

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 -

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			PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
2002	138,245,036	2,438,803,040	2,416,921,988	1,875,768,096	1.75	.769	.776	1.36	.03	.47	.11	.16	.59
2003	144,074,387	2,541,220,039	2,518,283,081	1,837,737,488	1.75	.723	.730	1.28	.02	.43	.11	.15	.57
2004	149,435,309	2,753,856,512	2,730,824,279	1,820,546,534	1.83	.661	.667	1.22	.03	.37	.13	.14	.55
2005	156,439,198	2,850,487,320	2,826,667,776	1,706,875,140	1.81	.599	.604	1.09	.02	.26	.14	.14	.53
2006	162,965,630	2,837,647,148	2,813,159,155	1,354,464,676	1.73	.477	.481	.83	.02	.10	.11	.15	.46
ALL	751,159,560	13,422,014,059	13,305,856,279	8,595,391,934	1.77	.640	.646	1.14	.03	.05	.12	.15	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY NO. & FUNERAL (3)	DEATH INDEMNITY & FUNERAL (4)	PERM. TOTAL INDEMNITY (5)		MAJOR PERM. INDEMNITY (7)		MINOR PERM. INDEMNITY (9)		TEMP. COMP. INDEMNITY (11)		MEDICAL (13)
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
2002	1,875,768,096	107	26,684,945	62	21,414,560	3,873	647,352,892	5,149	151,427,762	38,141	218,888,620	809,999,317
2003	1,837,737,488	84	20,300,869	41	11,510,322	3,725	612,333,489	5,409	159,973,532	36,200	212,388,423	821,230,853
2004	1,820,546,534	107	28,398,759	46	16,918,802	3,404	548,423,479	5,916	187,783,806	35,156	209,833,528	829,188,160
2005	1,706,875,140	89	20,393,981	37	13,446,162	2,550	403,783,626	6,350	219,100,598	34,265	218,787,706	831,363,067
2006	1,354,464,676	97	25,802,648	21	8,225,812	977	156,019,386	5,506	174,162,531	34,356	240,758,526	749,495,773
ALL	8,595,391,934	484	121,581,202	207	71,515,658	14,529	367,912,872	28,330	892,448,229	178,118	1,100,656,803	4,041,277,170

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH MEDICAL NO. (3)	DEATH MEDICAL (4)	PERM. TOTAL MEDICAL (5)		MAJOR PERM. MEDICAL (7)		MINOR PERM. MEDICAL (9)		TEMP. COMP. MEDICAL (11)		MEDICAL ONLY (13)
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
2002	809,999,317	107	3,000,579	62	33,565,795	3,873	274,708,114	5,149	99,042,270	38,141	248,698,855	150,983,704
2003	821,230,853	84	3,877,130	41	29,838,437	3,725	271,942,871	5,409	114,513,776	36,200	248,510,000	152,548,639
2004	829,188,160	107	7,100,889	46	29,650,921	3,404	246,952,124	5,916	133,480,884	35,156	252,456,311	159,547,031
2005	831,363,067	89	4,116,895	37	38,840,663	2,550	191,168,279	6,350	170,189,125	34,265	266,093,022	160,955,083
2006	749,495,773	97	1,532,412	21	19,399,744	977	91,575,288	5,506	147,236,175	34,356	326,294,655	163,457,499
ALL	4,041,277,170	484	19,627,905	207	151,295,560	14,529	76,346,676	28,330	664,462,230	178,118	1,342,052,843	787,491,956

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES
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		EXCL. 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)
2002	17,172,448	578,354,317	576,760,033	394,902,872	3.36	.683	.685	2.30	.04	.75	.18	.31	1.00
2003	17,745,347	610,721,723	609,088,168	416,078,392	3.43	.681	.683	2.34	.02	.78	.19	.30	1.05
2004	17,944,704	652,695,663	651,054,404	406,491,925	3.63	.623	.624	2.27	.05	.63	.24	.30	1.05
2005	18,647,772	703,299,272	701,622,693	371,593,438	3.76	.528	.530	1.99	.02	.44	.26	.29	.98
2006	18,904,569	692,573,502	690,840,869	288,290,805	3.65	.416	.417	1.52	.02	.15	.19	.31	.85
ALL	90,414,840	3,237,644,477	3,229,366,167	1,877,357,432	3.57	.580	.581	2.08	.03	.54	.21	.30	.99

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2002	394,902,872	14	2,993,039	13	4,672,956	784	129,625,636	1,067	31,457,610	8,726	54,022,514	172,131,117
2003	416,078,392	13	2,610,036	7	1,659,981	846	138,902,956	1,177	33,417,155	8,678	53,632,041	185,856,223
2004	406,491,925	12	5,245,950	10	4,096,124	704	112,208,388	1,415	42,927,836	8,720	53,327,687	188,685,940
2005	371,593,438	11	2,530,546	7	2,091,716	497	82,021,756	1,436	48,055,928	8,248	53,295,068	183,598,424
2006	288,290,805	13	3,932,711	2	699,530	175	27,833,244	1,180	36,085,710	8,318	58,716,036	161,023,574
ALL	1,877,357,432	63	17,312,282	39	13,220,307	3,006	490,591,980	6,275	191,944,239	42,690	272,993,346	891,295,278

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2002	172,131,117	14	243,247	13	3,537,627	784	52,339,099	1,067	21,139,990	8,726	60,414,605	34,456,549
2003	185,856,223	13	456,221	7	2,636,241	846	61,162,951	1,177	24,108,709	8,678	61,911,009	35,581,092
2004	188,685,940	12	152,738	10	7,422,404	704	49,140,873	1,415	29,482,586	8,720	64,038,024	38,449,315
2005	183,598,424	11	869,719	7	5,906,622	497	35,764,461	1,436	37,627,106	8,248	65,663,205	37,767,311
2006	161,023,574	13	334,641	2	1,365,017	175	15,023,624	1,180	28,250,417	8,318	78,837,613	37,212,262
ALL	891,295,278	63	2,056,566	39	20,867,911	3,006	213,431,008	6,275	140,608,808	42,690	330,864,456	183,466,529

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)
2002	7,578,483	460,974,509	457,627,053	351,886,291	6.04	.763	.769	4.64	.14	2.07	.26	.43	1.74
2003	7,641,072	458,558,172	455,249,261	336,976,387	5.96	.735	.740	4.41	.12	1.77	.28	.41	1.82
2004	7,963,363	491,892,117	488,669,628	340,826,127	6.14	.693	.697	4.28	.12	1.53	.33	.41	1.89
2005	8,462,264	532,684,891	529,407,894	336,066,807	6.26	.631	.635	3.97	.11	1.18	.38	.43	1.87
2006	8,977,120	541,611,245	538,230,488	264,004,418	6.00	.487	.491	2.94	.12	.48	.35	.47	1.53
ALL	40,622,302	2,485,720,934	2,469,184,324	1,629,760,030	6.08	.656	.660	4.01	.12	1.37	.32	.43	1.76

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2002	351,886,291	19	6,625,349	8	3,999,029	864	156,618,820	678	20,070,956	5,253	32,784,765	131,787,372
2003	336,976,387	26	5,307,233	9	4,047,105	770	135,328,568	716	21,747,898	5,038	31,549,550	138,996,033
2004	340,826,127	33	7,472,688	6	2,315,795	718	121,983,421	753	25,985,903	5,043	32,914,668	150,153,652
2005	336,066,807	24	4,598,417	12	4,772,463	605	100,149,571	830	32,357,483	5,091	35,997,424	158,191,449
2006	264,004,418	21	6,308,344	8	4,103,158	262	43,105,366	782	31,221,770	5,069	42,270,223	136,995,557
ALL	1,629,760,030	123	30,312,031	43	19,237,550	3,219	557,185,746	3,759	131,384,010	25,494	175,516,630	716,124,063

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2002	131,787,372	19	1,198,956	8	3,662,192	864	62,738,058	678	12,778,580	5,253	35,142,109	16,267,477
2003	138,996,033	26	407,766	9	9,653,259	770	61,814,333	716	16,323,055	5,038	34,713,211	16,084,409
2004	150,153,652	33	3,631,692	6	5,763,356	718	66,311,779	753	18,883,414	5,043	38,408,484	17,154,927
2005	158,191,449	24	2,033,717	12	13,288,761	605	54,939,805	830	25,996,834	5,091	42,864,426	19,067,906
2006	136,995,557	21	756,513	8	10,114,637	262	27,154,523	782	25,909,928	5,069	54,272,707	18,787,249
ALL	716,124,063	123	8,028,644	43	42,482,205	3,219	272,958,498	3,759	99,891,811	25,494	205,400,937	87,361,968

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)
2002	113,494,105	1,399,474,214	1,382,534,902	1,128,978,933	1.22	.807	.817	.99	.03	.32	.09	.12	.45
2003	118,687,968	1,471,940,144	1,453,945,652	1,084,682,709	1.23	.737	.746	.91	.02	.28	.09	.11	.42
2004	123,527,242	1,609,268,732	1,591,100,247	1,073,228,482	1.29	.667	.675	.87	.02	.25	.10	.10	.40
2005	129,329,162	1,614,503,157	1,595,637,189	999,214,895	1.23	.619	.626	.77	.02	.17	.11	.10	.38
2006	135,083,941	1,603,462,401	1,584,087,798	802,169,453	1.17	.500	.506	.59	.01	.06	.08	.10	.33
ALL	620,122,418	7,698,648,648	7,607,305,788	5,088,274,472	1.23	.661	.669	.82	.02	.05	.09	.11	.39

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2002	1,128,978,933	74	17,066,557	41	12,742,575	2,225	361,108,436	3,404	99,899,196	24,162	132,081,341	506,080,828
2003	1,084,682,709	45	12,383,600	25	5,803,236	2,109	338,101,965	3,516	104,808,479	22,484	127,206,832	496,378,597
2004	1,073,228,482	62	15,680,121	30	10,506,883	1,982	314,231,670	3,748	118,870,067	21,393	123,591,173	490,348,568
2005	999,214,895	54	13,265,018	18	6,581,983	1,448	221,612,299	4,084	138,687,187	20,926	129,495,214	489,573,194
2006	802,169,453	63	15,561,593	11	3,423,124	540	85,080,776	3,544	106,855,051	20,969	139,772,267	451,476,642
ALL	5,088,274,472	298	73,956,889	125	39,057,801	8,304	320,135,146	18,296	569,119,980	109,934	652,146,827	2,433,857,829

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2002	506,080,828	74	1,558,376	41	26,365,976	2,225	159,630,957	3,404	65,123,700	24,162	153,142,141	100,259,678
2003	496,378,597	45	3,013,143	25	17,548,937	2,109	148,965,587	3,516	74,082,012	22,484	151,885,780	100,883,138
2004	490,348,568	62	3,316,459	30	16,465,161	1,982	131,499,472	3,748	85,114,884	21,393	150,009,803	103,942,789
2005	489,573,194	54	1,213,459	18	19,645,280	1,448	100,464,013	4,084	106,565,185	20,926	157,565,391	104,119,866
2006	451,476,642	63	441,258	11	7,920,090	540	49,397,141	3,544	93,075,830	20,969	193,184,335	107,457,988
ALL	2,433,857,829	298	9,542,695	125	87,945,444	8,304	589,957,170	18,296	423,961,611	109,934	805,787,450	516,663,459