

PENNSYLVANIA COMPENSATION RATING BUREAU

Empirical Pennsylvania Loss Distribution

The attached exhibit presents 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.

The last page 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.

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
MEDICAL ONLY	750,772	610,587	\$ 584,044,376	\$ 584,044,376	.0000	\$ 957
-	1,999	18,225	\$ 604,879,542	\$ 20,835,166	.0000	\$ 1,143
2,000 -	2,999	10,440	\$ 630,854,442	\$ 25,974,900	.8757	\$ 2,488
3,000 -	3,999	8,809	\$ 661,562,288	\$ 30,707,846	.8587	\$ 3,486
4,000 -	4,999	7,564	\$ 695,491,550	\$ 33,929,262	.8430	\$ 4,486
5,000 -	5,999	6,804	\$ 732,871,240	\$ 37,379,690	.8285	\$ 5,494
6,000 -	6,999	5,948	\$ 771,470,387	\$ 38,599,147	.8151	\$ 6,489
7,000 -	7,999	5,261	\$ 810,862,737	\$ 39,392,350	.8026	\$ 7,488
8,000 -	8,999	4,445	\$ 848,588,649	\$ 37,725,912	.7910	\$ 8,487
9,000 -	9,999	3,896	\$ 885,532,630	\$ 36,943,981	.7800	\$ 9,483
10,000 -	10,999	3,553	\$ 922,772,644	\$ 37,240,014	.7696	\$ 10,481
11,000 -	11,999	3,133	\$ 958,792,200	\$ 36,019,556	.7598	\$ 11,497
12,000 -	12,999	2,752	\$ 993,149,409	\$ 34,357,209	.7505	\$ 12,484
13,000 -	13,999	2,429	\$ 1,025,915,614	\$ 32,766,205	.7416	\$ 13,490
14,000 -	14,999	2,134	\$ 1,056,831,015	\$ 30,915,401	.7331	\$ 14,487
15,000 -	15,999	1,893	\$ 1,086,146,837	\$ 29,315,822	.7250	\$ 15,486
16,000 -	16,999	1,887	\$ 1,117,271,204	\$ 31,124,367	.7171	\$ 16,494
17,000 -	17,999	1,707	\$ 1,147,138,893	\$ 29,867,689	.7095	\$ 17,497
18,000 -	18,999	1,553	\$ 1,175,855,235	\$ 28,716,342	.7021	\$ 18,491
19,000 -	19,999	1,427	\$ 1,203,669,274	\$ 27,814,039	.6950	\$ 19,491
20,000 -	20,999	1,305	\$ 1,230,403,058	\$ 26,733,784	.6881	\$ 20,486
21,000 -	21,999	1,215	\$ 1,256,517,990	\$ 26,114,932	.6815	\$ 21,494
22,000 -	22,999	1,150	\$ 1,282,389,411	\$ 25,871,421	.6750	\$ 22,497
23,000 -	23,999	1,091	\$ 1,308,015,923	\$ 25,626,512	.6686	\$ 23,489
24,000 -	24,999	1,050	\$ 1,333,727,469	\$ 25,711,546	.6625	\$ 24,487
25,000 -	25,999	952	\$ 1,358,006,327	\$ 24,278,858	.6565	\$ 25,503
26,000 -	26,999	893	\$ 1,381,669,902	\$ 23,663,575	.6506	\$ 26,499
27,000 -	27,999	815	\$ 1,404,077,439	\$ 22,407,537	.6449	\$ 27,494
28,000 -	28,999	847	\$ 1,428,219,730	\$ 24,142,291	.6393	\$ 28,503
29,000 -	29,999	738	\$ 1,449,989,366	\$ 21,769,636	.6338	\$ 29,498
30,000 -	30,999	783	\$ 1,473,867,021	\$ 23,877,655	.6284	\$ 30,495
31,000 -	31,999	682	\$ 1,495,331,885	\$ 21,464,864	.6232	\$ 31,473
32,000 -	32,999	653	\$ 1,516,548,782	\$ 21,216,897	.6180	\$ 32,491
33,000 -	33,999	656	\$ 1,538,527,598	\$ 21,978,816	.6130	\$ 33,504
34,000 -	34,999	627	\$ 1,560,178,616	\$ 21,651,018	.6080	\$ 34,531
35,000 -	35,999	560	\$ 1,580,064,795	\$ 19,886,179	.6032	\$ 35,511
36,000 -	36,999	491	\$ 1,597,984,639	\$ 17,919,844	.5984	\$ 36,497
37,000 -	37,999	534	\$ 1,618,012,607	\$ 20,027,968	.5937	\$ 37,506
38,000 -	38,999	525	\$ 1,638,229,807	\$ 20,217,200	.5891	\$ 38,509
39,000 -	39,999	563	\$ 1,660,472,670	\$ 22,242,863	.5845	\$ 39,508
40,000 -	40,999	427	\$ 1,677,764,967	\$ 17,292,297	.5801	\$ 40,497
41,000 -	41,999	430	\$ 1,695,595,062	\$ 17,830,095	.5757	\$ 41,465
42,000 -	42,999	435	\$ 1,714,078,295	\$ 18,483,233	.5714	\$ 42,490
43,000 -	43,999	394	\$ 1,731,220,007	\$ 17,141,712	.5671	\$ 43,507
44,000 -	44,999	394	\$ 1,748,747,404	\$ 17,527,397	.5629	\$ 44,486
45,000 -	45,999	397	\$ 1,766,805,568	\$ 18,058,164	.5588	\$ 45,487
46,000 -	46,999	389	\$ 1,784,902,455	\$ 18,096,887	.5547	\$ 46,522
47,000 -	47,999	366	\$ 1,802,290,383	\$ 17,387,928	.5506	\$ 47,508
48,000 -	48,999	355	\$ 1,819,505,605	\$ 17,215,222	.5467	\$ 48,494
49,000 -	49,999	342	\$ 1,836,429,108	\$ 16,923,503	.5428	\$ 49,484
50,000 -	50,999	334	\$ 1,853,291,282	\$ 16,862,174	.5389	\$ 50,486

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE	
51,000 -	51,999	25,932	361	\$ 1,871,890,749	\$ 18,599,467	.5351	\$ 51,522
52,000 -	52,999	25,571	327	\$ 1,889,063,864	\$ 17,173,115	.5313	\$ 52,517
53,000 -	53,999	25,244	295	\$ 1,904,850,553	\$ 15,786,689	.5276	\$ 53,514
54,000 -	54,999	24,949	316	\$ 1,922,068,123	\$ 17,217,570	.5239	\$ 54,486
55,000 -	55,999	24,633	304	\$ 1,938,940,325	\$ 16,872,202	.5203	\$ 55,501
56,000 -	56,999	24,329	311	\$ 1,956,509,627	\$ 17,569,302	.5167	\$ 56,493
57,000 -	57,999	24,018	304	\$ 1,973,985,940	\$ 17,476,313	.5131	\$ 57,488
58,000 -	58,999	23,714	252	\$ 1,988,727,153	\$ 14,741,213	.5096	\$ 58,497
59,000 -	59,999	23,462	294	\$ 2,006,220,152	\$ 17,492,999	.5062	\$ 59,500
60,000 -	60,999	23,168	254	\$ 2,021,576,997	\$ 15,356,845	.5028	\$ 60,460
61,000 -	61,999	22,914	251	\$ 2,037,014,930	\$ 15,437,933	.4994	\$ 61,506
62,000 -	62,999	22,663	282	\$ 2,054,641,742	\$ 17,626,812	.4961	\$ 62,506
63,000 -	63,999	22,381	259	\$ 2,071,090,850	\$ 16,449,108	.4928	\$ 63,510
64,000 -	64,999	22,122	270	\$ 2,088,499,009	\$ 17,408,159	.4895	\$ 64,475
65,000 -	65,999	21,852	257	\$ 2,105,334,292	\$ 16,835,283	.4863	\$ 65,507
66,000 -	66,999	21,595	225	\$ 2,120,295,117	\$ 14,960,825	.4831	\$ 66,493
67,000 -	67,999	21,370	227	\$ 2,135,627,058	\$ 15,331,941	.4800	\$ 67,542
68,000 -	68,999	21,143	251	\$ 2,152,819,307	\$ 17,192,249	.4769	\$ 68,495
69,000 -	69,999	20,892	226	\$ 2,168,522,415	\$ 15,703,108	.4738	\$ 69,483
70,000 -	70,999	20,666	215	\$ 2,183,680,239	\$ 15,157,824	.4707	\$ 70,502
71,000 -	71,999	20,451	219	\$ 2,199,338,303	\$ 15,658,064	.4677	\$ 71,498
72,000 -	72,999	20,232	233	\$ 2,216,231,456	\$ 16,893,153	.4648	\$ 72,503
73,000 -	73,999	19,999	203	\$ 2,231,148,474	\$ 14,917,018	.4618	\$ 73,483
74,000 -	74,999	19,796	204	\$ 2,246,346,620	\$ 15,198,146	.4589	\$ 74,501
75,000 -	75,999	19,592	211	\$ 2,262,267,215	\$ 15,920,595	.4560	\$ 75,453
76,000 -	76,999	19,381	184	\$ 2,276,343,861	\$ 14,076,646	.4532	\$ 76,504
77,000 -	77,999	19,197	206	\$ 2,292,305,628	\$ 15,961,767	.4503	\$ 77,484
78,000 -	78,999	18,991	215	\$ 2,309,175,746	\$ 16,870,118	.4475	\$ 78,466
79,000 -	79,999	18,776	200	\$ 2,325,077,505	\$ 15,901,759	.4448	\$ 79,509
80,000 -	80,999	18,576	175	\$ 2,339,164,081	\$ 14,086,576	.4420	\$ 80,495
81,000 -	81,999	18,401	191	\$ 2,354,732,097	\$ 15,568,016	.4393	\$ 81,508
82,000 -	82,999	18,210	187	\$ 2,370,166,297	\$ 15,434,200	.4367	\$ 82,536
83,000 -	83,999	18,023	187	\$ 2,385,772,587	\$ 15,606,290	.4340	\$ 83,456
84,000 -	84,999	17,836	182	\$ 2,401,148,851	\$ 15,376,264	.4314	\$ 84,485
85,000 -	85,999	17,654	160	\$ 2,414,828,065	\$ 13,679,214	.4288	\$ 85,495
86,000 -	86,999	17,494	175	\$ 2,429,968,253	\$ 15,140,188	.4262	\$ 86,515
87,000 -	87,999	17,319	204	\$ 2,447,818,076	\$ 17,849,823	.4237	\$ 87,499
88,000 -	88,999	17,115	160	\$ 2,461,975,627	\$ 14,157,551	.4211	\$ 88,485
89,000 -	89,999	16,955	174	\$ 2,477,546,520	\$ 15,570,893	.4187	\$ 89,488
90,000 -	90,999	16,781	182	\$ 2,494,012,589	\$ 16,466,069	.4162	\$ 90,473
91,000 -	91,999	16,599	173	\$ 2,509,847,442	\$ 15,834,853	.4137	\$ 91,531
92,000 -	92,999	16,426	177	\$ 2,526,225,938	\$ 16,378,496	.4113	\$ 92,534
93,000 -	93,999	16,249	182	\$ 2,543,248,429	\$ 17,022,491	.4089	\$ 93,530
94,000 -	94,999	16,067	166	\$ 2,558,937,833	\$ 15,689,404	.4066	\$ 94,514
95,000 -	95,999	15,901	160	\$ 2,574,218,236	\$ 15,280,403	.4042	\$ 95,503
96,000 -	96,999	15,741	164	\$ 2,590,046,003	\$ 15,827,767	.4019	\$ 96,511
97,000 -	97,999	15,577	155	\$ 2,605,160,670	\$ 15,114,667	.3996	\$ 97,514
98,000 -	98,999	15,422	141	\$ 2,619,055,229	\$ 13,894,559	.3973	\$ 98,543
99,000 -	99,999	15,281	142	\$ 2,633,180,684	\$ 14,125,455	.3951	\$ 99,475
100,000 -	109,999	15,139	1,338	\$ 2,773,589,151	\$ 140,408,467	.3929	\$ 104,939
110,000 -	119,999	13,801	1,234	\$ 2,915,403,153	\$ 141,814,002	.3717	\$ 114,922

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
120,000 -	129,999	1,100	\$ 3,052,730,144	\$ 137,326,991	.3524	\$ 124,843
130,000 -	139,999	942	\$ 3,179,757,265	\$ 127,027,121	.3348	\$ 134,848
140,000 -	149,999	796	\$ 3,294,970,974	\$ 115,213,709	.3188	\$ 144,741
150,000 -	159,999	654	\$ 3,396,260,769	\$ 101,289,795	.3040	\$ 154,877
160,000 -	169,999	611	\$ 3,497,058,478	\$ 100,797,709	.2902	\$ 164,972
170,000 -	179,999	534	\$ 3,590,484,902	\$ 93,426,424	.2774	\$ 174,956
180,000 -	189,999	435	\$ 3,670,981,138	\$ 80,496,236	.2654	\$ 185,049
190,000 -	199,999	448	\$ 3,758,351,151	\$ 87,370,013	.2541	\$ 195,022
200,000 -	209,999	380	\$ 3,836,141,368	\$ 77,790,217	.2434	\$ 204,711
210,000 -	219,999	393	\$ 3,920,614,716	\$ 84,473,348	.2334	\$ 214,945
220,000 -	229,999	335	\$ 3,996,000,349	\$ 75,385,633	.2240	\$ 225,032
230,000 -	239,999	313	\$ 4,069,569,504	\$ 73,569,155	.2150	\$ 235,045
240,000 -	249,999	316	\$ 4,146,938,310	\$ 77,368,806	.2065	\$ 244,838
250,000 -	259,999	292	\$ 4,221,353,203	\$ 74,414,893	.1985	\$ 254,846
260,000 -	269,999	274	\$ 4,293,852,644	\$ 72,499,441	.1910	\$ 264,597
270,000 -	279,999	273	\$ 4,368,900,898	\$ 75,048,254	.1839	\$ 274,902
280,000 -	289,999	219	\$ 4,431,322,179	\$ 62,421,281	.1771	\$ 285,029
290,000 -	299,999	240	\$ 4,502,072,669	\$ 70,750,490	.1707	\$ 294,794
300,000 -	314,999	364	\$ 4,613,868,753	\$ 111,796,084	.1647	\$ 307,132
315,000 -	329,999	312	\$ 4,714,475,535	\$ 100,606,782	.1563	\$ 322,458
330,000 -	344,999	265	\$ 4,803,756,670	\$ 89,281,135	.1486	\$ 336,910
345,000 -	359,999	275	\$ 4,900,777,470	\$ 97,020,800	.1416	\$ 352,803
360,000 -	374,999	229	\$ 4,984,959,931	\$ 84,182,461	.1352	\$ 367,609
375,000 -	389,999	216	\$ 5,067,459,937	\$ 82,500,006	.1293	\$ 381,944
390,000 -	404,999	209	\$ 5,150,564,237	\$ 83,104,300	.1239	\$ 397,628
405,000 -	419,999	165	\$ 5,218,599,388	\$ 68,035,151	.1190	\$ 412,334
420,000 -	439,999	196	\$ 5,302,788,662	\$ 84,189,274	.1144	\$ 429,537
440,000 -	459,999	194	\$ 5,389,971,101	\$ 87,182,439	.1089	\$ 449,394
460,000 -	479,999	139	\$ 5,455,293,141	\$ 65,322,040	.1040	\$ 469,943
480,000 -	499,999	128	\$ 5,518,091,451	\$ 62,798,310	.0996	\$ 490,612
500,000 -	519,999	123	\$ 5,580,849,343	\$ 62,757,892	.0955	\$ 510,227
520,000 -	539,999	114	\$ 5,641,229,563	\$ 60,380,220	.0918	\$ 529,651
540,000 -	559,999	89	\$ 5,690,119,470	\$ 48,889,907	.0885	\$ 549,325
560,000 -	579,999	63	\$ 5,726,108,652	\$ 35,989,182	.0855	\$ 571,257
580,000 -	599,999	69	\$ 5,766,815,574	\$ 40,706,922	.0826	\$ 589,955
600,000 -	629,999	98	\$ 5,827,110,779	\$ 60,295,205	.0800	\$ 615,257
630,000 -	659,999	76	\$ 5,876,171,641	\$ 49,060,862	.0764	\$ 645,538
660,000 -	699,999	96	\$ 5,941,496,441	\$ 65,324,800	.0733	\$ 680,467
700,000 -	749,999	80	\$ 5,999,471,988	\$ 57,975,547	.0695	\$ 724,694
750,000 -	799,999	55	\$ 6,042,031,915	\$ 42,559,927	.0655	\$ 773,817
800,000 -	849,999	50	\$ 6,083,183,765	\$ 41,151,850	.0619	\$ 823,037
850,000 -	899,999	36	\$ 6,114,645,460	\$ 31,461,695	.0588	\$ 873,936
900,000 -	999,999	83	\$ 6,192,522,139	\$ 77,876,679	.0559	\$ 938,273
1,000,000 -	1,099,999	47	\$ 6,241,641,932	\$ 49,119,793	.0513	\$ 1,045,102
1,100,000 -	1,199,999	29	\$ 6,274,927,168	\$ 33,285,236	.0474	\$ 1,147,767
1,200,000 -	1,299,999	26	\$ 6,307,440,775	\$ 32,513,607	.0441	\$ 1,250,523
1,300,000 -	1,399,999	18	\$ 6,331,724,187	\$ 24,283,412	.0412	\$ 1,349,078
1,400,000 -	1,499,999	17	\$ 6,356,277,715	\$ 24,553,528	.0386	\$ 1,444,325
1,500,000 -	1,599,999	14	\$ 6,377,915,513	\$ 21,637,798	.0363	\$ 1,545,557
1,600,000 -	1,699,999	8	\$ 6,391,017,994	\$ 13,102,481	.0342	\$ 1,637,810
1,700,000 -	1,799,999	14	\$ 6,415,488,621	\$ 24,470,627	.0323	\$ 1,747,902

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
1,800,000 -	1,899,999	115	\$ 6,432,189,532	\$ 16,700,911	.0305	\$ 1,855,657
1,900,000 -	1,999,999	106	\$ 6,451,717,857	\$ 19,528,325	.0288	\$ 1,952,833
2,000,000 -	2,999,999	96	\$ 6,566,456,579	\$ 114,738,722	.0274	\$ 2,441,249
3,000,000 -	3,999,999	49	\$ 6,621,091,453	\$ 54,634,874	.0172	\$ 3,414,680
4,000,000 -	4,999,999	33	\$ 6,679,455,867	\$ 58,364,414	.0113	\$ 4,489,570
5,000,000 -	5,999,999	20	\$ 6,734,631,706	\$ 55,175,839	.0075	\$ 5,517,584
6,000,000 -	6,999,999	10	\$ 6,741,550,715	\$ 6,919,009	.0053	\$ 6,919,009
7,000,000 -	7,999,999	9	\$ 6,772,049,500	\$ 30,498,785	.0038	\$ 7,624,696
8,000,000 -	8,999,999	5	\$ 6,772,049,500	\$ -	.0027	#DIV/0!
9,000,000 -	9,999,999	5	\$ 6,781,843,012	\$ 9,793,512	.0020	\$ 9,793,512
10,000,000 - AND GREATER		4	\$ 6,830,614,011	\$ 48,770,999	.0013	\$ 12,192,750
GRAND TOTALS		750,772	EXCLUDING CONTRACT MEDICAL	\$ 6,830,614,011		\$ 9,098

**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 (<)					
				6,830,614,011		
0	10,000	885,532,630	681,979	5,257,151,381	1,298	.7696
10,000	15,000	171,298,385	14,001	4,951,902,996	12,235	.7250
15,000	20,000	146,838,259	8,467	4,700,444,737	17,342	.6881
20,000	25,000	130,058,195	5,811	4,484,036,542	22,381	.6565
25,000	30,000	116,261,897	4,245	4,292,554,645	27,388	.6284
30,000	35,000	110,189,250	3,401	4,120,055,395	32,399	.6032
35,000	40,000	100,294,054	2,673	3,962,341,341	37,521	.5801
40,000	50,000	175,956,438	3,929	3,680,884,903	44,784	.5389
50,000	75,000	409,917,512	6,674	3,114,867,391	61,420	.4560
75,000	100,000	386,834,064	4,453	2,683,533,327	86,870	.3929
100,000	125,000	350,885,965	3,122	2,344,422,362	112,391	.3432
125,000	150,000	310,904,326	2,288	2,076,293,037	135,885	.3040
150,000	175,000	248,800,716	1,532	1,852,367,321	162,403	.2712
175,000	200,000	214,579,461	1,150	1,662,862,860	186,591	.2434
200,000	225,000	199,956,382	941	1,498,343,978	212,606	.2194
225,000	250,000	188,630,778	797	1,356,175,701	236,825	.1985
250,000	275,000	184,438,461	703	1,232,174,740	262,546	.1804
275,000	300,000	170,695,898	596	1,124,941,342	286,643	.1647
300,000	325,000	178,867,272	572	1,031,674,070	312,705	.1510
325,000	350,000	155,156,996	461	951,750,408	336,810	.1393
350,000	375,000	148,862,994	412	883,029,080	361,026	.1293
375,000	400,000	137,902,873	355	823,084,541	388,094	.1205
400,000	425,000	116,783,903	284	771,567,304	411,694	.1130
425,000	450,000	106,733,175	244	726,434,129	437,431	.1063
450,000	475,000	92,582,750	201	687,345,130	460,039	.1006
475,000	500,000	79,128,820	163	652,522,560	486,199	.0955
500,000	600,000	248,724,123	458	546,598,437	543,066	.0800
600,000	700,000	174,680,867	270	474,717,570	646,966	.0695
700,000	800,000	100,535,474	135	422,982,096	744,707	.0619
800,000	900,000	72,613,545	86	382,068,551	844,344	.0559
900,000	1,000,000	77,876,679	83	350,091,872	938,273	.0513
1,000,000	2,000,000	259,195,718	192	186,896,154	1,349,978	.0274
2,000,000	3,000,000	114,738,722	47	117,157,432	2,441,249	.0172
3,000,000	4,000,000	54,634,874	16	77,522,558	3,414,680	.0113
4,000,000	5,000,000	58,364,414	13	51,158,144	4,489,570	.0075
5,000,000	6,000,000	55,175,839	10	35,982,305	5,517,584	.0053
6,000,000	7,000,000	6,919,009	1	26,063,296	6,919,009	.0038
7,000,000	8,000,000	30,498,785	4	18,564,511	7,624,696	.0027
8,000,000	9,000,000	0	0	13,564,511	0	.0020
9,000,000	10,000,000	9,793,512	1	8,770,999	9,793,512	.0013
10,000,000	& Over	48,770,999	4		12,192,750	
TOTAL/AVERAGE		6,830,614,011	750,772		9,098	

* Limits consistent with published loss limits for excess loss factors
Values have been interpolated when not available on prior pages