

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 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	285,607	\$ 119,944,941	\$ 119,944,941	1.0000	\$ 420
1,000		1,999	68,402	\$ 216,167,146	\$ 96,222,205	.9848	\$ 1,407
2,000	-	2,999	28,635	\$ 286,235,804	\$ 70,068,658	.9306	\$ 2,447
3,000	-	3,999	17,143	\$ 345,652,432	\$ 59,416,628	.9115	\$ 3,466
4,000	-	4,999	11,601	\$ 397,578,492	\$ 51,926,060	.8953	\$ 4,476
5,000	-	5,999	8,902	\$ 446,307,662	\$ 48,729,170	.8808	\$ 5,474
6,000	-	6,999	6,946	\$ 491,286,604	\$ 44,978,942	.8677	\$ 6,476
7,000	-	7,999	5,845	\$ 535,043,988	\$ 43,757,384	.8555	\$ 7,486
8,000	-	8,999	4,913	\$ 576,750,326	\$ 41,706,338	.8441	\$ 8,489
9,000	-	9,999	4,203	\$ 616,647,497	\$ 39,897,171	.8334	\$ 9,493
10,000	-	10,999	3,747	\$ 655,947,021	\$ 39,299,524	.8233	\$ 10,488
11,000	-	11,999	3,268	\$ 693,494,583	\$ 37,547,562	.8136	\$ 11,489
12,000	-	12,999	2,926	\$ 730,038,719	\$ 36,544,136	.8045	\$ 12,489
13,000	-	13,999	2,758	\$ 767,234,581	\$ 37,195,862	.7957	\$ 13,487
14,000	-	14,999	2,352	\$ 801,300,971	\$ 34,066,390	.7872	\$ 14,484
15,000	-	15,999	2,160	\$ 834,746,906	\$ 33,445,935	.7791	\$ 15,484
16,000	-	16,999	2,020	\$ 868,028,567	\$ 33,281,661	.7713	\$ 16,476
17,000	-	17,999	1,811	\$ 899,698,000	\$ 31,669,433	.7637	\$ 17,487
18,000	-	18,999	1,679	\$ 930,752,903	\$ 31,054,903	.7564	\$ 18,496
19,000	-	19,999	1,600	\$ 961,930,654	\$ 31,177,751	.7493	\$ 19,486
20,000	-	20,999	1,532	\$ 993,312,075	\$ 31,381,421	.7424	\$ 20,484
21,000	-	21,999	1,394	\$ 1,023,257,898	\$ 29,945,823	.7358	\$ 21,482
22,000	-	22,999	1,296	\$ 1,052,407,155	\$ 29,149,257	.7293	\$ 22,492
23,000	-	23,999	1,245	\$ 1,081,649,109	\$ 29,241,954	.7229	\$ 23,488
24,000	-	24,999	1,108	\$ 1,108,804,772	\$ 27,155,663	.7167	\$ 24,509
25,000	-	25,999	1,055	\$ 1,135,693,000	\$ 26,888,228	.7107	\$ 25,486
26,000	-	26,999	1,040	\$ 1,163,257,303	\$ 27,564,303	.7048	\$ 26,504
27,000	-	27,999	1,007	\$ 1,190,939,364	\$ 27,682,061	.6991	\$ 27,490
28,000	-	28,999	938	\$ 1,217,682,157	\$ 26,742,793	.6935	\$ 28,510
29,000	-	29,999	859	\$ 1,243,021,832	\$ 25,339,675	.6879	\$ 29,499
30,000	-	30,999	839	\$ 1,268,606,369	\$ 25,584,537	.6826	\$ 30,494
31,000	-	31,999	848	\$ 1,295,320,564	\$ 26,714,195	.6773	\$ 31,503
32,000	-	32,999	816	\$ 1,321,841,675	\$ 26,521,111	.6721	\$ 32,501
33,000	-	33,999	753	\$ 1,347,064,941	\$ 25,223,266	.6670	\$ 33,497
34,000	-	34,999	722	\$ 1,371,964,427	\$ 24,899,486	.6621	\$ 34,487
35,000	-	35,999	681	\$ 1,396,129,868	\$ 24,165,441	.6572	\$ 35,485
36,000	-	36,999	639	\$ 1,419,457,303	\$ 23,327,435	.6524	\$ 36,506
37,000	-	37,999	607	\$ 1,442,228,251	\$ 22,770,948	.6477	\$ 37,514
38,000	-	38,999	615	\$ 1,465,905,040	\$ 23,676,789	.6431	\$ 38,499
39,000	-	39,999	622	\$ 1,490,473,283	\$ 24,568,243	.6385	\$ 39,499
40,000	-	40,999	574	\$ 1,513,714,640	\$ 23,241,357	.6340	\$ 40,490
41,000	-	41,999	532	\$ 1,535,788,939	\$ 22,074,299	.6296	\$ 41,493
42,000	-	42,999	530	\$ 1,558,317,914	\$ 22,528,975	.6253	\$ 42,508
43,000	-	43,999	491	\$ 1,579,675,762	\$ 21,357,848	.6211	\$ 43,499
44,000	-	44,999	487	\$ 1,601,339,380	\$ 21,663,618	.6169	\$ 44,484
45,000	-	45,999	475	\$ 1,622,946,488	\$ 21,607,108	.6127	\$ 45,489
46,000	-	46,999	446	\$ 1,643,691,528	\$ 20,745,040	.6087	\$ 46,514
47,000	-	47,999	421	\$ 1,663,692,905	\$ 20,001,377	.6046	\$ 47,509
48,000	-	48,999	397	\$ 1,682,947,969	\$ 19,255,064	.6007	\$ 48,501
49,000	-	49,999	423	\$ 1,703,884,410	\$ 20,936,441	.5968	\$ 49,495

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	406	\$ 1,724,387,539	\$ 20,503,129	.5929	\$ 50,500
51,000 -	51,999	392	\$ 1,744,569,134	\$ 20,181,595	.5891	\$ 51,484
52,000 -	52,999	379	\$ 1,764,471,188	\$ 19,902,054	.5854	\$ 52,512
53,000 -	53,999	329	\$ 1,782,079,170	\$ 17,607,982	.5817	\$ 53,520
54,000 -	54,999	337	\$ 1,800,453,685	\$ 18,374,515	.5780	\$ 54,524
55,000 -	55,999	384	\$ 1,821,763,993	\$ 21,310,308	.5744	\$ 55,496
56,000 -	56,999	329	\$ 1,840,350,177	\$ 18,586,184	.5708	\$ 56,493
57,000 -	57,999	304	\$ 1,857,824,025	\$ 17,473,848	.5673	\$ 57,480
58,000 -	58,999	351	\$ 1,878,349,538	\$ 20,525,513	.5638	\$ 58,477
59,000 -	59,999	299	\$ 1,896,145,776	\$ 17,796,238	.5604	\$ 59,519
60,000 -	60,999	253	\$ 1,911,445,214	\$ 15,299,438	.5570	\$ 60,472
61,000 -	61,999	308	\$ 1,930,380,631	\$ 18,935,417	.5536	\$ 61,479
62,000 -	62,999	280	\$ 1,947,883,256	\$ 17,502,625	.5503	\$ 62,509
63,000 -	63,999	283	\$ 1,965,861,270	\$ 17,978,014	.5470	\$ 63,527
64,000 -	64,999	294	\$ 1,984,814,090	\$ 18,952,820	.5437	\$ 64,465
65,000 -	65,999	284	\$ 2,003,405,104	\$ 18,591,014	.5405	\$ 65,461
66,000 -	66,999	255	\$ 2,020,365,733	\$ 16,960,629	.5373	\$ 66,512
67,000 -	67,999	290	\$ 2,039,941,864	\$ 19,576,131	.5342	\$ 67,504
68,000 -	68,999	253	\$ 2,057,271,082	\$ 17,329,218	.5311	\$ 68,495
69,000 -	69,999	267	\$ 2,075,831,099	\$ 18,560,017	.5280	\$ 69,513
70,000 -	70,999	225	\$ 2,091,694,877	\$ 15,863,778	.5249	\$ 70,506
71,000 -	71,999	216	\$ 2,107,136,944	\$ 15,442,067	.5219	\$ 71,491
72,000 -	72,999	200	\$ 2,121,641,069	\$ 14,504,125	.5189	\$ 72,521
73,000 -	73,999	214	\$ 2,137,365,650	\$ 15,724,581	.5160	\$ 73,479
74,000 -	74,999	218	\$ 2,153,607,509	\$ 16,241,859	.5130	\$ 74,504
75,000 -	75,999	178	\$ 2,167,047,065	\$ 13,439,556	.5101	\$ 75,503
76,000 -	76,999	196	\$ 2,182,035,493	\$ 14,988,428	.5072	\$ 76,472
77,000 -	77,999	190	\$ 2,196,760,673	\$ 14,725,180	.5044	\$ 77,501
78,000 -	78,999	212	\$ 2,213,403,718	\$ 16,643,045	.5015	\$ 78,505
79,000 -	79,999	194	\$ 2,228,830,026	\$ 15,426,308	.4987	\$ 79,517
80,000 -	80,999	202	\$ 2,245,083,689	\$ 16,253,663	.4959	\$ 80,464
81,000 -	81,999	198	\$ 2,261,215,899	\$ 16,132,210	.4932	\$ 81,476
82,000 -	82,999	172	\$ 2,275,408,159	\$ 14,192,260	.4904	\$ 82,513
83,000 -	83,999	190	\$ 2,291,276,372	\$ 15,868,213	.4877	\$ 83,517
84,000 -	84,999	182	\$ 2,306,661,283	\$ 15,384,911	.4850	\$ 84,532
85,000 -	85,999	180	\$ 2,322,049,901	\$ 15,388,618	.4824	\$ 85,492
86,000 -	86,999	169	\$ 2,336,666,944	\$ 14,617,043	.4797	\$ 86,491
87,000 -	87,999	174	\$ 2,351,892,251	\$ 15,225,307	.4771	\$ 87,502
88,000 -	88,999	162	\$ 2,366,236,973	\$ 14,344,722	.4745	\$ 88,548
89,000 -	89,999	173	\$ 2,381,719,691	\$ 15,482,718	.4719	\$ 89,495
90,000 -	90,999	163	\$ 2,396,469,139	\$ 14,749,448	.4694	\$ 90,487
91,000 -	91,999	147	\$ 2,409,914,469	\$ 13,445,330	.4668	\$ 91,465
92,000 -	92,999	164	\$ 2,425,083,153	\$ 15,168,684	.4643	\$ 92,492
93,000 -	93,999	160	\$ 2,440,046,128	\$ 14,962,975	.4618	\$ 93,519
94,000 -	94,999	174	\$ 2,456,491,608	\$ 16,445,480	.4593	\$ 94,514
95,000 -	95,999	149	\$ 2,470,725,793	\$ 14,234,185	.4569	\$ 95,531
96,000 -	96,999	127	\$ 2,482,979,904	\$ 12,254,111	.4544	\$ 96,489
97,000 -	97,999	142	\$ 2,496,826,972	\$ 13,847,068	.4520	\$ 97,515
98,000 -	98,999	154	\$ 2,511,996,350	\$ 15,169,378	.4496	\$ 98,502
99,000 -	99,999	133	\$ 2,525,226,846	\$ 13,230,496	.4472	\$ 99,477
100,000 -	109,999	1,360	\$ 2,668,032,205	\$ 142,805,359	.4449	\$ 105,004

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	1,140	\$ 2,798,947,465	\$ 130,915,260	.4222	\$ 114,838
120,000 -	129,999	1,036	\$ 2,928,398,360	\$ 129,450,895	.4011	\$ 124,953
130,000 -	139,999	1,067	\$ 3,072,415,781	\$ 144,017,421	.3814	\$ 134,974
140,000 -	149,999	959	\$ 3,211,507,385	\$ 139,091,604	.3630	\$ 145,038
150,000 -	159,999	930	\$ 3,355,625,706	\$ 144,118,321	.3459	\$ 154,966
160,000 -	169,999	904	\$ 3,504,710,697	\$ 149,084,991	.3300	\$ 164,917
170,000 -	179,999	849	\$ 3,653,266,264	\$ 148,555,567	.3153	\$ 174,977
180,000 -	189,999	817	\$ 3,804,419,324	\$ 151,153,060	.3016	\$ 185,010
190,000 -	199,999	736	\$ 3,947,991,466	\$ 143,572,142	.2890	\$ 195,071
200,000 -	209,999	655	\$ 4,082,217,849	\$ 134,226,383	.2774	\$ 204,926
210,000 -	219,999	621	\$ 4,215,642,623	\$ 133,424,774	.2667	\$ 214,855
220,000 -	229,999	503	\$ 4,328,704,924	\$ 113,062,301	.2568	\$ 224,776
230,000 -	239,999	475	\$ 4,440,230,839	\$ 111,525,915	.2476	\$ 234,791
240,000 -	249,999	433	\$ 4,546,268,290	\$ 106,037,451	.2390	\$ 244,890
250,000 -	259,999	349	\$ 4,635,226,242	\$ 88,957,952	.2310	\$ 254,894
260,000 -	269,999	360	\$ 4,730,611,731	\$ 95,385,489	.2235	\$ 264,960
270,000 -	279,999	323	\$ 4,819,419,543	\$ 88,807,812	.2165	\$ 274,947
280,000 -	289,999	275	\$ 4,897,822,776	\$ 78,403,233	.2098	\$ 285,103
290,000 -	299,999	289	\$ 4,983,120,584	\$ 85,297,808	.2036	\$ 295,148
300,000 -	314,999	367	\$ 5,095,779,787	\$ 112,659,203	.1977	\$ 306,973
315,000 -	329,999	333	\$ 5,203,210,985	\$ 107,431,198	.1895	\$ 322,616
330,000 -	344,999	295	\$ 5,302,685,659	\$ 99,474,674	.1819	\$ 337,202
345,000 -	359,999	266	\$ 5,396,590,738	\$ 93,905,079	.1749	\$ 353,027
360,000 -	374,999	243	\$ 5,485,803,893	\$ 89,213,155	.1685	\$ 367,132
375,000 -	389,999	212	\$ 5,566,790,891	\$ 80,986,998	.1626	\$ 382,014
390,000 -	404,999	178	\$ 5,637,525,364	\$ 70,734,473	.1571	\$ 397,385
405,000 -	419,999	197	\$ 5,718,744,830	\$ 81,219,466	.1519	\$ 412,282
420,000 -	439,999	221	\$ 5,813,749,296	\$ 95,004,466	.1471	\$ 429,884
440,000 -	459,999	189	\$ 5,898,875,382	\$ 85,126,086	.1413	\$ 450,403
460,000 -	479,999	155	\$ 5,971,676,445	\$ 72,801,063	.1359	\$ 469,684
480,000 -	499,999	134	\$ 6,037,354,186	\$ 65,677,741	.1310	\$ 490,132
500,000 -	519,999	124	\$ 6,100,513,241	\$ 63,159,055	.1265	\$ 509,347
520,000 -	539,999	104	\$ 6,155,585,472	\$ 55,072,231	.1223	\$ 529,541
540,000 -	559,999	92	\$ 6,206,111,291	\$ 50,525,819	.1184	\$ 549,194
560,000 -	579,999	64	\$ 6,242,593,686	\$ 36,482,395	.1147	\$ 570,037
580,000 -	599,999	92	\$ 6,296,795,675	\$ 54,201,989	.1112	\$ 589,152
600,000 -	629,999	107	\$ 6,362,506,092	\$ 65,710,417	.1080	\$ 614,116
630,000 -	659,999	93	\$ 6,422,361,880	\$ 59,855,788	.1034	\$ 643,611
660,000 -	699,999	109	\$ 6,496,486,390	\$ 74,124,510	.0993	\$ 680,041
700,000 -	749,999	114	\$ 6,579,141,922	\$ 82,655,532	.0943	\$ 725,049
750,000 -	799,999	92	\$ 6,650,178,752	\$ 71,036,830	.0887	\$ 772,139
800,000 -	849,999	73	\$ 6,710,588,574	\$ 60,409,822	.0838	\$ 827,532
850,000 -	899,999	86	\$ 6,785,633,611	\$ 75,045,037	.0793	\$ 872,617
900,000 -	999,999	119	\$ 6,897,834,410	\$ 112,200,799	.0754	\$ 942,864
1,000,000 -	1,099,999	83	\$ 6,984,847,161	\$ 87,012,751	.0690	\$ 1,048,346
1,100,000 -	1,199,999	72	\$ 7,067,216,508	\$ 82,369,347	.0638	\$ 1,144,019
1,200,000 -	1,299,999	47	\$ 7,125,740,177	\$ 58,523,669	.0596	\$ 1,245,184
1,300,000 -	1,399,999	37	\$ 7,175,803,661	\$ 50,063,484	.0561	\$ 1,353,067
1,400,000 -	1,499,999	31	\$ 7,220,652,788	\$ 44,849,127	.0531	\$ 1,446,746
1,500,000 -	1,599,999	21	\$ 7,253,070,277	\$ 32,417,489	.0506	\$ 1,543,690
1,600,000 -	1,699,999	17	\$ 7,281,159,060	\$ 28,088,783	.0484	\$ 1,652,281

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	148	\$ 7,298,633,832	\$ 17,474,772	.0464	\$ 1,747,477
1,800,000 -	1,899,999	138	\$ 7,328,297,804	\$ 29,663,972	.0446	\$ 1,853,998
1,900,000 -	1,999,999	122	\$ 7,347,709,069	\$ 19,411,265	.0429	\$ 1,941,127
2,000,000 -	2,999,999	112	\$ 7,472,019,002	\$ 124,309,933	.0414	\$ 2,345,470
3,000,000 -	3,999,999	59	\$ 7,531,071,296	\$ 59,052,294	.0316	\$ 3,473,664
4,000,000 -	4,999,999	42	\$ 7,584,664,628	\$ 53,593,332	.0253	\$ 4,466,111
5,000,000 -	5,999,999	30	\$ 7,606,954,770	\$ 22,290,142	.0208	\$ 5,572,536
6,000,000 -	6,999,999	26	\$ 7,632,338,219	\$ 25,383,449	.0172	\$ 6,345,862
7,000,000 -	7,999,999	22	\$ 7,654,348,398	\$ 22,010,179	.0143	\$ 7,336,726
8,000,000 -	8,999,999	19	\$ 7,680,428,728	\$ 26,080,330	.0117	\$ 8,693,443
9,000,000 -	9,999,999	16	\$ 7,709,072,202	\$ 28,643,474	.0094	\$ 9,547,825
10,000,000 -	AND GREATER	13	\$ 7,898,988,066	\$ 189,915,864	.0076	\$ 14,608,913
GRAND TOTALS		520,141	EXCLUDING CONTRACT MEDICAL	\$ 7,898,988,066		\$ 15,186

**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 (<)					
				7,898,988,066		
0	10,000	616,647,497	442,197	6,502,900,569	1,395	.8233
10,000	15,000	184,653,474	15,051	6,154,292,095	12,269	.7791
15,000	20,000	160,629,683	9,270	5,864,597,412	17,328	.7424
20,000	25,000	146,874,118	6,575	5,613,983,294	22,338	.7107
25,000	30,000	134,217,060	4,899	5,391,496,234	27,397	.6826
30,000	35,000	128,942,595	3,978	5,191,038,639	32,414	.6572
35,000	40,000	118,508,856	3,164	5,008,234,783	37,455	.6340
40,000	50,000	213,411,127	4,776	4,683,553,656	44,684	.5929
50,000	75,000	449,723,099	7,350	4,029,305,557	61,187	.5101
75,000	100,000	371,619,337	4,285	3,514,161,220	86,726	.4449
100,000	125,000	338,446,067	3,018	3,088,065,153	112,143	.3909
125,000	150,000	347,834,473	2,544	2,732,380,681	136,727	.3459
150,000	175,000	367,481,096	2,259	2,434,287,085	162,710	.3082
175,000	200,000	369,002,986	1,978	2,191,396,600	186,601	.2774
200,000	225,000	324,182,308	1,528	1,990,951,792	212,231	.2521
225,000	250,000	274,094,517	1,160	1,824,969,776	236,390	.2310
250,000	275,000	228,747,347	871	1,682,834,929	262,777	.2130
275,000	300,000	208,104,947	726	1,561,367,482	286,843	.1977
300,000	325,000	184,280,002	589	1,455,637,480	312,869	.1843
325,000	350,000	166,586,766	495	1,364,034,047	336,766	.1727
350,000	375,000	151,816,541	420	1,284,059,173	361,181	.1626
375,000	400,000	128,143,313	331	1,212,907,526	387,530	.1536
400,000	425,000	128,548,740	312	1,149,773,369	412,566	.1456
425,000	450,000	113,816,393	260	1,093,850,727	437,335	.1385
450,000	475,000	97,163,840	211	1,044,080,637	461,038	.1322
475,000	500,000	83,878,007	173	999,133,880	485,546	.1265
500,000	600,000	259,441,489	476	852,792,391	545,045	.1080
600,000	700,000	199,690,715	309	744,501,676	646,248	.0943
700,000	800,000	153,692,362	206	661,609,314	746,079	.0838
800,000	900,000	135,454,859	159	595,854,455	851,917	.0754
900,000	1,000,000	112,200,799	119	545,153,656	942,864	.0690
1,000,000	2,000,000	449,874,659	344	327,278,997	1,307,775	.0414
2,000,000	3,000,000	124,309,933	53	249,969,064	2,345,470	.0316
3,000,000	4,000,000	59,052,294	17	199,916,770	3,473,664	.0253
4,000,000	5,000,000	53,593,332	12	164,323,438	4,466,111	.0208
5,000,000	6,000,000	22,290,142	4	136,033,296	5,572,536	.0172
6,000,000	7,000,000	25,383,449	4	112,649,847	6,345,862	.0143
7,000,000	8,000,000	22,010,179	3	92,639,668	7,336,726	.0117
8,000,000	9,000,000	26,080,330	3	74,559,338	8,693,443	.0094
9,000,000	10,000,000	28,643,474	3	59,915,864	9,547,825	.0076
10,000,000	& Over	189,915,864	13		14,608,913	
TOTAL/AVERAGE		7,898,988,066	520,141		15,186	

* 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	.9976	.9978	.9995	.9996	.9939	.9940	.9635	.9634	.6018
2,000	.9951	.9957	.9990	.9992	.9878	.9881	.9286	.9285	.4537
3,000	.9927	.9936	.9985	.9988	.9818	.9821	.8959	.8957	.3682
4,000	.9905	.9916	.9980	.9984	.9759	.9763	.8652	.8651	.3104
5,000	.9884	.9897	.9975	.9980	.9699	.9705	.8366	.8364	.2682
6,000	.9863	.9879	.9970	.9976	.9641	.9647	.8097	.8095	.2360
7,000	.9842	.9861	.9965	.9972	.9583	.9590	.7845	.7842	.2105
8,000	.9821	.9842	.9960	.9968	.9525	.9534	.7607	.7605	.1898
9,000	.9801	.9824	.9955	.9964	.9469	.9478	.7384	.7381	.1727
10,000	.9780	.9806	.9951	.9960	.9413	.9423	.7173	.7170	.1582
11,000	.9760	.9788	.9946	.9956	.9357	.9368	.6973	.6970	.1459
12,000	.9739	.9770	.9941	.9952	.9302	.9314	.6784	.6780	.1353
13,000	.9719	.9752	.9936	.9948	.9248	.9261	.6605	.6601	.1261
14,000	.9699	.9734	.9931	.9944	.9194	.9208	.6435	.6430	.1179
15,000	.9679	.9716	.9926	.9940	.9141	.9156	.6272	.6268	.1108
16,000	.9658	.9698	.9921	.9936	.9089	.9105	.6117	.6113	.1043
17,000	.9638	.9681	.9917	.9932	.9037	.9054	.5970	.5965	.0985
18,000	.9618	.9663	.9912	.9928	.8986	.9003	.5828	.5823	.0932
19,000	.9599	.9645	.9907	.9924	.8935	.8953	.5692	.5687	.0884
20,000	.9579	.9628	.9902	.9920	.8885	.8904	.5562	.5556	.0840
21,000	.9559	.9611	.9898	.9916	.8835	.8855	.5437	.5431	.0800
22,000	.9539	.9593	.9893	.9912	.8786	.8807	.5317	.5311	.0763
23,000	.9520	.9576	.9888	.9908	.8737	.8759	.5202	.5196	.0729
24,000	.9500	.9558	.9883	.9905	.8689	.8711	.5091	.5085	.0697
25,000	.9481	.9541	.9878	.9901	.8641	.8664	.4984	.4978	.0668
26,000	.9461	.9524	.9874	.9897	.8593	.8618	.4880	.4874	.0641
27,000	.9442	.9507	.9869	.9893	.8546	.8572	.4781	.4774	.0615
28,000	.9422	.9490	.9864	.9889	.8500	.8526	.4684	.4678	.0592
29,000	.9403	.9472	.9860	.9885	.8454	.8481	.4591	.4585	.0570
30,000	.9384	.9455	.9855	.9881	.8408	.8436	.4501	.4494	.0549
31,000	.9364	.9438	.9850	.9877	.8362	.8391	.4414	.4407	.0530
32,000	.9345	.9421	.9845	.9874	.8317	.8347	.4329	.4322	.0512
33,000	.9326	.9404	.9841	.9870	.8273	.8303	.4247	.4241	.0495
34,000	.9306	.9387	.9836	.9866	.8229	.8260	.4168	.4161	.0479
35,000	.9287	.9370	.9832	.9862	.8185	.8216	.4091	.4085	.0464
36,000	.9268	.9353	.9827	.9859	.8141	.8174	.4017	.4010	.0450
37,000	.9249	.9336	.9822	.9855	.8098	.8131	.3945	.3938	.0437
38,000	.9230	.9320	.9818	.9851	.8056	.8089	.3875	.3867	.0425
39,000	.9211	.9303	.9813	.9847	.8013	.8048	.3807	.3799	.0413
40,000	.9192	.9286	.9809	.9844	.7971	.8006	.3740	.3733	.0402
41,000	.9173	.9269	.9804	.9840	.7929	.7965	.3676	.3669	.0391
42,000	.9154	.9252	.9799	.9836	.7888	.7924	.3614	.3607	.0380
43,000	.9135	.9235	.9795	.9832	.7846	.7884	.3554	.3546	.0371
44,000	.9116	.9219	.9790	.9829	.7806	.7844	.3495	.3487	.0361
45,000	.9097	.9202	.9786	.9825	.7765	.7804	.3437	.3429	.0352
46,000	.9078	.9185	.9781	.9821	.7725	.7764	.3381	.3373	.0344
47,000	.9059	.9169	.9777	.9817	.7685	.7725	.3326	.3318	.0336
48,000	.9041	.9152	.9772	.9814	.7645	.7686	.3273	.3265	.0328
49,000	.9022	.9135	.9768	.9810	.7606	.7647	.3221	.3213	.0321

**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	.9003	.9119	.9763	.9806	.7567	.7609	.3170	.3162	.0313
51,000	.8984	.9102	.9759	.9803	.7528	.7571	.3121	.3113	.0306
52,000	.8965	.9085	.9754	.9799	.7489	.7533	.3073	.3064	.0300
53,000	.8946	.9069	.9749	.9795	.7451	.7495	.3025	.3017	.0293
54,000	.8928	.9052	.9745	.9792	.7413	.7458	.2979	.2971	.0287
55,000	.8909	.9036	.9740	.9788	.7375	.7421	.2934	.2926	.0281
56,000	.8891	.9019	.9736	.9784	.7338	.7384	.2890	.2882	.0276
57,000	.8872	.9003	.9731	.9781	.7301	.7347	.2847	.2838	.0270
58,000	.8854	.8987	.9727	.9777	.7264	.7311	.2805	.2796	.0265
59,000	.8835	.8970	.9723	.9773	.7227	.7275	.2764	.2755	.0260
60,000	.8817	.8954	.9718	.9770	.7190	.7239	.2723	.2715	.0255
61,000	.8798	.8938	.9714	.9766	.7154	.7203	.2684	.2675	.0251
62,000	.8780	.8921	.9710	.9763	.7118	.7168	.2645	.2636	.0246
63,000	.8762	.8905	.9706	.9759	.7082	.7133	.2607	.2598	.0242
64,000	.8744	.8889	.9701	.9756	.7046	.7098	.2570	.2561	.0238
65,000	.8726	.8873	.9697	.9752	.7011	.7063	.2534	.2525	.0234
66,000	.8708	.8858	.9693	.9749	.6976	.7028	.2498	.2490	.0230
67,000	.8690	.8842	.9689	.9745	.6941	.6994	.2464	.2455	.0227
68,000	.8672	.8826	.9684	.9742	.6906	.6960	.2430	.2421	.0223
69,000	.8654	.8810	.9680	.9739	.6872	.6926	.2396	.2387	.0220
70,000	.8637	.8795	.9676	.9735	.6837	.6892	.2364	.2355	.0217
71,000	.8619	.8779	.9672	.9732	.6803	.6859	.2332	.2323	.0214
72,000	.8601	.8764	.9668	.9728	.6769	.6826	.2301	.2292	.0211
73,000	.8584	.8748	.9664	.9725	.6736	.6793	.2270	.2261	.0208
74,000	.8567	.8733	.9659	.9722	.6702	.6760	.2240	.2230	.0205
75,000	.8549	.8717	.9655	.9718	.6669	.6727	.2210	.2200	.0202
76,000	.8532	.8702	.9651	.9715	.6636	.6694	.2180	.2171	.0199
77,000	.8514	.8686	.9647	.9712	.6603	.6662	.2152	.2142	.0197
78,000	.8497	.8671	.9643	.9708	.6570	.6630	.2123	.2114	.0194
79,000	.8480	.8656	.9639	.9705	.6538	.6598	.2095	.2086	.0192
80,000	.8462	.8641	.9635	.9701	.6506	.6566	.2068	.2059	.0190
81,000	.8445	.8625	.9631	.9698	.6473	.6535	.2041	.2032	.0187
82,000	.8428	.8610	.9627	.9695	.6441	.6503	.2015	.2005	.0185
83,000	.8411	.8595	.9623	.9692	.6410	.6472	.1989	.1979	.0183
84,000	.8394	.8580	.9619	.9688	.6378	.6441	.1963	.1954	.0181
85,000	.8377	.8565	.9614	.9685	.6347	.6410	.1938	.1929	.0178
86,000	.8360	.8550	.9610	.9682	.6316	.6380	.1913	.1904	.0176
87,000	.8344	.8535	.9606	.9678	.6285	.6349	.1889	.1880	.0174
88,000	.8327	.8520	.9602	.9675	.6254	.6319	.1865	.1856	.0172
89,000	.8310	.8505	.9598	.9672	.6223	.6289	.1842	.1832	.0170
90,000	.8293	.8490	.9594	.9668	.6192	.6259	.1819	.1809	.0168
91,000	.8276	.8476	.9590	.9665	.6162	.6229	.1796	.1787	.0166
92,000	.8259	.8461	.9586	.9662	.6132	.6199	.1774	.1764	.0165
93,000	.8243	.8446	.9582	.9658	.6102	.6170	.1752	.1742	.0163
94,000	.8226	.8431	.9578	.9655	.6072	.6140	.1730	.1721	.0161
95,000	.8210	.8417	.9574	.9652	.6042	.6111	.1709	.1699	.0160
96,000	.8193	.8402	.9570	.9649	.6013	.6082	.1688	.1678	.0158
97,000	.8177	.8387	.9566	.9645	.5984	.6053	.1668	.1658	.0156
98,000	.8160	.8373	.9562	.9642	.5954	.6025	.1647	.1637	.0155
99,000	.8144	.8358	.9558	.9639	.5925	.5996	.1627	.1617	.0153
100,000	.8127	.8344	.9554	.9635	.5897	.5968	.1608	.1598	.0152

**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	.7964	.8199	.9514	.9603	.5617	.5693	.1425	.1415	.0139
120,000	.7805	.8059	.9475	.9571	.5352	.5433	.1269	.1258	.0127
130,000	.7650	.7921	.9437	.9540	.5100	.5185	.1133	.1122	.0117
140,000	.7497	.7785	.9399	.9509	.4861	.4951	.1015	.1004	.0108
150,000	.7344	.7650	.9362	.9478	.4636	.4729	.0913	.0902	.0100
160,000	.7194	.7516	.9325	.9448	.4425	.4522	.0824	.0813	.0094
170,000	.7046	.7385	.9291	.9420	.4228	.4328	.0746	.0735	.0088
180,000	.6898	.7254	.9257	.9393	.4044	.4148	.0676	.0665	.0083
190,000	.6751	.7123	.9223	.9365	.3874	.3980	.0615	.0604	.0078
200,000	.6609	.6998	.9190	.9338	.3716	.3825	.0562	.0550	.0074
210,000	.6471	.6875	.9157	.9311	.3570	.3682	.0513	.0502	.0070
220,000	.6334	.6754	.9124	.9284	.3435	.3549	.0470	.0459	.0066
230,000	.6199	.6634	.9091	.9257	.3309	.3425	.0432	.0421	.0062
240,000	.6066	.6515	.9059	.9231	.3191	.3309	.0398	.0386	.0059
250,000	.5934	.6398	.9027	.9205	.3080	.3200	.0368	.0356	.0056
260,000	.5807	.6286	.8996	.9179	.2976	.3098	.0340	.0328	.0053
270,000	.5684	.6176	.8965	.9154	.2879	.3002	.0315	.0303	.0050
280,000	.5564	.6069	.8935	.9129	.2786	.2912	.0292	.0280	.0047
290,000	.5446	.5964	.8906	.9106	.2699	.2826	.0271	.0259	.0045
300,000	.5333	.5863	.8878	.9083	.2617	.2745	.0252	.0240	.0043
315,000	.5168	.5716	.8836	.9049	.2502	.2632	.0227	.0215	.0040
330,000	.5010	.5576	.8794	.9014	.2396	.2528	.0205	.0193	.0037
345,000	.4857	.5439	.8752	.8980	.2299	.2432	.0186	.0174	.0034
360,000	.4707	.5305	.8712	.8948	.2208	.2343	.0169	.0157	.0032
375,000	.4559	.5173	.8674	.8916	.2125	.2262	.0154	.0142	.0030
390,000	.4414	.5044	.8636	.8885	.2048	.2185	.0141	.0129	.0027
405,000	.4271	.4916	.8599	.8855	.1975	.2114	.0130	.0118	.0025
420,000	.4132	.4792	.8562	.8825	.1907	.2048	.0121	.0109	.0023
440,000	.3955	.4633	.8514	.8785	.1824	.1966	.0111	.0098	.0021
460,000	.3781	.4477	.8465	.8746	.1748	.1891	.0103	.0090	.0019
480,000	.3614	.4327	.8418	.8707	.1679	.1823	.0096	.0083	.0017
500,000	.3450	.4181	.8374	.8671	.1615	.1760	.0089	.0077	.0016
520,000	.3292	.4043	.8329	.8634	.1556	.1702	.0084	.0071	.0014
540,000	.3139	.3914	.8285	.8598	.1501	.1647	.0079	.0066	.0013
560,000	.2994	.3793	.8243	.8562	.1449	.1597	.0074	.0061	.0012
580,000	.2860	.3681	.8201	.8526	.1400	.1549	.0070	.0057	.0011
600,000	.2734	.3575	.8160	.8490	.1354	.1505	.0066	.0053	.0010
630,000	.2557	.3429	.8098	.8437	.1291	.1443	.0061	.0049	.0009
660,000	.2392	.3294	.8038	.8384	.1233	.1387	.0056	.0044	.0007
700,000	.2185	.3132	.7959	.8313	.1162	.1318	.0050	.0039	.0006
750,000	.1943	.2952	.7860	.8227	.1085	.1242	.0044	.0034	.0004
800,000	.1735	.2793	.7764	.8141	.1018	.1176	.0039	.0030	.0002
850,000	.1547	.2652	.7670	.8057	.0957	.1116	.0034	.0027	.0002
900,000	.1385	.2525	.7576	.7973	.0904	.1063	.0029	.0024	.0001
1,000,000	.1112	.2308	.7390	.7810	.0817	.0971	.0023	.0019	.0000
1,100,000	.0927	.2127	.7211	.7652	.0745	.0895	.0019	.0016	.0000
1,200,000	.0795	.1975	.7038	.7498	.0689	.0831	.0015	.0014	.0000
1,300,000	.0696	.1844	.6875	.7349	.0642	.0776	.0013	.0012	.0000
1,400,000	.0610	.1731	.6723	.7204	.0602	.0728	.0010	.0010	.0000
1,500,000	.0540	.1632	.6578	.7063	.0569	.0687	.0009	.0009	.0000
1,600,000	.0491	.1545	.6433	.6927	.0540	.0650	.0008	.0008	.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	.0448	.1467	.6288	.6794	.0515	.0617	.0007	.0007	.0000
1,800,000	.0405	.1398	.6143	.6666	.0492	.0588	.0006	.0006	.0000
1,900,000	.0362	.1335	.6004	.6541	.0472	.0561	.0005	.0006	.0000
2,000,000	.0327	.1278	.5865	.6420	.0454	.0537	.0005	.0005	.0000
3,000,000	.0136	.0906	.4772	.5408	.0341	.0381	.0000	.0002	.0000
4,000,000	.0006	.0712	.3891	.4636	.0273	.0299	.0000	.0001	.0000
5,000,000	.0000	.0591	.3139	.4038	.0226	.0248	.0000	.0001	.0000
6,000,000	.0000	.0508	.2448	.3566	.0192	.0213	.0000	.0001	.0000
7,000,000	.0000	.0447	.1878	.3186	.0164	.0188	.0000	.0001	.0000
8,000,000	.0000	.0401	.1395	.2877	.0140	.0168	.0000	.0001	.0000
9,000,000	.0000	.0364	.1026	.2622	.0116	.0153	.0000	.0001	.0000
10,000,000	.0000	.0334	.0724	.2409	.0097	.0140	.0000	.0000	.0000

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2011 - 2013)

