

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 | 622,321 | 347,907 | \$ 150,304,866 | \$ 150,304,866 | 1.0000 | \$ 432 |
| 1,000 | 1,999 | 274,414 | 85,227 | \$ 269,538,083 | \$ 119,233,217 | .9837 | \$ 1,399 |
| 2,000 | 2,999 | 189,187 | 33,491 | \$ 351,501,381 | \$ 81,963,298 | .9296 | \$ 2,447 |
| 3,000 | 3,999 | 155,696 | 20,304 | \$ 421,861,959 | \$ 70,360,578 | .9110 | \$ 3,465 |
| 4,000 | 4,999 | 135,392 | 13,910 | \$ 484,036,063 | \$ 62,174,104 | .8953 | \$ 4,470 |
| 5,000 | 5,999 | 121,482 | 10,237 | \$ 540,143,955 | \$ 56,107,892 | .8814 | \$ 5,481 |
| 6,000 | 6,999 | 111,245 | 8,376 | \$ 594,396,788 | \$ 54,252,833 | .8688 | \$ 6,477 |
| 7,000 | 7,999 | 102,869 | 6,885 | \$ 645,946,922 | \$ 51,550,134 | .8572 | \$ 7,487 |
| 8,000 | 8,999 | 95,984 | 5,844 | \$ 695,535,492 | \$ 49,588,570 | .8464 | \$ 8,485 |
| 9,000 | 9,999 | 90,140 | 5,117 | \$ 744,043,594 | \$ 48,508,102 | .8363 | \$ 9,480 |
| 10,000 | 10,999 | 85,023 | 4,357 | \$ 789,752,405 | \$ 45,708,811 | .8268 | \$ 10,491 |
| 11,000 | 11,999 | 80,666 | 3,896 | \$ 834,513,281 | \$ 44,760,876 | .8178 | \$ 11,489 |
| 12,000 | 12,999 | 76,770 | 3,526 | \$ 878,541,259 | \$ 44,027,978 | .8092 | \$ 12,487 |
| 13,000 | 13,999 | 73,244 | 3,166 | \$ 921,275,589 | \$ 42,734,330 | .8011 | \$ 13,498 |
| 14,000 | 14,999 | 70,078 | 2,873 | \$ 962,929,417 | \$ 41,653,828 | .7933 | \$ 14,498 |
| 15,000 | 15,999 | 67,205 | 2,435 | \$ 1,000,654,355 | \$ 37,724,938 | .7858 | \$ 15,493 |
| 16,000 | 16,999 | 64,770 | 2,360 | \$ 1,039,590,610 | \$ 38,936,255 | .7786 | \$ 16,498 |
| 17,000 | 17,999 | 62,410 | 2,099 | \$ 1,076,328,380 | \$ 36,737,770 | .7717 | \$ 17,503 |
| 18,000 | 18,999 | 60,311 | 1,956 | \$ 1,112,502,312 | \$ 36,173,932 | .7651 | \$ 18,494 |
| 19,000 | 19,999 | 58,355 | 1,786 | \$ 1,147,293,115 | \$ 34,790,803 | .7586 | \$ 19,480 |
| 20,000 | 20,999 | 56,569 | 1,673 | \$ 1,181,577,412 | \$ 34,284,297 | .7524 | \$ 20,493 |
| 21,000 | 21,999 | 54,896 | 1,526 | \$ 1,214,366,966 | \$ 32,789,554 | .7463 | \$ 21,487 |
| 22,000 | 22,999 | 53,370 | 1,483 | \$ 1,247,732,897 | \$ 33,365,931 | .7404 | \$ 22,499 |
| 23,000 | 23,999 | 51,887 | 1,294 | \$ 1,278,135,326 | \$ 30,402,429 | .7347 | \$ 23,495 |
| 24,000 | 24,999 | 50,593 | 1,217 | \$ 1,307,946,684 | \$ 29,811,358 | .7292 | \$ 24,496 |
| 25,000 | 25,999 | 49,376 | 1,140 | \$ 1,337,011,114 | \$ 29,064,430 | .7237 | \$ 25,495 |
| 26,000 | 26,999 | 48,236 | 1,186 | \$ 1,368,406,027 | \$ 31,394,913 | .7184 | \$ 26,471 |
| 27,000 | 27,999 | 47,050 | 995 | \$ 1,395,752,804 | \$ 27,346,777 | .7133 | \$ 27,484 |
| 28,000 | 28,999 | 46,055 | 1,069 | \$ 1,426,200,589 | \$ 30,447,785 | .7082 | \$ 28,482 |
| 29,000 | 29,999 | 44,986 | 943 | \$ 1,454,006,386 | \$ 27,805,797 | .7033 | \$ 29,487 |
| 30,000 | 30,999 | 44,043 | 985 | \$ 1,484,039,392 | \$ 30,033,006 | .6984 | \$ 30,490 |
| 31,000 | 31,999 | 43,058 | 897 | \$ 1,512,296,511 | \$ 28,257,119 | .6937 | \$ 31,502 |
| 32,000 | 32,999 | 42,161 | 829 | \$ 1,539,240,574 | \$ 26,944,063 | .6891 | \$ 32,502 |
| 33,000 | 33,999 | 41,332 | 786 | \$ 1,565,580,653 | \$ 26,340,079 | .6845 | \$ 33,512 |
| 34,000 | 34,999 | 40,546 | 775 | \$ 1,592,312,548 | \$ 26,731,895 | .6801 | \$ 34,493 |
| 35,000 | 35,999 | 39,771 | 726 | \$ 1,618,079,046 | \$ 25,766,498 | .6757 | \$ 35,491 |
| 36,000 | 36,999 | 39,045 | 660 | \$ 1,642,171,584 | \$ 24,092,538 | .6714 | \$ 36,504 |
| 37,000 | 37,999 | 38,385 | 635 | \$ 1,665,978,479 | \$ 23,806,895 | .6672 | \$ 37,491 |
| 38,000 | 38,999 | 37,750 | 621 | \$ 1,689,876,964 | \$ 23,898,485 | .6631 | \$ 38,484 |
| 39,000 | 39,999 | 37,129 | 645 | \$ 1,715,352,490 | \$ 25,475,526 | .6590 | \$ 39,497 |
| 40,000 | 40,999 | 36,484 | 592 | \$ 1,739,327,527 | \$ 23,975,037 | .6550 | \$ 40,498 |
| 41,000 | 41,999 | 35,892 | 561 | \$ 1,762,604,607 | \$ 23,277,080 | .6511 | \$ 41,492 |
| 42,000 | 42,999 | 35,331 | 544 | \$ 1,785,717,968 | \$ 23,113,361 | .6472 | \$ 42,488 |
| 43,000 | 43,999 | 34,787 | 501 | \$ 1,807,516,704 | \$ 21,798,736 | .6434 | \$ 43,510 |
| 44,000 | 44,999 | 34,286 | 490 | \$ 1,829,318,749 | \$ 21,802,045 | .6397 | \$ 44,494 |
| 45,000 | 45,999 | 33,796 | 489 | \$ 1,851,568,712 | \$ 22,249,963 | .6360 | \$ 45,501 |
| 46,000 | 46,999 | 33,307 | 484 | \$ 1,874,079,229 | \$ 22,510,517 | .6323 | \$ 46,509 |
| 47,000 | 47,999 | 32,823 | 448 | \$ 1,895,349,811 | \$ 21,270,582 | .6287 | \$ 47,479 |
| 48,000 | 48,999 | 32,375 | 417 | \$ 1,915,575,173 | \$ 20,225,362 | .6252 | \$ 48,502 |
| 49,000 | 49,999 | 31,958 | 418 | \$ 1,936,272,933 | \$ 20,697,760 | .6217 | \$ 49,516 |

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 | 387 | \$ 1,955,815,727 | \$ 19,542,794 | .6182 | \$ 50,498 |
| 51,000 - | 51,999 | 407 | \$ 1,976,773,781 | \$ 20,958,054 | .6148 | \$ 51,494 |
| 52,000 - | 52,999 | 339 | \$ 1,994,570,483 | \$ 17,796,702 | .6115 | \$ 52,498 |
| 53,000 - | 53,999 | 330 | \$ 2,012,219,134 | \$ 17,648,651 | .6081 | \$ 53,481 |
| 54,000 - | 54,999 | 358 | \$ 2,031,737,220 | \$ 19,518,086 | .6048 | \$ 54,520 |
| 55,000 - | 55,999 | 326 | \$ 2,049,832,451 | \$ 18,095,231 | .6016 | \$ 55,507 |
| 56,000 - | 56,999 | 292 | \$ 2,066,324,259 | \$ 16,491,808 | .5984 | \$ 56,479 |
| 57,000 - | 57,999 | 311 | \$ 2,084,208,702 | \$ 17,884,443 | .5952 | \$ 57,506 |
| 58,000 - | 58,999 | 304 | \$ 2,101,992,948 | \$ 17,784,246 | .5921 | \$ 58,501 |
| 59,000 - | 59,999 | 329 | \$ 2,121,567,222 | \$ 19,574,274 | .5890 | \$ 59,496 |
| 60,000 - | 60,999 | 283 | \$ 2,138,690,013 | \$ 17,122,791 | .5859 | \$ 60,505 |
| 61,000 - | 61,999 | 277 | \$ 2,155,717,511 | \$ 17,027,498 | .5828 | \$ 61,471 |
| 62,000 - | 62,999 | 281 | \$ 2,173,285,782 | \$ 17,568,271 | .5798 | \$ 62,521 |
| 63,000 - | 63,999 | 286 | \$ 2,191,447,419 | \$ 18,161,637 | .5768 | \$ 63,502 |
| 64,000 - | 64,999 | 286 | \$ 2,209,894,789 | \$ 18,447,370 | .5739 | \$ 64,501 |
| 65,000 - | 65,999 | 234 | \$ 2,225,222,771 | \$ 15,327,982 | .5710 | \$ 65,504 |
| 66,000 - | 66,999 | 239 | \$ 2,241,117,898 | \$ 15,895,127 | .5681 | \$ 66,507 |
| 67,000 - | 67,999 | 246 | \$ 2,257,716,969 | \$ 16,599,071 | .5652 | \$ 67,476 |
| 68,000 - | 68,999 | 210 | \$ 2,272,104,149 | \$ 14,387,180 | .5624 | \$ 68,510 |
| 69,000 - | 69,999 | 226 | \$ 2,287,809,072 | \$ 15,704,923 | .5595 | \$ 69,491 |
| 70,000 - | 70,999 | 200 | \$ 2,301,906,294 | \$ 14,097,222 | .5567 | \$ 70,486 |
| 71,000 - | 71,999 | 219 | \$ 2,317,557,505 | \$ 15,651,211 | .5540 | \$ 71,467 |
| 72,000 - | 72,999 | 212 | \$ 2,332,931,602 | \$ 15,374,097 | .5512 | \$ 72,519 |
| 73,000 - | 73,999 | 200 | \$ 2,347,630,245 | \$ 14,698,643 | .5485 | \$ 73,493 |
| 74,000 - | 74,999 | 201 | \$ 2,362,602,091 | \$ 14,971,846 | .5458 | \$ 74,487 |
| 75,000 - | 75,999 | 182 | \$ 2,376,341,863 | \$ 13,739,772 | .5431 | \$ 75,493 |
| 76,000 - | 76,999 | 196 | \$ 2,391,332,500 | \$ 14,990,637 | .5405 | \$ 76,483 |
| 77,000 - | 77,999 | 219 | \$ 2,408,310,236 | \$ 16,977,736 | .5378 | \$ 77,524 |
| 78,000 - | 78,999 | 198 | \$ 2,423,852,557 | \$ 15,542,321 | .5352 | \$ 78,497 |
| 79,000 - | 79,999 | 192 | \$ 2,439,116,687 | \$ 15,264,130 | .5326 | \$ 79,501 |
| 80,000 - | 80,999 | 183 | \$ 2,453,854,081 | \$ 14,737,394 | .5300 | \$ 80,532 |
| 81,000 - | 81,999 | 202 | \$ 2,470,320,136 | \$ 16,466,055 | .5275 | \$ 81,515 |
| 82,000 - | 82,999 | 159 | \$ 2,483,437,166 | \$ 13,117,030 | .5250 | \$ 82,497 |
| 83,000 - | 83,999 | 150 | \$ 2,495,962,434 | \$ 12,525,268 | .5225 | \$ 83,502 |
| 84,000 - | 84,999 | 168 | \$ 2,510,156,760 | \$ 14,194,326 | .5200 | \$ 84,490 |
| 85,000 - | 85,999 | 148 | \$ 2,522,811,119 | \$ 12,654,359 | .5175 | \$ 85,502 |
| 86,000 - | 86,999 | 182 | \$ 2,538,548,688 | \$ 15,737,569 | .5150 | \$ 86,470 |
| 87,000 - | 87,999 | 176 | \$ 2,553,943,166 | \$ 15,394,478 | .5126 | \$ 87,469 |
| 88,000 - | 88,999 | 168 | \$ 2,568,813,605 | \$ 14,870,439 | .5102 | \$ 88,515 |
| 89,000 - | 89,999 | 152 | \$ 2,582,418,260 | \$ 13,604,655 | .5078 | \$ 89,504 |
| 90,000 - | 90,999 | 137 | \$ 2,594,815,634 | \$ 12,397,374 | .5054 | \$ 90,492 |
| 91,000 - | 91,999 | 158 | \$ 2,609,276,753 | \$ 14,461,119 | .5030 | \$ 91,526 |
| 92,000 - | 92,999 | 131 | \$ 2,621,393,651 | \$ 12,116,898 | .5006 | \$ 92,495 |
| 93,000 - | 93,999 | 159 | \$ 2,636,255,644 | \$ 14,861,993 | .4983 | \$ 93,472 |
| 94,000 - | 94,999 | 142 | \$ 2,649,673,347 | \$ 13,417,703 | .4960 | \$ 94,491 |
| 95,000 - | 95,999 | 145 | \$ 2,663,520,715 | \$ 13,847,368 | .4937 | \$ 95,499 |
| 96,000 - | 96,999 | 126 | \$ 2,675,680,998 | \$ 12,160,283 | .4914 | \$ 96,510 |
| 97,000 - | 97,999 | 128 | \$ 2,688,161,532 | \$ 12,480,534 | .4891 | \$ 97,504 |
| 98,000 - | 98,999 | 156 | \$ 2,703,527,182 | \$ 15,365,650 | .4868 | \$ 98,498 |
| 99,000 - | 99,999 | 132 | \$ 2,716,662,485 | \$ 13,135,303 | .4846 | \$ 99,510 |
| 100,000 - | 109,999 | 1,263 | \$ 2,849,223,447 | \$ 132,560,962 | .4824 | \$ 104,957 |

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 | 1,220 | \$ 2,989,382,377 | \$ 140,158,930 | .4608 | \$ 114,884 |
| 120,000 - | 129,999 | 1,052 | \$ 3,120,724,329 | \$ 131,341,952 | .4406 | \$ 124,850 |
| 130,000 - | 139,999 | 1,056 | \$ 3,263,147,909 | \$ 142,423,580 | .4217 | \$ 134,871 |
| 140,000 - | 149,999 | 1,057 | \$ 3,416,485,523 | \$ 153,337,614 | .4039 | \$ 145,069 |
| 150,000 - | 159,999 | 1,079 | \$ 3,583,647,185 | \$ 167,161,662 | .3872 | \$ 154,923 |
| 160,000 - | 169,999 | 1,015 | \$ 3,750,963,522 | \$ 167,316,337 | .3717 | \$ 164,844 |
| 170,000 - | 179,999 | 926 | \$ 3,912,854,601 | \$ 161,891,079 | .3573 | \$ 174,828 |
| 180,000 - | 189,999 | 819 | \$ 4,064,325,986 | \$ 151,471,385 | .3440 | \$ 184,947 |
| 190,000 - | 199,999 | 706 | \$ 4,201,915,426 | \$ 137,589,440 | .3316 | \$ 194,886 |
| 200,000 - | 209,999 | 688 | \$ 4,342,873,641 | \$ 140,958,215 | .3201 | \$ 204,881 |
| 210,000 - | 219,999 | 596 | \$ 4,470,982,140 | \$ 128,108,499 | .3093 | \$ 214,947 |
| 220,000 - | 229,999 | 526 | \$ 4,589,279,322 | \$ 118,297,182 | .2992 | \$ 224,900 |
| 230,000 - | 239,999 | 497 | \$ 4,705,957,550 | \$ 116,678,228 | .2897 | \$ 234,765 |
| 240,000 - | 249,999 | 404 | \$ 4,804,858,710 | \$ 98,901,160 | .2808 | \$ 244,805 |
| 250,000 - | 259,999 | 384 | \$ 4,902,754,204 | \$ 97,895,494 | .2724 | \$ 254,936 |
| 260,000 - | 269,999 | 342 | \$ 4,993,322,053 | \$ 90,567,849 | .2644 | \$ 264,818 |
| 270,000 - | 279,999 | 347 | \$ 5,088,726,455 | \$ 95,404,402 | .2568 | \$ 274,941 |
| 280,000 - | 289,999 | 293 | \$ 5,172,242,260 | \$ 83,515,805 | .2495 | \$ 285,037 |
| 290,000 - | 299,999 | 301 | \$ 5,261,003,297 | \$ 88,761,037 | .2426 | \$ 294,887 |
| 300,000 - | 314,999 | 417 | \$ 5,389,261,107 | \$ 128,257,810 | .2361 | \$ 307,573 |
| 315,000 - | 329,999 | 389 | \$ 5,514,689,053 | \$ 125,427,946 | .2268 | \$ 322,437 |
| 330,000 - | 344,999 | 348 | \$ 5,632,127,794 | \$ 117,438,741 | .2182 | \$ 337,468 |
| 345,000 - | 359,999 | 335 | \$ 5,750,131,161 | \$ 118,003,367 | .2102 | \$ 352,249 |
| 360,000 - | 374,999 | 281 | \$ 5,853,287,536 | \$ 103,156,375 | .2027 | \$ 367,105 |
| 375,000 - | 389,999 | 245 | \$ 5,947,015,001 | \$ 93,727,465 | .1958 | \$ 382,561 |
| 390,000 - | 404,999 | 219 | \$ 6,034,099,216 | \$ 87,084,215 | .1892 | \$ 397,645 |
| 405,000 - | 419,999 | 189 | \$ 6,112,086,823 | \$ 77,987,607 | .1831 | \$ 412,633 |
| 420,000 - | 439,999 | 230 | \$ 6,210,803,854 | \$ 98,717,031 | .1773 | \$ 429,204 |
| 440,000 - | 459,999 | 222 | \$ 6,310,760,048 | \$ 99,956,194 | .1700 | \$ 450,253 |
| 460,000 - | 479,999 | 179 | \$ 6,394,887,141 | \$ 84,127,093 | .1632 | \$ 469,984 |
| 480,000 - | 499,999 | 169 | \$ 6,477,674,806 | \$ 82,787,665 | .1568 | \$ 489,868 |
| 500,000 - | 519,999 | 168 | \$ 6,563,350,899 | \$ 85,676,093 | .1508 | \$ 509,977 |
| 520,000 - | 539,999 | 171 | \$ 6,653,846,715 | \$ 90,495,816 | .1452 | \$ 529,215 |
| 540,000 - | 559,999 | 119 | \$ 6,719,340,251 | \$ 65,493,536 | .1399 | \$ 550,366 |
| 560,000 - | 579,999 | 132 | \$ 6,794,530,000 | \$ 75,189,749 | .1350 | \$ 569,619 |
| 580,000 - | 599,999 | 107 | \$ 6,857,574,556 | \$ 63,044,556 | .1303 | \$ 589,201 |
| 600,000 - | 629,999 | 161 | \$ 6,956,816,061 | \$ 99,241,505 | .1259 | \$ 616,407 |
| 630,000 - | 659,999 | 152 | \$ 7,054,656,389 | \$ 97,840,328 | .1197 | \$ 643,686 |
| 660,000 - | 699,999 | 168 | \$ 7,168,554,710 | \$ 113,898,321 | .1141 | \$ 677,966 |
| 700,000 - | 749,999 | 198 | \$ 7,311,778,436 | \$ 143,223,726 | .1072 | \$ 723,352 |
| 750,000 - | 799,999 | 148 | \$ 7,426,521,466 | \$ 114,743,030 | .0997 | \$ 775,291 |
| 800,000 - | 849,999 | 152 | \$ 7,551,858,063 | \$ 125,336,597 | .0930 | \$ 824,583 |
| 850,000 - | 899,999 | 116 | \$ 7,653,468,386 | \$ 101,610,323 | .0872 | \$ 875,951 |
| 900,000 - | 999,999 | 179 | \$ 7,823,267,795 | \$ 169,799,409 | .0821 | \$ 948,600 |
| 1,000,000 - | 1,099,999 | 135 | \$ 7,964,483,774 | \$ 141,215,979 | .0735 | \$ 1,046,044 |
| 1,100,000 - | 1,199,999 | 97 | \$ 8,075,466,976 | \$ 110,983,202 | .0666 | \$ 1,144,157 |
| 1,200,000 - | 1,299,999 | 69 | \$ 8,161,279,634 | \$ 85,812,658 | .0610 | \$ 1,243,662 |
| 1,300,000 - | 1,399,999 | 47 | \$ 8,224,659,082 | \$ 63,379,448 | .0564 | \$ 1,348,499 |
| 1,400,000 - | 1,499,999 | 46 | \$ 8,291,494,391 | \$ 66,835,309 | .0522 | \$ 1,452,942 |
| 1,500,000 - | 1,599,999 | 34 | \$ 8,344,185,114 | \$ 52,690,723 | .0486 | \$ 1,549,727 |
| 1,600,000 - | 1,699,999 | 32 | \$ 8,396,806,906 | \$ 52,621,792 | .0455 | \$ 1,644,431 |

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 | 243 | \$ 8,456,137,597 | \$ 59,330,691 | .0427 | \$ 1,745,020 |
| 1,800,000 - | 1,899,999 | 209 | \$ 8,498,581,449 | \$ 42,443,852 | .0402 | \$ 1,845,385 |
| 1,900,000 - | 1,999,999 | 186 | \$ 8,535,467,719 | \$ 36,886,270 | .0381 | \$ 1,941,383 |
| 2,000,000 - | 2,999,999 | 167 | \$ 8,752,071,090 | \$ 216,603,371 | .0362 | \$ 2,380,257 |
| 3,000,000 - | 3,999,999 | 76 | \$ 8,857,646,727 | \$ 105,575,637 | .0242 | \$ 3,405,666 |
| 4,000,000 - | 4,999,999 | 45 | \$ 8,907,409,826 | \$ 49,763,099 | .0179 | \$ 4,523,918 |
| 5,000,000 - | 5,999,999 | 34 | \$ 8,961,722,962 | \$ 54,313,136 | .0136 | \$ 5,431,314 |
| 6,000,000 - | 6,999,999 | 24 | \$ 8,993,497,391 | \$ 31,774,429 | .0105 | \$ 6,354,886 |
| 7,000,000 - | 7,999,999 | 19 | \$ 9,037,479,144 | \$ 43,981,753 | .0083 | \$ 7,330,292 |
| 8,000,000 - | 8,999,999 | 13 | \$ 9,072,250,827 | \$ 34,771,683 | .0066 | \$ 8,692,921 |
| 9,000,000 - | 9,999,999 | 9 | \$ 9,091,029,555 | \$ 18,778,728 | .0053 | \$ 9,389,364 |
| 10,000,000 - | AND GREATER | 7 | \$ 9,202,466,962 | \$ 111,437,407 | .0045 | \$ 15,919,630 |
| GRAND TOTALS | | 622,321 | EXCLUDING CONTRACT MEDICAL | \$ 9,202,466,962 | | \$ 14,787 |

**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 (<) | | | | | |
| | | | | 9,203,706,481 | | |
| 0 | 10,000 | 744,043,594 | 537,298 | 7,609,432,887 | 1,385 | .8268 |
| 10,000 | 15,000 | 218,885,823 | 17,818 | 7,232,702,064 | 12,285 | .7858 |
| 15,000 | 20,000 | 184,363,698 | 10,636 | 6,925,033,366 | 17,334 | .7524 |
| 20,000 | 25,000 | 160,653,569 | 7,193 | 6,661,359,797 | 22,335 | .7238 |
| 25,000 | 30,000 | 146,059,702 | 5,333 | 6,428,410,095 | 27,388 | .6985 |
| 30,000 | 35,000 | 138,306,162 | 4,272 | 6,219,408,933 | 32,375 | .6758 |
| 35,000 | 40,000 | 123,039,942 | 3,287 | 6,028,993,991 | 37,432 | .6551 |
| 40,000 | 50,000 | 220,920,443 | 4,944 | 5,690,433,548 | 44,685 | .6183 |
| 50,000 | 75,000 | 426,329,158 | 6,983 | 4,999,329,390 | 61,052 | .5432 |
| 75,000 | 100,000 | 354,060,394 | 4,089 | 4,440,243,996 | 86,589 | .4824 |
| 100,000 | 125,000 | 338,390,868 | 3,009 | 3,966,278,128 | 112,460 | .4309 |
| 125,000 | 150,000 | 361,432,170 | 2,639 | 3,564,220,958 | 136,958 | .3873 |
| 150,000 | 175,000 | 415,423,539 | 2,557 | 3,225,772,419 | 162,465 | .3505 |
| 175,000 | 200,000 | 370,006,365 | 1,988 | 2,946,791,055 | 186,120 | .3202 |
| 200,000 | 225,000 | 328,215,305 | 1,547 | 2,709,775,750 | 212,162 | .2944 |
| 225,000 | 250,000 | 274,727,979 | 1,164 | 2,507,847,771 | 236,021 | .2725 |
| 250,000 | 275,000 | 236,165,544 | 900 | 2,329,944,727 | 262,552 | .2532 |
| 275,000 | 300,000 | 219,979,043 | 768 | 2,173,603,184 | 286,618 | .2362 |
| 300,000 | 325,000 | 211,876,441 | 676 | 2,034,110,077 | 313,272 | .2210 |
| 325,000 | 350,000 | 198,582,512 | 589 | 1,911,277,565 | 336,961 | .2077 |
| 350,000 | 375,000 | 181,825,286 | 504 | 1,802,793,945 | 360,526 | .1959 |
| 375,000 | 400,000 | 151,783,608 | 391 | 1,704,235,337 | 388,193 | .1852 |
| 400,000 | 425,000 | 131,694,936 | 320 | 1,614,927,900 | 412,191 | .1755 |
| 425,000 | 450,000 | 124,015,870 | 284 | 1,533,074,530 | 437,446 | .1666 |
| 450,000 | 475,000 | 113,073,417 | 245 | 1,458,169,863 | 461,054 | .1584 |
| 475,000 | 500,000 | 103,819,438 | 214 | 1,389,031,675 | 485,705 | .1509 |
| 500,000 | 600,000 | 379,899,750 | 697 | 1,159,931,925 | 545,050 | .1260 |
| 600,000 | 700,000 | 310,980,154 | 481 | 987,951,771 | 646,528 | .1073 |
| 700,000 | 800,000 | 257,966,756 | 346 | 857,185,015 | 745,569 | .0931 |
| 800,000 | 900,000 | 226,946,920 | 268 | 756,438,095 | 846,817 | .0822 |
| 900,000 | 1,000,000 | 169,799,409 | 179 | 677,438,686 | 948,600 | .0736 |
| 1,000,000 | 2,000,000 | 712,199,924 | 536 | 334,238,762 | 1,328,731 | .0363 |
| 2,000,000 | 3,000,000 | 216,603,371 | 91 | 223,635,391 | 2,380,257 | .0243 |
| 3,000,000 | 4,000,000 | 105,575,637 | 31 | 166,059,754 | 3,405,666 | .0180 |
| 4,000,000 | 5,000,000 | 49,763,099 | 11 | 126,296,655 | 4,523,918 | .0137 |
| 5,000,000 | 6,000,000 | 54,313,136 | 10 | 97,983,519 | 5,431,314 | .0106 |
| 6,000,000 | 7,000,000 | 31,774,429 | 5 | 77,209,090 | 6,354,886 | .0084 |
| 7,000,000 | 8,000,000 | 43,981,753 | 6 | 61,209,090 | 7,500,000 | .0067 |
| 8,000,000 | 9,000,000 | 34,771,683 | 4 | 49,437,407 | 8,692,921 | .0054 |
| 9,000,000 | 10,000,000 | 18,778,728 | 2 | 41,437,407 | 9,500,000 | .0045 |
| 10,000,000 | & Over | 111,437,407 | 7 | | 15,919,630 | |
| TOTAL/AVERAGE | | 9,202,466,962 | 622,321 | | 14,787 | |

* 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 | .9978 | .9996 | .9996 | .9947 | .9948 | .9534 | .9533 | .5605 |
| 2,000 | .9952 | .9956 | .9993 | .9992 | .9894 | .9896 | .9092 | .9090 | .4120 |
| 3,000 | .9929 | .9934 | .9989 | .9989 | .9842 | .9843 | .8680 | .8677 | .3289 |
| 4,000 | .9906 | .9913 | .9986 | .9985 | .9790 | .9792 | .8297 | .8294 | .2736 |
| 5,000 | .9884 | .9893 | .9982 | .9981 | .9738 | .9740 | .7943 | .7939 | .2341 |
| 6,000 | .9862 | .9873 | .9979 | .9977 | .9686 | .9689 | .7614 | .7609 | .2042 |
| 7,000 | .9841 | .9853 | .9975 | .9974 | .9635 | .9639 | .7307 | .7302 | .1808 |
| 8,000 | .9819 | .9833 | .9971 | .9970 | .9584 | .9589 | .7022 | .7016 | .1620 |
| 9,000 | .9798 | .9814 | .9968 | .9966 | .9534 | .9539 | .6755 | .6749 | .1466 |
| 10,000 | .9777 | .9794 | .9964 | .9962 | .9485 | .9490 | .6505 | .6499 | .1338 |
| 11,000 | .9756 | .9775 | .9961 | .9958 | .9436 | .9441 | .6272 | .6264 | .1229 |
| 12,000 | .9735 | .9755 | .9957 | .9955 | .9387 | .9393 | .6052 | .6044 | .1136 |
| 13,000 | .9714 | .9736 | .9954 | .9951 | .9339 | .9346 | .5846 | .5838 | .1054 |
| 14,000 | .9692 | .9716 | .9950 | .9947 | .9291 | .9299 | .5652 | .5643 | .0983 |
| 15,000 | .9671 | .9697 | .9946 | .9943 | .9244 | .9252 | .5469 | .5460 | .0920 |
| 16,000 | .9651 | .9678 | .9943 | .9940 | .9197 | .9205 | .5296 | .5287 | .0863 |
| 17,000 | .9630 | .9658 | .9939 | .9936 | .9151 | .9160 | .5133 | .5123 | .0813 |
| 18,000 | .9609 | .9639 | .9936 | .9932 | .9105 | .9114 | .4978 | .4968 | .0768 |
| 19,000 | .9588 | .9620 | .9932 | .9928 | .9059 | .9069 | .4830 | .4820 | .0728 |
| 20,000 | .9568 | .9601 | .9929 | .9925 | .9014 | .9024 | .4690 | .4680 | .0691 |
| 21,000 | .9547 | .9582 | .9925 | .9921 | .8969 | .8979 | .4556 | .4546 | .0658 |
| 22,000 | .9526 | .9563 | .9922 | .9917 | .8924 | .8935 | .4429 | .4418 | .0627 |
| 23,000 | .9506 | .9544 | .9918 | .9913 | .8880 | .8892 | .4308 | .4297 | .0598 |
| 24,000 | .9485 | .9525 | .9915 | .9910 | .8836 | .8848 | .4191 | .4180 | .0572 |
| 25,000 | .9465 | .9506 | .9911 | .9906 | .8793 | .8805 | .4080 | .4069 | .0547 |
| 26,000 | .9445 | .9488 | .9907 | .9902 | .8750 | .8762 | .3973 | .3962 | .0525 |
| 27,000 | .9425 | .9469 | .9904 | .9898 | .8707 | .8720 | .3871 | .3859 | .0504 |
| 28,000 | .9405 | .9451 | .9900 | .9895 | .8664 | .8678 | .3773 | .3761 | .0484 |
| 29,000 | .9384 | .9432 | .9897 | .9891 | .8622 | .8636 | .3679 | .3667 | .0466 |
| 30,000 | .9364 | .9413 | .9893 | .9887 | .8580 | .8594 | .3589 | .3576 | .0448 |
| 31,000 | .9344 | .9395 | .9890 | .9883 | .8538 | .8553 | .3502 | .3489 | .0432 |
| 32,000 | .9324 | .9376 | .9886 | .9880 | .8497 | .8512 | .3418 | .3406 | .0417 |
| 33,000 | .9304 | .9358 | .9883 | .9876 | .8456 | .8471 | .3339 | .3326 | .0403 |
| 34,000 | .9284 | .9340 | .9879 | .9872 | .8415 | .8431 | .3262 | .3249 | .0389 |
| 35,000 | .9264 | .9321 | .9876 | .9869 | .8374 | .8391 | .3188 | .3174 | .0376 |
| 36,000 | .9244 | .9303 | .9872 | .9865 | .8334 | .8351 | .3116 | .3103 | .0365 |
| 37,000 | .9225 | .9284 | .9869 | .9861 | .8294 | .8311 | .3047 | .3034 | .0353 |
| 38,000 | .9205 | .9266 | .9865 | .9857 | .8254 | .8272 | .2981 | .2968 | .0342 |
| 39,000 | .9185 | .9248 | .9862 | .9854 | .8215 | .8233 | .2917 | .2903 | .0332 |
| 40,000 | .9165 | .9230 | .9858 | .9850 | .8176 | .8194 | .2855 | .2841 | .0323 |
| 41,000 | .9145 | .9211 | .9855 | .9847 | .8137 | .8156 | .2795 | .2782 | .0313 |
| 42,000 | .9126 | .9193 | .9851 | .9843 | .8098 | .8117 | .2738 | .2724 | .0304 |
| 43,000 | .9106 | .9175 | .9848 | .9839 | .8060 | .8079 | .2682 | .2668 | .0296 |
| 44,000 | .9086 | .9157 | .9844 | .9836 | .8022 | .8042 | .2628 | .2614 | .0288 |
| 45,000 | .9067 | .9139 | .9841 | .9832 | .7984 | .8004 | .2575 | .2561 | .0280 |
| 46,000 | .9047 | .9121 | .9837 | .9828 | .7946 | .7967 | .2525 | .2510 | .0272 |
| 47,000 | .9028 | .9103 | .9834 | .9825 | .7909 | .7930 | .2476 | .2461 | .0265 |
| 48,000 | .9008 | .9085 | .9831 | .9821 | .7872 | .7893 | .2429 | .2414 | .0258 |
| 49,000 | .8989 | .9067 | .9827 | .9817 | .7835 | .7856 | .2383 | .2368 | .0252 |

**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 | .8969 | .9049 | .9824 | .9814 | .7798 | .7820 | .2338 | .2323 | .0245 |
| 51,000 | .8950 | .9031 | .9820 | .9810 | .7761 | .7784 | .2295 | .2280 | .0239 |
| 52,000 | .8930 | .9013 | .9817 | .9806 | .7725 | .7748 | .2253 | .2238 | .0233 |
| 53,000 | .8911 | .8995 | .9813 | .9803 | .7689 | .7712 | .2212 | .2197 | .0227 |
| 54,000 | .8892 | .8977 | .9810 | .9799 | .7653 | .7677 | .2173 | .2157 | .0221 |
| 55,000 | .8872 | .8959 | .9806 | .9795 | .7617 | .7642 | .2134 | .2119 | .0216 |
| 56,000 | .8853 | .8942 | .9803 | .9792 | .7582 | .7606 | .2096 | .2081 | .0210 |
| 57,000 | .8834 | .8924 | .9799 | .9788 | .7547 | .7572 | .2059 | .2044 | .0205 |
| 58,000 | .8814 | .8906 | .9796 | .9784 | .7512 | .7537 | .2024 | .2008 | .0200 |
| 59,000 | .8795 | .8888 | .9793 | .9781 | .7477 | .7503 | .1989 | .1973 | .0195 |
| 60,000 | .8776 | .8871 | .9789 | .9777 | .7442 | .7468 | .1954 | .1939 | .0190 |
| 61,000 | .8757 | .8853 | .9786 | .9774 | .7408 | .7434 | .1921 | .1906 | .0186 |
| 62,000 | .8737 | .8835 | .9782 | .9770 | .7374 | .7400 | .1889 | .1873 | .0181 |
| 63,000 | .8718 | .8817 | .9779 | .9766 | .7340 | .7367 | .1857 | .1841 | .0177 |
| 64,000 | .8699 | .8800 | .9775 | .9763 | .7306 | .7333 | .1826 | .1810 | .0173 |
| 65,000 | .8680 | .8782 | .9772 | .9759 | .7272 | .7300 | .1796 | .1780 | .0169 |
| 66,000 | .8661 | .8765 | .9769 | .9755 | .7239 | .7267 | .1767 | .1751 | .0165 |
| 67,000 | .8642 | .8747 | .9765 | .9752 | .7206 | .7234 | .1738 | .1722 | .0162 |
| 68,000 | .8623 | .8729 | .9762 | .9748 | .7173 | .7201 | .1710 | .1694 | .0158 |
| 69,000 | .8604 | .8712 | .9758 | .9745 | .7140 | .7169 | .1682 | .1666 | .0155 |
| 70,000 | .8584 | .8694 | .9755 | .9741 | .7107 | .7136 | .1656 | .1639 | .0152 |
| 71,000 | .8565 | .8676 | .9751 | .9737 | .7075 | .7104 | .1629 | .1613 | .0149 |
| 72,000 | .8546 | .8659 | .9748 | .9734 | .7042 | .7072 | .1603 | .1587 | .0146 |
| 73,000 | .8527 | .8641 | .9745 | .9730 | .7010 | .7040 | .1578 | .1562 | .0143 |
| 74,000 | .8508 | .8624 | .9741 | .9726 | .6978 | .7008 | .1553 | .1537 | .0140 |
| 75,000 | .8489 | .8606 | .9738 | .9723 | .6946 | .6977 | .1529 | .1513 | .0137 |
| 76,000 | .8470 | .8589 | .9734 | .9719 | .6914 | .6946 | .1505 | .1489 | .0134 |
| 77,000 | .8452 | .8571 | .9731 | .9716 | .6883 | .6914 | .1481 | .1465 | .0132 |
| 78,000 | .8433 | .8554 | .9727 | .9712 | .6851 | .6883 | .1458 | .1442 | .0129 |
| 79,000 | .8414 | .8537 | .9724 | .9708 | .6820 | .6852 | .1436 | .1419 | .0127 |
| 80,000 | .8395 | .8519 | .9721 | .9705 | .6789 | .6822 | .1414 | .1397 | .0124 |
| 81,000 | .8377 | .8502 | .9717 | .9701 | .6758 | .6791 | .1392 | .1375 | .0122 |
| 82,000 | .8358 | .8485 | .9714 | .9698 | .6728 | .6761 | .1371 | .1354 | .0120 |
| 83,000 | .8339 | .8468 | .9710 | .9694 | .6697 | .6731 | .1350 | .1333 | .0118 |
| 84,000 | .8321 | .8451 | .9707 | .9690 | .6667 | .6701 | .1329 | .1313 | .0116 |
| 85,000 | .8302 | .8434 | .9704 | .9687 | .6637 | .6671 | .1309 | .1292 | .0114 |
| 86,000 | .8284 | .8417 | .9700 | .9683 | .6607 | .6641 | .1289 | .1272 | .0112 |
| 87,000 | .8266 | .8400 | .9697 | .9680 | .6577 | .6611 | .1270 | .1253 | .0110 |
| 88,000 | .8247 | .8383 | .9693 | .9676 | .6547 | .6582 | .1250 | .1234 | .0108 |
| 89,000 | .8229 | .8366 | .9690 | .9672 | .6518 | .6553 | .1232 | .1215 | .0106 |
| 90,000 | .8211 | .8349 | .9687 | .9669 | .6488 | .6524 | .1213 | .1196 | .0104 |
| 91,000 | .8193 | .8332 | .9683 | .9665 | .6459 | .6495 | .1195 | .1178 | .0102 |
| 92,000 | .8174 | .8316 | .9680 | .9662 | .6430 | .6466 | .1177 | .1160 | .0101 |
| 93,000 | .8156 | .8299 | .9676 | .9658 | .6401 | .6437 | .1159 | .1142 | .0099 |
| 94,000 | .8138 | .8282 | .9673 | .9654 | .6372 | .6409 | .1142 | .1125 | .0097 |
| 95,000 | .8120 | .8266 | .9670 | .9651 | .6343 | .6380 | .1125 | .1108 | .0096 |
| 96,000 | .8102 | .8249 | .9666 | .9647 | .6315 | .6352 | .1108 | .1091 | .0094 |
| 97,000 | .8084 | .8232 | .9663 | .9644 | .6286 | .6324 | .1092 | .1074 | .0093 |
| 98,000 | .8067 | .8216 | .9659 | .9640 | .6258 | .6296 | .1075 | .1058 | .0091 |
| 99,000 | .8049 | .8200 | .9656 | .9637 | .6230 | .6268 | .1059 | .1042 | .0090 |
| 100,000 | .8031 | .8184 | .9653 | .9633 | .6202 | .6240 | .1044 | .1026 | .0088 |

**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 | .7859 | .8025 | .9620 | .9598 | .5929 | .5970 | .0899 | .0882 | .0076 |
| 120,000 | .7691 | .7869 | .9587 | .9563 | .5669 | .5713 | .0777 | .0759 | .0066 |
| 130,000 | .7525 | .7716 | .9554 | .9529 | .5422 | .5468 | .0673 | .0655 | .0058 |
| 140,000 | .7360 | .7565 | .9522 | .9495 | .5186 | .5235 | .0587 | .0569 | .0052 |
| 150,000 | .7198 | .7414 | .9490 | .9461 | .4963 | .5014 | .0515 | .0497 | .0046 |
| 160,000 | .7040 | .7269 | .9459 | .9428 | .4753 | .4806 | .0456 | .0438 | .0041 |
| 170,000 | .6885 | .7126 | .9427 | .9394 | .4557 | .4612 | .0408 | .0390 | .0037 |
| 180,000 | .6734 | .6987 | .9395 | .9361 | .4375 | .4432 | .0367 | .0349 | .0033 |
| 190,000 | .6588 | .6852 | .9364 | .9328 | .4205 | .4263 | .0332 | .0314 | .0030 |
| 200,000 | .6445 | .6720 | .9332 | .9294 | .4045 | .4105 | .0302 | .0284 | .0027 |
| 210,000 | .6304 | .6590 | .9301 | .9261 | .3896 | .3957 | .0277 | .0258 | .0024 |
| 220,000 | .6167 | .6463 | .9270 | .9229 | .3755 | .3818 | .0255 | .0236 | .0021 |
| 230,000 | .6031 | .6338 | .9239 | .9196 | .3623 | .3688 | .0235 | .0216 | .0019 |
| 240,000 | .5899 | .6216 | .9208 | .9163 | .3499 | .3565 | .0218 | .0199 | .0017 |
| 250,000 | .5769 | .6096 | .9177 | .9130 | .3382 | .3449 | .0203 | .0184 | .0015 |
| 260,000 | .5641 | .5978 | .9146 | .9098 | .3270 | .3338 | .0188 | .0170 | .0013 |
| 270,000 | .5515 | .5861 | .9115 | .9065 | .3164 | .3233 | .0176 | .0157 | .0011 |
| 280,000 | .5393 | .5749 | .9085 | .9033 | .3063 | .3133 | .0164 | .0145 | .0010 |
| 290,000 | .5275 | .5640 | .9055 | .9001 | .2967 | .3038 | .0154 | .0135 | .0009 |
| 300,000 | .5160 | .5534 | .9024 | .8969 | .2875 | .2947 | .0145 | .0126 | .0007 |
| 315,000 | .4992 | .5379 | .8979 | .8920 | .2745 | .2819 | .0132 | .0113 | .0005 |
| 330,000 | .4829 | .5229 | .8934 | .8873 | .2625 | .2700 | .0122 | .0103 | .0004 |
| 345,000 | .4673 | .5085 | .8889 | .8826 | .2513 | .2589 | .0112 | .0093 | .0002 |
| 360,000 | .4521 | .4945 | .8845 | .8779 | .2410 | .2486 | .0104 | .0085 | .0002 |
| 375,000 | .4376 | .4811 | .8801 | .8733 | .2313 | .2391 | .0097 | .0078 | .0001 |
| 390,000 | .4238 | .4683 | .8757 | .8686 | .2222 | .2301 | .0090 | .0071 | .0000 |
| 405,000 | .4105 | .4561 | .8714 | .8641 | .2137 | .2216 | .0085 | .0066 | .0000 |
| 420,000 | .3975 | .4441 | .8671 | .8595 | .2056 | .2136 | .0079 | .0060 | .0000 |
| 440,000 | .3807 | .4286 | .8614 | .8534 | .1955 | .2036 | .0073 | .0054 | .0000 |
| 460,000 | .3643 | .4134 | .8556 | .8474 | .1861 | .1943 | .0067 | .0048 | .0000 |
| 480,000 | .3483 | .3987 | .8499 | .8414 | .1774 | .1857 | .0061 | .0042 | .0000 |
| 500,000 | .3327 | .3843 | .8442 | .8354 | .1692 | .1776 | .0056 | .0037 | .0000 |
| 520,000 | .3177 | .3707 | .8386 | .8294 | .1615 | .1700 | .0051 | .0032 | .0000 |
| 540,000 | .3034 | .3580 | .8331 | .8234 | .1543 | .1631 | .0047 | .0028 | .0000 |
| 560,000 | .2896 | .3462 | .8276 | .8175 | .1476 | .1566 | .0043 | .0025 | .0000 |
| 580,000 | .2763 | .3352 | .8222 | .8116 | .1413 | .1507 | .0040 | .0022 | .0000 |
| 600,000 | .2640 | .3249 | .8168 | .8058 | .1353 | .1451 | .0037 | .0020 | .0000 |
| 630,000 | .2471 | .3106 | .8087 | .7971 | .1269 | .1375 | .0033 | .0017 | .0000 |
| 660,000 | .2314 | .2976 | .8008 | .7884 | .1193 | .1306 | .0030 | .0014 | .0000 |
| 700,000 | .2130 | .2819 | .7906 | .7770 | .1101 | .1224 | .0026 | .0011 | .0000 |
| 750,000 | .1918 | .2645 | .7784 | .7630 | .1000 | .1135 | .0023 | .0009 | .0000 |
| 800,000 | .1728 | .2492 | .7665 | .7492 | .0912 | .1057 | .0020 | .0007 | .0000 |
| 850,000 | .1563 | .2357 | .7547 | .7357 | .0835 | .0988 | .0018 | .0006 | .0000 |
| 900,000 | .1423 | .2236 | .7432 | .7224 | .0768 | .0928 | .0016 | .0005 | .0000 |
| 1,000,000 | .1180 | .2029 | .7212 | .6966 | .0658 | .0826 | .0015 | .0003 | .0000 |
| 1,100,000 | .1008 | .1858 | .6997 | .6719 | .0571 | .0744 | .0014 | .0002 | .0000 |
| 1,200,000 | .0876 | .1714 | .6786 | .6481 | .0502 | .0677 | .0014 | .0002 | .0000 |
| 1,300,000 | .0794 | .1592 | .6576 | .6254 | .0445 | .0620 | .0013 | .0001 | .0000 |
| 1,400,000 | .0721 | .1486 | .6373 | .6036 | .0397 | .0571 | .0013 | .0001 | .0000 |
| 1,500,000 | .0655 | .1394 | .6183 | .5828 | .0355 | .0530 | .0012 | .0001 | .0000 |
| 1,600,000 | .0598 | .1313 | .6001 | .5628 | .0319 | .0494 | .0012 | .0001 | .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 | .0541 | .1241 | .5831 | .5438 | .0289 | .0462 | .0011 | .0001 | .0000 |
| 1,800,000 | .0498 | .1177 | .5669 | .5256 | .0263 | .0434 | .0011 | .0000 | .0000 |
| 1,900,000 | .0462 | .1119 | .5511 | .5082 | .0241 | .0410 | .0010 | .0000 | .0000 |
| 2,000,000 | .0426 | .1067 | .5363 | .4916 | .0222 | .0387 | .0010 | .0000 | .0000 |
| 3,000,000 | .0143 | .0732 | .4150 | .3637 | .0120 | .0250 | .0004 | .0000 | .0000 |
| 4,000,000 | .0018 | .0559 | .3289 | .2792 | .0080 | .0184 | .0000 | .0000 | .0000 |
| 5,000,000 | .0000 | .0453 | .2614 | .2219 | .0054 | .0145 | .0000 | .0000 | .0000 |
| 6,000,000 | .0000 | .0381 | .2087 | .1819 | .0038 | .0120 | .0000 | .0000 | .0000 |
| 7,000,000 | .0000 | .0328 | .1689 | .1534 | .0027 | .0103 | .0000 | .0000 | .0000 |
| 8,000,000 | .0000 | .0289 | .1393 | .1326 | .0019 | .0090 | .0000 | .0000 | .0000 |
| 9,000,000 | .0000 | .0258 | .1146 | .1170 | .0014 | .0080 | .0000 | .0000 | .0000 |
| 10,000,000 | .0000 | .0233 | .0982 | .1053 | .0011 | .0072 | .0000 | .0000 | .0000 |

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2006-2008)

