

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 PCRB's analysis 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 | 510,218 | 286,390 | \$ 116,425,104 | \$ 116,425,104 | 1.0000 | \$ 407 |
| 1,000 | 1,999 | 223,828 | 64,737 | \$ 207,597,764 | \$ 91,172,660 | .9842 | \$ 1,408 |
| 2,000 | 2,999 | 159,091 | 27,444 | \$ 274,717,606 | \$ 67,119,842 | .9287 | \$ 2,446 |
| 3,000 | 3,999 | 131,647 | 16,215 | \$ 330,921,619 | \$ 56,204,013 | .9092 | \$ 3,466 |
| 4,000 | 4,999 | 115,432 | 11,223 | \$ 381,212,816 | \$ 50,291,197 | .8925 | \$ 4,481 |
| 5,000 | 5,999 | 104,209 | 8,702 | \$ 428,933,907 | \$ 47,721,091 | .8776 | \$ 5,484 |
| 6,000 | 6,999 | 95,507 | 6,583 | \$ 471,609,209 | \$ 42,675,302 | .8641 | \$ 6,483 |
| 7,000 | 7,999 | 88,924 | 5,616 | \$ 513,639,452 | \$ 42,030,243 | .8516 | \$ 7,484 |
| 8,000 | 8,999 | 83,308 | 4,687 | \$ 553,405,978 | \$ 39,766,526 | .8399 | \$ 8,484 |
| 9,000 | 9,999 | 78,621 | 4,068 | \$ 591,995,909 | \$ 38,589,931 | .8289 | \$ 9,486 |
| 10,000 | 10,999 | 74,553 | 3,596 | \$ 629,714,514 | \$ 37,718,605 | .8185 | \$ 10,489 |
| 11,000 | 11,999 | 70,957 | 3,212 | \$ 666,629,440 | \$ 36,914,926 | .8087 | \$ 11,493 |
| 12,000 | 12,999 | 67,745 | 2,861 | \$ 702,376,410 | \$ 35,746,970 | .7993 | \$ 12,495 |
| 13,000 | 13,999 | 64,884 | 2,484 | \$ 735,880,307 | \$ 33,503,897 | .7903 | \$ 13,488 |
| 14,000 | 14,999 | 62,400 | 2,199 | \$ 767,745,432 | \$ 31,865,125 | .7816 | \$ 14,491 |
| 15,000 | 15,999 | 60,201 | 2,101 | \$ 800,289,821 | \$ 32,544,389 | .7733 | \$ 15,490 |
| 16,000 | 16,999 | 58,100 | 1,961 | \$ 832,638,704 | \$ 32,348,883 | .7653 | \$ 16,496 |
| 17,000 | 17,999 | 56,139 | 1,758 | \$ 863,399,190 | \$ 30,760,486 | .7576 | \$ 17,497 |
| 18,000 | 18,999 | 54,381 | 1,660 | \$ 894,088,596 | \$ 30,689,406 | .7501 | \$ 18,488 |
| 19,000 | 19,999 | 52,721 | 1,529 | \$ 923,894,219 | \$ 29,805,623 | .7428 | \$ 19,494 |
| 20,000 | 20,999 | 51,192 | 1,426 | \$ 953,132,895 | \$ 29,238,676 | .7358 | \$ 20,504 |
| 21,000 | 21,999 | 49,766 | 1,277 | \$ 980,602,566 | \$ 27,469,671 | .7289 | \$ 21,511 |
| 22,000 | 22,999 | 48,489 | 1,278 | \$ 1,009,334,509 | \$ 28,731,943 | .7222 | \$ 22,482 |
| 23,000 | 23,999 | 47,211 | 1,155 | \$ 1,036,476,199 | \$ 27,141,690 | .7158 | \$ 23,499 |
| 24,000 | 24,999 | 46,056 | 1,039 | \$ 1,061,923,599 | \$ 25,447,400 | .7094 | \$ 24,492 |
| 25,000 | 25,999 | 45,017 | 1,041 | \$ 1,088,466,075 | \$ 26,542,476 | .7033 | \$ 25,497 |
| 26,000 | 26,999 | 43,976 | 989 | \$ 1,114,656,333 | \$ 26,190,258 | .6972 | \$ 26,482 |
| 27,000 | 27,999 | 42,987 | 925 | \$ 1,140,084,237 | \$ 25,427,904 | .6913 | \$ 27,490 |
| 28,000 | 28,999 | 42,062 | 891 | \$ 1,165,464,302 | \$ 25,380,065 | .6856 | \$ 28,485 |
| 29,000 | 29,999 | 41,171 | 908 | \$ 1,192,246,949 | \$ 26,782,647 | .6799 | \$ 29,496 |
| 30,000 | 30,999 | 40,263 | 862 | \$ 1,218,544,847 | \$ 26,297,898 | .6744 | \$ 30,508 |
| 31,000 | 31,999 | 39,401 | 811 | \$ 1,244,086,071 | \$ 25,541,224 | .6690 | \$ 31,493 |
| 32,000 | 32,999 | 38,590 | 766 | \$ 1,268,976,765 | \$ 24,890,694 | .6637 | \$ 32,494 |
| 33,000 | 33,999 | 37,824 | 727 | \$ 1,293,330,388 | \$ 24,353,623 | .6585 | \$ 33,499 |
| 34,000 | 34,999 | 37,097 | 663 | \$ 1,316,197,118 | \$ 22,866,730 | .6534 | \$ 34,490 |
| 35,000 | 35,999 | 36,434 | 640 | \$ 1,338,923,069 | \$ 22,725,951 | .6484 | \$ 35,509 |
| 36,000 | 36,999 | 35,794 | 646 | \$ 1,362,490,168 | \$ 23,567,099 | .6435 | \$ 36,482 |
| 37,000 | 37,999 | 35,148 | 618 | \$ 1,385,664,479 | \$ 23,174,311 | .6387 | \$ 37,499 |
| 38,000 | 38,999 | 34,530 | 611 | \$ 1,409,190,236 | \$ 23,525,757 | .6340 | \$ 38,504 |
| 39,000 | 39,999 | 33,919 | 547 | \$ 1,430,793,648 | \$ 21,603,412 | .6294 | \$ 39,494 |
| 40,000 | 40,999 | 33,372 | 539 | \$ 1,452,624,532 | \$ 21,830,884 | .6248 | \$ 40,503 |
| 41,000 | 41,999 | 32,833 | 508 | \$ 1,473,698,670 | \$ 21,074,138 | .6203 | \$ 41,485 |
| 42,000 | 42,999 | 32,325 | 528 | \$ 1,496,129,087 | \$ 22,430,417 | .6159 | \$ 42,482 |
| 43,000 | 43,999 | 31,797 | 455 | \$ 1,515,923,860 | \$ 19,794,773 | .6115 | \$ 43,505 |
| 44,000 | 44,999 | 31,342 | 437 | \$ 1,535,361,784 | \$ 19,437,924 | .6073 | \$ 44,480 |
| 45,000 | 45,999 | 30,905 | 431 | \$ 1,554,972,747 | \$ 19,610,963 | .6030 | \$ 45,501 |
| 46,000 | 46,999 | 30,474 | 468 | \$ 1,576,731,626 | \$ 21,758,879 | .5989 | \$ 46,493 |
| 47,000 | 47,999 | 30,006 | 421 | \$ 1,596,727,904 | \$ 19,996,278 | .5948 | \$ 47,497 |
| 48,000 | 48,999 | 29,585 | 435 | \$ 1,617,829,021 | \$ 21,101,117 | .5907 | \$ 48,508 |
| 49,000 | 49,999 | 29,150 | 405 | \$ 1,637,876,431 | \$ 20,047,410 | .5867 | \$ 49,500 |

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 | 378 | \$ 1,656,954,530 | \$ 19,078,099 | .5828 | \$ 50,471 |
| 51,000 - | 51,999 | 376 | \$ 1,676,318,601 | \$ 19,364,071 | .5789 | \$ 51,500 |
| 52,000 - | 52,999 | 416 | \$ 1,698,140,945 | \$ 21,822,344 | .5751 | \$ 52,458 |
| 53,000 - | 53,999 | 348 | \$ 1,716,753,137 | \$ 18,612,192 | .5713 | \$ 53,483 |
| 54,000 - | 54,999 | 327 | \$ 1,734,576,744 | \$ 17,823,607 | .5676 | \$ 54,506 |
| 55,000 - | 55,999 | 352 | \$ 1,754,116,475 | \$ 19,539,731 | .5640 | \$ 55,511 |
| 56,000 - | 56,999 | 295 | \$ 1,770,772,893 | \$ 16,656,418 | .5603 | \$ 56,462 |
| 57,000 - | 57,999 | 292 | \$ 1,787,560,482 | \$ 16,787,589 | .5568 | \$ 57,492 |
| 58,000 - | 58,999 | 311 | \$ 1,805,742,606 | \$ 18,182,124 | .5532 | \$ 58,463 |
| 59,000 - | 59,999 | 295 | \$ 1,823,294,743 | \$ 17,552,137 | .5497 | \$ 59,499 |
| 60,000 - | 60,999 | 331 | \$ 1,843,317,319 | \$ 20,022,576 | .5463 | \$ 60,491 |
| 61,000 - | 61,999 | 304 | \$ 1,862,009,213 | \$ 18,691,894 | .5428 | \$ 61,486 |
| 62,000 - | 62,999 | 284 | \$ 1,879,748,410 | \$ 17,739,197 | .5395 | \$ 62,462 |
| 63,000 - | 63,999 | 295 | \$ 1,898,478,519 | \$ 18,730,109 | .5361 | \$ 63,492 |
| 64,000 - | 64,999 | 283 | \$ 1,916,733,277 | \$ 18,254,758 | .5328 | \$ 64,504 |
| 65,000 - | 65,999 | 259 | \$ 1,933,695,164 | \$ 16,961,887 | .5296 | \$ 65,490 |
| 66,000 - | 66,999 | 255 | \$ 1,950,650,530 | \$ 16,955,366 | .5264 | \$ 66,492 |
| 67,000 - | 67,999 | 243 | \$ 1,967,052,404 | \$ 16,401,874 | .5232 | \$ 67,497 |
| 68,000 - | 68,999 | 236 | \$ 1,983,216,118 | \$ 16,163,714 | .5200 | \$ 68,490 |
| 69,000 - | 69,999 | 233 | \$ 1,999,416,520 | \$ 16,200,402 | .5169 | \$ 69,530 |
| 70,000 - | 70,999 | 223 | \$ 2,015,139,943 | \$ 15,723,423 | .5138 | \$ 70,509 |
| 71,000 - | 71,999 | 197 | \$ 2,029,222,120 | \$ 14,082,177 | .5108 | \$ 71,483 |
| 72,000 - | 72,999 | 186 | \$ 2,042,709,887 | \$ 13,487,767 | .5077 | \$ 72,515 |
| 73,000 - | 73,999 | 206 | \$ 2,057,858,755 | \$ 15,148,868 | .5047 | \$ 73,538 |
| 74,000 - | 74,999 | 211 | \$ 2,073,582,499 | \$ 15,723,744 | .5018 | \$ 74,520 |
| 75,000 - | 75,999 | 187 | \$ 2,087,695,004 | \$ 14,112,505 | .4988 | \$ 75,468 |
| 76,000 - | 76,999 | 208 | \$ 2,103,599,089 | \$ 15,904,085 | .4959 | \$ 76,462 |
| 77,000 - | 77,999 | 196 | \$ 2,118,790,212 | \$ 15,191,123 | .4930 | \$ 77,506 |
| 78,000 - | 78,999 | 211 | \$ 2,135,348,541 | \$ 16,558,329 | .4901 | \$ 78,475 |
| 79,000 - | 79,999 | 198 | \$ 2,151,080,392 | \$ 15,731,851 | .4873 | \$ 79,454 |
| 80,000 - | 80,999 | 192 | \$ 2,166,533,809 | \$ 15,453,417 | .4845 | \$ 80,487 |
| 81,000 - | 81,999 | 199 | \$ 2,182,755,908 | \$ 16,222,099 | .4817 | \$ 81,518 |
| 82,000 - | 82,999 | 177 | \$ 2,197,360,025 | \$ 14,604,117 | .4790 | \$ 82,509 |
| 83,000 - | 83,999 | 177 | \$ 2,212,142,312 | \$ 14,782,287 | .4762 | \$ 83,516 |
| 84,000 - | 84,999 | 193 | \$ 2,228,449,163 | \$ 16,306,851 | .4735 | \$ 84,491 |
| 85,000 - | 85,999 | 171 | \$ 2,243,072,781 | \$ 14,623,618 | .4708 | \$ 85,518 |
| 86,000 - | 86,999 | 162 | \$ 2,257,084,951 | \$ 14,012,170 | .4682 | \$ 86,495 |
| 87,000 - | 87,999 | 155 | \$ 2,270,649,899 | \$ 13,564,948 | .4655 | \$ 87,516 |
| 88,000 - | 88,999 | 170 | \$ 2,285,692,633 | \$ 15,042,734 | .4629 | \$ 88,487 |
| 89,000 - | 89,999 | 152 | \$ 2,299,297,617 | \$ 13,604,984 | .4603 | \$ 89,506 |
| 90,000 - | 90,999 | 153 | \$ 2,313,143,720 | \$ 13,846,103 | .4578 | \$ 90,497 |
| 91,000 - | 91,999 | 174 | \$ 2,329,061,094 | \$ 15,917,374 | .4552 | \$ 91,479 |
| 92,000 - | 92,999 | 130 | \$ 2,341,085,401 | \$ 12,024,307 | .4527 | \$ 92,495 |
| 93,000 - | 93,999 | 155 | \$ 2,355,573,875 | \$ 14,488,474 | .4502 | \$ 93,474 |
| 94,000 - | 94,999 | 133 | \$ 2,368,138,315 | \$ 12,564,440 | .4477 | \$ 94,469 |
| 95,000 - | 95,999 | 144 | \$ 2,381,888,833 | \$ 13,750,518 | .4452 | \$ 95,490 |
| 96,000 - | 96,999 | 153 | \$ 2,396,657,028 | \$ 14,768,195 | .4428 | \$ 96,524 |
| 97,000 - | 97,999 | 137 | \$ 2,410,011,177 | \$ 13,354,149 | .4404 | \$ 97,476 |
| 98,000 - | 98,999 | 139 | \$ 2,423,700,913 | \$ 13,689,736 | .4380 | \$ 98,487 |
| 99,000 - | 99,999 | 128 | \$ 2,436,433,932 | \$ 12,733,019 | .4356 | \$ 99,477 |
| 100,000 - | 109,999 | 1,309 | \$ 2,573,835,421 | \$ 137,401,489 | .4332 | \$ 104,967 |

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 | 1,156 | \$ 2,706,713,706 | \$ 132,878,285 | .4105 | \$ 114,947 |
| 120,000 - | 129,999 | 1,099 | \$ 2,843,944,214 | \$ 137,230,508 | .3894 | \$ 124,869 |
| 130,000 - | 139,999 | 1,021 | \$ 2,981,638,901 | \$ 137,694,687 | .3699 | \$ 134,863 |
| 140,000 - | 149,999 | 953 | \$ 3,119,707,054 | \$ 138,068,153 | .3518 | \$ 144,877 |
| 150,000 - | 159,999 | 905 | \$ 3,259,928,144 | \$ 140,221,090 | .3351 | \$ 154,940 |
| 160,000 - | 169,999 | 836 | \$ 3,397,921,164 | \$ 137,993,020 | .3196 | \$ 165,063 |
| 170,000 - | 179,999 | 771 | \$ 3,532,748,705 | \$ 134,827,541 | .3052 | \$ 174,874 |
| 180,000 - | 189,999 | 744 | \$ 3,670,461,384 | \$ 137,712,679 | .2920 | \$ 185,098 |
| 190,000 - | 199,999 | 623 | \$ 3,791,892,189 | \$ 121,430,805 | .2798 | \$ 194,913 |
| 200,000 - | 209,999 | 583 | \$ 3,911,296,390 | \$ 119,404,201 | .2686 | \$ 204,810 |
| 210,000 - | 219,999 | 505 | \$ 4,019,826,789 | \$ 108,530,399 | .2581 | \$ 214,912 |
| 220,000 - | 229,999 | 492 | \$ 4,130,484,040 | \$ 110,657,251 | .2484 | \$ 224,913 |
| 230,000 - | 239,999 | 394 | \$ 4,223,062,857 | \$ 92,578,817 | .2394 | \$ 234,972 |
| 240,000 - | 249,999 | 363 | \$ 4,312,024,063 | \$ 88,961,206 | .2309 | \$ 245,072 |
| 250,000 - | 259,999 | 361 | \$ 4,403,963,390 | \$ 91,939,327 | .2230 | \$ 254,680 |
| 260,000 - | 269,999 | 334 | \$ 4,492,394,685 | \$ 88,431,295 | .2156 | \$ 264,764 |
| 270,000 - | 279,999 | 285 | \$ 4,570,760,880 | \$ 78,366,195 | .2086 | \$ 274,969 |
| 280,000 - | 289,999 | 288 | \$ 4,652,894,264 | \$ 82,133,384 | .2021 | \$ 285,185 |
| 290,000 - | 299,999 | 242 | \$ 4,724,353,925 | \$ 71,459,661 | .1959 | \$ 295,288 |
| 300,000 - | 314,999 | 350 | \$ 4,832,116,107 | \$ 107,762,182 | .1901 | \$ 307,892 |
| 315,000 - | 329,999 | 335 | \$ 4,940,157,687 | \$ 108,041,580 | .1820 | \$ 322,512 |
| 330,000 - | 344,999 | 276 | \$ 5,033,376,024 | \$ 93,218,337 | .1746 | \$ 337,748 |
| 345,000 - | 359,999 | 261 | \$ 5,125,232,660 | \$ 91,856,636 | .1678 | \$ 351,941 |
| 360,000 - | 374,999 | 231 | \$ 5,210,059,960 | \$ 84,827,300 | .1616 | \$ 367,218 |
| 375,000 - | 389,999 | 183 | \$ 5,280,027,584 | \$ 69,967,624 | .1559 | \$ 382,337 |
| 390,000 - | 404,999 | 180 | \$ 5,351,567,258 | \$ 71,539,674 | .1506 | \$ 397,443 |
| 405,000 - | 419,999 | 152 | \$ 5,414,235,378 | \$ 62,668,120 | .1457 | \$ 412,290 |
| 420,000 - | 439,999 | 205 | \$ 5,502,288,437 | \$ 88,053,059 | .1411 | \$ 429,527 |
| 440,000 - | 459,999 | 165 | \$ 5,576,596,690 | \$ 74,308,253 | .1355 | \$ 450,353 |
| 460,000 - | 479,999 | 123 | \$ 5,634,435,473 | \$ 57,838,783 | .1303 | \$ 470,234 |
| 480,000 - | 499,999 | 136 | \$ 5,700,946,287 | \$ 66,510,814 | .1255 | \$ 489,050 |
| 500,000 - | 519,999 | 133 | \$ 5,768,717,997 | \$ 67,771,710 | .1212 | \$ 509,562 |
| 520,000 - | 539,999 | 96 | \$ 5,819,599,461 | \$ 50,881,464 | .1171 | \$ 530,015 |
| 540,000 - | 559,999 | 87 | \$ 5,867,365,870 | \$ 47,766,409 | .1134 | \$ 549,039 |
| 560,000 - | 579,999 | 96 | \$ 5,922,096,811 | \$ 54,730,941 | .1099 | \$ 570,114 |
| 580,000 - | 599,999 | 68 | \$ 5,962,249,275 | \$ 40,152,464 | .1067 | \$ 590,477 |
| 600,000 - | 629,999 | 100 | \$ 6,023,796,161 | \$ 61,546,886 | .1037 | \$ 615,469 |
| 630,000 - | 659,999 | 65 | \$ 6,065,669,105 | \$ 41,872,944 | .0995 | \$ 644,199 |
| 660,000 - | 699,999 | 100 | \$ 6,133,537,709 | \$ 67,868,604 | .0957 | \$ 678,686 |
| 700,000 - | 749,999 | 103 | \$ 6,207,872,333 | \$ 74,334,624 | .0911 | \$ 721,695 |
| 750,000 - | 799,999 | 79 | \$ 6,268,904,979 | \$ 61,032,646 | .0860 | \$ 772,565 |
| 800,000 - | 849,999 | 66 | \$ 6,323,487,407 | \$ 54,582,428 | .0815 | \$ 827,006 |
| 850,000 - | 899,999 | 58 | \$ 6,374,054,435 | \$ 50,567,028 | .0774 | \$ 871,845 |
| 900,000 - | 999,999 | 106 | \$ 6,474,334,056 | \$ 100,279,621 | .0738 | \$ 946,034 |
| 1,000,000 - | 1,099,999 | 72 | \$ 6,549,838,763 | \$ 75,504,707 | .0678 | \$ 1,048,676 |
| 1,100,000 - | 1,199,999 | 52 | \$ 6,609,485,336 | \$ 59,646,573 | .0629 | \$ 1,147,049 |
| 1,200,000 - | 1,299,999 | 36 | \$ 6,654,365,563 | \$ 44,880,227 | .0589 | \$ 1,246,673 |
| 1,300,000 - | 1,399,999 | 38 | \$ 6,705,563,037 | \$ 51,197,474 | .0554 | \$ 1,347,302 |
| 1,400,000 - | 1,499,999 | 24 | \$ 6,740,160,587 | \$ 34,597,550 | .0525 | \$ 1,441,565 |
| 1,500,000 - | 1,599,999 | 19 | \$ 6,769,458,248 | \$ 29,297,661 | .0500 | \$ 1,541,982 |
| 1,600,000 - | 1,699,999 | 20 | \$ 6,802,487,879 | \$ 33,029,631 | .0478 | \$ 1,651,482 |

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 | 136 | \$ 6,830,457,190 | \$ 27,969,311 | .0458 | \$ 1,748,082 |
| 1,800,000 - | 1,899,999 | 120 | \$ 6,858,014,000 | \$ 27,556,810 | .0440 | \$ 1,837,121 |
| 1,900,000 - | 1,999,999 | 105 | \$ 6,877,425,268 | \$ 19,411,268 | .0425 | \$ 1,941,127 |
| 2,000,000 - | 2,999,999 | 95 | \$ 6,976,351,984 | \$ 98,926,716 | .0412 | \$ 2,412,847 |
| 3,000,000 - | 3,999,999 | 54 | \$ 7,033,814,271 | \$ 57,462,287 | .0316 | \$ 3,380,135 |
| 4,000,000 - | 4,999,999 | 37 | \$ 7,065,572,115 | \$ 31,757,844 | .0257 | \$ 4,536,835 |
| 5,000,000 - | 5,999,999 | 30 | \$ 7,088,426,133 | \$ 22,854,018 | .0211 | \$ 5,713,505 |
| 6,000,000 - | 6,999,999 | 26 | \$ 7,120,951,418 | \$ 32,525,285 | .0172 | \$ 6,505,057 |
| 7,000,000 - | 7,999,999 | 21 | \$ 7,158,412,076 | \$ 37,460,658 | .0140 | \$ 7,492,132 |
| 8,000,000 - | 8,999,999 | 16 | \$ 7,175,308,248 | \$ 16,896,172 | .0115 | \$ 8,448,086 |
| 9,000,000 - | 9,999,999 | 14 | \$ 7,184,894,654 | \$ 9,586,406 | .0095 | \$ 9,586,406 |
| 10,000,000 - | AND GREATER | 13 | \$ 7,371,048,422 | \$ 186,153,768 | .0076 | \$ 14,319,521 |
| GRAND TOTALS | | 510,218 | EXCLUDING CONTRACT MEDICAL | \$ 7,371,048,422 | | \$ 14,447 |

**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 (<) | | | | | |
| | | | | 7,371,048,422 | | |
| 0 | 10,000 | 591,995,909 | 435,665 | 6,033,522,513 | 1,359 | .8185 |
| 10,000 | 15,000 | 175,749,523 | 14,352 | 5,700,287,990 | 12,246 | .7733 |
| 15,000 | 20,000 | 156,148,787 | 9,009 | 5,423,314,203 | 17,333 | .7358 |
| 20,000 | 25,000 | 138,029,380 | 6,175 | 5,183,699,823 | 22,353 | .7033 |
| 25,000 | 30,000 | 130,323,350 | 4,754 | 4,970,911,473 | 27,413 | .6744 |
| 30,000 | 35,000 | 123,950,169 | 3,829 | 4,779,661,304 | 32,371 | .6484 |
| 35,000 | 40,000 | 114,596,530 | 3,062 | 4,605,374,774 | 37,425 | .6248 |
| 40,000 | 50,000 | 207,082,783 | 4,627 | 4,295,921,991 | 44,755 | .5828 |
| 50,000 | 75,000 | 435,706,068 | 7,136 | 3,676,790,923 | 61,057 | .4988 |
| 75,000 | 100,000 | 362,851,433 | 4,194 | 3,193,114,490 | 86,517 | .4332 |
| 100,000 | 125,000 | 338,895,028 | 3,015 | 2,795,656,962 | 112,422 | .3793 |
| 125,000 | 150,000 | 344,378,094 | 2,524 | 2,469,791,368 | 136,468 | .3351 |
| 150,000 | 175,000 | 345,627,881 | 2,127 | 2,199,375,987 | 162,534 | .2984 |
| 175,000 | 200,000 | 326,557,255 | 1,753 | 1,979,556,233 | 186,338 | .2686 |
| 200,000 | 225,000 | 283,263,226 | 1,334 | 1,796,493,007 | 212,341 | .2437 |
| 225,000 | 250,000 | 236,868,649 | 1,003 | 1,643,774,359 | 236,160 | .2230 |
| 250,000 | 275,000 | 219,553,720 | 838 | 1,513,008,139 | 262,154 | .2053 |
| 275,000 | 300,000 | 192,776,143 | 673 | 1,401,394,497 | 286,656 | .1901 |
| 300,000 | 325,000 | 179,789,902 | 573 | 1,304,162,928 | 313,587 | .1769 |
| 325,000 | 350,000 | 159,851,076 | 475 | 1,221,003,519 | 336,765 | .1656 |
| 350,000 | 375,000 | 146,065,057 | 405 | 1,149,238,462 | 360,654 | .1559 |
| 375,000 | 400,000 | 117,660,740 | 303 | 1,085,327,722 | 388,319 | .1472 |
| 400,000 | 425,000 | 108,527,943 | 263 | 1,028,806,029 | 412,262 | .1396 |
| 425,000 | 450,000 | 103,193,921 | 236 | 978,630,858 | 436,800 | .1328 |
| 450,000 | 475,000 | 80,533,214 | 175 | 933,716,395 | 460,848 | .1267 |
| 475,000 | 500,000 | 80,970,510 | 167 | 893,102,135 | 485,580 | .1212 |
| 500,000 | 600,000 | 261,302,988 | 480 | 764,399,147 | 544,381 | .1037 |
| 600,000 | 700,000 | 171,288,434 | 265 | 671,210,713 | 646,371 | .0911 |
| 700,000 | 800,000 | 135,367,270 | 182 | 600,543,443 | 743,776 | .0815 |
| 800,000 | 900,000 | 105,149,456 | 124 | 544,293,987 | 847,979 | .0738 |
| 900,000 | 1,000,000 | 100,279,621 | 106 | 499,714,366 | 946,034 | .0678 |
| 1,000,000 | 2,000,000 | 403,091,212 | 302 | 303,623,154 | 1,334,739 | .0412 |
| 2,000,000 | 3,000,000 | 98,926,716 | 41 | 232,696,438 | 2,412,847 | .0316 |
| 3,000,000 | 4,000,000 | 57,462,287 | 17 | 189,234,151 | 3,380,135 | .0257 |
| 4,000,000 | 5,000,000 | 31,757,844 | 7 | 155,476,307 | 4,536,835 | .0211 |
| 5,000,000 | 6,000,000 | 22,854,018 | 4 | 126,622,289 | 5,713,505 | .0172 |
| 6,000,000 | 7,000,000 | 32,525,285 | 5 | 103,097,004 | 6,505,057 | .0140 |
| 7,000,000 | 8,000,000 | 37,460,658 | 5 | 84,636,346 | 7,492,132 | .0115 |
| 8,000,000 | 9,000,000 | 16,896,172 | 2 | 69,740,174 | 8,448,086 | .0095 |
| 9,000,000 | 10,000,000 | 9,586,406 | 1 | 56,153,768 | 9,586,406 | .0076 |
| 10,000,000 | & Over | 186,153,768 | 13 | | 14,319,521 | |
| TOTAL/AVERAGE | | 7,371,048,422 | 510,218 | | 14,447 | |

* 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 | .9977 | .9997 | .9997 | .9931 | .9937 | .9626 | .9628 | .5986 |
| 2,000 | .9953 | .9955 | .9993 | .9993 | .9862 | .9875 | .9271 | .9275 | .4498 |
| 3,000 | .9930 | .9933 | .9990 | .9990 | .9794 | .9812 | .8939 | .8944 | .3634 |
| 4,000 | .9909 | .9913 | .9987 | .9987 | .9727 | .9750 | .8628 | .8635 | .3048 |
| 5,000 | .9889 | .9894 | .9984 | .9983 | .9660 | .9689 | .8337 | .8345 | .2618 |
| 6,000 | .9870 | .9874 | .9980 | .9980 | .9594 | .9628 | .8064 | .8074 | .2290 |
| 7,000 | .9850 | .9855 | .9977 | .9977 | .9529 | .9568 | .7808 | .7819 | .2029 |
| 8,000 | .9830 | .9837 | .9974 | .9974 | .9464 | .9509 | .7566 | .7578 | .1817 |
| 9,000 | .9811 | .9818 | .9971 | .9970 | .9401 | .9451 | .7338 | .7351 | .1641 |
| 10,000 | .9791 | .9799 | .9967 | .9967 | .9338 | .9393 | .7122 | .7137 | .1494 |
| 11,000 | .9772 | .9780 | .9964 | .9964 | .9276 | .9336 | .6918 | .6934 | .1368 |
| 12,000 | .9752 | .9762 | .9961 | .9960 | .9214 | .9280 | .6725 | .6741 | .1260 |
| 13,000 | .9733 | .9743 | .9957 | .9957 | .9154 | .9225 | .6541 | .6558 | .1165 |
| 14,000 | .9713 | .9724 | .9954 | .9954 | .9094 | .9170 | .6366 | .6384 | .1082 |
| 15,000 | .9694 | .9706 | .9951 | .9950 | .9035 | .9116 | .6198 | .6217 | .1007 |
| 16,000 | .9675 | .9688 | .9948 | .9947 | .8977 | .9062 | .6038 | .6058 | .0941 |
| 17,000 | .9656 | .9669 | .9944 | .9944 | .8919 | .9009 | .5885 | .5906 | .0880 |
| 18,000 | .9637 | .9651 | .9941 | .9941 | .8862 | .8957 | .5738 | .5759 | .0826 |
| 19,000 | .9618 | .9633 | .9938 | .9937 | .8806 | .8906 | .5598 | .5619 | .0777 |
| 20,000 | .9599 | .9615 | .9935 | .9934 | .8751 | .8854 | .5463 | .5485 | .0732 |
| 21,000 | .9581 | .9597 | .9932 | .9931 | .8696 | .8804 | .5333 | .5356 | .0691 |
| 22,000 | .9562 | .9579 | .9928 | .9928 | .8641 | .8754 | .5209 | .5232 | .0654 |
| 23,000 | .9543 | .9561 | .9925 | .9925 | .8587 | .8704 | .5088 | .5113 | .0619 |
| 24,000 | .9525 | .9543 | .9922 | .9921 | .8534 | .8655 | .4972 | .4997 | .0588 |
| 25,000 | .9506 | .9526 | .9919 | .9918 | .8481 | .8607 | .4861 | .4886 | .0558 |
| 26,000 | .9488 | .9508 | .9916 | .9915 | .8428 | .8558 | .4753 | .4778 | .0531 |
| 27,000 | .9469 | .9490 | .9912 | .9912 | .8377 | .8511 | .4648 | .4674 | .0506 |
| 28,000 | .9451 | .9472 | .9909 | .9908 | .8325 | .8464 | .4548 | .4574 | .0483 |
| 29,000 | .9432 | .9455 | .9906 | .9905 | .8275 | .8417 | .4450 | .4477 | .0462 |
| 30,000 | .9414 | .9437 | .9903 | .9902 | .8224 | .8371 | .4356 | .4383 | .0442 |
| 31,000 | .9396 | .9419 | .9899 | .9899 | .8175 | .8325 | .4265 | .4293 | .0423 |
| 32,000 | .9377 | .9402 | .9896 | .9895 | .8125 | .8280 | .4177 | .4205 | .0406 |
| 33,000 | .9359 | .9384 | .9893 | .9892 | .8077 | .8235 | .4091 | .4120 | .0390 |
| 34,000 | .9341 | .9367 | .9890 | .9889 | .8028 | .8190 | .4009 | .4037 | .0375 |
| 35,000 | .9322 | .9349 | .9887 | .9886 | .7980 | .8146 | .3929 | .3958 | .0361 |
| 36,000 | .9304 | .9332 | .9883 | .9882 | .7933 | .8102 | .3851 | .3880 | .0348 |
| 37,000 | .9286 | .9314 | .9880 | .9879 | .7886 | .8059 | .3776 | .3806 | .0336 |
| 38,000 | .9268 | .9297 | .9877 | .9876 | .7839 | .8016 | .3704 | .3734 | .0324 |
| 39,000 | .9249 | .9279 | .9874 | .9873 | .7793 | .7973 | .3633 | .3664 | .0313 |
| 40,000 | .9231 | .9262 | .9871 | .9869 | .7747 | .7931 | .3565 | .3596 | .0303 |
| 41,000 | .9213 | .9244 | .9867 | .9866 | .7701 | .7889 | .3499 | .3530 | .0293 |
| 42,000 | .9195 | .9227 | .9864 | .9863 | .7656 | .7848 | .3435 | .3466 | .0284 |
| 43,000 | .9177 | .9210 | .9861 | .9860 | .7612 | .7807 | .3372 | .3404 | .0276 |
| 44,000 | .9159 | .9192 | .9858 | .9856 | .7568 | .7766 | .3312 | .3343 | .0267 |
| 45,000 | .9141 | .9175 | .9854 | .9853 | .7524 | .7725 | .3252 | .3284 | .0260 |
| 46,000 | .9123 | .9158 | .9851 | .9850 | .7480 | .7685 | .3195 | .3227 | .0252 |
| 47,000 | .9105 | .9141 | .9848 | .9847 | .7437 | .7645 | .3139 | .3171 | .0245 |
| 48,000 | .9087 | .9123 | .9845 | .9843 | .7394 | .7605 | .3084 | .3117 | .0238 |
| 49,000 | .9069 | .9106 | .9842 | .9840 | .7351 | .7566 | .3031 | .3064 | .0232 |

**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 | .9051 | .9089 | .9838 | .9837 | .7309 | .7527 | .2979 | .3012 | .0226 |
| 51,000 | .9033 | .9072 | .9835 | .9834 | .7267 | .7489 | .2929 | .2962 | .0220 |
| 52,000 | .9015 | .9055 | .9832 | .9830 | .7226 | .7450 | .2880 | .2913 | .0215 |
| 53,000 | .8997 | .9037 | .9829 | .9827 | .7185 | .7412 | .2832 | .2865 | .0209 |
| 54,000 | .8979 | .9020 | .9826 | .9824 | .7144 | .7375 | .2785 | .2819 | .0204 |
| 55,000 | .8962 | .9003 | .9822 | .9821 | .7103 | .7337 | .2740 | .2773 | .0199 |
| 56,000 | .8944 | .8986 | .9819 | .9818 | .7063 | .7300 | .2696 | .2729 | .0195 |
| 57,000 | .8926 | .8969 | .9816 | .9815 | .7024 | .7263 | .2652 | .2686 | .0190 |
| 58,000 | .8908 | .8953 | .9813 | .9811 | .6984 | .7227 | .2610 | .2644 | .0186 |
| 59,000 | .8891 | .8936 | .9810 | .9808 | .6945 | .7191 | .2569 | .2603 | .0182 |
| 60,000 | .8873 | .8919 | .9807 | .9805 | .6906 | .7155 | .2528 | .2563 | .0178 |
| 61,000 | .8856 | .8902 | .9804 | .9802 | .6867 | .7119 | .2489 | .2524 | .0174 |
| 62,000 | .8838 | .8885 | .9801 | .9799 | .6829 | .7084 | .2451 | .2486 | .0170 |
| 63,000 | .8821 | .8868 | .9798 | .9796 | .6791 | .7048 | .2414 | .2448 | .0167 |
| 64,000 | .8803 | .8852 | .9795 | .9793 | .6753 | .7013 | .2378 | .2412 | .0163 |
| 65,000 | .8786 | .8835 | .9792 | .9790 | .6715 | .6979 | .2342 | .2377 | .0160 |
| 66,000 | .8769 | .8819 | .9789 | .9787 | .6678 | .6944 | .2307 | .2342 | .0157 |
| 67,000 | .8752 | .8803 | .9786 | .9784 | .6641 | .6910 | .2273 | .2308 | .0154 |
| 68,000 | .8735 | .8787 | .9783 | .9781 | .6605 | .6876 | .2240 | .2275 | .0151 |
| 69,000 | .8719 | .8771 | .9780 | .9778 | .6568 | .6842 | .2208 | .2243 | .0148 |
| 70,000 | .8702 | .8755 | .9778 | .9775 | .6532 | .6809 | .2176 | .2211 | .0145 |
| 71,000 | .8685 | .8739 | .9775 | .9772 | .6496 | .6776 | .2145 | .2180 | .0142 |
| 72,000 | .8669 | .8723 | .9772 | .9770 | .6461 | .6743 | .2114 | .2150 | .0140 |
| 73,000 | .8652 | .8707 | .9769 | .9767 | .6425 | .6710 | .2084 | .2120 | .0137 |
| 74,000 | .8635 | .8691 | .9766 | .9764 | .6390 | .6677 | .2055 | .2090 | .0135 |
| 75,000 | .8619 | .8675 | .9763 | .9761 | .6355 | .6645 | .2026 | .2062 | .0132 |
| 76,000 | .8602 | .8660 | .9760 | .9758 | .6320 | .6613 | .1998 | .2034 | .0130 |
| 77,000 | .8586 | .8644 | .9758 | .9755 | .6286 | .6581 | .1970 | .2006 | .0128 |
| 78,000 | .8569 | .8628 | .9755 | .9752 | .6252 | .6549 | .1943 | .1979 | .0125 |
| 79,000 | .8553 | .8613 | .9752 | .9749 | .6218 | .6518 | .1917 | .1952 | .0123 |
| 80,000 | .8537 | .8597 | .9749 | .9747 | .6184 | .6487 | .1891 | .1926 | .0121 |
| 81,000 | .8521 | .8582 | .9746 | .9744 | .6151 | .6456 | .1865 | .1901 | .0119 |
| 82,000 | .8505 | .8566 | .9744 | .9741 | .6118 | .6425 | .1840 | .1876 | .0117 |
| 83,000 | .8488 | .8551 | .9741 | .9738 | .6085 | .6394 | .1816 | .1851 | .0115 |
| 84,000 | .8472 | .8535 | .9738 | .9735 | .6052 | .6364 | .1791 | .1827 | .0113 |
| 85,000 | .8456 | .8520 | .9735 | .9732 | .6020 | .6334 | .1768 | .1804 | .0111 |
| 86,000 | .8440 | .8504 | .9732 | .9730 | .5988 | .6304 | .1745 | .1781 | .0110 |
| 87,000 | .8423 | .8489 | .9730 | .9727 | .5956 | .6274 | .1722 | .1758 | .0108 |
| 88,000 | .8407 | .8473 | .9727 | .9724 | .5924 | .6244 | .1700 | .1736 | .0106 |
| 89,000 | .8391 | .8458 | .9724 | .9721 | .5892 | .6215 | .1678 | .1714 | .0105 |
| 90,000 | .8375 | .8443 | .9721 | .9718 | .5861 | .6186 | .1656 | .1692 | .0103 |
| 91,000 | .8359 | .8427 | .9718 | .9715 | .5829 | .6157 | .1635 | .1671 | .0102 |
| 92,000 | .8343 | .8412 | .9716 | .9713 | .5798 | .6128 | .1615 | .1651 | .0100 |
| 93,000 | .8327 | .8397 | .9713 | .9710 | .5768 | .6099 | .1594 | .1630 | .0099 |
| 94,000 | .8312 | .8382 | .9710 | .9707 | .5737 | .6071 | .1574 | .1610 | .0098 |
| 95,000 | .8296 | .8367 | .9707 | .9704 | .5707 | .6042 | .1555 | .1591 | .0096 |
| 96,000 | .8280 | .8352 | .9704 | .9701 | .5676 | .6014 | .1535 | .1572 | .0095 |
| 97,000 | .8264 | .8337 | .9702 | .9698 | .5646 | .5986 | .1517 | .1553 | .0094 |
| 98,000 | .8249 | .8322 | .9699 | .9696 | .5616 | .5959 | .1498 | .1534 | .0092 |
| 99,000 | .8233 | .8307 | .9696 | .9693 | .5587 | .5931 | .1480 | .1516 | .0091 |
| 100,000 | .8218 | .8292 | .9694 | .9690 | .5557 | .5904 | .1462 | .1498 | .0090 |

**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 | .8065 | .8147 | .9666 | .9662 | .5273 | .5638 | .1296 | .1332 | .0079 |
| 120,000 | .7917 | .8005 | .9639 | .9635 | .5005 | .5388 | .1155 | .1191 | .0070 |
| 130,000 | .7770 | .7866 | .9613 | .9608 | .4754 | .5153 | .1035 | .1070 | .0064 |
| 140,000 | .7624 | .7726 | .9587 | .9582 | .4520 | .4934 | .0933 | .0968 | .0058 |
| 150,000 | .7479 | .7588 | .9561 | .9556 | .4302 | .4728 | .0845 | .0880 | .0053 |
| 160,000 | .7337 | .7453 | .9537 | .9531 | .4099 | .4537 | .0768 | .0802 | .0048 |
| 170,000 | .7196 | .7320 | .9513 | .9506 | .3911 | .4359 | .0700 | .0733 | .0044 |
| 180,000 | .7058 | .7188 | .9489 | .9482 | .3737 | .4193 | .0640 | .0673 | .0041 |
| 190,000 | .6925 | .7062 | .9465 | .9458 | .3575 | .4039 | .0586 | .0619 | .0038 |
| 200,000 | .6797 | .6941 | .9442 | .9433 | .3425 | .3895 | .0539 | .0571 | .0036 |
| 210,000 | .6670 | .6820 | .9418 | .9409 | .3285 | .3761 | .0496 | .0527 | .0034 |
| 220,000 | .6545 | .6702 | .9395 | .9386 | .3155 | .3635 | .0458 | .0488 | .0032 |
| 230,000 | .6423 | .6586 | .9372 | .9362 | .3033 | .3517 | .0424 | .0453 | .0030 |
| 240,000 | .6304 | .6474 | .9349 | .9339 | .2919 | .3406 | .0393 | .0422 | .0029 |
| 250,000 | .6188 | .6365 | .9327 | .9316 | .2812 | .3302 | .0365 | .0393 | .0027 |
| 260,000 | .6076 | .6260 | .9305 | .9293 | .2712 | .3203 | .0339 | .0366 | .0025 |
| 270,000 | .5966 | .6156 | .9283 | .9271 | .2618 | .3110 | .0316 | .0342 | .0024 |
| 280,000 | .5858 | .6054 | .9261 | .9248 | .2530 | .3022 | .0295 | .0321 | .0023 |
| 290,000 | .5751 | .5954 | .9239 | .9226 | .2447 | .2939 | .0276 | .0301 | .0021 |
| 300,000 | .5647 | .5856 | .9217 | .9204 | .2368 | .2860 | .0259 | .0283 | .0020 |
| 315,000 | .5496 | .5714 | .9185 | .9171 | .2259 | .2749 | .0236 | .0259 | .0018 |
| 330,000 | .5351 | .5579 | .9153 | .9138 | .2159 | .2647 | .0216 | .0238 | .0017 |
| 345,000 | .5210 | .5447 | .9123 | .9106 | .2068 | .2552 | .0199 | .0219 | .0016 |
| 360,000 | .5071 | .5317 | .9094 | .9077 | .1984 | .2465 | .0184 | .0203 | .0015 |
| 375,000 | .4934 | .5190 | .9067 | .9048 | .1908 | .2384 | .0171 | .0188 | .0015 |
| 390,000 | .4798 | .5063 | .9039 | .9020 | .1837 | .2307 | .0159 | .0175 | .0014 |
| 405,000 | .4666 | .4940 | .9011 | .8991 | .1771 | .2236 | .0149 | .0163 | .0013 |
| 420,000 | .4535 | .4819 | .8984 | .8962 | .1710 | .2169 | .0139 | .0153 | .0013 |
| 440,000 | .4368 | .4664 | .8947 | .8924 | .1636 | .2086 | .0129 | .0140 | .0012 |
| 460,000 | .4207 | .4515 | .8910 | .8886 | .1567 | .2008 | .0119 | .0129 | .0011 |
| 480,000 | .4049 | .4369 | .8875 | .8850 | .1505 | .1935 | .0110 | .0118 | .0011 |
| 500,000 | .3897 | .4229 | .8841 | .8814 | .1447 | .1866 | .0102 | .0108 | .0010 |
| 520,000 | .3752 | .4096 | .8806 | .8778 | .1394 | .1803 | .0095 | .0099 | .0009 |
| 540,000 | .3608 | .3971 | .8772 | .8742 | .1345 | .1743 | .0088 | .0092 | .0009 |
| 560,000 | .3475 | .3855 | .8737 | .8707 | .1299 | .1688 | .0083 | .0085 | .0008 |
| 580,000 | .3351 | .3746 | .8704 | .8671 | .1256 | .1636 | .0078 | .0078 | .0007 |
| 600,000 | .3231 | .3644 | .8670 | .8636 | .1215 | .1588 | .0073 | .0073 | .0007 |
| 630,000 | .3058 | .3502 | .8621 | .8583 | .1159 | .1520 | .0067 | .0066 | .0006 |
| 660,000 | .2892 | .3372 | .8572 | .8531 | .1109 | .1459 | .0061 | .0059 | .0004 |
| 700,000 | .2690 | .3214 | .8508 | .8462 | .1047 | .1385 | .0055 | .0052 | .0003 |
| 750,000 | .2456 | .3038 | .8428 | .8376 | .0978 | .1303 | .0049 | .0045 | .0001 |
| 800,000 | .2240 | .2882 | .8347 | .8292 | .0918 | .1230 | .0044 | .0039 | .0001 |
| 850,000 | .2054 | .2743 | .8267 | .8208 | .0863 | .1166 | .0040 | .0035 | .0000 |
| 900,000 | .1894 | .2618 | .8187 | .8125 | .0814 | .1109 | .0036 | .0031 | .0000 |
| 1,000,000 | .1619 | .2402 | .8033 | .7964 | .0730 | .1010 | .0030 | .0024 | .0000 |
| 1,100,000 | .1426 | .2223 | .7878 | .7806 | .0663 | .0929 | .0025 | .0020 | .0000 |
| 1,200,000 | .1278 | .2070 | .7723 | .7653 | .0608 | .0860 | .0022 | .0017 | .0000 |
| 1,300,000 | .1152 | .1940 | .7568 | .7504 | .0563 | .0802 | .0019 | .0014 | .0000 |
| 1,400,000 | .1049 | .1826 | .7414 | .7359 | .0526 | .0751 | .0018 | .0012 | .0000 |
| 1,500,000 | .0962 | .1726 | .7259 | .7218 | .0496 | .0707 | .0017 | .0010 | .0000 |
| 1,600,000 | .0885 | .1638 | .7106 | .7081 | .0471 | .0668 | .0016 | .0009 | .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 | .0810 | .1559 | .6958 | .6948 | .0448 | .0634 | .0015 | .0008 | .0000 |
| 1,800,000 | .0760 | .1488 | .6815 | .6819 | .0429 | .0603 | .0014 | .0007 | .0000 |
| 1,900,000 | .0722 | .1424 | .6678 | .6694 | .0412 | .0575 | .0013 | .0006 | .0000 |
| 2,000,000 | .0685 | .1365 | .6549 | .6572 | .0398 | .0550 | .0013 | .0006 | .0000 |
| 3,000,000 | .0411 | .0982 | .5395 | .5547 | .0309 | .0386 | .0007 | .0003 | .0000 |
| 4,000,000 | .0224 | .0777 | .4531 | .4762 | .0257 | .0302 | .0002 | .0001 | .0000 |
| 5,000,000 | .0046 | .0648 | .3797 | .4151 | .0218 | .0250 | .0000 | .0001 | .0000 |
| 6,000,000 | .0000 | .0559 | .3205 | .3667 | .0185 | .0214 | .0000 | .0001 | .0000 |
| 7,000,000 | .0000 | .0493 | .2687 | .3277 | .0153 | .0188 | .0000 | .0001 | .0000 |
| 8,000,000 | .0000 | .0443 | .2210 | .2960 | .0127 | .0169 | .0000 | .0001 | .0000 |
| 9,000,000 | .0000 | .0403 | .1783 | .2698 | .0108 | .0153 | .0000 | .0000 | .0000 |
| 10,000,000 | .0000 | .0370 | .1425 | .2479 | .0090 | .0141 | .0000 | .0000 | .0000 |

Pennsylvania Compensation Rating Bureau Cumulative Distribution of Loss By Type of Injury (2012 - 2014)

