36	10,111,020	1,299	167,099,962	3,061	69,618,585	25,376	132,444,248	326,059,680
1998	717,614,313	58	12,133,995	15	4,192,838	969	126,983,671	3,149	72,916,509	26,447	145,230,636	356,156,664
1999	605,444,170	55	10,832,779	17	4,160,515	392	54,168,658	2,929	58,722,241	27,322	154,781,387	322,778,590
ALL	3,591,233,762	297	53,550,926	254	71,265,947	6,103	817,370,004	15,052	331,212,259	130,909	672,118,413	1,645,716,213