

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 PCR'B's analysis this year again 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	548,483	301,636	\$ 129,738,626	\$ 129,738,626	1.0000	\$ 430
1,000	1,999	246,847	75,046	\$ 235,151,794	\$ 105,413,168	.9839	\$ 1,405
2,000	2,999	171,801	30,962	\$ 311,014,386	\$ 75,862,592	.9280	\$ 2,450
3,000	3,999	140,839	18,462	\$ 374,976,831	\$ 63,962,445	.9087	\$ 3,465
4,000	4,999	122,377	12,453	\$ 430,682,621	\$ 55,705,790	.8924	\$ 4,473
5,000	5,999	109,924	9,590	\$ 483,267,802	\$ 52,585,181	.8780	\$ 5,483
6,000	6,999	100,334	7,759	\$ 533,547,658	\$ 50,279,856	.8649	\$ 6,480
7,000	7,999	92,575	6,181	\$ 579,827,078	\$ 46,279,420	.8530	\$ 7,487
8,000	8,999	86,394	5,468	\$ 626,249,259	\$ 46,422,181	.8418	\$ 8,490
9,000	9,999	80,926	4,528	\$ 669,180,702	\$ 42,931,443	.8314	\$ 9,481
10,000	10,999	76,398	3,884	\$ 709,898,343	\$ 40,717,641	.8217	\$ 10,483
11,000	11,999	72,514	3,560	\$ 750,783,475	\$ 40,885,132	.8124	\$ 11,485
12,000	12,999	68,954	3,108	\$ 789,600,483	\$ 38,817,008	.8036	\$ 12,489
13,000	13,999	65,846	2,857	\$ 828,147,612	\$ 38,547,129	.7952	\$ 13,492
14,000	14,999	62,989	2,502	\$ 864,398,741	\$ 36,251,129	.7872	\$ 14,489
15,000	15,999	60,487	2,184	\$ 898,234,707	\$ 33,835,966	.7795	\$ 15,493
16,000	16,999	58,303	2,048	\$ 932,024,627	\$ 33,789,920	.7721	\$ 16,499
17,000	17,999	56,255	1,817	\$ 963,811,436	\$ 31,786,809	.7650	\$ 17,494
18,000	18,999	54,438	1,741	\$ 996,010,627	\$ 32,199,191	.7581	\$ 18,495
19,000	19,999	52,697	1,572	\$ 1,026,651,565	\$ 30,640,938	.7515	\$ 19,492
20,000	20,999	51,125	1,445	\$ 1,056,267,843	\$ 29,616,278	.7450	\$ 20,496
21,000	21,999	49,680	1,394	\$ 1,086,226,637	\$ 29,958,794	.7387	\$ 21,491
22,000	22,999	48,286	1,316	\$ 1,115,825,892	\$ 29,599,255	.7326	\$ 22,492
23,000	23,999	46,970	1,238	\$ 1,144,914,352	\$ 29,088,460	.7267	\$ 23,496
24,000	24,999	45,732	1,112	\$ 1,172,148,864	\$ 27,234,512	.7209	\$ 24,491
25,000	25,999	44,620	1,095	\$ 1,200,086,917	\$ 27,938,053	.7153	\$ 25,514
26,000	26,999	43,525	996	\$ 1,226,465,091	\$ 26,378,174	.7098	\$ 26,484
27,000	27,999	42,529	1,004	\$ 1,254,081,141	\$ 27,616,050	.7045	\$ 27,506
28,000	28,999	41,525	904	\$ 1,279,845,358	\$ 25,764,217	.6992	\$ 28,500
29,000	29,999	40,621	880	\$ 1,305,786,960	\$ 25,941,602	.6941	\$ 29,479
30,000	30,999	39,741	847	\$ 1,331,610,454	\$ 25,823,494	.6891	\$ 30,488
31,000	31,999	38,894	789	\$ 1,356,463,949	\$ 24,853,495	.6842	\$ 31,500
32,000	32,999	38,105	734	\$ 1,380,317,743	\$ 23,853,794	.6795	\$ 32,498
33,000	33,999	37,371	660	\$ 1,402,431,385	\$ 22,113,642	.6748	\$ 33,506
34,000	34,999	36,711	710	\$ 1,426,923,230	\$ 24,491,845	.6702	\$ 34,496
35,000	35,999	36,001	664	\$ 1,450,480,333	\$ 23,557,103	.6656	\$ 35,478
36,000	36,999	35,337	615	\$ 1,472,921,867	\$ 22,441,534	.6612	\$ 36,490
37,000	37,999	34,722	601	\$ 1,495,460,059	\$ 22,538,192	.6568	\$ 37,501
38,000	38,999	34,121	587	\$ 1,518,064,075	\$ 22,604,016	.6525	\$ 38,508
39,000	39,999	33,534	535	\$ 1,539,188,154	\$ 21,124,079	.6483	\$ 39,484
40,000	40,999	32,999	529	\$ 1,560,609,031	\$ 21,420,877	.6442	\$ 40,493
41,000	41,999	32,470	530	\$ 1,582,596,383	\$ 21,987,352	.6401	\$ 41,486
42,000	42,999	31,940	485	\$ 1,603,205,223	\$ 20,608,840	.6361	\$ 42,492
43,000	43,999	31,455	461	\$ 1,623,259,689	\$ 20,054,466	.6322	\$ 43,502
44,000	44,999	30,994	478	\$ 1,644,533,704	\$ 21,274,015	.6283	\$ 44,506
45,000	45,999	30,516	506	\$ 1,667,555,232	\$ 23,021,528	.6245	\$ 45,497
46,000	46,999	30,010	404	\$ 1,686,342,042	\$ 18,786,810	.6207	\$ 46,502
47,000	47,999	29,606	414	\$ 1,706,001,966	\$ 19,659,924	.6170	\$ 47,488
48,000	48,999	29,192	415	\$ 1,726,117,181	\$ 20,115,215	.6133	\$ 48,470
49,000	49,999	28,777	374	\$ 1,744,629,831	\$ 18,512,650	.6097	\$ 49,499

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	368	\$ 1,763,212,261	\$ 18,582,430	.6062	\$ 50,496
51,000 -	51,999	366	\$ 1,782,061,125	\$ 18,848,864	.6027	\$ 51,500
52,000 -	52,999	365	\$ 1,801,212,148	\$ 19,151,023	.5992	\$ 52,469
53,000 -	53,999	356	\$ 1,820,256,844	\$ 19,044,696	.5958	\$ 53,496
54,000 -	54,999	313	\$ 1,837,311,545	\$ 17,054,701	.5924	\$ 54,488
55,000 -	55,999	336	\$ 1,855,958,508	\$ 18,646,963	.5891	\$ 55,497
56,000 -	56,999	321	\$ 1,874,101,342	\$ 18,142,834	.5858	\$ 56,520
57,000 -	57,999	328	\$ 1,892,966,218	\$ 18,864,876	.5825	\$ 57,515
58,000 -	58,999	332	\$ 1,912,390,044	\$ 19,423,826	.5793	\$ 58,506
59,000 -	59,999	294	\$ 1,929,877,249	\$ 17,487,205	.5761	\$ 59,480
60,000 -	60,999	252	\$ 1,945,127,568	\$ 15,250,319	.5730	\$ 60,517
61,000 -	61,999	237	\$ 1,959,706,112	\$ 14,578,544	.5699	\$ 61,513
62,000 -	62,999	269	\$ 1,976,523,077	\$ 16,816,965	.5668	\$ 62,517
63,000 -	63,999	243	\$ 1,991,951,951	\$ 15,428,874	.5638	\$ 63,493
64,000 -	64,999	245	\$ 2,007,753,223	\$ 15,801,272	.5608	\$ 64,495
65,000 -	65,999	240	\$ 2,023,476,872	\$ 15,723,649	.5578	\$ 65,515
66,000 -	66,999	246	\$ 2,039,831,228	\$ 16,354,356	.5549	\$ 66,481
67,000 -	67,999	212	\$ 2,054,137,443	\$ 14,306,215	.5520	\$ 67,482
68,000 -	68,999	187	\$ 2,066,950,537	\$ 12,813,094	.5491	\$ 68,519
69,000 -	69,999	209	\$ 2,081,478,500	\$ 14,527,963	.5462	\$ 69,512
70,000 -	70,999	214	\$ 2,096,557,347	\$ 15,078,847	.5434	\$ 70,462
71,000 -	71,999	205	\$ 2,111,215,236	\$ 14,657,889	.5406	\$ 71,502
72,000 -	72,999	193	\$ 2,125,212,173	\$ 13,996,937	.5378	\$ 72,523
73,000 -	73,999	203	\$ 2,140,134,081	\$ 14,921,908	.5350	\$ 73,507
74,000 -	74,999	215	\$ 2,156,151,540	\$ 16,017,459	.5323	\$ 74,500
75,000 -	75,999	212	\$ 2,172,149,902	\$ 15,998,362	.5296	\$ 75,464
76,000 -	76,999	212	\$ 2,188,373,799	\$ 16,223,897	.5269	\$ 76,528
77,000 -	77,999	207	\$ 2,204,422,076	\$ 16,048,277	.5242	\$ 77,528
78,000 -	78,999	195	\$ 2,219,738,288	\$ 15,316,212	.5216	\$ 78,545
79,000 -	79,999	173	\$ 2,233,489,278	\$ 13,750,990	.5190	\$ 79,485
80,000 -	80,999	190	\$ 2,248,787,472	\$ 15,298,194	.5164	\$ 80,517
81,000 -	81,999	187	\$ 2,264,036,840	\$ 15,249,368	.5139	\$ 81,547
82,000 -	82,999	155	\$ 2,276,818,242	\$ 12,781,402	.5113	\$ 82,461
83,000 -	83,999	171	\$ 2,291,095,295	\$ 14,277,053	.5088	\$ 83,492
84,000 -	84,999	147	\$ 2,303,521,515	\$ 12,426,220	.5063	\$ 84,532
85,000 -	85,999	146	\$ 2,316,004,462	\$ 12,482,947	.5039	\$ 85,500
86,000 -	86,999	159	\$ 2,329,752,175	\$ 13,747,713	.5014	\$ 86,464
87,000 -	87,999	148	\$ 2,342,697,558	\$ 12,945,383	.4990	\$ 87,469
88,000 -	88,999	155	\$ 2,356,413,789	\$ 13,716,231	.4965	\$ 88,492
89,000 -	89,999	150	\$ 2,369,836,697	\$ 13,422,908	.4941	\$ 89,486
90,000 -	90,999	169	\$ 2,385,133,495	\$ 15,296,798	.4918	\$ 90,514
91,000 -	91,999	137	\$ 2,397,674,328	\$ 12,540,833	.4894	\$ 91,539
92,000 -	92,999	163	\$ 2,412,747,988	\$ 15,073,660	.4871	\$ 92,476
93,000 -	93,999	141	\$ 2,425,932,371	\$ 13,184,383	.4847	\$ 93,506
94,000 -	94,999	128	\$ 2,438,019,979	\$ 12,087,608	.4824	\$ 94,434
95,000 -	95,999	173	\$ 2,454,542,721	\$ 16,522,742	.4802	\$ 95,507
96,000 -	96,999	135	\$ 2,467,569,005	\$ 13,026,284	.4779	\$ 96,491
97,000 -	97,999	142	\$ 2,481,418,087	\$ 13,849,082	.4756	\$ 97,529
98,000 -	98,999	133	\$ 2,494,522,820	\$ 13,104,733	.4734	\$ 98,532
99,000 -	99,999	125	\$ 2,506,964,384	\$ 12,441,564	.4712	\$ 99,533
100,000 -	109,999	1,277	\$ 2,640,903,560	\$ 133,939,176	.4690	\$ 104,886

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	1,184	\$ 2,776,997,611	\$ 136,094,051	.4479	\$ 114,944
120,000 -	129,999	1,062	\$ 2,909,537,682	\$ 132,540,071	.4283	\$ 124,802
130,000 -	139,999	968	\$ 3,040,157,369	\$ 130,619,687	.4102	\$ 134,938
140,000 -	149,999	966	\$ 3,180,202,548	\$ 140,045,179	.3933	\$ 144,974
150,000 -	159,999	845	\$ 3,311,104,516	\$ 130,901,968	.3776	\$ 154,914
160,000 -	169,999	774	\$ 3,438,711,160	\$ 127,606,644	.3630	\$ 164,866
170,000 -	179,999	698	\$ 3,560,774,056	\$ 122,062,896	.3494	\$ 174,875
180,000 -	189,999	640	\$ 3,679,277,192	\$ 118,503,136	.3368	\$ 185,161
190,000 -	199,999	619	\$ 3,799,854,820	\$ 120,577,628	.3249	\$ 194,794
200,000 -	209,999	529	\$ 3,908,299,452	\$ 108,444,632	.3139	\$ 204,999
210,000 -	219,999	492	\$ 4,014,095,859	\$ 105,796,407	.3036	\$ 215,033
220,000 -	229,999	468	\$ 4,119,396,520	\$ 105,300,661	.2939	\$ 225,001
230,000 -	239,999	434	\$ 4,221,291,880	\$ 101,895,360	.2848	\$ 234,782
240,000 -	249,999	381	\$ 4,314,693,824	\$ 93,401,944	.2762	\$ 245,149
250,000 -	259,999	346	\$ 4,403,032,821	\$ 88,338,997	.2682	\$ 255,315
260,000 -	269,999	297	\$ 4,481,702,812	\$ 78,669,991	.2606	\$ 264,882
270,000 -	279,999	320	\$ 4,569,680,062	\$ 87,977,250	.2534	\$ 274,929
280,000 -	289,999	283	\$ 4,650,227,800	\$ 80,547,738	.2466	\$ 284,621
290,000 -	299,999	289	\$ 4,735,482,459	\$ 85,254,659	.2402	\$ 294,999
300,000 -	314,999	345	\$ 4,841,528,355	\$ 106,045,896	.2342	\$ 307,379
315,000 -	329,999	4,384	\$ 4,938,945,712	\$ 97,417,357	.2257	\$ 322,574
330,000 -	344,999	4,082	\$ 5,032,343,301	\$ 93,397,589	.2177	\$ 337,175
345,000 -	359,999	3,805	\$ 5,126,820,141	\$ 94,476,840	.2104	\$ 352,526
360,000 -	374,999	3,537	\$ 5,206,519,501	\$ 79,699,360	.2035	\$ 367,278
375,000 -	389,999	3,320	\$ 5,289,109,186	\$ 82,589,685	.1972	\$ 382,360
390,000 -	404,999	3,104	\$ 5,356,363,465	\$ 67,254,279	.1912	\$ 397,954
405,000 -	419,999	2,935	\$ 5,412,829,126	\$ 56,465,661	.1855	\$ 412,158
420,000 -	439,999	2,798	\$ 5,494,267,543	\$ 81,438,417	.1802	\$ 430,891
440,000 -	459,999	2,609	\$ 5,581,245,589	\$ 86,978,046	.1734	\$ 450,663
460,000 -	479,999	2,416	\$ 5,652,205,690	\$ 70,960,101	.1672	\$ 469,934
480,000 -	499,999	2,265	\$ 5,725,695,329	\$ 73,489,639	.1613	\$ 489,931
500,000 -	519,999	2,115	\$ 5,795,576,339	\$ 69,881,010	.1559	\$ 510,080
520,000 -	539,999	1,978	\$ 5,854,785,145	\$ 59,208,806	.1508	\$ 528,650
540,000 -	559,999	1,866	\$ 5,905,998,282	\$ 51,213,137	.1460	\$ 550,679
560,000 -	579,999	1,773	\$ 5,951,064,710	\$ 45,066,428	.1415	\$ 570,461
580,000 -	599,999	1,694	\$ 6,008,905,683	\$ 57,840,973	.1372	\$ 590,214
600,000 -	629,999	1,596	\$ 6,077,039,339	\$ 68,133,656	.1331	\$ 613,817
630,000 -	659,999	1,485	\$ 6,151,243,114	\$ 74,203,775	.1273	\$ 645,250
660,000 -	699,999	1,370	\$ 6,240,814,175	\$ 89,571,061	.1220	\$ 678,569
700,000 -	749,999	1,238	\$ 6,348,223,909	\$ 107,409,734	.1155	\$ 725,741
750,000 -	799,999	1,090	\$ 6,447,406,407	\$ 99,182,498	.1083	\$ 774,863
800,000 -	849,999	962	\$ 6,530,488,789	\$ 83,082,382	.1019	\$ 822,598
850,000 -	899,999	861	\$ 6,619,568,487	\$ 89,079,698	.0963	\$ 873,330
900,000 -	999,999	759	\$ 6,739,433,046	\$ 119,864,559	.0912	\$ 951,306
1,000,000 -	1,099,999	633	\$ 6,855,688,712	\$ 116,255,666	.0826	\$ 1,047,348
1,100,000 -	1,199,999	522	\$ 6,935,678,839	\$ 79,990,127	.0754	\$ 1,142,716
1,200,000 -	1,299,999	452	\$ 7,005,365,645	\$ 69,686,806	.0694	\$ 1,244,407
1,300,000 -	1,399,999	396	\$ 7,086,331,690	\$ 80,966,045	.0642	\$ 1,349,434
1,400,000 -	1,499,999	336	\$ 7,153,080,519	\$ 66,748,829	.0596	\$ 1,451,062
1,500,000 -	1,599,999	290	\$ 7,193,496,207	\$ 40,415,688	.0557	\$ 1,554,450
1,600,000 -	1,699,999	264	\$ 7,242,908,139	\$ 49,411,932	.0523	\$ 1,647,064

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	234	\$ 7,288,176,916	\$ 45,268,777	.0492	\$ 1,741,107
1,800,000 -	1,899,999	208	\$ 7,327,132,794	\$ 38,955,878	.0464	\$ 1,855,042
1,900,000 -	1,999,999	187	\$ 7,358,281,336	\$ 31,148,542	.0440	\$ 1,946,784
2,000,000 -	2,999,999	171	\$ 7,597,362,549	\$ 239,081,213	.0418	\$ 2,439,604
3,000,000 -	3,999,999	73	\$ 7,691,116,516	\$ 93,753,967	.0273	\$ 3,472,369
4,000,000 -	4,999,999	46	\$ 7,753,588,675	\$ 62,472,159	.0200	\$ 4,462,297
5,000,000 -	5,999,999	32	\$ 7,775,116,911	\$ 21,528,236	.0152	\$ 5,382,059
6,000,000 -	6,999,999	28	\$ 7,826,986,041	\$ 51,869,130	.0115	\$ 6,483,641
7,000,000 -	7,999,999	20	\$ 7,872,302,244	\$ 45,316,203	.0086	\$ 7,552,701
8,000,000 -	8,999,999	14	\$ 7,896,895,829	\$ 24,593,585	.0064	\$ 8,197,862
9,000,000 -	9,999,999	11	\$ 7,906,561,104	\$ 9,665,275	.0050	\$ 9,665,275
10,000,000 -	AND GREATER	10	\$ 8,035,792,924	\$ 129,231,820	.0036	\$ 12,923,182
GRAND TOTALS		548,483	EXCLUDING CONTRACT MEDICAL	\$ 8,035,792,924		\$ 14,651

**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 (<)					
				8,035,792,924		
0	10,000	669,180,702	472,085	6,602,632,222	1,418	.8217
10,000	15,000	195,218,039	15,911	6,264,089,183	12,269	.7795
15,000	20,000	162,252,824	9,362	5,986,641,359	17,331	.7450
20,000	25,000	145,497,299	6,505	5,748,144,060	22,367	.7153
25,000	30,000	133,638,096	4,879	5,537,775,964	27,390	.6891
30,000	35,000	121,136,270	3,740	5,348,834,694	32,389	.6656
35,000	40,000	112,264,924	3,002	5,176,644,770	37,397	.6442
40,000	50,000	205,441,677	4,596	4,871,013,093	44,700	.6062
50,000	75,000	411,521,709	6,749	4,255,591,384	60,975	.5296
75,000	100,000	350,812,844	4,053	3,768,728,540	86,556	.4690
100,000	125,000	336,303,263	2,992	3,366,400,277	112,401	.4189
125,000	150,000	336,934,902	2,465	3,033,990,376	136,688	.3776
150,000	175,000	319,540,060	1,968	2,755,250,316	162,368	.3429
175,000	200,000	300,112,212	1,608	2,522,338,104	186,637	.3139
200,000	225,000	266,891,370	1,255	2,323,621,734	212,662	.2892
225,000	250,000	247,947,635	1,049	2,155,099,100	236,366	.2682
250,000	275,000	210,997,613	803	2,008,326,487	262,762	.2499
275,000	300,000	209,791,022	732	1,881,610,465	286,600	.2342
300,000	325,000	170,990,801	546	1,769,952,998	312,979	.2203
325,000	350,000	157,362,321	467	1,671,474,010	336,964	.2080
350,000	375,000	142,683,920	396	1,584,273,423	360,616	.1972
375,000	400,000	127,425,871	329	1,505,314,219	387,705	.1873
400,000	425,000	99,243,358	241	1,433,535,444	412,511	.1784
425,000	450,000	104,567,836	238	1,367,411,358	438,900	.1702
450,000	475,000	96,709,099	210	1,307,521,009	461,068	.1627
475,000	500,000	91,229,664	188	1,252,597,595	485,910	.1559
500,000	600,000	283,210,354	519	1,069,287,241	545,685	.1331
600,000	700,000	231,908,492	358	928,378,749	647,789	.1155
700,000	800,000	206,592,232	276	818,786,517	748,523	.1019
800,000	900,000	172,162,080	203	733,124,437	848,089	.0912
900,000	1,000,000	119,864,559	126	663,359,878	951,306	.0826
1,000,000	2,000,000	618,848,290	462	335,511,588	1,339,498	.0418
2,000,000	3,000,000	239,081,213	98	219,430,375	2,439,604	.0273
3,000,000	4,000,000	93,753,967	27	160,676,408	3,472,369	.0200
4,000,000	5,000,000	62,472,159	14	122,204,249	4,462,297	.0152
5,000,000	6,000,000	21,528,236	4	92,676,013	5,382,059	.0115
6,000,000	7,000,000	51,869,130	8	68,806,883	6,483,641	.0086
7,000,000	8,000,000	45,316,203	6	51,490,680	7,552,701	.0064
8,000,000	9,000,000	24,593,585	3	39,897,095	8,197,862	.0050
9,000,000	10,000,000	9,665,275	1	29,231,820	9,665,275	.0036
10,000,000	& Over	129,231,820	10		12,923,182	
TOTAL/AVERAGE		8,035,792,924	548,483		14,651	

* 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	.9974	.9977	.9996	.9997	.9942	.9944	.9562	.9560	.5861
2,000	.9949	.9955	.9993	.9994	.9885	.9888	.9148	.9143	.4362
3,000	.9923	.9933	.9989	.9991	.9828	.9832	.8764	.8757	.3511
4,000	.9899	.9912	.9985	.9988	.9771	.9777	.8408	.8399	.2944
5,000	.9877	.9892	.9982	.9985	.9715	.9722	.8079	.8068	.2534
6,000	.9854	.9872	.9978	.9981	.9660	.9668	.7773	.7760	.2222
7,000	.9831	.9852	.9974	.9978	.9605	.9614	.7489	.7474	.1978
8,000	.9809	.9832	.9971	.9975	.9551	.9561	.7224	.7208	.1782
9,000	.9787	.9813	.9967	.9972	.9497	.9509	.6977	.6959	.1621
10,000	.9765	.9793	.9963	.9969	.9444	.9457	.6746	.6727	.1486
11,000	.9742	.9774	.9960	.9966	.9392	.9406	.6529	.6509	.1373
12,000	.9720	.9754	.9956	.9963	.9340	.9355	.6325	.6304	.1276
13,000	.9698	.9735	.9953	.9960	.9288	.9305	.6134	.6111	.1191
14,000	.9676	.9715	.9949	.9957	.9238	.9255	.5953	.5929	.1117
15,000	.9654	.9695	.9945	.9954	.9187	.9206	.5782	.5758	.1052
16,000	.9631	.9676	.9942	.9951	.9138	.9157	.5621	.5595	.0993
17,000	.9609	.9657	.9938	.9948	.9088	.9109	.5468	.5441	.0940
18,000	.9587	.9637	.9935	.9945	.9039	.9061	.5322	.5294	.0893
19,000	.9565	.9618	.9931	.9942	.8991	.9014	.5183	.5154	.0850
20,000	.9543	.9599	.9928	.9939	.8943	.8967	.5050	.5021	.0811
21,000	.9521	.9579	.9924	.9936	.8896	.8921	.4923	.4893	.0775
22,000	.9499	.9560	.9920	.9933	.8849	.8875	.4802	.4771	.0742
23,000	.9477	.9541	.9917	.9930	.8802	.8829	.4685	.4654	.0712
24,000	.9456	.9521	.9913	.9927	.8756	.8784	.4574	.4542	.0684
25,000	.9434	.9502	.9910	.9924	.8710	.8739	.4467	.4435	.0658
26,000	.9412	.9483	.9906	.9921	.8665	.8695	.4365	.4332	.0634
27,000	.9390	.9464	.9903	.9918	.8620	.8651	.4266	.4232	.0612
28,000	.9368	.9445	.9899	.9915	.8575	.8608	.4171	.4137	.0591
29,000	.9347	.9426	.9896	.9912	.8531	.8565	.4080	.4046	.0571
30,000	.9325	.9407	.9892	.9910	.8488	.8522	.3993	.3957	.0553
31,000	.9304	.9388	.9889	.9907	.8444	.8480	.3909	.3873	.0535
32,000	.9282	.9369	.9885	.9904	.8401	.8438	.3827	.3791	.0519
33,000	.9261	.9350	.9882	.9901	.8359	.8396	.3749	.3712	.0504
34,000	.9239	.9331	.9878	.9898	.8316	.8355	.3673	.3636	.0489
35,000	.9218	.9312	.9875	.9895	.8274	.8314	.3600	.3562	.0476
36,000	.9196	.9293	.9872	.9892	.8233	.8273	.3529	.3491	.0463
37,000	.9175	.9274	.9868	.9889	.8191	.8233	.3460	.3422	.0450
38,000	.9153	.9255	.9865	.9886	.8151	.8193	.3394	.3355	.0438
39,000	.9132	.9236	.9861	.9883	.8110	.8153	.3330	.3290	.0427
40,000	.9110	.9218	.9858	.9881	.8070	.8114	.3267	.3228	.0416
41,000	.9089	.9199	.9854	.9878	.8030	.8075	.3207	.3167	.0406
42,000	.9067	.9180	.9851	.9875	.7990	.8036	.3148	.3108	.0396
43,000	.9046	.9161	.9848	.9872	.7951	.7997	.3091	.3051	.0387
44,000	.9025	.9142	.9844	.9869	.7912	.7959	.3036	.2995	.0379
45,000	.9003	.9123	.9841	.9866	.7873	.7921	.2982	.2941	.0370
46,000	.8982	.9105	.9837	.9863	.7834	.7884	.2930	.2888	.0363
47,000	.8961	.9086	.9834	.9861	.7796	.7847	.2879	.2837	.0355
48,000	.8940	.9067	.9831	.9858	.7759	.7810	.2830	.2788	.0348
49,000	.8918	.9049	.9827	.9855	.7721	.7773	.2782	.2739	.0341

**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	.8897	.9030	.9824	.9852	.7684	.7737	.2735	.2692	.0334
51,000	.8876	.9012	.9821	.9849	.7647	.7700	.2690	.2647	.0328
52,000	.8855	.8993	.9817	.9847	.7610	.7665	.2645	.2602	.0322
53,000	.8834	.8975	.9814	.9844	.7574	.7629	.2602	.2558	.0316
54,000	.8813	.8956	.9811	.9841	.7537	.7594	.2560	.2516	.0310
55,000	.8792	.8937	.9807	.9838	.7502	.7558	.2519	.2475	.0305
56,000	.8771	.8919	.9804	.9835	.7466	.7524	.2479	.2434	.0300
57,000	.8750	.8900	.9801	.9833	.7431	.7489	.2440	.2395	.0295
58,000	.8729	.8882	.9797	.9830	.7395	.7455	.2401	.2356	.0290
59,000	.8708	.8863	.9794	.9827	.7360	.7421	.2364	.2319	.0285
60,000	.8687	.8845	.9791	.9824	.7326	.7387	.2328	.2283	.0281
61,000	.8666	.8827	.9787	.9821	.7291	.7353	.2293	.2247	.0276
62,000	.8645	.8808	.9784	.9819	.7257	.7320	.2258	.2212	.0272
63,000	.8624	.8790	.9781	.9816	.7223	.7287	.2224	.2178	.0268
64,000	.8603	.8771	.9777	.9813	.7190	.7254	.2191	.2144	.0264
65,000	.8582	.8753	.9774	.9810	.7156	.7221	.2158	.2111	.0261
66,000	.8561	.8735	.9771	.9808	.7123	.7188	.2126	.2079	.0257
67,000	.8540	.8716	.9768	.9805	.7089	.7156	.2095	.2048	.0254
68,000	.8520	.8698	.9764	.9802	.7057	.7124	.2064	.2017	.0250
69,000	.8499	.8679	.9761	.9799	.7024	.7092	.2034	.1987	.0247
70,000	.8478	.8661	.9758	.9797	.6991	.7060	.2005	.1957	.0243
71,000	.8457	.8643	.9754	.9794	.6959	.7028	.1976	.1928	.0240
72,000	.8437	.8625	.9751	.9791	.6927	.6997	.1947	.1899	.0237
73,000	.8416	.8607	.9748	.9788	.6895	.6966	.1919	.1871	.0234
74,000	.8395	.8589	.9745	.9786	.6863	.6935	.1892	.1844	.0231
75,000	.8375	.8570	.9741	.9783	.6832	.6904	.1865	.1816	.0228
76,000	.8354	.8552	.9738	.9780	.6800	.6873	.1838	.1790	.0225
77,000	.8334	.8534	.9735	.9778	.6769	.6843	.1813	.1764	.0223
78,000	.8314	.8516	.9732	.9775	.6738	.6813	.1787	.1739	.0220
79,000	.8293	.8498	.9729	.9772	.6708	.6783	.1763	.1714	.0217
80,000	.8273	.8481	.9725	.9769	.6677	.6753	.1738	.1689	.0215
81,000	.8253	.8463	.9722	.9767	.6647	.6723	.1715	.1665	.0213
82,000	.8232	.8445	.9719	.9764	.6616	.6693	.1691	.1642	.0210
83,000	.8212	.8427	.9716	.9761	.6586	.6664	.1668	.1619	.0208
84,000	.8192	.8409	.9712	.9759	.6557	.6635	.1646	.1596	.0206
85,000	.8172	.8392	.9709	.9756	.6527	.6606	.1623	.1574	.0204
86,000	.8152	.8374	.9706	.9753	.6497	.6577	.1602	.1552	.0202
87,000	.8131	.8356	.9703	.9751	.6468	.6548	.1580	.1530	.0200
88,000	.8111	.8338	.9700	.9748	.6439	.6520	.1559	.1509	.0198
89,000	.8091	.8321	.9697	.9745	.6410	.6492	.1538	.1488	.0196
90,000	.8071	.8303	.9693	.9743	.6381	.6463	.1518	.1467	.0194
91,000	.8051	.8285	.9690	.9740	.6352	.6435	.1498	.1447	.0192
92,000	.8031	.8268	.9687	.9737	.6324	.6407	.1478	.1428	.0191
93,000	.8011	.8250	.9684	.9735	.6295	.6380	.1459	.1408	.0189
94,000	.7992	.8233	.9681	.9732	.6267	.6352	.1440	.1389	.0187
95,000	.7972	.8215	.9678	.9729	.6239	.6325	.1422	.1370	.0186
96,000	.7952	.8198	.9675	.9727	.6211	.6297	.1403	.1352	.0184
97,000	.7933	.8181	.9671	.9724	.6183	.6270	.1385	.1334	.0182
98,000	.7913	.8164	.9668	.9722	.6156	.6243	.1368	.1316	.0181
99,000	.7893	.8146	.9665	.9719	.6128	.6216	.1350	.1299	.0180
100,000	.7874	.8129	.9662	.9716	.6101	.6190	.1333	.1282	.0178

**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	.7683	.7961	.9631	.9690	.5836	.5931	.1177	.1124	.0166
120,000	.7497	.7797	.9600	.9664	.5586	.5686	.1046	.0992	.0157
130,000	.7315	.7637	.9570	.9639	.5349	.5455	.0936	.0881	.0150
140,000	.7135	.7478	.9539	.9613	.5126	.5237	.0844	.0789	.0143
150,000	.6959	.7322	.9509	.9588	.4916	.5031	.0766	.0711	.0137
160,000	.6792	.7175	.9480	.9563	.4718	.4839	.0701	.0645	.0133
170,000	.6630	.7031	.9450	.9539	.4533	.4658	.0644	.0588	.0130
180,000	.6470	.6891	.9421	.9514	.4360	.4488	.0595	.0538	.0127
190,000	.6314	.6752	.9392	.9489	.4197	.4329	.0551	.0493	.0125
200,000	.6159	.6615	.9363	.9465	.4045	.4181	.0512	.0454	.0122
210,000	.6008	.6482	.9334	.9441	.3902	.4041	.0477	.0419	.0120
220,000	.5861	.6351	.9306	.9418	.3767	.3909	.0447	.0388	.0118
230,000	.5717	.6224	.9279	.9395	.3641	.3785	.0419	.0360	.0116
240,000	.5577	.6100	.9252	.9372	.3522	.3669	.0394	.0335	.0114
250,000	.5439	.5978	.9225	.9350	.3409	.3559	.0372	.0313	.0112
260,000	.5304	.5858	.9198	.9327	.3303	.3456	.0352	.0293	.0110
270,000	.5173	.5742	.9172	.9305	.3202	.3357	.0334	.0275	.0109
280,000	.5044	.5627	.9145	.9282	.3107	.3264	.0318	.0258	.0107
290,000	.4917	.5514	.9119	.9261	.3017	.3176	.0303	.0243	.0106
300,000	.4794	.5405	.9093	.9239	.2932	.3093	.0290	.0229	.0105
315,000	.4614	.5245	.9055	.9207	.2813	.2976	.0271	.0211	.0103
330,000	.4441	.5091	.9016	.9174	.2702	.2868	.0255	.0194	.0102
345,000	.4277	.4944	.8978	.9142	.2598	.2767	.0241	.0180	.0100
360,000	.4119	.4804	.8940	.9110	.2502	.2672	.0229	.0168	.0099
375,000	.3964	.4666	.8902	.9078	.2412	.2585	.0218	.0156	.0098
390,000	.3812	.4530	.8865	.9047	.2328	.2502	.0208	.0146	.0097
405,000	.3666	.4399	.8827	.9015	.2249	.2425	.0198	.0136	.0097
420,000	.3526	.4274	.8790	.8984	.2174	.2352	.0190	.0128	.0096
440,000	.3345	.4111	.8740	.8942	.2079	.2260	.0179	.0116	.0095
460,000	.3180	.3963	.8691	.8901	.1992	.2174	.0169	.0107	.0094
480,000	.3030	.3827	.8642	.8860	.1910	.2095	.0160	.0097	.0093
500,000	.2888	.3699	.8594	.8820	.1834	.2020	.0152	.0089	.0092
520,000	.2751	.3579	.8546	.8779	.1764	.1951	.0144	.0081	.0091
540,000	.2618	.3467	.8499	.8738	.1697	.1887	.0138	.0074	.0090
560,000	.2492	.3362	.8454	.8698	.1634	.1828	.0132	.0068	.0090
580,000	.2370	.3264	.8409	.8658	.1574	.1772	.0127	.0063	.0089
600,000	.2250	.3172	.8364	.8618	.1517	.1719	.0122	.0058	.0088
630,000	.2073	.3044	.8296	.8558	.1437	.1647	.0117	.0052	.0087
660,000	.1913	.2927	.8230	.8499	.1363	.1581	.0112	.0046	.0086
700,000	.1714	.2785	.8142	.8420	.1274	.1501	.0107	.0040	.0085
750,000	.1492	.2628	.8032	.8323	.1174	.1412	.0102	.0034	.0084
800,000	.1306	.2489	.7924	.8228	.1086	.1334	.0097	.0030	.0082
850,000	.1141	.2365	.7820	.8133	.1009	.1265	.0093	.0026	.0080
900,000	.0995	.2254	.7719	.8040	.0941	.1203	.0089	.0023	.0079
1,000,000	.0736	.2063	.7529	.7858	.0825	.1096	.0083	.0018	.0076
1,100,000	.0524	.1905	.7342	.7681	.0730	.1008	.0078	.0014	.0073
1,200,000	.0370	.1771	.7164	.7510	.0651	.0934	.0075	.0012	.0070
1,300,000	.0253	.1656	.6994	.7343	.0583	.0871	.0073	.0010	.0067
1,400,000	.0172	.1556	.6823	.7182	.0524	.0817	.0070	.0008	.0063
1,500,000	.0127	.1469	.6658	.7026	.0475	.0769	.0068	.0007	.0060
1,600,000	.0092	.1392	.6501	.6875	.0431	.0727	.0067	.0006	.0057

**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	.0068	.1324	.6346	.6729	.0393	.0690	.0065	.0005	.0054
1,800,000	.0049	.1262	.6197	.6587	.0360	.0657	.0064	.0005	.0051
1,900,000	.0031	.1207	.6049	.6450	.0331	.0627	.0063	.0004	.0048
2,000,000	.0022	.1156	.5910	.6318	.0305	.0600	.0062	.0004	.0045
3,000,000	.0000	.0827	.4709	.5224	.0153	.0423	.0051	.0001	.0015
4,000,000	.0000	.0653	.3821	.4413	.0092	.0332	.0040	.0001	.0000
5,000,000	.0000	.0545	.3148	.3801	.0058	.0276	.0029	.0001	.0000
6,000,000	.0000	.0471	.2495	.3331	.0039	.0237	.0020	.0000	.0000
7,000,000	.0000	.0416	.1887	.2963	.0027	.0209	.0015	.0000	.0000
8,000,000	.0000	.0375	.1441	.2671	.0019	.0188	.0009	.0000	.0000
9,000,000	.0000	.0342	.1169	.2436	.0013	.0172	.0004	.0000	.0000
10,000,000	.0000	.0315	.0915	.2244	.0008	.0158	.0000	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2008-2010)

