

PENNSYLVANIA COMPENSATION RATING BUREAU

State and Hazard Group Relativities

The attached exhibit pages present an analysis of Pennsylvania State and Hazard Group relativities.

Page 1 shows the indicated State and Hazard Group Relativities.

Page 2 presents factors by type of injury and policy year which are applied to reported data to project trended ultimate average costs.

Page 3 through 6 calculates average costs by hazard group.

Page 7 relates a countrywide (NCCI states) severity to Pennsylvania severities by hazard group to generate relativities.

<u>Hazard Group</u>	<u>Current</u>	<u>Proposed</u>
I	1.118	1.014
II	1.013	0.939
III	0.621	0.693
IV	0.500	0.548

PENNSYLVANIA
STATE AND HAZARD GROUP RELATIVITIES
PROPOSED EFFECTIVE DATE: 10/01/01

Proposed Relativities

Hazard Group	Factor
I	1.014
II	0.939
III	0.693
IV	0.548

Pennsylvania
 State & Hazard Group Relativities
 Factors to Adjusted Reported Data to Projected Levels

	Indemnity Death	Indemnity PT	Indemnity Major	Indemnity Minor	Indemnity Temp	All Medical
1A Severity Trend Factors						
93	1.6542	1.6542	1.6542	1.1021	1.1021	1.4140
94	1.5591	1.5591	1.5591	1.0895	1.0895	1.3576
95	1.4694	1.4694	1.4694	1.0772	1.0772	1.3033
96	1.3850	1.3850	1.3850	1.0649	1.0649	1.2513
97	1.3053	1.3053	1.3053	1.0528	1.0528	1.2013
1B Benefit Level (ACT44 and ACT 57) Factors						
93	0.9530	0.5670	0.9530	0.9530	0.9530	1.0000
94	0.9589	0.6210	0.9589	0.9588	0.9589	1.0000
95	0.9711	0.7333	0.9711	0.9710	0.9711	1.0000
96	0.9853	0.8640	0.9853	0.9852	0.9853	1.0000
97	0.9891	0.8991	0.9891	0.9890	0.9891	1.0000
1C Loss Development Factors						
93	1.0233	1.0233	1.0233	1.0000	1.0000	1.0000
94	1.0429	1.6738	1.0566	0.9796	0.9786	1.0108
95	1.1280	3.4387	1.2469	0.9265	0.9382	1.0265
96	1.1888	7.8208	1.9717	0.8534	0.9291	1.0500
97	1.3674	12.8756	5.0972	1.0499	0.9708	1.1263
1D Claim Count Development Factors						
93	1.0000	1.0000	1.0000	1.0000	1.0000	
94	1.0000	1.4963	1.0048	0.9993	0.9998	
95	1.0490	2.7823	1.1078	0.9813	0.9984	
96	1.1111	5.4630	1.6133	0.9301	1.0048	
97	1.2317	7.0227	4.2049	0.9408	1.0251	
1E Claim Count Trend Factors						
93	1.3891	0.4862	0.5035	0.5597	0.9535	
94	1.3417	0.5218	0.5496	0.6042	0.9702	
95	1.3057	0.5897	0.6049	0.6573	0.9948	
96	1.2609	0.6538	0.6601	0.7086	1.0120	
97	1.2030	0.7017	0.7149	0.7566	1.0171	

**Pennsylvania
State & Hazard Group Relativities
Projected Loss Costs**

Hazard Group I

(1) Reported Losses		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	99,566	1,872,125	580,476	996,303	2,081,716	5,630,186
94	-	-	486,402	1,819,233	667,616	1,300,156	1,964,944	6,238,351
95	3,114	-	170,275	1,360,707	473,259	790,833	2,034,587	4,832,775
96	-	-	-	1,080,694	299,699	1,121,938	2,061,667	4,563,998
97	-	-	87,000	-	316,556	1,061,834	1,643,303	3,108,693
Total	3,114	3,114	843,243	6,132,759	2,337,606	5,271,064	9,786,217	24,374,003
(2) Reported Claim Counts		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	1	15	28	175	219	219
94	-	-	2	14	25	212	253	253
95	1	-	1	11	18	190	221	221
96	-	-	-	9	20	219	248	248
97	-	-	1	-	15	215	231	231
Total	1	1	5	49	106	1,011	1,172	1,172
(3) Reported Average Cost ((1)/(2))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	99,566	124,808	20,731	5,693	9,506	25,709
94	-	-	243,201	129,945	26,705	6,133	7,767	24,658
95	3,114	-	170,275	123,701	26,292	4,162	9,206	21,868
96	-	-	-	120,077	14,985	5,123	8,313	18,403
97	-	-	87,000	-	21,104	4,939	7,114	13,458
Average	3,114	3,114	168,649	125,158	22,053	5,214	8,350	20,797
(4) Ultimate On Level Losses((1) * (1B) * (1C))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	57,769	1,825,705	553,194	949,477	2,081,716	5,467,861
94	-	-	505,581	1,843,199	627,052	1,220,040	1,986,165	6,182,037
95	3,411	-	429,365	1,647,632	425,759	720,517	2,088,504	5,315,187
96	-	-	-	2,099,482	251,978	1,027,069	2,164,750	5,543,279
97	-	-	1,007,151	-	328,696	1,019,592	1,850,852	4,206,292
Total	3,411	3,411	1,999,867	7,416,018	2,186,678	4,936,695	10,171,987	26,714,657
(5) Ultimate Claim Counts ((2) * (1D))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	1	15	28	175	219	219
94	-	-	3	14	25	212	254	254
95	1	-	3	12	18	190	223	223
96	-	-	-	15	19	220	253	253
97	-	-	7	-	14	220	242	242
Total	1	1	14	56	103	1,017	1,191	1,191
(6) Ultimate Average Cost ((4) / (5))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	57,769	121,714	19,757	5,426	9,506	24,967
94	-	-	168,944	131,028	25,100	5,756	7,820	24,339
95	3,252	-	154,320	135,209	24,104	3,798	9,350	23,795
96	-	-	-	144,595	13,546	4,667	8,550	21,895
97	-	-	143,414	-	23,292	4,626	7,663	17,415
Average	3,411	3,411	142,848	132,429	21,230	4,854	8,541	22,430
(7) Trended Average Cost ((6) * (1A))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	95,560	201,335	21,774	5,979	13,441	338,090
94	-	-	263,395	204,282	27,347	6,271	10,615	511,911
95	4,778	-	226,763	198,681	25,964	4,091	12,186	472,463
96	-	-	-	200,258	14,425	4,970	10,699	230,352
97	-	-	187,202	-	24,522	4,870	9,206	225,800
Total	4,778	4,778	772,920	804,556	114,031	26,183	56,147	1,778,616
(8) Trended Claim Count ((5) * (1E))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	-	8	16	167	191	191
94	-	-	2	8	15	206	231	231
95	1	-	2	7	12	189	211	211
96	-	-	-	10	13	223	246	246
97	-	-	5	-	11	224	240	240
Total	1	1	9	33	67	1,009	1,119	1,119
(9) Projected Losses ((7) * (8))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	-	1,610,683	348,377	998,557	2,567,255	5,524,872
94	-	-	526,790	1,634,255	410,207	1,291,922	2,452,173	6,315,347
95	4,778	-	453,527	1,390,766	311,565	773,261	2,571,204	5,505,101
96	-	-	-	2,002,576	187,525	1,108,392	2,631,971	5,930,463
97	-	-	936,009	-	269,740	1,090,979	2,209,348	4,506,076
Total	4,778	4,778	1,916,325	6,638,281	1,527,413	5,263,111	12,431,950	27,781,859
(10) Projected Average Cost ((9) / (8))		Death	P.T	Major	Minor	Temp	Med	Grand Total
93	-	-	-	201,335	21,774	5,979	13,441	28,926
94	-	-	263,395	204,282	27,347	6,271	10,615	27,339
95	4,778	-	226,763	198,681	25,964	4,091	12,186	26,091
96	-	-	-	200,258	14,425	4,970	10,699	24,108
97	-	-	187,202	-	24,522	4,870	9,206	18,775
Average	4,778	4,778	212,925	201,160	22,797	5,216	11,110	24,827

**Pennsylvania
State & Hazard Group Relativities
Projected Loss Costs**

Hazard Group II

(1) Reported Losses		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	9,293,023	67,321,696	302,029,945	76,720,151	142,255,852	360,737,422	958,358,089
	94	14,149,197	41,015,759	269,854,640	77,202,857	137,690,176	322,807,551	862,720,180
	95	6,344,673	12,643,020	205,620,847	68,887,903	138,161,939	314,218,610	745,876,992
	96	5,005,298	3,135,722	98,349,531	60,989,994	126,425,345	289,958,959	583,864,849
	97	3,940,336	3,607,105	37,453,968	46,983,142	122,441,667	267,037,039	481,463,257
	Total	38,732,527	127,723,302	913,308,931	330,784,047	666,974,979	1,554,759,581	3,632,283,367
(2) Reported Claim Counts		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	51	233	2,369	3,796	31,304	37,753	37,753
	94	69	143	2,074	3,447	29,707	35,440	35,440
	95	32	48	1,635	3,111	27,972	32,798	32,798
	96	35	18	826	2,664	25,721	29,264	29,264
	97	19	19	299	2,498	24,941	27,776	27,776
	Total	206	461	7,203	15,516	139,645	163,031	163,031
(3) Reported Average Cost ((1)/(2))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	182,216	288,934	127,493	20,211	4,544	9,555	25,385
	94	205,061	286,823	130,113	22,397	4,635	9,109	24,343
	95	198,271	263,396	125,762	22,143	4,939	9,580	22,742
	96	143,009	174,207	119,067	22,894	4,915	9,908	19,952
	97	207,386	189,848	125,264	18,808	4,909	9,614	17,334
	Average	188,022	277,057	126,796	21,319	4,776	9,537	22,280
(4) Ultimate On Reported Losses		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	9,062,602	39,060,795	294,541,082	73,114,304	135,569,827	360,737,422	912,086,032
	94	14,149,718	42,633,002	273,409,635	72,512,048	129,205,644	326,293,873	858,203,920
	95	6,949,960	31,880,623	248,979,003	61,973,728	125,877,411	322,545,403	798,206,127
	96	5,862,829	21,188,610	191,065,208	51,278,538	115,735,100	304,456,907	689,587,192
	97	5,329,286	41,757,478	188,829,443	48,784,997	117,570,727	300,763,817	703,035,748
	Total	41,354,394	176,520,509	1,196,824,371	307,663,615	623,958,709	1,614,797,422	3,961,119,019
(5) Ultimate Claim Counts ((2) * (1D))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	51	233	2,369	3,796	31,304	37,753	37,753
	94	69	214	2,084	3,445	29,701	35,513	35,513
	95	34	134	1,811	3,053	27,927	32,958	32,958
	96	39	98	1,333	2,478	25,844	29,792	29,792
	97	23	133	1,257	2,350	25,567	29,331	29,331
	Total	216	812	8,854	15,121	140,344	165,347	165,347
(6) Ultimate Average Cost ((4) / (5))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	177,698	167,643	124,331	19,261	4,331	9,555	24,159
	94	205,068	199,247	131,197	21,051	4,350	9,188	24,166
	95	207,041	238,716	137,462	20,300	4,507	9,786	24,219
	96	150,760	215,476	143,379	20,695	4,478	10,219	23,147
	97	227,725	312,951	150,191	20,759	4,599	10,254	23,969
	Average	191,456	217,390	135,173	20,347	4,446	9,766	23,956
(7) Trended Average Cost ((6) * (1A))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	293,943	277,310	205,666	21,227	4,773	13,511	816,430
	94	319,716	310,639	204,546	22,936	4,740	12,473	875,050
	95	304,233	350,777	201,992	21,867	4,855	12,755	896,479
	96	208,795	298,424	198,573	22,039	4,769	12,787	745,387
	97	297,255	408,503	196,048	21,855	4,841	12,318	940,821
	Total	1,423,943	1,645,654	1,006,824	109,923	23,978	63,845	4,274,168
(8) Trended Claim Count ((5) * (1E))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	71	113	1,193	2,125	29,848	33,350	33,350
	94	93	112	1,145	2,081	28,816	32,247	32,247
	95	44	79	1,096	2,007	27,782	31,008	31,008
	96	49	64	880	1,756	26,155	28,904	28,904
	97	28	94	899	1,778	26,004	28,803	28,803
	Total	285	462	5,213	9,747	138,605	154,312	154,312
(9) Projected Losses ((7) * (8))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	20,869,970	31,336,058	245,359,018	45,107,122	142,458,538	450,602,734	935,733,441
	94	29,733,567	34,791,616	234,205,075	47,729,758	136,580,093	402,229,015	885,269,126
	95	13,386,268	27,711,414	221,382,942	43,886,551	134,884,325	395,507,088	836,758,588
	96	10,230,968	19,099,120	174,744,580	38,699,794	124,728,218	369,605,694	737,108,374
	97	8,323,151	38,399,328	176,247,015	38,857,494	125,894,210	354,803,026	742,524,224
	Total	82,543,923	151,337,537	1,051,938,631	214,280,720	664,545,385	1,972,747,558	4,137,393,752
(10) Projected Average Cost ((9) / (8))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	293,943	277,310	205,666	21,227	4,773	13,511	28,058
	94	319,716	310,639	204,546	22,936	4,740	12,473	27,453
	95	304,233	350,777	201,992	21,867	4,855	12,755	26,985
	96	208,795	298,424	198,573	22,039	4,769	12,787	25,502
	97	297,255	408,503	196,048	21,855	4,841	12,318	25,779
	Average	289,628	327,570	201,791	21,984	4,795	12,784	26,812

**Pennsylvania
State & Hazard Group Relativities
Projected Loss Costs**

Hazard Group III

(1) Reported Losses		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	14,019,209	79,786,556	306,412,436	52,273,650	92,986,743	280,193,114	825,671,708
	94	21,201,733	42,339,830	302,704,457	45,875,602	89,601,343	242,370,333	744,093,298
	95	15,155,507	20,782,266	215,114,168	47,809,334	90,686,312	236,388,031	625,935,618
	96	16,889,902	10,226,925	132,353,650	50,286,455	93,500,264	240,201,764	543,458,960
	97	9,660,414	5,433,442	57,441,891	45,026,414	97,902,038	211,073,220	426,537,419
	Total	76,926,765	158,569,019	1,014,026,602	241,271,455	464,676,700	1,210,226,462	3,165,697,003
(2) Reported Claim Counts		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	74	231	2,138	2,554	19,710	24,707	24,707
	94	92	119	2,010	2,068	18,786	23,075	23,075
	95	66	66	1,521	1,957	17,326	20,936	20,936
	96	64	35	1,011	2,044	17,863	21,017	21,017
	97	59	24	421	2,088	17,776	20,368	20,368
	Total	355	475	7,101	10,711	91,461	110,103	110,103
(3) Reported Average Cost ((1)/(2))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	189,449	345,396	143,317	20,467	4,718	11,341	33,419
	94	230,454	355,797	150,599	22,184	4,770	10,504	32,247
	95	229,629	314,883	141,429	24,430	5,234	11,291	29,898
	96	263,905	292,198	130,914	24,602	5,234	11,429	25,858
	97	163,736	226,393	136,442	21,564	5,508	10,363	20,942
	Average	216,695	333,830	142,801	22,526	5,081	10,992	28,752
(4) Ultimate On Level Losses((1) * (1B) * (1C))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	13,671,601	46,293,045	298,814,909	49,816,788	88,616,366	280,193,114	777,405,824
	94	21,202,513	44,009,281	306,692,207	43,088,222	84,080,067	244,987,933	744,060,223
	95	16,601,354	52,404,535	260,474,129	43,010,783	82,623,031	242,652,314	697,766,146
	96	19,783,558	69,105,083	257,125,555	42,279,327	85,594,090	252,211,852	726,099,465
	97	13,065,665	62,899,980	289,601,365	46,753,227	94,007,327	237,731,768	744,059,331
	Total	84,324,693	274,711,925	1,412,708,165	224,948,347	434,920,881	1,257,776,980	3,689,390,990
(5) Ultimate Claim Counts ((2) * (1D))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	74	231	2,138	2,554	19,710	24,707	24,707
	94	92	178	2,020	2,067	18,782	23,139	23,139
	95	69	184	1,685	1,920	17,298	21,157	21,157
	96	71	191	1,631	1,901	17,949	21,743	21,743
	97	73	169	1,770	1,964	18,222	22,198	22,198
	Total	379	952	9,244	10,406	91,961	112,943	112,943
(6) Ultimate Average Cost ((4) / (5))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	184,751	200,403	139,764	19,505	4,496	11,341	31,465
	94	230,462	247,160	151,854	20,850	4,477	10,588	32,157
	95	239,786	285,378	154,587	22,397	4,776	11,469	32,981
	96	278,209	361,419	157,645	22,239	4,769	11,600	33,394
	97	179,794	373,194	163,592	23,800	5,159	10,710	33,519
	Average	222,493	288,563	152,824	21,617	4,729	11,136	32,666
(7) Trended Average Cost ((6) * (1A))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	305,611	331,501	231,193	21,496	4,955	16,036	910,792
	94	359,306	385,340	236,751	22,717	4,877	14,374	1,023,366
	95	352,350	419,345	227,156	24,125	5,145	14,948	1,043,068
	96	385,306	500,548	218,330	23,683	5,078	14,514	1,147,459
	97	234,690	487,141	213,541	25,057	5,431	12,866	978,726
	Total	1,637,263	2,123,873	1,126,972	117,078	25,487	72,738	5,103,411
(8) Trended Claim Count ((5) * (1E))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	103	112	1,076	1,429	18,793	21,513	21,513
	94	123	93	1,110	1,249	18,223	20,798	20,798
	95	90	108	1,019	1,262	17,208	19,687	19,687
	96	90	125	1,077	1,347	18,164	20,803	20,803
	97	87	118	1,266	1,486	18,534	21,491	21,491
	Total	493	556	5,548	6,773	90,922	104,292	104,292
(9) Projected Losses ((7) * (8))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	31,477,893	37,128,086	248,764,037	30,718,295	93,117,963	344,982,190	786,188,464
	94	44,194,682	35,836,614	262,793,981	28,373,881	88,881,142	298,942,936	759,023,236
	95	31,711,487	45,289,209	231,471,859	30,445,446	88,533,351	294,290,485	721,741,836
	96	34,677,550	62,568,447	235,141,491	31,900,501	92,243,044	301,941,475	758,472,508
	97	20,417,993	57,482,598	270,343,399	37,234,805	100,664,671	276,492,571	762,636,037
	Total	162,479,604	238,304,952	1,248,514,767	158,672,928	463,440,172	1,516,649,657	3,788,062,081
(10) Projected Average Cost ((9) / (8))		Death	P.T	Major	Minor	Temp	Med	Grand Total
	93	305,611	331,501	231,193	21,496	4,955	16,036	36,545
	94	359,306	385,340	236,751	22,717	4,877	14,374	36,495
	95	352,350	419,345	227,156	24,125	5,145	14,948	36,661
	96	385,306	500,548	218,330	23,683	5,078	14,514	36,460
	97	234,690	487,141	213,541	25,057	5,431	12,866	35,486
	Average	329,573	428,606	225,039	23,427	5,097	14,542	36,322

**Pennsylvania
State & Hazard Group Relativities
Projected Loss Costs**

Hazard Group IV

		Death	P.T	Major	Minor	Temp	Med	Grand Total
(1)	Reported Losses							
	93	1,194,147	5,742,078	11,419,996	1,784,789	2,819,751	13,679,142	36,639,903
	94	687,552	1,740,340	9,253,303	1,792,026	2,872,594	8,926,647	25,272,462
	95	1,140,804	2,477,609	8,594,239	1,615,474	2,899,041	8,508,665	25,235,832
	96	1,198,366	658,553	4,769,527	2,227,834	2,564,353	9,422,284	20,840,917
	97	1,502,601	-	1,614,857	1,156,986	1,872,707	4,430,029	10,577,180
	Total	5,723,470	10,618,580	35,651,922	8,577,109	13,028,446	44,966,767	118,566,294
(2)	Reported Claim Counts							
	93	3	15	74	82	632	806	806
	94	6	6	54	67	593	726	726
	95	3	9	52	61	544	669	669
	96	9	1	39	76	528	653	653
	97	4	-	12	48	390	454	454
	Total	25	31	231	334	2,687	3,308	3,308
(3)	Reported Average Cost ((1)/(2))							
	93	398,049	382,805	154,324	21,766	4,462	16,972	45,459
	94	114,592	290,057	171,357	26,747	4,844	12,296	34,811
	95	380,268	275,290	165,274	26,483	5,329	12,718	37,722
	96	133,152	658,553	122,296	29,314	4,857	14,429	31,916
	97	375,650	-	134,571	24,104	4,802	9,758	23,298
	Average	228,939	342,535	154,337	25,680	4,849	13,593	35,842
(4)	Ultimate On Level Losses((1) * (1B) * (1C))							
	93	1,164,538	3,331,617	11,136,836	1,700,904	2,687,223	13,679,142	33,700,260
	94	687,577	1,808,961	9,375,204	1,683,143	2,695,583	9,023,055	25,273,524
	95	1,249,638	6,247,536	10,406,460	1,453,331	2,641,276	8,734,145	30,732,385
	96	1,403,676	4,449,955	9,265,836	1,873,095	2,347,517	9,893,398	29,233,478
	97	2,032,261	-	8,141,528	1,201,358	1,798,207	4,989,542	18,162,896
	Total	6,537,689	15,838,070	48,325,864	7,911,832	12,169,806	46,319,281	137,102,543
(5)	Ultimate Claim Counts ((2) * (1D))							
	93	3	15	74	82	632	806	806
	94	6	9	54	67	593	729	729
	95	3	25	58	60	543	689	689
	96	10	5	63	71	531	680	680
	97	5	-	50	45	400	500	500
	Total	27	54	299	325	2,698	3,404	3,404
(6)	Ultimate Average Cost ((4) / (5))							
	93	388,179	222,108	150,498	20,743	4,252	16,972	41,812
	94	114,596	201,493	172,786	25,139	4,547	12,376	34,665
	95	397,089	249,495	180,650	24,279	4,863	12,681	44,618
	96	140,369	814,563	147,267	26,498	4,425	14,558	43,015
	97	412,491	-	161,350	26,603	4,498	9,972	36,302
	Average	242,137	293,298	161,625	24,344	4,511	13,607	40,277
(7)	Trended Average Cost ((6) * (1A))							
	93	642,116	367,405	248,949	22,860	4,686	23,998	1,310,014
	94	178,663	314,141	269,385	27,390	4,954	16,801	811,334
	95	583,495	366,617	265,453	26,152	5,238	16,527	1,263,483
	96	194,404	1,128,130	203,957	28,218	4,712	18,216	1,577,637
	97	538,436	-	210,614	28,008	4,735	11,980	793,773
	Total	2,137,114	2,176,292	1,198,359	132,629	24,325	87,522	5,756,242
(8)	Trended Claim Count ((5) * (1E))							
	93	4	7	37	46	603	697	697
	94	8	5	30	40	575	658	658
	95	4	15	35	39	540	633	633
	96	13	4	42	50	537	646	646
	97	6	-	36	34	407	483	483
	Total	35	31	180	209	2,662	3,117	3,117
(9)	Projected Losses ((7) * (8))							
	93	2,568,462	2,571,832	9,211,123	1,051,559	2,825,621	16,726,876	34,955,475
	94	1,429,307	1,570,705	8,081,537	1,095,606	2,848,374	11,055,201	26,080,731
	95	2,333,981	5,499,251	9,290,869	1,019,943	2,828,670	10,461,609	31,434,323
	96	2,527,255	4,512,519	8,566,211	1,410,909	2,530,357	11,767,323	31,314,575
	97	3,230,613	-	7,582,122	952,268	1,927,302	5,786,327	19,478,633
	Total	12,089,619	14,154,308	42,731,862	5,530,286	12,960,325	55,797,337	143,263,737
(10)	Projected Average Cost ((9) / (8))							
	93	642,116	367,405	248,949	22,860	4,686	23,998	50,151
	94	178,663	314,141	269,385	27,390	4,954	16,801	39,636
	95	583,495	366,617	265,453	26,152	5,238	16,527	49,659
	96	194,404	1,128,130	203,957	28,218	4,712	18,216	48,475
	97	538,436	-	210,614	28,008	4,735	11,980	40,328
	Average	345,418	456,591	237,399	26,461	4,869	17,901	45,962

PENNSYLVANIA
 State and Hazard Group Relativities
 Policy Years 1993-1997

Injury	(1) Incurred Losses	(2) # Claims	(3) Average Severity	(4) Cred- ibility (a)	(5) NCCI Ave Sev (b)	(6) Penna. Relativity (5)/(3i)	(7) Selected
Hazard Group I	27,781,859	1,119	24,827	1.00		1.014	1.014
Hazard Group II	4,137,393,752	154,312	26,812	1.00		0.939	0.939
Hazard Group III	3,788,062,081	104,292	36,322	1.00		0.693	0.693
Hazard Group IV	143,263,737	3,117	45,962	1.00		0.548	0.548
Total - All Hazard Groups	8,096,501,429	262,840	30,804		25,182		

Notes:

(a) Full credibility equals 155,000 claims. $Z = (\text{calculated \# claims} / 155,000)^{0.5}$

(b) Credibility weighted average severity of NCCI states underlying Table M expected loss group ranges.