

PENNSYLVANIA COMPENSATION RATING BUREAU

Table IV - Unit Statistical Data

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

All data is shown on a reported basis.

TABLE IV
TOTAL EXPERIENCE - ALL INDUSTRIES

MAN YEAR	PAYROLL IN THOUS	PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED											
		EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1994	89,846,149	2,988,963,584	2,975,133,588	1,679,663,185	3.31	.562	.565	1.87	.16	.67	.14	.25	.65
1995	93,223,180	2,946,936,462	2,930,919,506	1,478,013,276	3.14	.502	.504	1.59	.08	.53	.12	.24	.61
1996	98,002,083	2,797,782,387	2,780,732,634	1,278,994,365	2.84	.457	.460	1.31	.04	.35	.11	.22	.58
1997	104,882,855	2,349,299,625	2,331,822,915	1,180,572,299	2.22	.503	.506	1.13	.03	.21	.11	.23	.54
1998	114,082,904	2,251,561,106	2,233,223,666	1,001,735,773	1.96	.445	.449	.88	.02	.09	.09	.21	.47
ALL	500,037,171	13,334,543,164	13,251,832,309	6,618,978,898	2.65	.496	.499	1.32	.06	.15	.11	.23	.56

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	INCURRED LOSSES AS REPORTED BY KIND OF INJURY										
		DEATH INDEMNITY & FUNERAL NO.	PERM. TOTAL NO.	MAJOR PERM. NO.	MINOR PERM. NO.	TEMP. COMP. NO.	MEDICAL NO.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1994	1,679,663,185	170	37,126,542	338	109,817,143	4,211	599,573,687	5,585	123,180,044	49,115	223,480,967	586,484,802
1995	1,478,013,276	110	23,237,875	175	50,942,377	3,515	495,096,970	5,043	113,054,997	45,620	225,180,841	570,500,216
1996	1,278,994,365	107	21,351,882	85	20,751,955	2,570	341,711,980	4,819	111,663,072	44,168	219,083,122	564,432,354
1997	1,180,572,299	90	15,429,441	75	17,487,484	1,710	223,047,679	5,155	117,465,905	44,003	241,573,345	565,568,445
1998	1,001,735,773	82	18,120,004	33	10,275,374	777	104,618,756	4,951	98,562,257	44,593	236,345,166	533,814,216
ALL	6,618,978,898	559	115,265,744	706	209,274,333	12,783	764,049,072	25,553	563,926,275	227,499	1,145,663,441	2,820,800,033

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1)	EARNED STANDARD PREMIUM INCLUDING EXP. CON. (3)	EARNED STANDARD PREMIUM EXCLUDING EXP. CON. (4)	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS			ALL DEATH & P.T. (9)	PURE PREMIUMS		TEMP. MED. (13)	(14)
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	MAJOR PERM. (11)		MINOR PERM. (12)			
1994	15,065,984	896,046,549	894,930,080	465,189,994	5.94	.519	.520	3.09	.22	1.06	.22	.48	1.12
1995	15,223,487	870,403,203	869,104,535	414,546,025	5.71	.476	.477	2.72	.10	.90	.20	.46	1.05
1996	15,893,787	842,508,519	841,126,117	333,784,549	5.29	.396	.397	2.10	.05	.51	.18	.41	.95
1997	16,840,762	671,528,885	670,151,241	302,847,624	3.98	.451	.452	1.80	.03	.32	.17	.41	.87
1998	17,320,457	604,415,388	603,014,597	251,094,042	3.48	.415	.416	1.45	.03	.13	.14	.38	.77
ALL	80,344,477	3,884,902,544	3,878,326,570	1,767,462,234	4.83	.455	.456	2.20	.08	.56	.18	.43	.95

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (5)		MAJOR PERM. (7)		MINOR PERM. (9)		TEMP. COMP. (11)		MEDICAL (13)
		NO. (3)	NO. & FUNERAL (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1994	465,189,994	36	7,391,192	82	26,415,873	1,151	158,978,842	1,513	32,667,921	15,018	71,617,269	168,118,897
1995	414,546,025	19	4,979,089	36	10,971,196	965	137,138,284	1,363	30,701,745	13,886	70,405,784	160,349,927
1996	333,784,549	17	3,620,311	23	5,057,915	612	81,033,017	1,187	28,052,081	12,647	64,908,729	151,112,496
1997	302,847,624	11	2,243,553	22	2,383,181	411	53,838,004	1,343	28,395,853	12,701	69,157,361	146,829,672
1998	251,094,042	11	1,956,039	11	3,040,315	174	22,332,062	1,238	23,778,545	12,324	65,919,482	134,067,599
ALL	1,767,462,234	94	20,190,184	174	47,868,480	3,313	453,320,209	6,644	143,596,145	66,576	342,008,625	760,478,591

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS (1) (2)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2) (6)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS		TEMP. (13)	MED. (14)	
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)		MAJOR PERM. (11)	MINOR PERM. (12)			
1994	4,708,305	495,629,431	493,524,412	325,694,473	.48	.657	.660	6.92	.76	3.18	.34	.67	1.97
1995	4,645,429	467,600,869	465,222,796	276,962,272	.01	.592	.595	5.96	.41	2.50	.31	.64	2.10
1996	5,047,738	462,998,893	460,431,625	247,514,980	9.12	.535	.538	4.90	.28	1.69	.33	.67	1.93
1997	5,411,222	375,494,617	372,807,157	232,773,982	6.89	.620	.624	4.30	.21	1.06	.37	.72	1.94
1998	5,938,283	371,355,568	368,401,654	192,379,881	6.20	.518	.522	3.24	.13	.48	.32	.65	1.66
ALL	25,750,977	2,173,079,378	2,160,387,644	1,275,325,588	8.39	.587	.590	4.95	.34	1.70	.33	.67	1.91

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (1) (2)	DEATH INDEMNITY & FUNERAL (4)		PERM. TOTAL (6)		MAJOR PERM. (8)		MINOR PERM. (10)		TEMP. COMP. (12)		MEDICAL (13)
		NO. (3)	NO. & FUNERAL (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
1994	325,694,473	36	8,603,139	67	27,068,402	923	149,621,447	738	15,951,154	6,090	31,541,880	92,908,451
1995	276,962,272	28	7,037,809	36	12,231,141	741	116,269,068	655	14,356,896	5,456	29,599,286	97,468,072
1996	247,514,980	26	8,659,508	20	5,604,281	595	85,388,054	672	16,506,874	5,851	33,990,346	97,365,917
1997	232,773,982	31	5,413,480	20	6,003,220	402	57,449,570	769	20,013,775	5,841	39,134,146	104,759,791
1998	192,379,881	20	5,363,342	6	2,312,760	196	28,342,562	793	18,843,586	6,143	38,706,395	98,811,236
ALL	1,275,325,588	141	35,077,278	149	53,219,804	2,857	437,070,701	3,627	85,672,285	29,381	172,972,053	491,313,467

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED	AVE.	LOSS RATIOS	LOSS RATIOS	ALL DEATH & P.T.	PURE PREMIUMS		TEMP.	MED.	
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	LOSSES UNMODIFIED	RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1994	70,071,860	1,597,287,604	1,586,679,096	888,778,718	2.26	.556	.560	1.27	.11	.42	.11	.17	.46
1995	73,354,264	1,608,932,390	1,596,592,175	786,504,979	2.18	.489	.493	1.07	.05	.33	.09	.17	.43
1996	77,060,558	1,492,274,975	1,479,174,892	697,694,836	1.92	.468	.472	.91	.02	.23	.09	.16	.41
1997	82,630,871	1,302,276,123	1,288,864,517	644,950,693	1.56	.495	.500	.78	.02	.14	.08	.16	.38
1998	90,824,164	1,275,790,150	1,261,807,415	558,261,850	1.39	.438	.442	.61	.02	.06	.06	.15	.33
ALL	393,941,717	7,276,561,242	7,213,118,095	3,576,191,076	1.83	.491	.496	.91	.04	.22	.08	.16	.40

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL (13)
		NO. (3)	& FUNERAL (4)	NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1994	888,778,718	98	21,132,211	189	56,332,868	2,137	290,973,398	3,334	74,560,969	28,007	120,321,818	325,457,454
1995	786,504,979	63	11,220,977	103	27,740,040	1,809	241,689,618	3,025	67,996,356	26,278	125,175,771	312,682,217
1996	697,694,836	64	9,072,063	42	10,089,759	1,363	175,290,909	2,960	67,104,117	25,670	120,184,047	315,953,941
1997	644,950,693	48	7,772,408	33	9,101,083	897	111,760,105	3,043	69,056,277	25,461	133,281,838	313,978,982
1998	558,261,850	51	10,800,623	16	4,922,299	407	53,944,132	2,920	55,940,126	26,126	131,719,289	300,935,381
ALL	3,576,191,076	324	59,998,282	383	108,186,049	6,613	873,658,162	15,282	334,657,845	131,542	630,682,763	1,569,007,975