

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

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.	MED.	
						INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	130,953,565	2,393,044,855	2,372,508,312	1,867,532,782	1.81	.780	.787	1.43	.04	.47	.09	.20	.61
2001	137,608,307	2,479,636,165	2,458,585,998	1,800,609,166	1.79	.726	.732	1.31	.03	.44	.10	.18	.56
2002	138,163,402	2,435,681,275	2,413,800,595	1,730,047,108	1.75	.710	.717	1.25	.03	.40	.11	.16	.55
2003	144,153,126	2,542,020,650	2,519,085,102	1,553,511,242	1.75	.611	.617	1.08	.02	.26	.13	.16	.51
2004	149,583,253	2,750,802,306	2,727,778,706	1,258,151,376	1.82	.457	.461	.84	.02	.08	.10	.16	.47
ALL	700,461,653	12,601,185,251	12,491,758,713	8,209,851,674	1.78	.652	.657	1.17	.03	.04	.11	.17	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	1,867,532,782	105	23,196,215	87	29,891,962	3,868	621,953,773	4,510	120,171,966	44,041	267,049,656	805,269,210
2001	1,800,609,166	104	22,675,104	59	19,397,757	3,784	608,216,789	4,635	135,727,884	40,512	249,400,410	765,191,222
2002	1,730,047,108	103	22,653,383	46	16,754,718	3,543	549,299,783	5,177	156,958,324	38,300	227,218,885	757,162,015
2003	1,553,511,242	80	18,832,318	30	9,956,958	2,510	375,198,466	5,830	183,907,068	36,664	226,806,789	738,809,643
2004	1,258,151,376	102	27,780,383	25	7,568,661	834	126,810,069	5,246	152,387,720	37,019	241,231,159	702,373,384
ALL	8,209,851,674	494	115,137,403	247	83,570,056	14,539	281,478,880	25,398	749,152,962	196,536	1,211,706,899	3,768,805,474

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY (13)
		NO. (3)	NO. (4)	NO. (5)	NO. (6)	NO. (7)	NO. (8)	NO. (9)	NO. (10)	NO. (11)	NO. (12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	805,269,210	105	3,627,390	87	51,097,660	3,868	254,370,541	4,510	85,193,610	44,041	264,595,413	146,384,596
2001	765,191,222	104	3,144,000	59	31,731,028	3,784	241,700,462	4,635	89,878,714	40,512	251,348,202	147,388,816
2002	757,162,015	103	2,723,930	46	25,775,260	3,543	221,556,359	5,177	102,003,080	38,300	255,972,427	149,130,959
2003	738,809,643	80	4,903,596	30	20,743,961	2,510	162,487,510	5,830	133,659,704	36,664	267,344,782	149,670,090
2004	702,373,384	102	5,649,017	25	17,683,650	834	82,851,303	5,246	129,882,478	37,019	313,633,880	152,673,056
ALL	3,768,805,474	494	20,047,933	247	147,031,559	14,539	962,966,175	25,398	540,617,586	196,536	1,352,894,704	745,247,517

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR (1)	PAYROLL IN THOUS (2)	EARNED	EARNED	INCURRED LOSSES UNMODIFIED (5)	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T. (9)	PURE PREMIUMS	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)
		STANDARD PREMIUM INCLUDING EXP. CON. (3)	STANDARD PREMIUM EXCLUDING EXP. CON. (4)			INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)						
2000	18,224,645	590,518,608	588,940,838	463,904,332	3.23	.786	.788	2.55	.06	.84	.17	.40	1.07
2001	17,492,869	567,886,909	566,275,371	443,554,423	3.24	.781	.783	2.54	.04	.87	.18	.37	1.08
2002	17,135,609	577,241,182	575,642,907	363,228,095	3.36	.629	.631	2.12	.03	.64	.18	.33	.94
2003	17,783,553	613,098,441	611,460,390	353,704,882	3.44	.577	.578	1.99	.03	.47	.21	.32	.96
2004	17,835,375	651,168,846	649,523,206	279,164,223	3.64	.429	.430	1.57	.03	.16	.18	.32	.88
ALL	88,472,051	2,999,913,986	2,991,842,712	1,903,555,955	3.38	.635	.636	2.15	.04	.60	.18	.35	.99

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH INDEMNITY NO. (3)	DEATH & FUNERAL (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. INDEMNITY NO. COMP. (12)	MEDICAL (13)	
				INDEMNITY NO. COMP. (5)	INDEMNITY NO. COMP. (6)	INDEMNITY NO. COMP. (7)	INDEMNITY NO. COMP. (8)	INDEMNITY NO. COMP. (9)	INDEMNITY NO. COMP. (10)			
2000	463,904,332	19	4,769,761	21	6,677,629	946	153,116,255	1,143	31,545,293	11,721	72,914,434	194,880,960
2001	443,554,423	17	3,905,963	13	3,025,492	944	152,043,058	1,066	31,311,240	10,014	64,171,854	189,096,816
2002	363,228,095	11	2,054,557	7	2,484,396	717	109,738,984	1,038	31,088,406	8,739	56,001,964	161,859,788
2003	353,704,882	11	3,002,644	5	2,198,906	558	83,653,226	1,229	36,569,003	8,796	56,884,681	171,396,422
2004	279,164,223	13	4,924,471	1	575,883	179	28,808,780	1,133	31,339,547	9,022	57,352,651	156,162,891
ALL	1,903,555,955	71	18,657,396	47	14,962,306	3,344	527,360,303	5,609	161,853,489	48,292	307,325,584	873,396,877

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR (1)	ALL LOSSES (2)	DEATH MEDICAL NO. (3)	DEATH (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. MEDICAL NO. COMP. (12)	MEDICAL ONLY (13)	
				COMP. NO. (5)	COMP. NO. (6)	COMP. NO. (7)	COMP. NO. (8)	COMP. NO. (9)	COMP. NO. (10)			
2000	194,880,960	19	172,094	21	5,756,918	946	57,574,066	1,143	20,383,709	11,721	70,976,203	40,017,970
2001	189,096,816	17	72,806	13	6,133,024	944	60,818,510	1,066	20,711,564	10,014	64,749,062	36,611,850
2002	161,859,788	11	197,856	7	2,559,488	717	42,244,164	1,038	19,859,325	8,739	62,767,064	34,231,891
2003	171,396,422	11	1,028,724	5	2,791,399	558	36,848,468	1,229	28,235,712	8,796	67,572,101	34,920,018
2004	156,162,891	13	179,161	1	2,156,541	179	15,850,772	1,133	24,663,994	9,022	76,505,395	36,807,028
ALL	873,396,877	71	1,650,641	47	19,397,370	3,344	213,335,980	5,609	113,854,304	48,292	342,569,825	182,588,757

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED		LOSS RATIOS			PURE PREMIUMS						
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	INCL. EXP.CON (5)/(3)	EXCL. EXP.CON (5)/(4)	ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP. MED.	MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	7,024,061	423,318,733	419,904,348	358,744,236	5.98	.847	.854	5.11	.20	1.99	.23	.57	2.12
2001	7,432,127	446,581,326	443,125,618	344,643,425	5.96	.772	.778	4.64	.16	1.91	.28	.52	1.78
2002	7,620,463	461,285,980	457,938,909	323,641,730	6.01	.702	.707	4.25	.14	1.78	.26	.46	1.60
2003	7,676,166	458,253,747	454,946,025	290,336,668	5.93	.634	.638	3.78	.09	1.20	.38	.44	1.67
2004	7,988,205	491,333,532	488,113,491	248,523,945	6.11	.506	.509	3.11	.12	.44	.37	.51	1.67
ALL	37,741,022	2,280,773,318	2,264,028,391	1,565,890,004	6.00	.687	.692	4.15	.14	1.44	.31	.50	1.76

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	358,744,236	32	7,805,756	17	6,360,682	811	139,548,592	599	15,989,998	6,146	40,001,359	149,037,849
2001	344,643,425	20	4,027,969	18	8,026,260	823	141,632,944	708	20,496,741	5,840	38,491,568	131,967,943
2002	323,641,730	19	6,360,025	8	3,952,546	822	136,019,748	671	20,140,636	5,286	35,243,944	121,924,831
2003	290,336,668	25	4,255,191	6	2,802,080	587	91,822,620	822	29,205,079	5,096	33,797,723	128,453,975
2004	248,523,945	31	7,765,152	7	1,754,803	233	35,326,068	847	29,788,647	5,273	40,723,221	133,166,054
ALL	1,565,890,004	127	30,214,093	56	22,896,371	3,276	544,349,972	3,647	115,621,101	27,641	188,257,815	664,550,652

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	149,037,849	32	2,558,498	17	19,448,333	811	60,236,011	599	13,289,406	6,146	38,616,546	14,889,055
2001	131,967,943	20	981,629	18	7,828,433	823	55,948,270	708	14,419,973	5,840	36,737,321	16,052,317
2002	121,924,831	19	1,219,007	8	3,364,412	822	53,044,366	671	12,482,182	5,286	36,173,165	15,641,699
2003	128,453,975	25	229,977	6	7,337,868	587	46,753,931	822	20,565,963	5,096	37,471,002	16,095,234
2004	133,166,054	31	1,925,087	7	8,536,226	233	28,926,384	847	27,710,794	5,273	48,975,870	17,091,693
ALL	664,550,652	127	6,914,198	56	46,515,272	3,276	244,908,962	3,647	88,468,318	27,641	197,973,904	79,769,998

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED	EARNED	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS		TEMP. MED.	MED.	
		STANDARD PREMIUM INCLUDING EXP. CON.	STANDARD PREMIUM EXCLUDING EXP. CON.			INCL. EXP.CON	EXCL. EXP.CON		MAJOR PERM.	MINOR PERM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	105,704,859	1,379,207,514	1,363,663,126	1,044,884,214	1.29	.758	.766	.99	.03	.31	.07	.15	.44
2001	112,683,311	1,465,167,930	1,449,185,009	1,012,411,318	1.29	.691	.699	.90	.02	.28	.07	.13	.39
2002	113,407,330	1,397,154,113	1,380,218,779	1,043,177,283	1.22	.747	.756	.92	.02	.27	.09	.12	.42
2003	118,693,407	1,470,668,462	1,452,678,687	909,469,692	1.22	.618	.626	.77	.01	.17	.10	.11	.37
2004	123,759,673	1,608,299,928	1,590,142,009	730,463,208	1.28	.454	.459	.59	.02	.05	.07	.12	.33
ALL	574,248,580	7,320,497,947	7,235,887,610	4,740,405,715	1.26	.648	.655	.83	.02	.04	.08	.12	.39

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL
		INDEMNITY & FUNERAL	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	INDEMNITY COMP.	NO.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	1,044,884,214	54	10,620,698	49	16,853,651	2,111	329,288,926	2,768	72,636,675	26,174	154,133,863	461,350,401
2001	1,012,411,318	67	14,741,172	28	8,346,005	2,017	314,540,787	2,861	83,919,903	24,658	146,736,988	444,126,463
2002	1,043,177,283	73	14,238,801	31	10,317,776	2,004	303,541,051	3,468	105,729,282	24,275	135,972,977	473,377,396
2003	909,469,692	44	11,574,483	19	4,955,972	1,365	199,722,620	3,779	118,132,986	22,772	136,124,385	438,959,246
2004	730,463,208	58	15,090,760	17	5,237,975	422	62,675,221	3,266	91,259,526	22,724	143,155,287	413,044,439
ALL	4,740,405,715	296	66,265,914	144	45,711,379	7,919	209,768,605	16,142	471,678,372	120,603	716,123,500	2,230,857,945

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY
		MEDICAL	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.	NO.	MEDICAL COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2000	461,350,401	54	896,798	49	25,892,409	2,111	136,560,464	2,768	51,520,495	26,174	155,002,664	91,477,571
2001	444,126,463	67	2,089,565	28	17,769,571	2,017	124,933,682	2,861	54,747,177	24,658	149,861,819	94,724,649
2002	473,377,396	73	1,307,067	31	19,851,360	2,004	126,267,829	3,468	69,661,573	24,275	157,032,198	99,257,369
2003	438,959,246	44	3,644,895	19	10,614,694	1,365	78,885,111	3,779	84,858,029	22,772	162,301,679	98,654,838
2004	413,044,439	58	3,544,769	17	6,990,883	422	38,074,147	3,266	77,507,690	22,724	188,152,615	98,774,335
ALL	2,230,857,945	296	11,483,094	144	81,118,917	7,919	504,721,233	16,142	338,294,964	120,603	812,350,975	482,888,762