

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 PCRBR'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	520,141	285,732	\$ 119,985,092	\$ 119,985,092	1.0000	\$ 420
1,000	1,999	234,409	68,342	\$ 216,144,026	\$ 96,158,934	.9848	\$ 1,407
2,000	2,999	166,067	28,631	\$ 286,215,278	\$ 70,071,252	.9305	\$ 2,447
3,000	3,999	137,436	17,121	\$ 345,562,001	\$ 59,346,723	.9114	\$ 3,466
4,000	4,999	120,315	11,602	\$ 397,493,893	\$ 51,931,892	.8951	\$ 4,476
5,000	5,999	108,713	8,892	\$ 446,166,827	\$ 48,672,934	.8806	\$ 5,474
6,000	6,999	99,821	6,961	\$ 491,247,277	\$ 45,080,450	.8674	\$ 6,476
7,000	7,999	92,860	5,838	\$ 534,960,229	\$ 43,712,952	.8552	\$ 7,488
8,000	8,999	87,022	4,906	\$ 576,609,176	\$ 41,648,947	.8438	\$ 8,489
9,000	9,999	82,116	4,204	\$ 616,516,365	\$ 39,907,189	.8331	\$ 9,493
10,000	10,999	77,912	3,750	\$ 655,849,972	\$ 39,333,607	.8230	\$ 10,489
11,000	11,999	74,162	3,258	\$ 693,282,488	\$ 37,432,516	.8133	\$ 11,489
12,000	12,999	70,904	2,934	\$ 729,926,769	\$ 36,644,281	.8041	\$ 12,490
13,000	13,999	67,970	2,757	\$ 767,112,130	\$ 37,185,361	.7953	\$ 13,488
14,000	14,999	65,213	2,352	\$ 801,182,881	\$ 34,070,751	.7869	\$ 14,486
15,000	15,999	62,861	2,160	\$ 834,634,153	\$ 33,451,272	.7788	\$ 15,487
16,000	16,999	60,701	2,010	\$ 867,750,774	\$ 33,116,621	.7709	\$ 16,476
17,000	17,999	58,691	1,805	\$ 899,308,673	\$ 31,557,899	.7634	\$ 17,484
18,000	18,999	56,886	1,685	\$ 930,467,937	\$ 31,159,264	.7560	\$ 18,492
19,000	19,999	55,201	1,610	\$ 961,842,479	\$ 31,374,542	.7489	\$ 19,487
20,000	20,999	53,591	1,523	\$ 993,041,523	\$ 31,199,044	.7420	\$ 20,485
21,000	21,999	52,068	1,391	\$ 1,022,919,432	\$ 29,877,909	.7353	\$ 21,479
22,000	22,999	50,677	1,294	\$ 1,052,018,438	\$ 29,099,006	.7288	\$ 22,488
23,000	23,999	49,383	1,248	\$ 1,081,326,080	\$ 29,307,642	.7225	\$ 23,484
24,000	24,999	48,135	1,118	\$ 1,108,730,072	\$ 27,403,992	.7163	\$ 24,512
25,000	25,999	47,017	1,044	\$ 1,135,341,266	\$ 26,611,194	.7103	\$ 25,490
26,000	26,999	45,973	1,041	\$ 1,162,930,186	\$ 27,588,920	.7044	\$ 26,502
27,000	27,999	44,932	1,007	\$ 1,190,610,429	\$ 27,680,243	.6986	\$ 27,488
28,000	28,999	43,925	941	\$ 1,217,439,216	\$ 26,828,787	.6930	\$ 28,511
29,000	29,999	42,984	849	\$ 1,242,482,163	\$ 25,042,947	.6874	\$ 29,497
30,000	30,999	42,135	848	\$ 1,268,339,575	\$ 25,857,412	.6820	\$ 30,492
31,000	31,999	41,287	845	\$ 1,294,959,223	\$ 26,619,648	.6768	\$ 31,503
32,000	32,999	40,442	815	\$ 1,321,446,139	\$ 26,486,916	.6716	\$ 32,499
33,000	33,999	39,627	758	\$ 1,346,838,146	\$ 25,392,007	.6665	\$ 33,499
34,000	34,999	38,869	718	\$ 1,371,601,372	\$ 24,763,226	.6615	\$ 34,489
35,000	35,999	38,151	677	\$ 1,395,623,282	\$ 24,021,910	.6566	\$ 35,483
36,000	36,999	37,474	645	\$ 1,419,169,746	\$ 23,546,464	.6518	\$ 36,506
37,000	37,999	36,829	608	\$ 1,441,983,149	\$ 22,813,403	.6471	\$ 37,522
38,000	38,999	36,221	617	\$ 1,465,741,252	\$ 23,758,103	.6425	\$ 38,506
39,000	39,999	35,604	609	\$ 1,489,794,621	\$ 24,053,369	.6379	\$ 39,497
40,000	40,999	34,995	582	\$ 1,513,357,001	\$ 23,562,380	.6335	\$ 40,485
41,000	41,999	34,413	532	\$ 1,535,433,081	\$ 22,076,080	.6291	\$ 41,496
42,000	42,999	33,881	528	\$ 1,557,877,911	\$ 22,444,830	.6247	\$ 42,509
43,000	43,999	33,353	491	\$ 1,579,236,984	\$ 21,359,073	.6205	\$ 43,501
44,000	44,999	32,862	491	\$ 1,601,081,350	\$ 21,844,366	.6163	\$ 44,490
45,000	45,999	32,371	468	\$ 1,622,371,612	\$ 21,290,262	.6121	\$ 45,492
46,000	46,999	31,903	449	\$ 1,643,256,652	\$ 20,885,040	.6080	\$ 46,515
47,000	47,999	31,454	423	\$ 1,663,356,536	\$ 20,099,884	.6040	\$ 47,517
48,000	48,999	31,031	392	\$ 1,682,372,068	\$ 19,015,532	.6001	\$ 48,509
49,000	49,999	30,639	424	\$ 1,703,357,473	\$ 20,985,405	.5961	\$ 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	401	\$ 1,723,605,632	\$ 20,248,159	.5923	\$ 50,494
51,000 -	51,999	389	\$ 1,743,627,023	\$ 20,021,391	.5885	\$ 51,469
52,000 -	52,999	389	\$ 1,764,052,555	\$ 20,425,532	.5847	\$ 52,508
53,000 -	53,999	325	\$ 1,781,449,332	\$ 17,396,777	.5810	\$ 53,529
54,000 -	54,999	340	\$ 1,799,988,515	\$ 18,539,183	.5774	\$ 54,527
55,000 -	55,999	379	\$ 1,821,020,063	\$ 21,031,548	.5737	\$ 55,492
56,000 -	56,999	330	\$ 1,839,661,806	\$ 18,641,743	.5702	\$ 56,490
57,000 -	57,999	309	\$ 1,857,425,764	\$ 17,763,958	.5666	\$ 57,489
58,000 -	58,999	348	\$ 1,877,777,024	\$ 20,351,260	.5631	\$ 58,481
59,000 -	59,999	304	\$ 1,895,875,025	\$ 18,098,001	.5597	\$ 59,533
60,000 -	60,999	246	\$ 1,910,756,130	\$ 14,881,105	.5563	\$ 60,492
61,000 -	61,999	299	\$ 1,929,133,280	\$ 18,377,150	.5529	\$ 61,462
62,000 -	62,999	284	\$ 1,946,878,711	\$ 17,745,431	.5496	\$ 62,484
63,000 -	63,999	293	\$ 1,965,491,629	\$ 18,612,918	.5463	\$ 63,525
64,000 -	64,999	287	\$ 1,983,994,176	\$ 18,502,547	.5430	\$ 64,469
65,000 -	65,999	280	\$ 2,002,319,399	\$ 18,325,223	.5398	\$ 65,447
66,000 -	66,999	263	\$ 2,019,811,009	\$ 17,491,610	.5366	\$ 66,508
67,000 -	67,999	287	\$ 2,039,184,509	\$ 19,373,500	.5334	\$ 67,503
68,000 -	68,999	248	\$ 2,056,169,244	\$ 16,984,735	.5303	\$ 68,487
69,000 -	69,999	262	\$ 2,074,373,663	\$ 18,204,419	.5272	\$ 69,483
70,000 -	70,999	236	\$ 2,091,008,928	\$ 16,635,265	.5242	\$ 70,488
71,000 -	71,999	209	\$ 2,105,949,290	\$ 14,940,362	.5212	\$ 71,485
72,000 -	72,999	206	\$ 2,120,887,217	\$ 14,937,927	.5182	\$ 72,514
73,000 -	73,999	212	\$ 2,136,465,032	\$ 15,577,815	.5152	\$ 73,480
74,000 -	74,999	214	\$ 2,152,406,822	\$ 15,941,790	.5123	\$ 74,494
75,000 -	75,999	179	\$ 2,165,919,257	\$ 13,512,435	.5093	\$ 75,488
76,000 -	76,999	203	\$ 2,181,443,693	\$ 15,524,436	.5064	\$ 76,475
77,000 -	77,999	187	\$ 2,195,939,312	\$ 14,495,619	.5036	\$ 77,517
78,000 -	78,999	213	\$ 2,212,661,286	\$ 16,721,974	.5007	\$ 78,507
79,000 -	79,999	196	\$ 2,228,249,452	\$ 15,588,166	.4979	\$ 79,531
80,000 -	80,999	199	\$ 2,244,263,998	\$ 16,014,546	.4951	\$ 80,475
81,000 -	81,999	194	\$ 2,260,068,540	\$ 15,804,542	.4924	\$ 81,467
82,000 -	82,999	172	\$ 2,274,258,676	\$ 14,190,136	.4896	\$ 82,501
83,000 -	83,999	190	\$ 2,290,123,607	\$ 15,864,931	.4869	\$ 83,500
84,000 -	84,999	182	\$ 2,305,505,604	\$ 15,381,997	.4842	\$ 84,516
85,000 -	85,999	186	\$ 2,321,407,962	\$ 15,902,358	.4815	\$ 85,497
86,000 -	86,999	169	\$ 2,336,028,937	\$ 14,620,975	.4789	\$ 86,515
87,000 -	87,999	173	\$ 2,351,169,453	\$ 15,140,516	.4763	\$ 87,517
88,000 -	88,999	162	\$ 2,365,516,741	\$ 14,347,288	.4737	\$ 88,564
89,000 -	89,999	170	\$ 2,380,732,275	\$ 15,215,534	.4711	\$ 89,503
90,000 -	90,999	162	\$ 2,395,390,033	\$ 14,657,758	.4685	\$ 90,480
91,000 -	91,999	152	\$ 2,409,295,404	\$ 13,905,371	.4660	\$ 91,483
92,000 -	92,999	159	\$ 2,424,002,827	\$ 14,707,423	.4635	\$ 92,500
93,000 -	93,999	159	\$ 2,438,870,792	\$ 14,867,965	.4610	\$ 93,509
94,000 -	94,999	170	\$ 2,454,934,538	\$ 16,063,746	.4585	\$ 94,493
95,000 -	95,999	153	\$ 2,469,547,722	\$ 14,613,184	.4560	\$ 95,511
96,000 -	96,999	127	\$ 2,481,802,086	\$ 12,254,364	.4536	\$ 96,491
97,000 -	97,999	143	\$ 2,495,746,277	\$ 13,944,191	.4512	\$ 97,512
98,000 -	98,999	156	\$ 2,511,113,393	\$ 15,367,116	.4488	\$ 98,507
99,000 -	99,999	127	\$ 2,523,746,488	\$ 12,633,095	.4464	\$ 99,473
100,000 -	109,999	1,360	\$ 2,666,514,047	\$ 142,767,559	.4440	\$ 104,976

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	1,143	\$ 2,797,756,404	\$ 131,242,357	.4213	\$ 114,823
120,000 -	129,999	1,041	\$ 2,927,861,861	\$ 130,105,457	.4002	\$ 124,981
130,000 -	139,999	1,063	\$ 3,071,368,213	\$ 143,506,352	.3804	\$ 135,001
140,000 -	149,999	957	\$ 3,210,172,221	\$ 138,804,008	.3620	\$ 145,041
150,000 -	159,999	925	\$ 3,353,485,713	\$ 143,313,492	.3449	\$ 154,934
160,000 -	169,999	913	\$ 3,504,041,921	\$ 150,556,208	.3290	\$ 164,903
170,000 -	179,999	849	\$ 3,652,631,905	\$ 148,589,984	.3142	\$ 175,018
180,000 -	189,999	811	\$ 3,802,676,355	\$ 150,044,450	.3005	\$ 185,012
190,000 -	199,999	736	\$ 3,946,218,897	\$ 143,542,542	.2879	\$ 195,031
200,000 -	209,999	657	\$ 4,080,838,483	\$ 134,619,586	.2763	\$ 204,900
210,000 -	219,999	625	\$ 4,215,139,204	\$ 134,300,721	.2656	\$ 214,881
220,000 -	229,999	497	\$ 4,326,867,032	\$ 111,727,828	.2557	\$ 224,804
230,000 -	239,999	475	\$ 4,438,375,126	\$ 111,508,094	.2465	\$ 234,754
240,000 -	249,999	440	\$ 4,546,140,866	\$ 107,765,740	.2379	\$ 244,922
250,000 -	259,999	345	\$ 4,634,118,861	\$ 87,977,995	.2299	\$ 255,009
260,000 -	269,999	358	\$ 4,728,974,542	\$ 94,855,681	.2224	\$ 264,960
270,000 -	279,999	324	\$ 4,818,051,862	\$ 89,077,320	.2153	\$ 274,930
280,000 -	289,999	276	\$ 4,896,735,978	\$ 78,684,116	.2086	\$ 285,087
290,000 -	299,999	289	\$ 4,982,035,119	\$ 85,299,141	.2024	\$ 295,153
300,000 -	314,999	365	\$ 5,094,067,628	\$ 112,032,509	.1965	\$ 306,938
315,000 -	329,999	331	\$ 5,200,811,756	\$ 106,744,128	.1883	\$ 322,490
330,000 -	344,999	294	\$ 5,299,891,452	\$ 99,079,696	.1807	\$ 337,006
345,000 -	359,999	274	\$ 5,396,595,452	\$ 96,704,000	.1737	\$ 352,934
360,000 -	374,999	242	\$ 5,485,463,078	\$ 88,867,626	.1673	\$ 367,222
375,000 -	389,999	212	\$ 5,566,469,700	\$ 81,006,622	.1614	\$ 382,107
390,000 -	404,999	174	\$ 5,635,622,622	\$ 69,152,922	.1559	\$ 397,431
405,000 -	419,999	202	\$ 5,718,883,532	\$ 83,260,910	.1507	\$ 412,183
420,000 -	439,999	216	\$ 5,811,713,842	\$ 92,830,310	.1459	\$ 429,770
440,000 -	459,999	190	\$ 5,897,220,411	\$ 85,506,569	.1401	\$ 450,035
460,000 -	479,999	153	\$ 5,969,027,443	\$ 71,807,032	.1348	\$ 469,327
480,000 -	499,999	143	\$ 6,039,113,265	\$ 70,085,822	.1299	\$ 490,111
500,000 -	519,999	113	\$ 6,096,664,161	\$ 57,550,896	.1253	\$ 509,300
520,000 -	539,999	109	\$ 6,154,319,222	\$ 57,655,061	.1212	\$ 528,946
540,000 -	559,999	91	\$ 6,204,273,542	\$ 49,954,320	.1173	\$ 548,949
560,000 -	579,999	66	\$ 6,241,923,248	\$ 37,649,706	.1136	\$ 570,450
580,000 -	599,999	88	\$ 6,293,719,564	\$ 51,796,316	.1101	\$ 588,595
600,000 -	629,999	114	\$ 6,363,743,429	\$ 70,023,865	.1069	\$ 614,244
630,000 -	659,999	87	\$ 6,419,756,797	\$ 56,013,368	.1024	\$ 643,832
660,000 -	699,999	112	\$ 6,495,863,364	\$ 76,106,567	.0982	\$ 679,523
700,000 -	749,999	118	\$ 6,581,555,849	\$ 85,692,485	.0932	\$ 726,208
750,000 -	799,999	84	\$ 6,646,501,405	\$ 64,945,556	.0877	\$ 773,161
800,000 -	849,999	78	\$ 6,711,030,600	\$ 64,529,195	.0828	\$ 827,297
850,000 -	899,999	83	\$ 6,783,492,526	\$ 72,461,926	.0784	\$ 873,035
900,000 -	999,999	116	\$ 6,892,699,297	\$ 109,206,771	.0745	\$ 941,438
1,000,000 -	1,099,999	84	\$ 6,980,660,410	\$ 87,961,113	.0682	\$ 1,047,156
1,100,000 -	1,199,999	71	\$ 7,061,745,103	\$ 81,084,693	.0630	\$ 1,142,038
1,200,000 -	1,299,999	47	\$ 7,120,182,594	\$ 58,437,491	.0589	\$ 1,243,351
1,300,000 -	1,399,999	36	\$ 7,168,865,455	\$ 48,682,861	.0554	\$ 1,352,302
1,400,000 -	1,499,999	33	\$ 7,216,644,106	\$ 47,778,651	.0524	\$ 1,447,838
1,500,000 -	1,599,999	19	\$ 7,246,019,683	\$ 29,375,577	.0499	\$ 1,546,083
1,600,000 -	1,699,999	15	\$ 7,270,727,002	\$ 24,707,319	.0478	\$ 1,647,155

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	\$ 7,291,692,320	\$ 20,965,318	.0458	\$ 1,747,110
1,800,000 -	1,899,999	136	\$ 7,323,222,951	\$ 31,530,631	.0440	\$ 1,854,743
1,900,000 -	1,999,999	119	\$ 7,336,842,289	\$ 13,619,338	.0424	\$ 1,945,620
2,000,000 -	2,999,999	112	\$ 7,460,203,969	\$ 123,361,680	.0409	\$ 2,327,579
3,000,000 -	3,999,999	59	\$ 7,518,751,348	\$ 58,547,379	.0312	\$ 3,443,963
4,000,000 -	4,999,999	42	\$ 7,571,861,407	\$ 53,110,059	.0249	\$ 4,425,838
5,000,000 -	5,999,999	30	\$ 7,599,937,637	\$ 28,076,230	.0205	\$ 5,615,246
6,000,000 -	6,999,999	25	\$ 7,626,053,640	\$ 26,116,003	.0169	\$ 6,529,001
7,000,000 -	7,999,999	21	\$ 7,640,936,421	\$ 14,882,781	.0140	\$ 7,441,391
8,000,000 -	8,999,999	19	\$ 7,666,792,419	\$ 25,855,998	.0115	\$ 8,618,666
9,000,000 -	9,999,999	16	\$ 7,705,078,545	\$ 38,286,126	.0092	\$ 9,571,532
10,000,000 - AND GREATER		12	\$ 7,883,282,269	\$ 178,203,724	.0074	\$ 14,850,310
GRAND TOTALS		520,141	EXCLUDING CONTRACT MEDICAL	\$ 7,883,282,269		\$ 15,156

Superseded

**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	.9975	.9978	.9995	.9996	.9939	.9940	.9634	.9634	.6016
2,000	.9951	.9957	.9990	.9992	.9878	.9881	.9286	.9285	.4536
3,000	.9927	.9936	.9985	.9988	.9818	.9821	.8958	.8957	.3680
4,000	.9905	.9916	.9980	.9984	.9758	.9762	.8651	.8650	.3102
5,000	.9884	.9897	.9975	.9980	.9699	.9704	.8365	.8363	.2680
6,000	.9863	.9879	.9970	.9976	.9640	.9646	.8096	.8094	.2358
7,000	.9842	.9860	.9965	.9972	.9582	.9589	.7844	.7841	.2104
8,000	.9821	.9842	.9960	.9968	.9524	.9533	.7606	.7603	.1897
9,000	.9800	.9824	.9955	.9964	.9467	.9477	.7382	.7379	.1726
10,000	.9780	.9806	.9950	.9960	.9411	.9422	.7171	.7168	.1581
11,000	.9759	.9788	.9945	.9956	.9356	.9367	.6972	.6968	.1458
12,000	.9739	.9770	.9940	.9952	.9301	.9313	.6783	.6779	.1352
13,000	.9719	.9752	.9936	.9948	.9246	.9260	.6603	.6599	.1260
14,000	.9698	.9734	.9931	.9944	.9192	.9207	.6433	.6429	.1179
15,000	.9678	.9716	.9926	.9940	.9139	.9155	.6271	.6266	.1107
16,000	.9658	.9698	.9921	.9936	.9087	.9103	.6116	.6111	.1042
17,000	.9638	.9680	.9916	.9932	.9035	.9052	.5968	.5963	.0984
18,000	.9618	.9663	.9911	.9928	.8983	.9001	.5826	.5821	.0931
19,000	.9598	.9645	.9907	.9924	.8932	.8951	.5690	.5685	.0883
20,000	.9578	.9628	.9902	.9920	.8882	.8902	.5560	.5555	.0840
21,000	.9558	.9610	.9897	.9916	.8832	.8853	.5435	.5430	.0799
22,000	.9538	.9593	.9892	.9912	.8783	.8805	.5315	.5310	.0763
23,000	.9519	.9575	.9887	.9908	.8734	.8757	.5200	.5194	.0728
24,000	.9499	.9558	.9883	.9904	.8685	.8709	.5089	.5083	.0697
25,000	.9480	.9541	.9878	.9901	.8637	.8662	.4982	.4976	.0668
26,000	.9460	.9523	.9873	.9897	.8590	.8615	.4879	.4873	.0640
27,000	.9441	.9506	.9868	.9893	.8543	.8569	.4779	.4773	.0615
28,000	.9421	.9489	.9863	.9889	.8496	.8523	.4683	.4676	.0591
29,000	.9402	.9472	.9859	.9885	.8450	.8478	.4589	.4583	.0569
30,000	.9382	.9455	.9854	.9881	.8404	.8432	.4499	.4493	.0549
31,000	.9363	.9438	.9849	.9877	.8358	.8388	.4412	.4405	.0529
32,000	.9344	.9421	.9844	.9873	.8313	.8344	.4327	.4321	.0511
33,000	.9324	.9403	.9840	.9870	.8269	.8300	.4246	.4239	.0494
34,000	.9305	.9386	.9835	.9866	.8224	.8256	.4167	.4160	.0479
35,000	.9286	.9369	.9831	.9862	.8181	.8213	.4090	.4083	.0464
36,000	.9267	.9353	.9826	.9858	.8137	.8170	.4016	.4008	.0450
37,000	.9248	.9336	.9821	.9855	.8094	.8128	.3943	.3936	.0437
38,000	.9229	.9319	.9817	.9851	.8051	.8086	.3873	.3866	.0424
39,000	.9209	.9302	.9812	.9847	.8008	.8044	.3805	.3798	.0412
40,000	.9190	.9285	.9808	.9843	.7966	.8002	.3739	.3731	.0401
41,000	.9171	.9268	.9803	.9840	.7924	.7961	.3675	.3667	.0390
42,000	.9152	.9251	.9798	.9836	.7883	.7920	.3613	.3605	.0380
43,000	.9133	.9235	.9794	.9832	.7841	.7880	.3552	.3544	.0370
44,000	.9114	.9218	.9789	.9828	.7800	.7840	.3493	.3485	.0361
45,000	.9095	.9201	.9784	.9825	.7760	.7800	.3436	.3428	.0352
46,000	.9076	.9184	.9780	.9821	.7719	.7760	.3380	.3372	.0343
47,000	.9057	.9168	.9775	.9817	.7679	.7721	.3325	.3317	.0335
48,000	.9039	.9151	.9771	.9813	.7640	.7682	.3272	.3264	.0328
49,000	.9020	.9134	.9766	.9810	.7600	.7643	.3220	.3212	.0320

**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	.9001	.9118	.9762	.9806	.7561	.7604	.3169	.3161	.0313
51,000	.8982	.9101	.9757	.9802	.7522	.7566	.3119	.3111	.0306
52,000	.8963	.9084	.9753	.9799	.7483	.7528	.3071	.3063	.0299
53,000	.8944	.9068	.9748	.9795	.7445	.7491	.3024	.3016	.0293
54,000	.8925	.9051	.9743	.9791	.7407	.7453	.2978	.2969	.0287
55,000	.8907	.9035	.9739	.9787	.7369	.7416	.2933	.2924	.0281
56,000	.8888	.9018	.9734	.9784	.7331	.7379	.2889	.2880	.0275
57,000	.8870	.9002	.9730	.9780	.7294	.7342	.2846	.2837	.0270
58,000	.8851	.8985	.9725	.9777	.7257	.7306	.2804	.2795	.0265
59,000	.8833	.8969	.9721	.9773	.7220	.7270	.2762	.2754	.0260
60,000	.8814	.8953	.9717	.9769	.7184	.7234	.2722	.2713	.0255
61,000	.8796	.8936	.9712	.9766	.7147	.7198	.2682	.2674	.0251
62,000	.8777	.8920	.9708	.9762	.7111	.7163	.2644	.2635	.0246
63,000	.8759	.8904	.9704	.9759	.7075	.7127	.2606	.2597	.0242
64,000	.8741	.8888	.9699	.9755	.7039	.7092	.2569	.2560	.0238
65,000	.8723	.8872	.9695	.9752	.7004	.7057	.2533	.2524	.0234
66,000	.8705	.8856	.9691	.9749	.6969	.7023	.2497	.2488	.0230
67,000	.8687	.8840	.9687	.9745	.6934	.6988	.2463	.2453	.0226
68,000	.8669	.8825	.9683	.9742	.6899	.6954	.2429	.2419	.0223
69,000	.8652	.8809	.9678	.9738	.6864	.6920	.2395	.2386	.0220
70,000	.8634	.8793	.9674	.9735	.6830	.6886	.2363	.2354	.0216
71,000	.8616	.8778	.9670	.9731	.6796	.6853	.2331	.2322	.0213
72,000	.8599	.8762	.9666	.9728	.6762	.6820	.2300	.2290	.0210
73,000	.8581	.8747	.9662	.9725	.6728	.6786	.2269	.2259	.0207
74,000	.8564	.8731	.9657	.9721	.6695	.6754	.2238	.2229	.0205
75,000	.8546	.8716	.9653	.9718	.6661	.6721	.2209	.2199	.0202
76,000	.8529	.8700	.9649	.9714	.6628	.6688	.2179	.2170	.0199
77,000	.8511	.8685	.9645	.9711	.6595	.6656	.2151	.2141	.0197
78,000	.8494	.8669	.9641	.9708	.6562	.6624	.2122	.2113	.0194
79,000	.8477	.8654	.9637	.9704	.6530	.6592	.2094	.2085	.0192
80,000	.8459	.8639	.9633	.9701	.6497	.6560	.2067	.2057	.0189
81,000	.8442	.8624	.9628	.9698	.6465	.6528	.2040	.2030	.0187
82,000	.8425	.8609	.9624	.9694	.6433	.6497	.2014	.2004	.0185
83,000	.8408	.8593	.9620	.9691	.6401	.6465	.1988	.1978	.0182
84,000	.8391	.8578	.9616	.9688	.6370	.6434	.1962	.1952	.0180
85,000	.8374	.8563	.9612	.9684	.6338	.6404	.1937	.1927	.0178
86,000	.8357	.8548	.9608	.9681	.6307	.6373	.1912	.1903	.0176
87,000	.8340	.8533	.9604	.9678	.6276	.6342	.1888	.1878	.0174
88,000	.8323	.8519	.9600	.9674	.6245	.6312	.1864	.1855	.0172
89,000	.8306	.8504	.9596	.9671	.6214	.6282	.1841	.1831	.0170
90,000	.8289	.8489	.9592	.9668	.6184	.6252	.1818	.1808	.0168
91,000	.8273	.8474	.9588	.9665	.6153	.6222	.1795	.1785	.0166
92,000	.8256	.8459	.9584	.9661	.6123	.6192	.1773	.1763	.0164
93,000	.8239	.8444	.9580	.9658	.6093	.6162	.1751	.1741	.0163
94,000	.8223	.8429	.9576	.9655	.6063	.6133	.1730	.1720	.0161
95,000	.8206	.8415	.9571	.9651	.6033	.6104	.1708	.1698	.0159
96,000	.8189	.8400	.9567	.9648	.6004	.6075	.1687	.1677	.0158
97,000	.8173	.8386	.9563	.9645	.5974	.6046	.1667	.1657	.0156
98,000	.8156	.8371	.9559	.9641	.5945	.6017	.1646	.1636	.0155
99,000	.8140	.8356	.9555	.9638	.5916	.5989	.1626	.1616	.0153
100,000	.8123	.8342	.9551	.9635	.5887	.5960	.1607	.1596	.0152

SUPERSEDED

**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	.7960	.8197	.9511	.9602	.5607	.5685	.1424	.1414	.0138
120,000	.7801	.8056	.9472	.9570	.5341	.5424	.1268	.1257	.0127
130,000	.7646	.7919	.9433	.9539	.5088	.5176	.1132	.1121	.0117
140,000	.7492	.7782	.9395	.9508	.4849	.4941	.1014	.1003	.0108
150,000	.7339	.7647	.9358	.9478	.4624	.4720	.0912	.0901	.0100
160,000	.7188	.7514	.9321	.9448	.4412	.4512	.0824	.0813	.0093
170,000	.7040	.7382	.9287	.9419	.4214	.4318	.0745	.0734	.0088
180,000	.6891	.7250	.9253	.9392	.4031	.4137	.0676	.0664	.0082
190,000	.6744	.7120	.9219	.9364	.3860	.3969	.0615	.0603	.0078
200,000	.6602	.6994	.9185	.9337	.3702	.3814	.0561	.0550	.0074
210,000	.6464	.6872	.9152	.9310	.3555	.3670	.0513	.0501	.0070
220,000	.6327	.6750	.9119	.9283	.3420	.3537	.0470	.0458	.0066
230,000	.6191	.6630	.9086	.9256	.3294	.3413	.0432	.0420	.0062
240,000	.6058	.6511	.9054	.9230	.3176	.3297	.0397	.0386	.0059
250,000	.5926	.6394	.9021	.9204	.3065	.3188	.0367	.0355	.0056
260,000	.5799	.6281	.8990	.9178	.2961	.3086	.0340	.0328	.0053
270,000	.5675	.6172	.8959	.9153	.2863	.2990	.0314	.0303	.0050
280,000	.5555	.6064	.8929	.9128	.2771	.2899	.0292	.0280	.0047
290,000	.5437	.5960	.8899	.9104	.2684	.2814	.0271	.0259	.0045
300,000	.5323	.5859	.8871	.9081	.2601	.2733	.0252	.0240	.0043
315,000	.5158	.5712	.8829	.9047	.2486	.2620	.0227	.0215	.0040
330,000	.5000	.5571	.8787	.9013	.2380	.2516	.0205	.0193	.0037
345,000	.4847	.5434	.8745	.8979	.2283	.2420	.0186	.0174	.0034
360,000	.4697	.5300	.8705	.8946	.2192	.2331	.0169	.0156	.0032
375,000	.4548	.5168	.8666	.8915	.2109	.2249	.0153	.0141	.0030
390,000	.4403	.5038	.8628	.8884	.2031	.2173	.0141	.0128	.0027
405,000	.4260	.4910	.8591	.8853	.1959	.2102	.0130	.0118	.0025
420,000	.4121	.4786	.8554	.8823	.1891	.2035	.0121	.0108	.0023
440,000	.3943	.4627	.8505	.8783	.1808	.1954	.0110	.0098	.0021
460,000	.3769	.4472	.8456	.8744	.1733	.1879	.0103	.0090	.0019
480,000	.3601	.4321	.8409	.8705	.1663	.1811	.0095	.0083	.0017
500,000	.3438	.4175	.8364	.8669	.1599	.1748	.0089	.0077	.0016
520,000	.3280	.4036	.8319	.8632	.1540	.1690	.0083	.0071	.0014
540,000	.3125	.3907	.8275	.8596	.1485	.1636	.0078	.0066	.0013
560,000	.2981	.3787	.8232	.8560	.1434	.1586	.0074	.0061	.0012
580,000	.2847	.3674	.8191	.8524	.1385	.1539	.0070	.0057	.0011
600,000	.2721	.3568	.8150	.8488	.1339	.1494	.0066	.0053	.0010
630,000	.2543	.3422	.8088	.8434	.1276	.1433	.0060	.0048	.0009
660,000	.2378	.3287	.8027	.8381	.1218	.1377	.0056	.0044	.0007
700,000	.2171	.3125	.7947	.8311	.1149	.1309	.0050	.0039	.0006
750,000	.1929	.2945	.7848	.8224	.1072	.1234	.0044	.0034	.0004
800,000	.1722	.2786	.7751	.8138	.1005	.1167	.0039	.0030	.0002
850,000	.1534	.2645	.7657	.8054	.0944	.1108	.0034	.0027	.0002
900,000	.1372	.2518	.7563	.7970	.0892	.1055	.0029	.0024	.0001
1,000,000	.1100	.2301	.7376	.7807	.0806	.0964	.0023	.0019	.0000
1,100,000	.0916	.2120	.7195	.7648	.0735	.0888	.0019	.0016	.0000
1,200,000	.0784	.1968	.7022	.7494	.0679	.0824	.0015	.0014	.0000
1,300,000	.0687	.1838	.6858	.7345	.0633	.0770	.0012	.0012	.0000
1,400,000	.0601	.1725	.6707	.7199	.0594	.0723	.0010	.0010	.0000
1,500,000	.0532	.1626	.6561	.7059	.0561	.0681	.0009	.0009	.0000
1,600,000	.0484	.1539	.6415	.6922	.0533	.0645	.0008	.0008	.0000

SUPERSEDED

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	.0441	.1461	.6269	.6789	.0508	.0612	.0007	.0007	.0000
1,800,000	.0398	.1392	.6123	.6661	.0485	.0583	.0006	.0006	.0000
1,900,000	.0354	.1329	.5984	.6536	.0465	.0557	.0005	.0006	.0000
2,000,000	.0320	.1272	.5844	.6415	.0448	.0533	.0005	.0005	.0000
3,000,000	.0132	.0902	.4750	.5402	.0336	.0378	.0000	.0002	.0000
4,000,000	.0002	.0707	.3866	.4630	.0268	.0297	.0000	.0001	.0000
5,000,000	.0000	.0587	.3111	.4032	.0223	.0246	.0000	.0001	.0000
6,000,000	.0000	.0504	.2421	.3559	.0189	.0211	.0000	.0001	.0000
7,000,000	.0000	.0444	.1850	.3180	.0161	.0186	.0000	.0001	.0000
8,000,000	.0000	.0398	.1371	.2871	.0137	.0167	.0000	.0001	.0000
9,000,000	.0000	.0361	.1007	.2616	.0113	.0151	.0000	.0001	.0000
10,000,000	.0000	.0332	.0703	.2404	.0094	.0139	.0000	.0000	.0000

Superseded

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

