

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 -

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			PURE PREMIUMS				
						INCL. EXP.CON (5)/(3) (7)	EXCL. EXP.CON (5)/(4) (8)	ALL DEATH & P.T. (9)	MAJOR PERM. (11)	MINOR PERM. (12)	TEMP. (13)	MED. (14)	
2001	137,613,400	2,483,585,385	2,462,535,049	1,851,117,566	1.79	.745	.752	1.35	.03	.47	.10	.18	.57
2002	138,217,219	2,437,838,508	2,415,957,864	1,827,737,789	1.75	.750	.757	1.32	.03	.44	.11	.16	.58
2003	144,104,994	2,542,420,233	2,519,483,795	1,745,917,944	1.75	.687	.693	1.21	.02	.37	.12	.15	.55
2004	149,605,282	2,753,017,402	2,729,987,580	1,649,042,440	1.82	.599	.604	1.10	.03	.26	.14	.15	.53
2005	156,438,898	2,857,498,680	2,833,682,756	1,326,089,742	1.81	.464	.468	.85	.02	.09	.10	.16	.48
ALL	725,979,793	13,074,360,208	12,961,647,044	8,399,905,481	1.79	.642	.648	1.16	.03	.04	.11	.16	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH INDEMNITY NO. & FUNERAL (3)	DEATH INDEMNITY & FUNERAL (4)	PERM. TOTAL INDEMNITY		MAJOR PERM. INDEMNITY		MINOR PERM. INDEMNITY		TEMP. COMP. INDEMNITY		MEDICAL (13)
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
2001	1,851,117,566	107	24,205,735	67	21,879,320	3,881	640,933,593	4,661	135,726,406	40,404	246,071,778	782,300,734
2002	1,827,737,789	107	25,221,091	56	18,572,137	3,781	613,090,685	5,183	154,930,876	38,150	220,490,342	795,432,658
2003	1,745,917,944	82	19,093,508	34	10,381,332	3,393	537,321,910	5,633	172,475,727	36,270	215,833,269	790,812,198
2004	1,649,042,440	105	27,375,398	34	11,609,175	2,488	384,561,538	6,441	211,856,923	35,474	218,804,504	794,834,902
2005	1,326,089,742	82	18,686,710	29	11,486,008	910	143,574,701	5,198	153,805,736	35,795	243,669,547	754,867,040
ALL	8,399,905,481	483	114,582,442	220	73,927,972	14,453	319,482,427	27,116	828,795,668	186,093	1,144,869,440	3,918,247,532

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES (2)	DEATH MEDICAL NO. (3)	DEATH MEDICAL (4)	PERM. TOTAL MEDICAL		MAJOR PERM. MEDICAL		MINOR PERM. MEDICAL		TEMP. COMP. MEDICAL		MEDICAL ONLY (13)
				NO. (5)	COMP. (6)	NO. (7)	COMP. (8)	NO. (9)	COMP. (10)	NO. (11)	COMP. (12)	
2001	782,300,734	107	2,892,015	67	34,741,518	3,881	255,960,124	4,661	92,640,213	40,404	248,333,748	147,733,116
2002	795,432,658	107	3,015,564	56	34,249,449	3,781	253,271,508	5,183	101,464,247	38,150	250,918,923	152,512,967
2003	790,812,198	82	4,410,219	34	25,818,236	3,393	232,459,548	5,633	125,434,718	36,270	251,905,487	150,783,990
2004	794,834,902	105	7,160,399	34	20,489,890	2,488	181,288,240	6,441	159,499,158	35,474	268,979,854	157,417,361
2005	754,867,040	82	3,230,756	29	39,972,207	910	92,424,449	5,198	135,994,213	35,795	325,053,298	158,192,117
ALL	3,918,247,532	483	20,708,953	220	155,271,300	14,453	15,403,869	27,116	615,032,549	186,093	1,345,191,310	766,639,551

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES  
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.		
		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)
2001	17,591,939	569,543,301	567,936,765	457,213,824	3.23	.803	.805	2.60	.05	.91	.18	.36	1.10
2002	17,172,122	578,221,014	576,626,819	383,663,154	3.36	.664	.665	2.23	.04	.73	.18	.31	.97
2003	17,799,552	611,591,037	609,957,539	397,106,742	3.43	.649	.651	2.23	.03	.67	.21	.30	1.02
2004	17,867,401	651,512,675	649,871,306	364,496,639	3.64	.559	.561	2.04	.04	.45	.26	.31	.99
2005	18,552,531	702,130,924	700,454,988	291,131,176	3.78	.415	.416	1.57	.02	.17	.15	.31	.91
ALL	88,983,545	3,112,998,951	3,104,847,417	1,893,611,535	3.49	.608	.610	2.13	.03	.58	.20	.32	1.00

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY NO.	& FUNERAL (4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. INDEMNITY	MEDICAL	
				INDEMNITY NO.	COMP. (6)	INDEMNITY NO.	COMP. (8)	INDEMNITY NO.	COMP. (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	457,213,824	18	4,162,640	16	4,705,924	976	160,540,951	1,075	30,837,979	9,991	63,803,476	193,162,854
2002	383,663,154	13	2,772,940	11	3,651,158	780	125,569,136	1,058	31,037,263	8,719	53,991,637	166,641,020
2003	397,106,742	11	2,247,341	7	2,531,223	748	119,911,380	1,282	37,685,384	8,657	54,001,632	180,729,782
2004	364,496,639	12	5,215,027	6	1,832,208	512	79,953,211	1,500	46,208,552	8,763	54,721,859	176,565,782
2005	291,131,176	9	1,797,763	4	1,316,710	192	32,386,645	1,045	28,748,697	8,538	58,133,515	168,747,846
ALL	1,893,611,535	63	16,195,711	44	14,037,223	3,208	518,361,323	5,960	174,517,875	44,668	284,652,119	885,847,284

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	(4)	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP. MEDICAL	MEDICAL ONLY	
				COMP. MEDICAL NO.	COMP. MEDICAL (6)	COMP. MEDICAL NO.	COMP. MEDICAL (8)	COMP. MEDICAL NO.	COMP. MEDICAL (10)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	193,162,854	18	61,806	16	7,535,155	976	63,885,770	1,075	20,448,355	9,991	64,600,969	36,630,799
2002	166,641,020	13	197,037	11	3,296,128	780	47,760,091	1,058	20,403,633	8,719	60,697,740	34,286,391
2003	180,729,782	11	1,062,414	7	2,938,604	748	50,873,540	1,282	27,603,270	8,657	62,996,219	35,255,735
2004	176,565,782	12	146,473	6	3,135,611	512	34,892,358	1,500	34,247,997	8,763	66,670,258	37,473,085
2005	168,747,846	9	510,980	4	5,426,822	192	20,082,501	1,045	25,766,031	8,538	80,083,129	36,878,383
ALL	885,847,284	63	1,978,710	44	22,332,320	3,208	217,494,260	5,960	128,469,286	44,668	335,048,315	180,524,393

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING  
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.		
		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)
2001	7,332,832	446,034,027	442,577,144	350,967,271	6.04	.787	.793	4.79	.16	1.98	.29	.52	1.83
2002	7,578,842	460,887,993	457,540,117	343,174,634	6.04	.745	.750	4.53	.13	1.96	.27	.44	1.73
2003	7,642,039	458,548,491	455,239,498	320,115,066	5.96	.698	.703	4.19	.10	1.62	.31	.42	1.74
2004	7,958,209	491,589,047	488,367,550	317,298,050	6.14	.645	.650	3.99	.12	1.17	.39	.44	1.87
2005	8,471,970	533,509,445	530,234,854	263,812,645	6.26	.494	.498	3.11	.10	.44	.33	.52	1.72
ALL	38,983,892	2,390,569,003	2,373,959,163	1,595,367,666	6.09	.667	.672	4.09	.12	1.41	.32	.47	1.78

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH & FUNERAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL	
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	350,967,271	21	4,642,318	18	7,446,971	825	145,471,197	717	20,986,383	5,815	38,132,875	134,287,527
2002	343,174,634	19	6,320,671	8	3,172,667	848	148,807,798	682	20,249,417	5,252	33,378,608	131,245,473
2003	320,115,066	25	4,550,206	7	3,385,750	739	123,774,720	740	23,923,117	5,045	31,843,155	132,638,118
2004	317,298,050	33	7,308,332	5	2,043,472	583	93,449,442	842	31,398,825	5,091	34,656,101	148,441,878
2005	263,812,645	21	4,411,914	9	3,759,010	229	37,468,568	803	28,216,263	5,405	44,172,738	145,784,152
ALL	1,595,367,666	119	27,233,441	47	19,807,870	3,224	548,971,725	3,784	124,774,005	26,608	182,183,477	692,397,148

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY	
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	134,287,527	21	979,658	18	7,374,954	825	58,512,286	717	15,092,878	5,815	36,208,295	16,119,456
2002	131,245,473	19	1,199,770	8	3,037,974	848	59,856,412	682	13,358,271	5,252	35,390,526	18,402,520
2003	132,638,118	25	195,275	7	6,736,512	739	57,735,816	740	17,252,274	5,045	34,897,792	15,820,449
2004	148,441,878	33	3,658,846	5	6,161,029	583	53,539,804	842	26,924,882	5,091	41,048,748	17,108,569
2005	145,784,152	21	1,646,186	9	12,391,265	229	32,024,389	803	24,897,089	5,405	55,536,917	19,288,306
ALL	692,397,148	119	7,679,735	47	35,701,734	3,224	261,668,707	3,784	97,525,394	26,608	203,082,278	86,739,300

TABLE IV - C

TOTAL EXPERIENCE - OTHER 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			PURE PREMIUMS				
						INCL. EXP.CON	EXCL. EXP.CON		ALL DEATH & P.T.	MAJOR PERM.	MINOR PERM.	TEMP. MED.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2001	112,688,629	1,468,008,057	1,452,021,140	1,042,936,471	1.29	.710	.718	.93	.02	.30	.07	.13	.40
2002	113,466,255	1,398,729,501	1,381,790,928	1,100,900,001	1.22	.787	.797	.97	.02	.30	.09	.12	.44
2003	118,663,403	1,472,280,705	1,454,286,758	1,028,696,136	1.23	.699	.707	.87	.01	.25	.09	.11	.40
2004	123,779,672	1,609,915,680	1,591,748,724	967,247,751	1.29	.601	.608	.78	.02	.17	.11	.10	.38
2005	129,414,397	1,621,858,311	1,602,992,914	771,145,921	1.24	.475	.481	.60	.01	.06	.07	.11	.34
ALL	598,012,356	7,570,792,254	7,482,840,464	4,910,926,280	1.25	.649	.656	.82	.02	.04	.09	.11	.39

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL	
			INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.	INDEMNITY NO.	COMP. NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	1,042,936,471	68	15,400,777	33	9,726,425	2,080	334,921,445	2,869	83,902,044	24,598	144,135,427	454,850,353
2002	1,100,900,001	75	16,127,480	37	11,748,312	2,153	338,713,751	3,443	103,644,196	24,179	133,120,097	497,546,165
2003	1,028,696,136	46	12,295,961	20	4,464,359	1,906	293,635,810	3,611	110,867,226	22,568	129,988,482	477,444,298
2004	967,247,751	60	14,852,039	23	7,733,495	1,393	211,158,885	4,099	134,249,546	21,620	129,426,544	469,827,242
2005	771,145,921	52	12,477,033	16	6,410,288	489	73,719,488	3,350	96,840,776	21,852	141,363,294	440,335,042
ALL	4,910,926,280	301	71,153,290	129	40,082,879	8,021	252,149,379	17,372	529,503,788	114,817	678,033,844	2,340,003,100

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.		MEDICAL ONLY	
			COMP. NO.	COMP. NO.	COMP. NO.	COMP. NO.	COMP. NO.	COMP. NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2001	454,850,353	68	1,850,551	33	19,831,409	2,080	133,562,068	2,869	57,098,980	24,598	147,524,484	94,982,861
2002	497,546,165	75	1,618,757	37	27,915,347	2,153	145,655,005	3,443	67,702,343	24,179	154,830,657	99,824,056
2003	477,444,298	46	3,152,530	20	16,143,120	1,906	123,850,192	3,611	80,579,174	22,568	154,011,476	99,707,806
2004	469,827,242	60	3,355,080	23	11,193,250	1,393	92,856,078	4,099	98,326,279	21,620	161,260,848	102,835,707
2005	440,335,042	52	1,073,590	16	22,154,120	489	40,317,559	3,350	85,331,093	21,852	189,433,252	102,025,428
ALL	2,340,003,100	301	11,050,508	129	97,237,246	8,021	536,240,902	17,372	389,037,869	114,817	807,060,717	499,375,858