

PENNSYLVANIA COMPENSATION RATING BUREAU

Table IV - Unit Statistical Data

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV

TOTAL EXPERIENCE -

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED		LOSS RATIOS				PURE PREMIUMS					
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP. MED.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2003	144,072,756	2,579,622,406	2,556,685,842	1,882,177,532	1.77	.730	.736	1.31	.02	.44	.11	.14	.58
2004	149,736,746	2,800,645,453	2,777,613,238	1,895,100,083	1.85	.677	.682	1.27	.03	.41	.12	.14	.57
2005	156,526,895	2,895,870,850	2,872,048,971	1,901,318,790	1.83	.657	.662	1.21	.02	.37	.13	.13	.56
2006	163,064,867	2,877,506,843	2,853,013,792	1,752,337,112	1.75	.609	.614	1.07	.02	.26	.14	.13	.51
2007	172,676,455	2,979,990,134	2,954,218,598	1,520,899,351	1.71	.510	.515	.88	.03	.11	.11	.14	.49
ALL	786,077,719	14,133,635,686	14,013,580,441	8,951,832,868	1.78	.633	.639	1.14	.03	.06	.12	.14	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	1,882,177,532	86	19,463,703	48	14,510,468	3,801	640,575,076	5,392	159,101,574	36,115	208,782,021	839,744,690
2004	1,895,100,083	111	31,184,647	51	17,325,702	3,672	614,669,850	5,793	179,231,542	35,081	205,168,252	847,520,090
2005	1,901,318,790	96	22,676,234	42	15,291,220	3,510	583,410,320	6,000	201,838,322	33,958	204,681,229	873,421,465
2006	1,752,337,112	100	27,207,193	24	9,856,996	2,571	426,198,744	6,618	234,506,108	32,730	216,471,134	838,096,937
2007	1,520,899,351	128	38,101,448	22	8,785,025	1,120	186,605,959	5,570	193,388,121	34,308	248,030,344	845,988,454
ALL	8,951,832,868	521	138,633,225	187	65,769,411	14,674	451,459,949	29,373	968,065,667	172,192	1,083,132,980	4,244,771,636

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	839,744,690	86	4,107,942	48	29,461,922	3,801	292,250,604	5,392	116,525,670	36,115	244,348,913	153,049,639
2004	847,520,090	111	6,453,611	51	32,853,935	3,672	270,084,230	5,793	130,508,507	35,081	247,575,896	160,043,911
2005	873,421,465	96	4,672,904	42	40,390,132	3,510	261,273,385	6,000	157,513,834	33,958	247,361,241	162,209,969
2006	838,096,937	100	2,746,697	24	18,976,635	2,571	197,871,299	6,618	183,304,765	32,730	269,328,175	165,869,366
2007	845,988,454	128	5,259,542	22	39,888,784	1,120	115,568,971	5,570	165,252,214	34,308	344,371,555	175,647,388
ALL	4,244,771,636	521	23,240,696	187	161,571,408	14,674	137,048,489	29,373	753,104,990	172,192	1,352,985,780	816,820,273

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. MED. (13)	MED. (14)	
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)						
2003	17,731,074	610,189,633	608,554,327	423,095,576	3.43	.693	.695	2.39	.03	.82	.19	.30	1.05
2004	18,202,601	657,676,456	656,033,912	427,690,112	3.60	.650	.652	2.35	.05	.73	.22	.29	1.07
2005	18,674,948	705,403,645	703,725,536	412,303,595	3.77	.584	.586	2.21	.02	.67	.23	.27	1.02
2006	18,922,696	692,852,451	691,118,640	373,047,708	3.65	.538	.540	1.97	.03	.44	.27	.29	.95
2007	19,655,171	683,706,266	681,871,351	332,238,032	3.47	.486	.487	1.69	.05	.16	.19	.29	1.00
ALL	93,186,490	3,349,828,451	3,341,303,766	1,968,375,023	3.59	.588	.589	2.11	.04	.55	.22	.29	1.02

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY NO. & FUNERAL (3)	DEATH INDEMNITY & FUNERAL (4)	PERM. TOTAL INDEMNITY (5)		MAJOR PERM. INDEMNITY (7)		MINOR PERM. INDEMNITY (9)		TEMP. COMP. INDEMNITY (11)	MEDICAL (13)	
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)			
2003	423,095,576	13	2,698,679	8	2,122,093	862	144,534,674	1,186	33,696,953	8,655	53,147,950	186,895,227
2004	427,690,112	14	5,599,587	9	3,616,860	797	132,037,989	1,362	40,142,220	8,699	51,885,351	194,408,105
2005	412,303,595	11	2,374,220	8	2,067,698	746	124,977,094	1,360	43,353,450	8,167	49,623,191	189,907,942
2006	373,047,708	13	3,448,592	4	1,460,678	516	82,694,200	1,518	51,448,953	7,946	54,400,402	179,594,883
2007	332,238,032	23	9,081,121	2	964,881	191	31,131,736	1,167	37,148,523	7,984	57,389,060	196,522,711
ALL	1,968,375,023	74	23,202,199	31	10,232,210	3,112	515,375,693	6,593	205,790,099	41,451	266,445,954	947,328,868

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH MEDICAL NO. (3)	DEATH MEDICAL (4)	PERM. TOTAL MEDICAL (5)		MAJOR PERM. MEDICAL (7)		MINOR PERM. MEDICAL (9)		TEMP. COMP. MEDICAL (11)	MEDICAL ONLY (13)	
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)			
2003	186,895,227	13	461,308	8	2,561,448	862	62,475,517	1,186	24,074,082	8,655	61,743,762	35,579,110
2004	194,408,105	14	179,044	9	7,356,495	797	58,188,236	1,362	27,727,329	8,699	62,545,767	38,411,234
2005	189,907,942	11	870,597	8	5,804,240	746	51,350,801	1,360	32,783,705	8,167	60,811,052	38,287,547
2006	179,594,883	13	323,108	4	3,919,906	516	35,386,736	1,518	38,020,337	7,946	64,373,469	37,571,327
2007	196,522,711	23	3,283,505	2	11,363,460	191	27,883,055	1,167	34,622,690	7,984	80,148,480	39,221,521
ALL	947,328,868	74	5,117,562	31	31,005,549	3,112	235,284,345	6,593	157,228,143	41,451	329,622,530	189,070,739

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED		LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP. MED.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2003	7,636,795	458,300,183	454,992,148	339,771,353	5.96	.741	.747	4.45	.11	1.82	.28	.41	1.83
2004	7,965,496	491,567,656	488,345,679	353,058,249	6.13	.718	.723	4.43	.14	1.69	.31	.39	1.90
2005	8,471,775	532,457,388	529,180,730	366,193,194	6.25	.688	.692	4.32	.12	1.55	.32	.39	1.94
2006	8,996,421	541,411,466	538,031,322	341,791,407	5.98	.631	.635	3.80	.13	1.24	.33	.39	1.70
2007	9,390,177	555,123,035	551,444,970	297,593,379	5.87	.536	.540	3.17	.18	.62	.38	.44	1.54
ALL	42,460,664	2,578,859,728	2,561,994,849	1,698,407,582	6.03	.659	.663	4.00	.14	1.36	.33	.41	1.77

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	339,771,353	27	4,264,310	9	3,990,038	774	139,175,042	722	21,723,647	5,023	31,189,658	139,428,658
2004	353,058,249	31	7,959,262	9	2,897,124	748	134,375,380	742	24,753,261	5,017	31,451,617	151,621,605
2005	366,193,194	25	5,142,062	12	4,774,887	748	131,667,586	751	27,496,083	5,005	32,738,600	164,373,976
2006	341,791,407	21	6,927,205	8	4,863,093	613	111,852,311	760	29,700,145	4,815	35,065,022	153,383,631
2007	297,593,379	41	13,203,863	6	3,970,106	318	58,524,150	793	35,417,239	4,870	41,624,102	144,853,919
ALL	1,698,407,582	145	37,496,702	44	20,495,248	3,201	575,594,469	3,768	139,090,375	24,730	172,068,999	753,661,789

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	139,428,658	27	264,856	9	6,545,169	774	64,663,270	722	17,437,775	5,023	34,417,386	16,100,202
2004	151,621,605	31	3,581,119	9	6,978,574	748	66,108,628	742	20,127,860	5,017	37,500,865	17,324,559
2005	164,373,976	25	2,733,514	12	12,769,654	748	66,399,463	751	23,578,848	5,005	39,491,708	19,400,789
2006	153,383,631	21	732,291	8	11,925,096	613	53,758,340	760	24,490,786	4,815	43,369,589	19,107,529
2007	144,853,919	41	983,620	6	4,962,371	318	34,347,251	793	31,002,949	4,870	54,578,530	18,979,198
ALL	753,661,789	145	8,295,400	44	43,180,864	3,201	285,276,952	3,768	116,638,218	24,730	209,358,078	90,912,277

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. (13)	MED. (14)	
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2003	118,704,887	1,511,132,590	1,493,139,367	1,119,310,603	1.26	.741	.750	.94	.02	.30	.09	.10	.43
2004	123,568,649	1,651,401,341	1,633,233,647	1,114,351,722	1.32	.675	.682	.90	.02	.28	.09	.10	.41
2005	129,380,172	1,658,009,817	1,639,142,705	1,122,822,001	1.27	.677	.685	.87	.02	.25	.10	.09	.40
2006	135,145,750	1,643,242,926	1,623,863,830	1,037,497,997	1.20	.631	.639	.77	.02	.17	.11	.09	.37
2007	143,631,107	1,741,160,833	1,720,902,277	891,067,940	1.20	.512	.518	.62	.01	.07	.08	.10	.35
ALL	650,430,565	8,204,947,507	8,110,281,826	5,285,050,263	1.25	.644	.652	.81	.02	.06	.10	.10	.39

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL	
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	1,119,310,603	46	12,500,714	31	8,398,337	2,165	356,865,360	3,484	103,680,974	22,437	124,444,413	513,420,805
2004	1,114,351,722	66	17,625,798	33	10,811,718	2,127	348,256,481	3,689	114,336,061	21,365	121,831,284	501,490,380
2005	1,122,822,001	60	15,159,952	22	8,448,635	2,016	326,765,640	3,889	130,988,789	20,786	122,319,438	519,139,547
2006	1,037,497,997	66	16,831,396	12	3,533,225	1,442	231,652,233	4,340	153,357,010	19,969	127,005,710	505,118,423
2007	891,067,940	64	15,816,464	14	3,850,038	611	96,950,073	3,610	120,822,359	21,454	149,017,182	504,611,824
ALL	5,285,050,263	302	77,934,324	112	35,041,953	8,361	360,489,787	19,012	623,185,193	106,011	644,618,027	2,543,780,979

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL ONLY	
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2003	513,420,805	46	3,381,778	31	20,355,305	2,165	165,111,817	3,484	75,013,813	22,437	148,187,765	101,370,327
2004	501,490,380	66	2,693,448	33	18,518,866	2,127	145,787,366	3,689	82,653,318	21,365	147,529,264	104,308,118
2005	519,139,547	60	1,068,793	22	21,816,238	2,016	143,523,121	3,889	101,151,281	20,786	147,058,481	104,521,633
2006	505,118,423	66	1,691,298	12	3,131,633	1,442	108,726,223	4,340	120,793,642	19,969	161,585,117	109,190,510
2007	504,611,824	64	992,417	14	23,562,953	611	53,338,665	3,610	99,626,575	21,454	209,644,545	117,446,669
ALL	2,543,780,979	302	9,827,734	112	87,384,995	8,361	616,487,192	19,012	479,238,629	106,011	814,005,172	536,837,257