

PENNSYLVANIA COMPENSATION RATING BUREAU

Empirical Pennsylvania Loss Distribution

The attached exhibit presents 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.

The last page 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.

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
MEDICAL ONLY	861,877	706,137	\$ 563,388,410	\$ 563,388,410	.0000	\$ 798
-	1,999	25,540	\$ 592,161,638	\$ 28,773,228	.0000	\$ 1,127
2,000 -	2,999	12,448	\$ 622,989,498	\$ 30,827,860	.8644	\$ 2,477
3,000 -	3,999	10,432	\$ 659,355,458	\$ 36,365,960	.8447	\$ 3,486
4,000 -	4,999	8,591	\$ 697,842,455	\$ 38,486,997	.8268	\$ 4,480
5,000 -	5,999	7,506	\$ 739,002,011	\$ 41,159,556	.8105	\$ 5,484
6,000 -	6,999	6,619	\$ 781,926,726	\$ 42,924,715	.7954	\$ 6,485
7,000 -	7,999	5,744	\$ 824,941,395	\$ 43,014,669	.7814	\$ 7,489
8,000 -	8,999	4,851	\$ 866,123,456	\$ 41,182,061	.7684	\$ 8,489
9,000 -	9,999	4,261	\$ 906,537,763	\$ 40,414,307	.7563	\$ 9,485
10,000 -	10,999	3,638	\$ 944,707,356	\$ 38,169,593	.7448	\$ 10,492
11,000 -	11,999	3,213	\$ 981,620,844	\$ 36,913,488	.7340	\$ 11,489
12,000 -	12,999	2,864	\$ 1,017,365,572	\$ 35,744,728	.7238	\$ 12,481
13,000 -	13,999	2,554	\$ 1,051,850,956	\$ 34,485,384	.7140	\$ 13,502
14,000 -	14,999	2,315	\$ 1,085,415,189	\$ 33,564,233	.7047	\$ 14,499
15,000 -	15,999	2,062	\$ 1,117,346,594	\$ 31,931,405	.6957	\$ 15,486
16,000 -	16,999	1,998	\$ 1,150,289,697	\$ 32,943,103	.6871	\$ 16,488
17,000 -	17,999	1,814	\$ 1,182,031,984	\$ 31,742,287	.6788	\$ 17,499
18,000 -	18,999	1,602	\$ 1,211,679,192	\$ 29,647,208	.6708	\$ 18,506
19,000 -	19,999	1,582	\$ 1,242,503,965	\$ 30,824,773	.6631	\$ 19,485
20,000 -	20,999	1,395	\$ 1,271,102,732	\$ 28,598,767	.6557	\$ 20,501
21,000 -	21,999	1,353	\$ 1,300,200,522	\$ 29,097,790	.6484	\$ 21,506
22,000 -	22,999	1,214	\$ 1,327,505,476	\$ 27,304,954	.6414	\$ 22,492
23,000 -	23,999	1,087	\$ 1,353,042,080	\$ 25,536,604	.6346	\$ 23,493
24,000 -	24,999	1,113	\$ 1,380,313,503	\$ 27,271,423	.6280	\$ 24,503
25,000 -	25,999	1,028	\$ 1,406,520,223	\$ 26,206,720	.6216	\$ 25,493
26,000 -	26,999	949	\$ 1,431,655,928	\$ 25,135,705	.6153	\$ 26,487
27,000 -	27,999	940	\$ 1,457,498,731	\$ 25,842,803	.6092	\$ 27,492
28,000 -	28,999	850	\$ 1,481,727,262	\$ 24,228,531	.6032	\$ 28,504
29,000 -	29,999	792	\$ 1,505,082,716	\$ 23,355,454	.5974	\$ 29,489
30,000 -	30,999	808	\$ 1,529,721,239	\$ 24,638,523	.5917	\$ 30,493
31,000 -	31,999	750	\$ 1,553,349,771	\$ 23,628,532	.5862	\$ 31,505
32,000 -	32,999	705	\$ 1,576,270,134	\$ 22,920,363	.5807	\$ 32,511
33,000 -	33,999	662	\$ 1,598,454,629	\$ 22,184,495	.5754	\$ 33,511
34,000 -	34,999	651	\$ 1,620,908,541	\$ 22,453,912	.5702	\$ 34,491
35,000 -	35,999	610	\$ 1,642,547,268	\$ 21,638,727	.5651	\$ 35,473
36,000 -	36,999	540	\$ 1,662,250,719	\$ 19,703,451	.5601	\$ 36,488
37,000 -	37,999	542	\$ 1,682,582,485	\$ 20,331,766	.5551	\$ 37,512
38,000 -	38,999	497	\$ 1,701,705,124	\$ 19,122,639	.5503	\$ 38,476
39,000 -	39,999	528	\$ 1,722,568,948	\$ 20,863,824	.5456	\$ 39,515
40,000 -	40,999	466	\$ 1,741,441,160	\$ 18,872,212	.5409	\$ 40,498
41,000 -	41,999	485	\$ 1,761,568,264	\$ 20,127,104	.5363	\$ 41,499
42,000 -	42,999	479	\$ 1,781,928,240	\$ 20,359,976	.5318	\$ 42,505
43,000 -	43,999	436	\$ 1,800,894,133	\$ 18,965,893	.5273	\$ 43,500
44,000 -	44,999	421	\$ 1,819,621,570	\$ 18,727,437	.5230	\$ 44,483
45,000 -	45,999	400	\$ 1,837,820,985	\$ 18,199,415	.5187	\$ 45,499
46,000 -	46,999	430	\$ 1,857,811,157	\$ 19,990,172	.5144	\$ 46,489
47,000 -	47,999	388	\$ 1,876,237,245	\$ 18,426,088	.5103	\$ 47,490
48,000 -	48,999	372	\$ 1,894,281,066	\$ 18,043,821	.5062	\$ 48,505
49,000 -	49,999	407	\$ 1,914,422,280	\$ 20,141,214	.5021	\$ 49,487
50,000 -	50,999	328	\$ 1,930,981,099	\$ 16,558,819	.4982	\$ 50,484

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
51,000 -	51,999	24,480	320	\$ 1,947,458,921	\$ 16,477,822 .4942	\$ 51,493
52,000 -	52,999	24,160	348	\$ 1,965,730,698	\$ 18,271,777 .4904	\$ 52,505
53,000 -	53,999	23,812	315	\$ 1,982,581,671	\$ 16,850,973 .4866	\$ 53,495
54,000 -	54,999	23,497	351	\$ 2,001,718,129	\$ 19,136,458 .4828	\$ 54,520
55,000 -	55,999	23,146	320	\$ 2,019,469,650	\$ 17,751,521 .4791	\$ 55,474
56,000 -	56,999	22,826	335	\$ 2,038,390,546	\$ 18,920,896 .4754	\$ 56,480
57,000 -	57,999	22,491	302	\$ 2,055,751,106	\$ 17,360,560 .4718	\$ 57,485
58,000 -	58,999	22,189	327	\$ 2,074,878,371	\$ 19,127,265 .4683	\$ 58,493
59,000 -	59,999	21,862	290	\$ 2,092,132,691	\$ 17,254,320 .4648	\$ 59,498
60,000 -	60,999	21,572	310	\$ 2,110,887,676	\$ 18,754,985 .4613	\$ 60,500
61,000 -	61,999	21,262	300	\$ 2,129,342,888	\$ 18,455,212 .4579	\$ 61,517
62,000 -	62,999	20,962	269	\$ 2,146,150,954	\$ 16,808,066 .4545	\$ 62,484
63,000 -	63,999	20,693	255	\$ 2,162,344,360	\$ 16,193,406 .4512	\$ 63,504
64,000 -	64,999	20,438	248	\$ 2,178,336,819	\$ 15,992,459 .4480	\$ 64,486
65,000 -	65,999	20,190	254	\$ 2,194,974,456	\$ 16,637,637 .4447	\$ 65,503
66,000 -	66,999	19,936	214	\$ 2,209,206,459	\$ 14,232,003 .4415	\$ 66,505
67,000 -	67,999	19,722	239	\$ 2,225,335,432	\$ 16,128,973 .4384	\$ 67,485
68,000 -	68,999	19,483	251	\$ 2,242,526,886	\$ 17,191,454 .4353	\$ 68,492
69,000 -	69,999	19,232	196	\$ 2,256,138,249	\$ 13,611,363 .4322	\$ 69,446
70,000 -	70,999	19,036	237	\$ 2,272,846,802	\$ 16,708,553 .4292	\$ 70,500
71,000 -	71,999	18,799	216	\$ 2,288,294,453	\$ 15,447,651 .4261	\$ 71,517
72,000 -	72,999	18,583	208	\$ 2,303,368,704	\$ 15,074,251 .4232	\$ 72,472
73,000 -	73,999	18,375	229	\$ 2,320,199,653	\$ 16,830,949 .4202	\$ 73,498
74,000 -	74,999	18,146	226	\$ 2,337,035,454	\$ 16,835,801 .4173	\$ 74,495
75,000 -	75,999	17,920	213	\$ 2,353,111,989	\$ 16,076,535 .4145	\$ 75,477
76,000 -	76,999	17,707	242	\$ 2,371,624,537	\$ 18,512,548 .4116	\$ 76,498
77,000 -	77,999	17,465	205	\$ 2,387,508,079	\$ 15,883,542 .4088	\$ 77,481
78,000 -	78,999	17,260	174	\$ 2,401,171,050	\$ 13,662,971 .4061	\$ 78,523
79,000 -	79,999	17,086	175	\$ 2,415,083,873	\$ 13,912,823 .4033	\$ 79,502
80,000 -	80,999	16,911	197	\$ 2,430,941,449	\$ 15,857,576 .4006	\$ 80,495
81,000 -	81,999	16,714	181	\$ 2,445,690,097	\$ 14,748,648 .3980	\$ 81,484
82,000 -	82,999	16,533	199	\$ 2,462,110,609	\$ 16,420,512 .3953	\$ 82,515
83,000 -	83,999	16,334	173	\$ 2,476,553,519	\$ 14,442,910 .3927	\$ 83,485
84,000 -	84,999	16,161	187	\$ 2,492,356,698	\$ 15,803,179 .3901	\$ 84,509
85,000 -	85,999	15,974	180	\$ 2,507,745,263	\$ 15,388,565 .3876	\$ 85,492
86,000 -	86,999	15,794	196	\$ 2,524,694,235	\$ 16,948,972 .3850	\$ 86,474
87,000 -	87,999	15,598	180	\$ 2,540,442,271	\$ 15,748,036 .3825	\$ 87,489
88,000 -	88,999	15,418	168	\$ 2,555,312,768	\$ 14,870,497 .3801	\$ 88,515
89,000 -	89,999	15,250	177	\$ 2,571,151,365	\$ 15,838,597 .3776	\$ 89,484
90,000 -	90,999	15,073	157	\$ 2,585,367,576	\$ 14,216,211 .3752	\$ 90,549
91,000 -	91,999	14,916	165	\$ 2,600,465,102	\$ 15,097,526 .3728	\$ 91,500
92,000 -	92,999	14,751	153	\$ 2,614,617,723	\$ 14,152,621 .3705	\$ 92,501
93,000 -	93,999	14,598	155	\$ 2,629,111,643	\$ 14,493,920 .3681	\$ 93,509
94,000 -	94,999	14,443	183	\$ 2,646,405,219	\$ 17,293,576 .3658	\$ 94,500
95,000 -	95,999	14,260	148	\$ 2,660,544,323	\$ 14,139,104 .3635	\$ 95,534
96,000 -	96,999	14,112	155	\$ 2,675,495,942	\$ 14,951,619 .3613	\$ 96,462
97,000 -	97,999	13,957	146	\$ 2,689,727,356	\$ 14,231,414 .3591	\$ 97,475
98,000 -	98,999	13,811	130	\$ 2,702,539,480	\$ 12,812,124 .3568	\$ 98,555
99,000 -	99,999	13,681	146	\$ 2,717,069,275	\$ 14,529,795 .3547	\$ 99,519
100,000 -	109,999	13,535	1,380	\$ 2,861,831,048	\$ 144,761,773 .3525	\$ 104,900
110,000 -	119,999	12,155	1,215	\$ 3,001,373,230	\$ 139,542,182 .3321	\$ 114,850

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
120,000 -	129,999	10,940	1,010	\$ 3,127,429,058	\$ 126,055,828 .3137	\$ 124,808
130,000 -	139,999	9,930	882	\$ 3,246,248,713	\$ 118,819,655 .2972	\$ 134,716
140,000 -	149,999	9,048	715	\$ 3,349,921,617	\$ 103,672,904 .2821	\$ 144,997
150,000 -	159,999	8,333	649	\$ 3,450,460,834	\$ 100,539,217 .2683	\$ 154,914
160,000 -	169,999	7,684	614	\$ 3,551,559,439	\$ 101,098,605 .2556	\$ 164,656
170,000 -	179,999	7,070	472	\$ 3,634,136,799	\$ 82,577,360 .2439	\$ 174,952
180,000 -	189,999	6,598	498	\$ 3,726,152,151	\$ 92,015,352 .2330	\$ 184,770
190,000 -	199,999	6,100	438	\$ 3,811,586,426	\$ 85,434,275 .2229	\$ 195,055
200,000 -	209,999	5,662	384	\$ 3,890,243,346	\$ 78,656,920 .2136	\$ 204,836
210,000 -	219,999	5,278	322	\$ 3,959,480,662	\$ 69,237,316 .2049	\$ 215,023
220,000 -	229,999	4,956	317	\$ 4,030,740,531	\$ 71,259,869 .1967	\$ 224,795
230,000 -	239,999	4,639	319	\$ 4,105,649,423	\$ 74,908,892 .1891	\$ 234,824
240,000 -	249,999	4,320	317	\$ 4,183,307,002	\$ 77,657,579 .1820	\$ 244,977
250,000 -	259,999	4,003	264	\$ 4,250,668,129	\$ 67,361,127 .1754	\$ 255,156
260,000 -	269,999	3,739	277	\$ 4,324,005,506	\$ 73,337,377 .1692	\$ 264,756
270,000 -	279,999	3,462	209	\$ 4,381,419,656	\$ 57,414,150 .1635	\$ 274,709
280,000 -	289,999	3,253	214	\$ 4,442,413,857	\$ 60,994,201 .1582	\$ 285,020
290,000 -	299,999	3,039	163	\$ 4,490,477,275	\$ 48,063,418 .1532	\$ 294,868
300,000 -	314,999	2,876	254	\$ 4,568,448,897	\$ 77,971,622 .1485	\$ 306,975
315,000 -	329,999	2,622	268	\$ 4,654,904,689	\$ 86,455,792 .1419	\$ 322,596
330,000 -	344,999	2,354	215	\$ 4,727,411,264	\$ 72,506,575 .1360	\$ 337,240
345,000 -	359,999	2,139	192	\$ 4,795,061,420	\$ 67,650,156 .1306	\$ 352,345
360,000 -	374,999	1,947	166	\$ 4,856,098,707	\$ 61,037,287 .1258	\$ 367,695
375,000 -	389,999	1,781	149	\$ 4,913,136,704	\$ 57,037,997 .1213	\$ 382,805
390,000 -	404,999	1,632	146	\$ 4,971,196,854	\$ 58,060,150 .1172	\$ 397,672
405,000 -	419,999	1,486	125	\$ 5,022,704,238	\$ 51,507,384 .1135	\$ 412,059
420,000 -	439,999	1,361	147	\$ 5,085,927,437	\$ 63,223,199 .1101	\$ 430,090
440,000 -	459,999	1,214	125	\$ 5,142,071,167	\$ 56,143,730 .1060	\$ 449,150
460,000 -	479,999	1,089	112	\$ 5,194,676,764	\$ 52,605,597 .1024	\$ 469,693
480,000 -	499,999	977	95	\$ 5,241,172,278	\$ 46,495,514 .0991	\$ 489,426
500,000 -	519,999	882	80	\$ 5,281,987,329	\$ 40,815,051 .0961	\$ 510,188
520,000 -	539,999	802	65	\$ 5,316,436,527	\$ 34,449,198 .0935	\$ 529,988
540,000 -	559,999	737	42	\$ 5,339,462,817	\$ 23,026,290 .0910	\$ 548,245
560,000 -	579,999	695	45	\$ 5,365,052,285	\$ 25,589,468 .0887	\$ 568,655
580,000 -	599,999	650	37	\$ 5,386,832,166	\$ 21,779,881 .0866	\$ 588,645
600,000 -	629,999	613	61	\$ 5,424,357,104	\$ 37,524,938 .0846	\$ 615,163
630,000 -	659,999	552	58	\$ 5,461,835,024	\$ 37,477,920 .0818	\$ 646,171
660,000 -	699,999	494	68	\$ 5,507,904,745	\$ 46,069,721 .0793	\$ 677,496
700,000 -	749,999	426	60	\$ 5,551,305,768	\$ 43,401,023 .0764	\$ 723,350
750,000 -	799,999	366	40	\$ 5,582,400,504	\$ 31,094,736 .0733	\$ 777,368
800,000 -	849,999	326	47	\$ 5,621,242,940	\$ 38,842,436 .0705	\$ 826,435
850,000 -	899,999	279	33	\$ 5,650,061,587	\$ 28,818,647 .0681	\$ 873,292
900,000 -	999,999	246	43	\$ 5,690,555,235	\$ 40,493,648 .0660	\$ 941,713
1,000,000 -	1,099,999	203	22	\$ 5,713,675,709	\$ 23,120,474 .0625	\$ 1,050,931
1,100,000 -	1,199,999	181	15	\$ 5,730,881,179	\$ 17,205,470 .0595	\$ 1,147,031
1,200,000 -	1,299,999	166	19	\$ 5,754,533,746	\$ 23,652,567 .0567	\$ 1,244,872
1,300,000 -	1,399,999	147	9	\$ 5,766,684,903	\$ 12,151,157 .0542	\$ 1,350,129
1,400,000 -	1,499,999	138	10	\$ 5,781,059,106	\$ 14,374,203 .0520	\$ 1,437,420
1,500,000 -	1,599,999	128	8	\$ 5,793,275,253	\$ 12,216,147 .0499	\$ 1,527,018
1,600,000 -	1,699,999	120	11	\$ 5,811,531,118	\$ 18,255,865 .0479	\$ 1,659,624
1,700,000 -	1,799,999	109	6	\$ 5,822,073,692	\$ 10,542,574 .0461	\$ 1,757,096

PENNSYLVANIA
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
1,800,000 -	1,899,999	103	\$ 5,835,075,503	\$ 13,001,811	.0444	\$ 1,857,402
1,900,000 -	1,999,999	96	\$ 5,854,457,238	\$ 19,381,735	.0428	\$ 1,938,174
2,000,000 -	2,999,999	86	\$ 5,934,284,868	\$ 79,827,630	.0414	\$ 2,419,019
3,000,000 -	3,999,999	53	\$ 5,997,683,923	\$ 63,399,055	.0307	\$ 3,522,170
4,000,000 -	4,999,999	35	\$ 6,036,822,373	\$ 39,138,450	.0237	\$ 4,348,717
5,000,000 -	5,999,999	26	\$ 6,084,574,150	\$ 47,751,777	.0190	\$ 5,305,753
6,000,000 -	6,999,999	17	\$ 6,104,148,164	\$ 19,574,014	.0159	\$ 6,524,671
7,000,000 -	7,999,999	14	\$ 6,119,068,678	\$ 14,920,514	.0134	\$ 7,460,257
8,000,000 -	8,999,999	12	\$ 6,136,730,649	\$ 17,661,971	.0114	\$ 8,830,986
9,000,000 -	9,999,999	10	\$ 6,146,193,789	\$ 9,463,140	.0095	\$ 9,463,140
10,000,000 -	AND GREATER	9	\$ 6,286,523,186	\$ 140,329,397	.0080	\$ 15,592,155
GRAND TOTALS		861,877	EXCLUDING CONTRACT MEDICAL	\$ 6,286,523,186	\$	7,294

