

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Development Triangles

Pages 1 through 3 of this exhibit display indemnity triangles on a reported basis and a post-House Bill 1840 basis for incurred and paid to twentieth loss development factors and the ratios of incurred to paid losses.

Pages 4 through 6 of this exhibit display medical triangles on a reported basis and a post-House Bill 1846 basis for incurred and paid to twentieth loss development factors, and the ratios of incurred to paid losses.







MEDICAL INCURRED (REPORTED) table with columns for Policy Year (1986-2019) and months (1/2-29/30). Includes AVERAGES section at the bottom.

MEDICAL INCURRED (POST-HB 1846) table with columns for Policy Year (1986-2019) and months (1/2-29/30).

AVERAGES table with columns for 2 year, 3 year, 5 year, 7 year, 10 year, All Available, Last Year Cumulative, and Cumulative, with a 20th-Ult column on the far right.

\* Five-Year Average Excluding High and Low



