

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 Bureau'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 | 654,094 | 378,103 | \$ 158,813,866 | \$ 158,813,866 | 1.0000 | \$ 420 |
| 1,000 | 1,999 | 275,991 | 84,774 | \$ 277,248,715 | \$ 118,434,849 | .9830 | \$ 1,397 |
| 2,000 | 2,999 | 191,217 | 33,484 | \$ 359,151,609 | \$ 81,902,894 | .9295 | \$ 2,446 |
| 3,000 | 3,999 | 157,733 | 20,320 | \$ 429,571,816 | \$ 70,420,207 | .9111 | \$ 3,466 |
| 4,000 | 4,999 | 137,413 | 13,826 | \$ 491,336,470 | \$ 61,764,654 | .8954 | \$ 4,467 |
| 5,000 | 5,999 | 123,587 | 10,396 | \$ 548,256,263 | \$ 56,919,793 | .8815 | \$ 5,475 |
| 6,000 | 6,999 | 113,191 | 8,307 | \$ 602,039,967 | \$ 53,783,704 | .8688 | \$ 6,475 |
| 7,000 | 7,999 | 104,884 | 7,090 | \$ 655,087,851 | \$ 53,047,884 | .8572 | \$ 7,482 |
| 8,000 | 8,999 | 97,794 | 5,917 | \$ 705,287,808 | \$ 50,199,957 | .8464 | \$ 8,484 |
| 9,000 | 9,999 | 91,877 | 5,308 | \$ 755,650,069 | \$ 50,362,261 | .8363 | \$ 9,488 |
| 10,000 | 10,999 | 86,569 | 4,612 | \$ 804,040,712 | \$ 48,390,643 | .8267 | \$ 10,492 |
| 11,000 | 11,999 | 81,957 | 3,992 | \$ 849,914,318 | \$ 45,873,606 | .8177 | \$ 11,491 |
| 12,000 | 12,999 | 77,965 | 3,580 | \$ 894,637,563 | \$ 44,723,245 | .8092 | \$ 12,493 |
| 13,000 | 13,999 | 74,385 | 3,160 | \$ 937,309,010 | \$ 42,671,447 | .8011 | \$ 13,504 |
| 14,000 | 14,999 | 71,225 | 2,897 | \$ 979,290,643 | \$ 41,981,633 | .7933 | \$ 14,491 |
| 15,000 | 15,999 | 68,328 | 2,610 | \$ 1,019,719,798 | \$ 40,429,155 | .7858 | \$ 15,490 |
| 16,000 | 16,999 | 65,718 | 2,446 | \$ 1,060,048,543 | \$ 40,328,745 | .7787 | \$ 16,488 |
| 17,000 | 17,999 | 63,272 | 2,195 | \$ 1,098,463,512 | \$ 38,414,969 | .7718 | \$ 17,501 |
| 18,000 | 18,999 | 61,077 | 2,030 | \$ 1,136,010,268 | \$ 37,546,756 | .7651 | \$ 18,496 |
| 19,000 | 19,999 | 59,047 | 1,820 | \$ 1,171,492,873 | \$ 35,482,605 | .7587 | \$ 19,496 |
| 20,000 | 20,999 | 57,227 | 1,742 | \$ 1,207,194,176 | \$ 35,701,303 | .7525 | \$ 20,494 |
| 21,000 | 21,999 | 55,485 | 1,540 | \$ 1,240,302,191 | \$ 33,108,015 | .7465 | \$ 21,499 |
| 22,000 | 22,999 | 53,945 | 1,482 | \$ 1,273,638,850 | \$ 33,336,659 | .7406 | \$ 22,494 |
| 23,000 | 23,999 | 52,463 | 1,412 | \$ 1,306,814,430 | \$ 33,175,580 | .7350 | \$ 23,495 |
| 24,000 | 24,999 | 51,051 | 1,304 | \$ 1,338,768,494 | \$ 31,954,064 | .7294 | \$ 24,505 |
| 25,000 | 25,999 | 49,747 | 1,196 | \$ 1,369,266,200 | \$ 30,497,706 | .7240 | \$ 25,500 |
| 26,000 | 26,999 | 48,551 | 1,120 | \$ 1,398,924,089 | \$ 29,657,889 | .7188 | \$ 26,480 |
| 27,000 | 27,999 | 47,431 | 1,109 | \$ 1,429,421,892 | \$ 30,497,803 | .7137 | \$ 27,500 |
| 28,000 | 28,999 | 46,322 | 1,052 | \$ 1,459,395,283 | \$ 29,973,391 | .7086 | \$ 28,492 |
| 29,000 | 29,999 | 45,270 | 966 | \$ 1,487,890,237 | \$ 28,494,954 | .7038 | \$ 29,498 |
| 30,000 | 30,999 | 44,304 | 956 | \$ 1,517,039,699 | \$ 29,149,462 | .6990 | \$ 30,491 |
| 31,000 | 31,999 | 43,348 | 877 | \$ 1,544,643,052 | \$ 27,603,353 | .6943 | \$ 31,475 |
| 32,000 | 32,999 | 42,471 | 839 | \$ 1,571,895,683 | \$ 27,252,631 | .6897 | \$ 32,482 |
| 33,000 | 33,999 | 41,632 | 832 | \$ 1,599,773,174 | \$ 27,877,491 | .6852 | \$ 33,507 |
| 34,000 | 34,999 | 40,800 | 779 | \$ 1,626,641,559 | \$ 26,868,385 | .6808 | \$ 34,491 |
| 35,000 | 35,999 | 40,021 | 714 | \$ 1,651,981,642 | \$ 25,340,083 | .6765 | \$ 35,490 |
| 36,000 | 36,999 | 39,307 | 669 | \$ 1,676,387,773 | \$ 24,406,131 | .6723 | \$ 36,482 |
| 37,000 | 37,999 | 38,638 | 693 | \$ 1,702,389,989 | \$ 26,002,216 | .6681 | \$ 37,521 |
| 38,000 | 38,999 | 37,945 | 636 | \$ 1,726,872,472 | \$ 24,482,483 | .6640 | \$ 38,494 |
| 39,000 | 39,999 | 37,309 | 636 | \$ 1,751,998,679 | \$ 25,126,207 | .6600 | \$ 39,507 |
| 40,000 | 40,999 | 36,673 | 578 | \$ 1,775,395,560 | \$ 23,396,881 | .6560 | \$ 40,479 |
| 41,000 | 41,999 | 36,095 | 591 | \$ 1,799,900,074 | \$ 24,504,514 | .6521 | \$ 41,463 |
| 42,000 | 42,999 | 35,504 | 579 | \$ 1,824,502,008 | \$ 24,601,934 | .6483 | \$ 42,490 |
| 43,000 | 43,999 | 34,925 | 525 | \$ 1,847,336,931 | \$ 22,834,923 | .6445 | \$ 43,495 |
| 44,000 | 44,999 | 34,400 | 525 | \$ 1,870,706,790 | \$ 23,369,859 | .6408 | \$ 44,514 |
| 45,000 | 45,999 | 33,875 | 506 | \$ 1,893,727,647 | \$ 23,020,857 | .6372 | \$ 45,496 |
| 46,000 | 46,999 | 33,369 | 461 | \$ 1,915,157,541 | \$ 21,429,894 | .6336 | \$ 46,486 |
| 47,000 | 47,999 | 32,908 | 443 | \$ 1,936,204,334 | \$ 21,046,793 | .6301 | \$ 47,510 |
| 48,000 | 48,999 | 32,465 | 443 | \$ 1,957,681,172 | \$ 21,476,838 | .6266 | \$ 48,480 |
| 49,000 | 49,999 | 32,022 | 398 | \$ 1,977,374,011 | \$ 19,692,839 | .6231 | \$ 49,479 |

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 | 367 | \$ 1,995,910,164 | \$ 18,536,153 | .6197 | \$ 50,507 |
| 51,000 - | 51,999 | 344 | \$ 2,013,627,306 | \$ 17,717,142 | .6164 | \$ 51,503 |
| 52,000 - | 52,999 | 345 | \$ 2,031,738,503 | \$ 18,111,197 | .6130 | \$ 52,496 |
| 53,000 - | 53,999 | 342 | \$ 2,050,036,391 | \$ 18,297,888 | .6098 | \$ 53,503 |
| 54,000 - | 54,999 | 336 | \$ 2,068,351,451 | \$ 18,315,060 | .6065 | \$ 54,509 |
| 55,000 - | 55,999 | 311 | \$ 2,085,614,063 | \$ 17,262,612 | .6033 | \$ 55,507 |
| 56,000 - | 56,999 | 296 | \$ 2,102,339,583 | \$ 16,725,520 | .6001 | \$ 56,505 |
| 57,000 - | 57,999 | 292 | \$ 2,119,132,339 | \$ 16,792,756 | .5970 | \$ 57,509 |
| 58,000 - | 58,999 | 273 | \$ 2,135,109,658 | \$ 15,977,319 | .5939 | \$ 58,525 |
| 59,000 - | 59,999 | 318 | \$ 2,154,037,165 | \$ 18,927,507 | .5908 | \$ 59,520 |
| 60,000 - | 60,999 | 278 | \$ 2,170,855,171 | \$ 16,818,006 | .5877 | \$ 60,496 |
| 61,000 - | 61,999 | 302 | \$ 2,189,426,070 | \$ 18,570,899 | .5847 | \$ 61,493 |
| 62,000 - | 62,999 | 268 | \$ 2,206,171,653 | \$ 16,745,583 | .5817 | \$ 62,484 |
| 63,000 - | 63,999 | 246 | \$ 2,221,788,476 | \$ 15,616,823 | .5788 | \$ 63,483 |
| 64,000 - | 64,999 | 258 | \$ 2,238,429,141 | \$ 16,640,665 | .5758 | \$ 64,499 |
| 65,000 - | 65,999 | 269 | \$ 2,256,043,920 | \$ 17,614,779 | .5729 | \$ 65,482 |
| 66,000 - | 66,999 | 241 | \$ 2,272,066,684 | \$ 16,022,764 | .5700 | \$ 66,484 |
| 67,000 - | 67,999 | 225 | \$ 2,287,253,631 | \$ 15,186,947 | .5672 | \$ 67,498 |
| 68,000 - | 68,999 | 251 | \$ 2,304,442,747 | \$ 17,189,116 | .5644 | \$ 68,483 |
| 69,000 - | 69,999 | 202 | \$ 2,318,481,083 | \$ 14,038,336 | .5616 | \$ 69,497 |
| 70,000 - | 70,999 | 211 | \$ 2,333,359,189 | \$ 14,878,106 | .5588 | \$ 70,512 |
| 71,000 - | 71,999 | 215 | \$ 2,348,727,082 | \$ 15,367,893 | .5560 | \$ 71,479 |
| 72,000 - | 72,999 | 196 | \$ 2,362,936,363 | \$ 14,209,281 | .5533 | \$ 72,496 |
| 73,000 - | 73,999 | 197 | \$ 2,377,407,151 | \$ 14,470,788 | .5506 | \$ 73,456 |
| 74,000 - | 74,999 | 214 | \$ 2,393,351,104 | \$ 15,943,953 | .5479 | \$ 74,504 |
| 75,000 - | 75,999 | 195 | \$ 2,408,071,052 | \$ 14,719,948 | .5453 | \$ 75,487 |
| 76,000 - | 76,999 | 208 | \$ 2,423,981,985 | \$ 15,910,933 | .5426 | \$ 76,495 |
| 77,000 - | 77,999 | 219 | \$ 2,440,956,582 | \$ 16,974,597 | .5400 | \$ 77,510 |
| 78,000 - | 78,999 | 191 | \$ 2,455,949,950 | \$ 14,993,368 | .5374 | \$ 78,499 |
| 79,000 - | 79,999 | 165 | \$ 2,469,069,784 | \$ 13,119,834 | .5348 | \$ 79,514 |
| 80,000 - | 80,999 | 185 | \$ 2,483,957,453 | \$ 14,887,669 | .5323 | \$ 80,474 |
| 81,000 - | 81,999 | 177 | \$ 2,498,381,495 | \$ 14,424,042 | .5297 | \$ 81,492 |
| 82,000 - | 82,999 | 167 | \$ 2,512,155,628 | \$ 13,774,133 | .5272 | \$ 82,480 |
| 83,000 - | 83,999 | 124 | \$ 2,522,508,043 | \$ 10,352,415 | .5247 | \$ 83,487 |
| 84,000 - | 84,999 | 170 | \$ 2,536,870,028 | \$ 14,361,985 | .5222 | \$ 84,482 |
| 85,000 - | 85,999 | 174 | \$ 2,551,754,566 | \$ 14,884,538 | .5198 | \$ 85,543 |
| 86,000 - | 86,999 | 161 | \$ 2,565,683,304 | \$ 13,928,738 | .5173 | \$ 86,514 |
| 87,000 - | 87,999 | 151 | \$ 2,578,886,389 | \$ 13,203,085 | .5149 | \$ 87,438 |
| 88,000 - | 88,999 | 159 | \$ 2,592,960,741 | \$ 14,074,352 | .5125 | \$ 88,518 |
| 89,000 - | 89,999 | 160 | \$ 2,607,286,909 | \$ 14,326,168 | .5101 | \$ 89,539 |
| 90,000 - | 90,999 | 140 | \$ 2,619,958,189 | \$ 12,671,280 | .5077 | \$ 90,509 |
| 91,000 - | 91,999 | 166 | \$ 2,635,148,960 | \$ 15,190,771 | .5053 | \$ 91,511 |
| 92,000 - | 92,999 | 132 | \$ 2,647,356,446 | \$ 12,207,486 | .5030 | \$ 92,481 |
| 93,000 - | 93,999 | 128 | \$ 2,659,324,780 | \$ 11,968,334 | .5006 | \$ 93,503 |
| 94,000 - | 94,999 | 132 | \$ 2,671,792,544 | \$ 12,467,764 | .4983 | \$ 94,453 |
| 95,000 - | 95,999 | 141 | \$ 2,685,262,590 | \$ 13,470,046 | .4960 | \$ 95,532 |
| 96,000 - | 96,999 | 131 | \$ 2,697,899,689 | \$ 12,637,099 | .4937 | \$ 96,466 |
| 97,000 - | 97,999 | 120 | \$ 2,709,598,608 | \$ 11,698,919 | .4914 | \$ 97,491 |
| 98,000 - | 98,999 | 145 | \$ 2,723,880,251 | \$ 14,281,643 | .4892 | \$ 98,494 |
| 99,000 - | 99,999 | 129 | \$ 2,736,714,746 | \$ 12,834,495 | .4869 | \$ 99,492 |
| 100,000 - | 109,999 | 1,225 | \$ 2,865,123,525 | \$ 128,408,779 | .4847 | \$ 104,823 |

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 | 1,249 | \$ 3,008,504,525 | \$ 143,381,000 | .4631 | \$ 114,797 |
| 120,000 - | 129,999 | 1,022 | \$ 3,136,220,176 | \$ 127,715,651 | .4428 | \$ 124,966 |
| 130,000 - | 139,999 | 1,015 | \$ 3,273,204,043 | \$ 136,983,867 | .4237 | \$ 134,959 |
| 140,000 - | 149,999 | 976 | \$ 3,414,762,767 | \$ 141,558,724 | .4057 | \$ 145,040 |
| 150,000 - | 159,999 | 1,089 | \$ 3,583,475,837 | \$ 168,713,070 | .3887 | \$ 154,925 |
| 160,000 - | 169,999 | 981 | \$ 3,745,277,572 | \$ 161,801,735 | .3729 | \$ 164,936 |
| 170,000 - | 179,999 | 947 | \$ 3,911,016,865 | \$ 165,739,293 | .3582 | \$ 175,015 |
| 180,000 - | 189,999 | 810 | \$ 4,060,911,301 | \$ 149,894,436 | .3445 | \$ 185,055 |
| 190,000 - | 199,999 | 754 | \$ 4,207,928,798 | \$ 147,017,497 | .3317 | \$ 194,983 |
| 200,000 - | 209,999 | 685 | \$ 4,348,215,668 | \$ 140,286,870 | .3197 | \$ 204,798 |
| 210,000 - | 219,999 | 605 | \$ 4,478,164,093 | \$ 129,948,425 | .3086 | \$ 214,791 |
| 220,000 - | 229,999 | 524 | \$ 4,596,072,238 | \$ 117,908,145 | .2981 | \$ 225,016 |
| 230,000 - | 239,999 | 504 | \$ 4,714,440,658 | \$ 118,368,420 | .2883 | \$ 234,858 |
| 240,000 - | 249,999 | 423 | \$ 4,818,024,800 | \$ 103,584,142 | .2790 | \$ 244,880 |
| 250,000 - | 259,999 | 418 | \$ 4,924,513,311 | \$ 106,488,511 | .2701 | \$ 254,757 |
| 260,000 - | 269,999 | 372 | \$ 5,023,096,516 | \$ 98,583,205 | .2618 | \$ 265,009 |
| 270,000 - | 279,999 | 341 | \$ 5,116,877,442 | \$ 93,780,926 | .2538 | \$ 275,017 |
| 280,000 - | 289,999 | 327 | \$ 5,210,103,302 | \$ 93,225,860 | .2462 | \$ 285,094 |
| 290,000 - | 299,999 | 304 | \$ 5,299,787,833 | \$ 89,684,531 | .2390 | \$ 295,015 |
| 300,000 - | 314,999 | 439 | \$ 5,434,655,041 | \$ 134,867,208 | .2321 | \$ 307,215 |
| 315,000 - | 329,999 | 415 | \$ 5,568,321,822 | \$ 133,666,781 | .2224 | \$ 322,089 |
| 330,000 - | 344,999 | 372 | \$ 5,693,812,932 | \$ 125,491,110 | .2134 | \$ 337,342 |
| 345,000 - | 359,999 | 299 | \$ 5,799,216,965 | \$ 105,404,033 | .2050 | \$ 352,522 |
| 360,000 - | 374,999 | 291 | \$ 5,906,051,060 | \$ 106,834,095 | .1971 | \$ 367,127 |
| 375,000 - | 389,999 | 243 | \$ 5,999,043,804 | \$ 92,992,744 | .1897 | \$ 382,686 |
| 390,000 - | 404,999 | 245 | \$ 6,096,415,931 | \$ 97,372,127 | .1828 | \$ 397,437 |
| 405,000 - | 419,999 | 233 | \$ 6,192,507,343 | \$ 96,091,412 | .1762 | \$ 412,409 |
| 420,000 - | 439,999 | 262 | \$ 6,305,072,517 | \$ 112,565,174 | .1700 | \$ 429,638 |
| 440,000 - | 459,999 | 242 | \$ 6,413,993,992 | \$ 108,921,475 | .1623 | \$ 450,089 |
| 460,000 - | 479,999 | 206 | \$ 6,510,837,767 | \$ 96,843,775 | .1551 | \$ 470,115 |
| 480,000 - | 499,999 | 220 | \$ 6,618,636,009 | \$ 107,798,242 | .1484 | \$ 489,992 |
| 500,000 - | 519,999 | 203 | \$ 6,722,268,691 | \$ 103,632,682 | .1421 | \$ 510,506 |
| 520,000 - | 539,999 | 162 | \$ 6,808,103,258 | \$ 85,834,567 | .1363 | \$ 529,843 |
| 540,000 - | 559,999 | 149 | \$ 6,889,957,621 | \$ 81,854,363 | .1309 | \$ 549,358 |
| 560,000 - | 579,999 | 125 | \$ 6,961,114,427 | \$ 71,156,806 | .1258 | \$ 569,254 |
| 580,000 - | 599,999 | 149 | \$ 7,049,039,957 | \$ 87,925,530 | .1210 | \$ 590,104 |
| 600,000 - | 629,999 | 183 | \$ 7,161,454,845 | \$ 112,414,888 | .1165 | \$ 614,289 |
| 630,000 - | 659,999 | 170 | \$ 7,271,279,717 | \$ 109,824,872 | .1103 | \$ 646,029 |
| 660,000 - | 699,999 | 157 | \$ 7,377,991,283 | \$ 106,711,566 | .1046 | \$ 679,692 |
| 700,000 - | 749,999 | 208 | \$ 7,528,353,480 | \$ 150,362,197 | .0978 | \$ 722,895 |
| 750,000 - | 799,999 | 146 | \$ 7,641,453,865 | \$ 113,100,385 | .0903 | \$ 774,660 |
| 800,000 - | 849,999 | 145 | \$ 7,760,983,956 | \$ 119,530,091 | .0837 | \$ 824,345 |
| 850,000 - | 899,999 | 127 | \$ 7,871,921,305 | \$ 110,937,349 | .0778 | \$ 873,522 |
| 900,000 - | 999,999 | 176 | \$ 8,038,128,298 | \$ 166,206,993 | .0727 | \$ 944,358 |
| 1,000,000 - | 1,099,999 | 155 | \$ 8,200,464,159 | \$ 162,335,861 | .0642 | \$ 1,047,328 |
| 1,100,000 - | 1,199,999 | 121 | \$ 8,339,185,535 | \$ 138,721,376 | .0574 | \$ 1,146,458 |
| 1,200,000 - | 1,299,999 | 62 | \$ 8,416,476,233 | \$ 77,290,698 | .0521 | \$ 1,246,624 |
| 1,300,000 - | 1,399,999 | 55 | \$ 8,490,504,592 | \$ 74,028,359 | .0477 | \$ 1,345,970 |
| 1,400,000 - | 1,499,999 | 33 | \$ 8,538,550,003 | \$ 48,045,411 | .0439 | \$ 1,455,922 |
| 1,500,000 - | 1,599,999 | 42 | \$ 8,603,718,704 | \$ 65,168,701 | .0406 | \$ 1,551,636 |
| 1,600,000 - | 1,699,999 | 35 | \$ 8,661,639,021 | \$ 57,920,317 | .0377 | \$ 1,654,866 |

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 | 216 | \$ 8,700,324,220 | \$ 38,685,199 | .0352 | \$ 1,758,418 |
| 1,800,000 - | 1,899,999 | 194 | \$ 8,746,487,515 | \$ 46,163,295 | .0330 | \$ 1,846,532 |
| 1,900,000 - | 1,999,999 | 169 | \$ 8,773,936,000 | \$ 27,448,485 | .0310 | \$ 1,960,606 |
| 2,000,000 - | 2,999,999 | 155 | \$ 8,991,175,954 | \$ 217,239,954 | .0293 | \$ 2,413,777 |
| 3,000,000 - | 3,999,999 | 65 | \$ 9,076,750,689 | \$ 85,574,735 | .0183 | \$ 3,422,989 |
| 4,000,000 - | 4,999,999 | 40 | \$ 9,148,939,701 | \$ 72,189,012 | .0129 | \$ 4,511,813 |
| 5,000,000 - | 5,999,999 | 24 | \$ 9,188,013,611 | \$ 39,073,910 | .0095 | \$ 5,581,987 |
| 6,000,000 - | 6,999,999 | 17 | \$ 9,239,287,427 | \$ 51,273,816 | .0073 | \$ 6,409,227 |
| 7,000,000 - | 7,999,999 | 9 | \$ 9,239,287,427 | \$ - | .0059 | #DIV/0! |
| 8,000,000 - | 8,999,999 | 9 | \$ 9,256,507,735 | \$ 17,220,308 | .0050 | \$ 8,610,154 |
| 9,000,000 - | 9,999,999 | 7 | \$ 9,256,507,735 | \$ - | .0041 | #DIV/0! |
| 10,000,000 - AND GREATER | | 7 | \$ 9,357,885,474 | \$ 101,377,739 | .0034 | \$ 14,482,534 |
| GRAND TOTALS | | 654,094 | EXCLUDING CONTRACT MEDICAL | \$ 9,357,885,474 | | \$ 14,307 |

**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 (<) | | | | | |
| | | | | 9,357,885,474 | | |
| 0 | 10,000 | 755,650,069 | 567,525 | 7,736,545,405 | 1,331 | .8267 |
| 10,000 | 15,000 | 223,640,574 | 18,241 | 7,353,674,831 | 12,260 | .7858 |
| 15,000 | 20,000 | 192,202,230 | 11,101 | 7,041,852,601 | 17,314 | .7525 |
| 20,000 | 25,000 | 167,275,621 | 7,480 | 6,775,441,980 | 22,363 | .7240 |
| 25,000 | 30,000 | 149,121,743 | 5,443 | 6,540,875,237 | 27,397 | .6990 |
| 30,000 | 35,000 | 138,751,322 | 4,283 | 6,330,508,915 | 32,396 | .6765 |
| 35,000 | 40,000 | 125,357,120 | 3,348 | 6,138,966,795 | 37,442 | .6560 |
| 40,000 | 50,000 | 225,375,332 | 5,049 | 5,799,311,463 | 44,638 | .6197 |
| 50,000 | 75,000 | 415,977,093 | 6,797 | 5,102,509,370 | 61,200 | .5453 |
| 75,000 | 100,000 | 343,363,642 | 3,970 | 4,535,470,728 | 86,490 | .4847 |
| 100,000 | 125,000 | 335,647,605 | 2,985 | 4,051,523,123 | 112,445 | .4330 |
| 125,000 | 150,000 | 342,400,417 | 2,502 | 3,637,622,707 | 136,851 | .3887 |
| 150,000 | 175,000 | 413,384,452 | 2,544 | 3,285,100,755 | 162,526 | .3511 |
| 175,000 | 200,000 | 379,781,580 | 2,038 | 2,992,156,676 | 186,396 | .3197 |
| 200,000 | 225,000 | 329,189,368 | 1,552 | 2,742,442,308 | 212,107 | .2931 |
| 225,000 | 250,000 | 280,906,635 | 1,189 | 2,527,860,674 | 236,255 | .2701 |
| 250,000 | 275,000 | 251,962,179 | 961 | 2,338,835,995 | 262,324 | .2499 |
| 275,000 | 300,000 | 229,800,854 | 802 | 2,172,297,641 | 286,713 | .2321 |
| 300,000 | 325,000 | 223,978,395 | 716 | 2,023,760,912 | 312,965 | .2163 |
| 325,000 | 350,000 | 205,181,381 | 610 | 1,892,821,198 | 336,363 | .2023 |
| 350,000 | 375,000 | 177,103,450 | 490 | 1,775,584,414 | 361,190 | .1897 |
| 375,000 | 400,000 | 157,907,495 | 406 | 1,668,460,252 | 388,616 | .1783 |
| 400,000 | 425,000 | 156,690,081 | 380 | 1,571,749,337 | 412,162 | .1680 |
| 425,000 | 450,000 | 138,884,618 | 318 | 1,483,652,219 | 437,432 | .1585 |
| 450,000 | 475,000 | 127,093,569 | 276 | 1,403,271,151 | 461,320 | .1500 |
| 475,000 | 500,000 | 132,009,186 | 272 | 1,329,749,465 | 486,222 | .1421 |
| 500,000 | 600,000 | 430,403,948 | 788 | 1,090,245,517 | 546,198 | .1165 |
| 600,000 | 700,000 | 328,951,326 | 510 | 915,194,191 | 645,003 | .0978 |
| 700,000 | 800,000 | 263,462,582 | 354 | 782,831,609 | 744,245 | .0837 |
| 800,000 | 900,000 | 230,467,440 | 272 | 680,464,169 | 847,307 | .0727 |
| 900,000 | 1,000,000 | 166,206,993 | 176 | 600,757,176 | 944,358 | .0642 |
| 1,000,000 | 2,000,000 | 735,807,702 | 564 | 273,949,474 | 1,304,624 | .0293 |
| 2,000,000 | 3,000,000 | 217,239,954 | 90 | 171,709,520 | 2,413,777 | .0183 |
| 3,000,000 | 4,000,000 | 85,574,735 | 25 | 121,134,785 | 3,422,989 | .0129 |
| 4,000,000 | 5,000,000 | 72,189,012 | 16 | 88,945,773 | 4,511,813 | .0095 |
| 5,000,000 | 6,000,000 | 39,073,910 | 7 | 67,871,863 | 5,581,987 | .0073 |
| 6,000,000 | 7,000,000 | 51,273,816 | 8 | 55,598,047 | 6,409,227 | .0059 |
| 7,000,000 | 8,000,000 | 0 | 0 | 46,598,047 | 7,500,000 | .0050 |
| 8,000,000 | 9,000,000 | 17,220,308 | 2 | 38,377,739 | 8,610,154 | .0041 |
| 9,000,000 | 10,000,000 | 0 | 0 | 31,377,739 | 9,500,000 | .0034 |
| 10,000,000 | & Over | 101,377,739 | 7 | | 14,482,534 | |
| TOTAL/AVERAGE | | 9,357,885,474 | 654,094 | | 14,307 | |

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

**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 | .9976 | .9979 | .9995 | .9996 | .9950 | .9951 | .9512 | .9512 | .5424 |
| 2,000 | .9952 | .9959 | .9991 | .9991 | .9900 | .9902 | .9050 | .9050 | .3950 |
| 3,000 | .9928 | .9939 | .9986 | .9987 | .9850 | .9852 | .8618 | .8619 | .3137 |
| 4,000 | .9905 | .9919 | .9982 | .9983 | .9800 | .9804 | .8219 | .8219 | .2602 |
| 5,000 | .9883 | .9900 | .9977 | .9978 | .9751 | .9755 | .7850 | .7850 | .2222 |
| 6,000 | .9861 | .9882 | .9973 | .9974 | .9702 | .9707 | .7507 | .7507 | .1936 |
| 7,000 | .9840 | .9864 | .9968 | .9970 | .9653 | .9659 | .7188 | .7189 | .1713 |
| 8,000 | .9819 | .9846 | .9964 | .9965 | .9604 | .9611 | .6892 | .6892 | .1534 |
| 9,000 | .9797 | .9828 | .9959 | .9961 | .9556 | .9564 | .6615 | .6616 | .1388 |
| 10,000 | .9776 | .9810 | .9955 | .9957 | .9509 | .9517 | .6356 | .6357 | .1267 |
| 11,000 | .9755 | .9792 | .9950 | .9952 | .9462 | .9471 | .6115 | .6115 | .1164 |
| 12,000 | .9735 | .9774 | .9945 | .9948 | .9415 | .9425 | .5888 | .5889 | .1077 |
| 13,000 | .9714 | .9756 | .9941 | .9944 | .9369 | .9380 | .5676 | .5677 | .1001 |
| 14,000 | .9693 | .9739 | .9936 | .9939 | .9323 | .9335 | .5476 | .5477 | .0934 |
| 15,000 | .9672 | .9721 | .9932 | .9935 | .9278 | .9290 | .5287 | .5288 | .0876 |
| 16,000 | .9651 | .9703 | .9928 | .9931 | .9233 | .9246 | .5110 | .5111 | .0823 |
| 17,000 | .9631 | .9686 | .9923 | .9927 | .9188 | .9202 | .4942 | .4943 | .0777 |
| 18,000 | .9610 | .9668 | .9919 | .9922 | .9144 | .9158 | .4783 | .4784 | .0736 |
| 19,000 | .9590 | .9651 | .9914 | .9918 | .9100 | .9115 | .4632 | .4633 | .0699 |
| 20,000 | .9569 | .9634 | .9910 | .9914 | .9056 | .9072 | .4489 | .4490 | .0665 |
| 21,000 | .9549 | .9616 | .9905 | .9910 | .9013 | .9029 | .4353 | .4354 | .0634 |
| 22,000 | .9529 | .9599 | .9901 | .9905 | .8970 | .8987 | .4223 | .4224 | .0606 |
| 23,000 | .9508 | .9582 | .9896 | .9901 | .8927 | .8945 | .4099 | .4101 | .0579 |
| 24,000 | .9488 | .9565 | .9892 | .9897 | .8884 | .8903 | .3981 | .3983 | .0555 |
| 25,000 | .9468 | .9547 | .9887 | .9892 | .8842 | .8862 | .3869 | .3870 | .0532 |
| 26,000 | .9448 | .9531 | .9883 | .9888 | .8800 | .8820 | .3761 | .3762 | .0512 |
| 27,000 | .9428 | .9514 | .9878 | .9884 | .8759 | .8780 | .3658 | .3659 | .0492 |
| 28,000 | .9408 | .9497 | .9874 | .9880 | .8717 | .8739 | .3559 | .3561 | .0474 |
| 29,000 | .9388 | .9480 | .9869 | .9875 | .8676 | .8699 | .3465 | .3466 | .0456 |
| 30,000 | .9368 | .9463 | .9865 | .9871 | .8636 | .8658 | .3374 | .3375 | .0440 |
| 31,000 | .9348 | .9446 | .9860 | .9867 | .8595 | .8619 | .3287 | .3288 | .0425 |
| 32,000 | .9329 | .9429 | .9856 | .9863 | .8555 | .8579 | .3204 | .3205 | .0410 |
| 33,000 | .9309 | .9412 | .9851 | .9858 | .8515 | .8540 | .3124 | .3125 | .0397 |
| 34,000 | .9289 | .9396 | .9847 | .9854 | .8475 | .8501 | .3047 | .3048 | .0384 |
| 35,000 | .9270 | .9379 | .9843 | .9850 | .8436 | .8462 | .2973 | .2974 | .0372 |
| 36,000 | .9250 | .9362 | .9838 | .9846 | .8397 | .8423 | .2902 | .2903 | .0360 |
| 37,000 | .9230 | .9345 | .9834 | .9841 | .8358 | .8385 | .2833 | .2835 | .0349 |
| 38,000 | .9210 | .9328 | .9829 | .9837 | .8319 | .8347 | .2767 | .2769 | .0339 |
| 39,000 | .9191 | .9312 | .9825 | .9833 | .8280 | .8309 | .2704 | .2705 | .0329 |
| 40,000 | .9171 | .9295 | .9820 | .9829 | .8242 | .8271 | .2643 | .2644 | .0320 |
| 41,000 | .9151 | .9278 | .9816 | .9825 | .8204 | .8234 | .2583 | .2585 | .0311 |
| 42,000 | .9132 | .9262 | .9812 | .9820 | .8166 | .8197 | .2527 | .2528 | .0302 |
| 43,000 | .9112 | .9245 | .9807 | .9816 | .8129 | .8160 | .2472 | .2473 | .0294 |
| 44,000 | .9093 | .9228 | .9803 | .9812 | .8091 | .8123 | .2419 | .2420 | .0286 |
| 45,000 | .9073 | .9212 | .9798 | .9808 | .8054 | .8087 | .2368 | .2369 | .0278 |
| 46,000 | .9054 | .9195 | .9794 | .9804 | .8018 | .8051 | .2318 | .2320 | .0271 |
| 47,000 | .9034 | .9179 | .9789 | .9799 | .7981 | .8015 | .2271 | .2272 | .0264 |
| 48,000 | .9015 | .9162 | .9785 | .9795 | .7944 | .7979 | .2225 | .2226 | .0258 |
| 49,000 | .8995 | .9145 | .9781 | .9791 | .7908 | .7943 | .2180 | .2182 | .0251 |

**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 | .8976 | .9129 | .9776 | .9787 | .7872 | .7908 | .2137 | .2139 | .0245 |
| 51,000 | .8956 | .9112 | .9772 | .9782 | .7836 | .7872 | .2096 | .2097 | .0239 |
| 52,000 | .8937 | .9096 | .9767 | .9778 | .7801 | .7837 | .2055 | .2057 | .0233 |
| 53,000 | .8918 | .9080 | .9763 | .9774 | .7765 | .7802 | .2015 | .2017 | .0228 |
| 54,000 | .8899 | .9063 | .9759 | .9770 | .7730 | .7768 | .1977 | .1979 | .0222 |
| 55,000 | .8880 | .9047 | .9754 | .9766 | .7695 | .7733 | .1939 | .1941 | .0217 |
| 56,000 | .8860 | .9031 | .9750 | .9761 | .7660 | .7699 | .1903 | .1905 | .0212 |
| 57,000 | .8841 | .9015 | .9745 | .9757 | .7625 | .7665 | .1867 | .1869 | .0207 |
| 58,000 | .8822 | .8998 | .9741 | .9753 | .7591 | .7631 | .1833 | .1834 | .0202 |
| 59,000 | .8803 | .8982 | .9736 | .9749 | .7556 | .7597 | .1799 | .1801 | .0198 |
| 60,000 | .8784 | .8966 | .9732 | .9745 | .7522 | .7563 | .1766 | .1768 | .0193 |
| 61,000 | .8765 | .8950 | .9728 | .9740 | .7488 | .7530 | .1734 | .1735 | .0189 |
| 62,000 | .8746 | .8934 | .9723 | .9736 | .7454 | .7497 | .1702 | .1704 | .0185 |
| 63,000 | .8727 | .8917 | .9719 | .9732 | .7420 | .7464 | .1672 | .1674 | .0181 |
| 64,000 | .8708 | .8901 | .9714 | .9728 | .7387 | .7431 | .1642 | .1644 | .0178 |
| 65,000 | .8689 | .8885 | .9710 | .9724 | .7354 | .7398 | .1613 | .1615 | .0174 |
| 66,000 | .8670 | .8869 | .9706 | .9719 | .7321 | .7365 | .1584 | .1586 | .0171 |
| 67,000 | .8651 | .8853 | .9701 | .9715 | .7288 | .7333 | .1557 | .1559 | .0167 |
| 68,000 | .8633 | .8837 | .9697 | .9711 | .7255 | .7301 | .1530 | .1532 | .0164 |
| 69,000 | .8614 | .8821 | .9692 | .9707 | .7222 | .7269 | .1503 | .1505 | .0161 |
| 70,000 | .8595 | .8805 | .9688 | .9702 | .7190 | .7237 | .1477 | .1479 | .0158 |
| 71,000 | .8576 | .8789 | .9683 | .9698 | .7158 | .7205 | .1452 | .1454 | .0155 |
| 72,000 | .8557 | .8773 | .9679 | .9694 | .7126 | .7174 | .1427 | .1429 | .0152 |
| 73,000 | .8539 | .8757 | .9675 | .9690 | .7094 | .7142 | .1403 | .1405 | .0150 |
| 74,000 | .8520 | .8741 | .9670 | .9686 | .7062 | .7111 | .1379 | .1381 | .0147 |
| 75,000 | .8501 | .8725 | .9666 | .9681 | .7030 | .7080 | .1356 | .1358 | .0145 |
| 76,000 | .8482 | .8709 | .9661 | .9677 | .6999 | .7049 | .1333 | .1335 | .0142 |
| 77,000 | .8464 | .8693 | .9657 | .9673 | .6967 | .7018 | .1311 | .1313 | .0140 |
| 78,000 | .8445 | .8678 | .9653 | .9669 | .6936 | .6987 | .1289 | .1291 | .0137 |
| 79,000 | .8426 | .8662 | .9648 | .9665 | .6905 | .6957 | .1268 | .1269 | .0135 |
| 80,000 | .8408 | .8646 | .9644 | .9660 | .6875 | .6927 | .1247 | .1248 | .0133 |
| 81,000 | .8390 | .8630 | .9639 | .9656 | .6844 | .6897 | .1226 | .1228 | .0131 |
| 82,000 | .8371 | .8615 | .9635 | .9652 | .6813 | .6867 | .1206 | .1208 | .0129 |
| 83,000 | .8353 | .8599 | .9630 | .9648 | .6783 | .6837 | .1186 | .1188 | .0127 |
| 84,000 | .8335 | .8584 | .9626 | .9644 | .6753 | .6807 | .1166 | .1168 | .0125 |
| 85,000 | .8316 | .8568 | .9622 | .9639 | .6723 | .6778 | .1147 | .1149 | .0123 |
| 86,000 | .8298 | .8553 | .9617 | .9635 | .6693 | .6748 | .1128 | .1130 | .0121 |
| 87,000 | .8280 | .8537 | .9613 | .9631 | .6663 | .6719 | .1110 | .1112 | .0120 |
| 88,000 | .8262 | .8522 | .9609 | .9627 | .6633 | .6690 | .1091 | .1093 | .0118 |
| 89,000 | .8244 | .8506 | .9604 | .9623 | .6604 | .6661 | .1074 | .1075 | .0116 |
| 90,000 | .8226 | .8491 | .9600 | .9619 | .6575 | .6632 | .1056 | .1058 | .0114 |
| 91,000 | .8208 | .8476 | .9595 | .9614 | .6545 | .6603 | .1039 | .1040 | .0113 |
| 92,000 | .8190 | .8461 | .9591 | .9610 | .6516 | .6575 | .1021 | .1023 | .0111 |
| 93,000 | .8173 | .8446 | .9587 | .9606 | .6488 | .6546 | .1005 | .1007 | .0110 |
| 94,000 | .8155 | .8431 | .9582 | .9602 | .6459 | .6518 | .0988 | .0990 | .0108 |
| 95,000 | .8137 | .8416 | .9578 | .9598 | .6430 | .6490 | .0972 | .0974 | .0107 |
| 96,000 | .8120 | .8401 | .9573 | .9593 | .6402 | .6462 | .0956 | .0958 | .0105 |
| 97,000 | .8103 | .8386 | .9569 | .9589 | .6373 | .6434 | .0940 | .0942 | .0104 |
| 98,000 | .8085 | .8371 | .9565 | .9585 | .6345 | .6406 | .0925 | .0927 | .0103 |
| 99,000 | .8068 | .8357 | .9560 | .9581 | .6317 | .6378 | .0909 | .0911 | .0101 |
| 100,000 | .8050 | .8342 | .9556 | .9577 | .6289 | .6351 | .0894 | .0896 | .0100 |

**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 | .7881 | .8198 | .9512 | .9535 | .6016 | .6083 | .0757 | .0759 | .0087 |
| 120,000 | .7714 | .8056 | .9469 | .9494 | .5757 | .5827 | .0640 | .0642 | .0077 |
| 130,000 | .7550 | .7916 | .9426 | .9452 | .5509 | .5584 | .0542 | .0544 | .0068 |
| 140,000 | .7388 | .7779 | .9383 | .9412 | .5271 | .5350 | .0461 | .0463 | .0060 |
| 150,000 | .7229 | .7643 | .9340 | .9371 | .5045 | .5128 | .0393 | .0395 | .0054 |
| 160,000 | .7072 | .7509 | .9297 | .9330 | .4832 | .4919 | .0338 | .0340 | .0049 |
| 170,000 | .6917 | .7378 | .9255 | .9290 | .4632 | .4722 | .0293 | .0295 | .0044 |
| 180,000 | .6765 | .7248 | .9212 | .9249 | .4445 | .4537 | .0257 | .0259 | .0039 |
| 190,000 | .6615 | .7121 | .9170 | .9209 | .4269 | .4365 | .0227 | .0229 | .0036 |
| 200,000 | .6468 | .6996 | .9128 | .9169 | .4104 | .4203 | .0202 | .0204 | .0032 |
| 210,000 | .6324 | .6873 | .9086 | .9129 | .3950 | .4051 | .0181 | .0183 | .0030 |
| 220,000 | .6182 | .6753 | .9044 | .9089 | .3804 | .3908 | .0163 | .0165 | .0027 |
| 230,000 | .6043 | .6635 | .9003 | .9050 | .3667 | .3773 | .0148 | .0150 | .0025 |
| 240,000 | .5905 | .6517 | .8962 | .9010 | .3537 | .3645 | .0135 | .0137 | .0023 |
| 250,000 | .5770 | .6402 | .8921 | .8971 | .3414 | .3524 | .0124 | .0126 | .0022 |
| 260,000 | .5638 | .6291 | .8880 | .8932 | .3298 | .3410 | .0114 | .0116 | .0020 |
| 270,000 | .5510 | .6181 | .8839 | .8894 | .3187 | .3300 | .0105 | .0107 | .0018 |
| 280,000 | .5383 | .6074 | .8799 | .8856 | .3081 | .3196 | .0097 | .0099 | .0017 |
| 290,000 | .5259 | .5968 | .8760 | .8818 | .2980 | .3098 | .0089 | .0091 | .0016 |
| 300,000 | .5138 | .5865 | .8720 | .8780 | .2884 | .3003 | .0083 | .0085 | .0014 |
| 315,000 | .4963 | .5716 | .8662 | .8725 | .2749 | .2870 | .0074 | .0076 | .0013 |
| 330,000 | .4792 | .5571 | .8604 | .8669 | .2623 | .2747 | .0066 | .0069 | .0011 |
| 345,000 | .4623 | .5427 | .8545 | .8614 | .2507 | .2632 | .0060 | .0062 | .0010 |
| 360,000 | .4458 | .5287 | .8487 | .8558 | .2398 | .2525 | .0054 | .0056 | .0009 |
| 375,000 | .4296 | .5149 | .8430 | .8503 | .2296 | .2424 | .0049 | .0051 | .0008 |
| 390,000 | .4140 | .5016 | .8373 | .8449 | .2199 | .2330 | .0044 | .0046 | .0007 |
| 405,000 | .3991 | .4890 | .8315 | .8394 | .2109 | .2241 | .0039 | .0042 | .0006 |
| 420,000 | .3851 | .4771 | .8259 | .8341 | .2024 | .2157 | .0035 | .0037 | .0006 |
| 440,000 | .3674 | .4620 | .8186 | .8271 | .1918 | .2053 | .0030 | .0032 | .0005 |
| 460,000 | .3500 | .4472 | .8114 | .8202 | .1819 | .1956 | .0025 | .0027 | .0004 |
| 480,000 | .3332 | .4329 | .8043 | .8135 | .1728 | .1866 | .0021 | .0023 | .0004 |
| 500,000 | .3169 | .4190 | .7973 | .8068 | .1642 | .1782 | .0018 | .0020 | .0004 |
| 520,000 | .3010 | .4058 | .7905 | .8003 | .1564 | .1705 | .0014 | .0017 | .0004 |
| 540,000 | .2860 | .3934 | .7837 | .7938 | .1490 | .1634 | .0012 | .0014 | .0003 |
| 560,000 | .2713 | .3819 | .7770 | .7873 | .1422 | .1568 | .0010 | .0012 | .0003 |
| 580,000 | .2571 | .3711 | .7704 | .7808 | .1358 | .1507 | .0008 | .0010 | .0003 |
| 600,000 | .2435 | .3609 | .7638 | .7744 | .1297 | .1451 | .0006 | .0009 | .0002 |
| 630,000 | .2250 | .3467 | .7542 | .7649 | .1214 | .1373 | .0005 | .0007 | .0002 |
| 660,000 | .2083 | .3337 | .7445 | .7554 | .1138 | .1303 | .0004 | .0006 | .0002 |
| 700,000 | .1877 | .3180 | .7318 | .7430 | .1048 | .1219 | .0002 | .0005 | .0001 |
| 750,000 | .1642 | .3004 | .7164 | .7276 | .0949 | .1128 | .0001 | .0003 | .0000 |
| 800,000 | .1442 | .2848 | .7017 | .7126 | .0862 | .1049 | .0001 | .0003 | .0000 |
| 850,000 | .1274 | .2709 | .6871 | .6977 | .0786 | .0980 | .0000 | .0002 | .0000 |
| 900,000 | .1133 | .2584 | .6729 | .6832 | .0721 | .0919 | .0000 | .0002 | .0000 |
| 1,000,000 | .0905 | .2368 | .6455 | .6551 | .0612 | .0817 | .0000 | .0001 | .0000 |
| 1,100,000 | .0737 | .2188 | .6194 | .6281 | .0528 | .0734 | .0000 | .0001 | .0000 |
| 1,200,000 | .0624 | .2035 | .5945 | .6023 | .0463 | .0666 | .0000 | .0000 | .0000 |
| 1,300,000 | .0546 | .1904 | .5707 | .5777 | .0411 | .0609 | .0000 | .0000 | .0000 |
| 1,400,000 | .0482 | .1789 | .5483 | .5542 | .0368 | .0560 | .0000 | .0000 | .0000 |
| 1,500,000 | .0420 | .1689 | .5267 | .5318 | .0331 | .0519 | .0000 | .0000 | .0000 |
| 1,600,000 | .0366 | .1599 | .5064 | .5104 | .0299 | .0483 | .0000 | .0000 | .0000 |

**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 | .0318 | .1520 | .4875 | .4901 | .0272 | .0451 | .0000 | .0000 | .0000 |
| 1,800,000 | .0274 | .1448 | .4689 | .4708 | .0249 | .0424 | .0000 | .0000 | .0000 |
| 1,900,000 | .0242 | .1383 | .4513 | .4524 | .0230 | .0399 | .0000 | .0000 | .0000 |
| 2,000,000 | .0214 | .1324 | .4342 | .4349 | .0213 | .0377 | .0000 | .0000 | .0000 |
| 3,000,000 | .0030 | .0937 | .3021 | .3043 | .0121 | .0241 | .0000 | .0000 | .0000 |
| 4,000,000 | .0000 | .0729 | .2190 | .2224 | .0083 | .0176 | .0000 | .0000 | .0000 |
| 5,000,000 | .0000 | .0597 | .1608 | .1697 | .0061 | .0139 | .0000 | .0000 | .0000 |
| 6,000,000 | .0000 | .0506 | .1198 | .1348 | .0048 | .0114 | .0000 | .0000 | .0000 |
| 7,000,000 | .0000 | .0438 | .0988 | .1110 | .0039 | .0097 | .0000 | .0000 | .0000 |
| 8,000,000 | .0000 | .0386 | .0830 | .0945 | .0032 | .0085 | .0000 | .0000 | .0000 |
| 9,000,000 | .0000 | .0345 | .0674 | .0826 | .0027 | .0075 | .0000 | .0000 | .0000 |
| 10,000,000 | .0000 | .0311 | .0548 | .0740 | .0022 | .0068 | .0000 | .0000 | .0000 |

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2005-2007)

