

PENNSYLVANIA COMPENSATION RATING BUREAU

Table II - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data is developed to ultimate and trended to the midpoint of the current rating period (4/1/02).

Pages 5 through 8 contain medical unit statistical data, in total and by industry group. The data is developed to ultimate and trended to the midpoint of the current rating period (4/1/02).

All data is adjusted to reflect savings under Acts 44 and 57.

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. TOTAL COMP. IN HUNDREDS	MAJOR NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	89,846,149	1,679,663,185	170	371,265	338	1,098,171	4211	5,995,737	5585	1,231,800	49115	2,234,810	5,864,848	1.869
95	93,223,180	1,478,013,276	110	232,379	175	509,424	3515	4,950,970	5043	1,130,550	45620	2,251,808	5,705,002	1.585
96	98,002,083	1,278,994,365	107	213,519	85	207,520	2570	3,417,120	4819	1,116,631	44168	2,190,831	5,644,324	1.305
97	104,882,855	1,180,572,299	90	154,294	75	174,875	1710	2,230,477	5155	1,174,659	44003	2,415,733	5,655,684	1.126
98	114,082,904	1,001,735,773	82	181,200	33	102,754	777	1,046,188	4951	985,623	44593	2,363,452	5,338,142	.878
ALL	500,037,171	6,618,978,898	559	1,152,657	706	2,092,744	12783	17,640,492	25553	5,639,263	227499	11,456,634	28,208,000	1.324
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	117,252,723	2,695,396,005	170	463,339	338	1,354,045	4211	8,136,215	5585	1,388,239	49115	2,677,304	12,934,817	2.299
95	118,483,131	2,338,348,316	110	300,040	294	1,177,486	3525	6,809,795	5037	1,251,959	45432	2,476,719	11,367,484	1.974
96	120,447,572	2,070,627,514	108	294,347	263	1,052,802	2917	5,635,672	4672	1,160,722	43632	2,377,802	10,184,929	1.719
97	123,123,159	2,049,989,407	94	256,429	282	1,128,359	2844	5,493,366	4649	1,155,969	42883	2,338,917	10,126,854	1.665
98	130,082,233	2,061,569,754	94	256,336	278	1,112,932	2921	5,642,144	4435	1,103,123	42193	2,301,003	10,200,159	1.585
ALL	609,388,818	11,215,930,996	576	1,570,491	1455	5,825,624	16418	31,717,192	24378	6,060,012	223255	12,171,745	54,814,243	1.841
PURE PREMIUM		1.841		.026		.096		.520		.099		.200	.899	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	117,252,723	1,521,514,480	117	318,917	211	845,592	1807	3,489,519	3588	891,823	36487	1,988,980	7,680,313	1.298
95	118,483,131	1,537,762,404	118	322,321	213	852,868	1826	3,527,161	3628	901,574	36850	2,008,843	7,764,857	1.298
96	120,447,572	1,562,281,439	118	318,897	216	868,458	1855	3,585,034	3691	916,833	37467	2,041,927	7,891,665	1.297
97	123,123,159	1,596,889,650	121	327,708	222	888,406	1898	3,666,033	3771	937,691	38273	2,087,459	8,061,599	1.297
98	130,082,233	1,685,156,664	125	339,095	234	937,044	2008	3,878,583	3992	992,759	40396	2,203,004	8,501,081	1.295
ALL	609,388,818	7,903,604,637	599	1,626,938	1096	4,392,368	9394	18,146,330	18670	4,640,680	189473	10,330,213	39,899,515	1.297
PURE PREMIUM		1.297		.027		.072		.298		.076		.170	.655	

TABLE II

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1994 - 1998										MEDICAL IN HUNDREDS	PURE PREM.
				DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
A. EXPERIENCE AS REPORTED															
94	15,065,984	465,189,994	36	73,912	82	264,159	1151	1,589,788	1513	326,679	15018	716,173	1,681,189	3.088	
95	15,223,487	414,546,025	19	49,791	36	109,712	965	1,371,383	1363	307,017	13886	704,058	1,603,499	2.723	
96	15,893,787	333,784,549	17	36,203	23	50,579	612	810,330	1187	280,521	12647	649,087	1,511,125	2.100	
97	16,840,762	302,847,624	11	22,436	22	23,832	411	538,380	1343	283,959	12701	691,574	1,468,297	1.798	
98	17,320,457	251,094,042	11	19,560	11	30,403	174	223,321	1238	237,785	12324	659,195	1,340,676	1.450	
ALL	80,344,477	1,767,462,234	94	201,902	174	478,685	3313	4,533,202	6644	1,435,961	66576	3,420,087	7,604,786	2.200	
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
94	19,661,696	736,115,509	36	92,242	82	325,708	1151	2,157,343	1513	368,168	15018	857,976	3,559,719	3.744	
95	19,348,475	643,965,876	19	64,336	70	293,478	970	1,892,498	1367	342,257	13823	772,052	3,075,037	3.328	
96	19,533,952	528,787,923	17	50,373	66	256,301	717	1,386,450	1165	295,377	12478	698,221	2,601,158	2.707	
97	19,769,559	513,301,910	12	39,159	74	266,061	737	1,388,385	1229	290,951	12357	661,796	2,486,667	2.596	
98	19,749,529	505,106,385	14	31,260	73	281,946	754	1,428,633	1148	283,268	11630	633,029	2,392,928	2.558	
ALL	98,063,211	2,927,277,603	98	277,370	365	1,423,494	4329	8,253,309	6422	1,580,021	65306	3,623,074	14,115,509	2.985	
PURE PREMIUM		2.985		.028		.145		.842		.161		.369	1.439		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
94	19,661,696	421,448,220	25	63,490	51	203,402	494	925,257	972	236,515	11157	637,393	2,148,424	2.143	
95	19,348,475	427,770,866	20	69,139	51	212,568	502	980,124	985	246,554	11211	626,112	2,143,212	2.211	
96	19,533,952	403,076,670	19	55,194	54	211,417	456	881,801	922	233,653	10710	599,322	2,049,380	2.063	
97	19,769,559	401,191,954	16	50,852	58	209,571	491	925,768	1000	236,727	11017	590,046	1,998,956	2.029	
98	19,749,529	415,392,056	19	43,264	61	236,983	517	980,020	1037	255,973	11117	605,091	2,032,590	2.103	
ALL	98,063,211	2,068,879,766	99	281,939	275	1,073,941	2460	4,692,970	4916	1,209,422	55212	3,057,964	10,372,562	2.110	
PURE PREMIUM		2.110		.029		.110		.479		.123		.312	1.058		

TABLE II

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1994 - 1998										MEDICAL IN HUNDREDS	PURE PREM.
				DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	PERM. COMP. IN HUNDREDS			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
A. EXPERIENCE AS REPORTED															
94	4,708,305	325,694,473	36	86,031	67	270,684	923	1,496,214	738	159,512	6090	315,419	929,085	6.917	
95	4,645,429	276,962,272	28	70,378	36	122,311	741	1,162,691	655	143,569	5456	295,993	974,681	5.962	
96	5,047,738	247,514,980	26	86,595	20	56,043	595	853,881	672	165,069	5851	339,903	973,659	4.903	
97	5,411,222	232,773,982	31	54,135	20	60,032	402	574,496	769	200,138	5841	391,341	1,047,598	4.302	
98	5,938,283	192,379,881	20	53,633	6	23,128	196	283,426	793	188,436	6143	387,064	988,112	3.240	
ALL	25,750,977	1,275,325,588	141	350,772	149	532,198	2857	4,370,708	3627	856,724	29381	1,729,720	4,913,135	4.953	
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
94	6,144,521	543,690,227	36	107,367	67	333,753	923	2,030,363	738	179,770	6090	377,872	2,407,777	8.848	
95	5,904,164	473,567,456	28	90,801	61	276,040	718	1,548,561	662	166,016	5438	328,640	2,325,616	8.021	
96	6,203,825	422,266,386	26	118,352	57	251,854	602	1,281,984	668	183,501	5789	373,402	2,013,573	6.807	
97	6,352,295	425,501,407	32	87,389	57	264,854	522	1,171,073	702	206,768	5711	385,890	2,139,039	6.698	
98	6,771,086	411,739,704	22	73,744	47	224,098	483	1,106,039	688	203,549	5844	386,188	2,123,780	6.081	
ALL	31,375,891	2,276,765,180	144	477,653	289	1,350,599	3248	7,138,020	3458	939,604	28872	1,851,992	11,009,785	7.256	
PURE PREMIUM		7.256		.152		.430		2.275		.299		.590	3.509		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
94	6,144,521	287,823,085	25	73,901	42	208,427	396	870,797	474	115,486	4524	280,722	1,328,898	4.684	
95	5,904,164	297,400,476	30	97,513	44	199,937	372	802,152	477	119,553	4411	266,556	1,488,293	5.037	
96	6,203,825	312,486,785	28	126,784	47	207,754	383	815,930	528	144,934	4972	320,665	1,508,800	5.037	
97	6,352,295	327,575,178	41	110,652	45	208,418	349	782,517	568	167,408	5101	344,669	1,662,089	5.157	
98	6,771,086	333,198,716	29	96,229	40	188,761	333	762,004	616	182,232	5609	370,631	1,732,130	4.921	
ALL	31,375,891	1,558,484,240	153	505,079	218	1,013,297	1833	4,033,400	2663	729,613	24617	1,583,243	7,720,210	4.967	
PURE PREMIUM		4.967		.161		.323		1.286		.233		.505	2.461		

TABLE II

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1994 - 1998											PURE PREM.
				DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
A. EXPERIENCE AS REPORTED															
94	70,071,860	888,778,718	98	211,322	189	563,329	2137	2,909,734	3334	745,610	28007	1,203,218	3,254,575	1.268	
95	73,354,264	786,504,979	63	112,210	103	277,400	1809	2,416,896	3025	679,964	26278	1,251,758	3,126,822	1.072	
96	77,060,558	697,694,836	64	90,721	42	100,898	1363	1,752,909	2960	671,041	25670	1,201,840	3,159,539	.905	
97	82,630,871	644,950,693	48	77,724	33	91,011	897	1,117,601	3043	690,563	25461	1,332,818	3,139,790	.781	
98	90,824,164	558,261,850	51	108,006	16	49,223	407	539,441	2920	559,401	26126	1,317,193	3,009,354	.615	
ALL	393,941,717	3,576,191,076	324	599,983	383	1,081,861	6613	8,736,581	15282	3,346,579	131542	6,306,827	15,690,080	.908	
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
94	91,446,506	1,415,590,269	98	263,730	189	694,584	2137	3,948,509	3334	840,302	28007	1,441,457	6,967,320	1.548	
95	93,230,491	1,220,814,984	63	144,902	163	607,968	1837	3,368,736	3008	743,686	26171	1,376,026	5,966,831	1.309	
96	94,709,794	1,119,573,205	65	125,623	140	544,648	1598	2,967,239	2839	681,844	25365	1,306,180	5,570,198	1.182	
97	97,001,305	1,111,186,090	50	129,880	151	597,444	1585	2,933,908	2718	658,250	24815	1,291,231	5,501,148	1.146	
98	103,561,617	1,144,723,665	58	151,333	158	606,888	1684	3,107,472	2599	616,306	24719	1,281,786	5,683,452	1.105	
ALL	479,949,713	6,011,888,213	334	815,468	801	3,051,532	8841	16,325,864	14498	3,540,388	129077	6,696,680	29,688,949	1.253	
PURE PREMIUM		1.253		.017		.064		.340		.074		.140	.619		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
94	91,446,506	812,243,175	67	181,526	118	433,763	917	1,693,465	2142	539,822	20806	1,070,865	4,202,992	.888	
95	93,230,491	812,591,062	68	155,669	118	440,363	952	1,744,885	2166	535,467	21228	1,116,176	4,133,351	.872	
96	94,709,794	846,717,984	71	136,918	115	449,287	1016	1,887,304	2241	538,245	21785	1,121,940	4,333,485	.894	
97	97,001,305	868,122,518	64	166,204	119	470,418	1058	1,957,749	2203	533,557	22155	1,152,744	4,400,554	.895	
98	103,561,617	936,565,892	77	199,602	133	511,300	1158	2,136,560	2339	554,554	23670	1,227,282	4,736,361	.904	
ALL	479,949,713	4,276,240,631	347	839,919	603	2,305,131	5101	9,419,963	11091	2,701,645	109644	5,689,007	21,806,743	.891	
PURE PREMIUM		.891		.018		.048		.196		.056		.119	.454		

TABLE II

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	89,846,149	586,484,802	170	51,106	338	370,831	4211	1,639,058	5585	794,192	49115	2,029,476	980,185	.653
95	93,223,180	570,500,216	110	25,929	175	292,742	3515	1,556,276	5043	735,452	45620	2,073,674	1,020,928	.612
96	98,002,083	564,432,354	107	53,545	85	283,544	2570	1,238,458	4819	829,252	44168	2,167,225	1,072,300	.576
97	104,882,855	565,568,445	90	32,539	75	358,598	1710	844,390	5155	918,229	44003	2,371,325	1,130,603	.539
98	114,082,904	533,814,216	82	10,355	33	262,950	777	592,351	4951	793,859	44593	2,541,177	1,137,450	.468
ALL	500,037,171	2,820,800,033	559	173,474	706	1,568,665	12783	5,870,533	25553	4,070,984	227499	11,182,877	5,341,466	.564
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	117,252,723	1,293,481,660	170	175,344	338	1,538,576	4211	6,062,877	5585	1,132,517	49115	2,932,595	1,092,907	1.103
95	118,483,131	1,136,748,446	110	113,457	294	1,338,288	3525	5,076,292	5037	1,021,369	45432	2,713,434	1,104,644	.959
96	120,447,572	1,018,492,906	108	111,416	263	1,197,213	2917	4,199,634	4672	947,414	43632	2,606,555	1,122,698	.846
97	123,123,159	1,012,685,439	94	96,979	282	1,283,650	2844	4,094,486	4649	942,427	42883	2,561,752	1,147,562	.822
98	130,082,233	1,020,015,937	94	97,047	278	1,265,293	2921	4,206,178	4435	899,311	42193	2,519,810	1,212,521	.784
ALL	609,388,818	5,481,424,388	576	594,243	1455	6,623,020	16418	23,639,467	24378	4,943,038	223255	13,334,146	5,680,332	.899
PURE PREMIUM		.899		.010		.109		.388		.081		.219	.093	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	117,252,723	768,031,345	117	120,661	211	960,451	1807	2,601,186	3588	727,480	36471	2,177,629	1,092,907	.655
95	118,483,131	776,283,911	118	121,703	213	969,789	1824	2,626,701	3625	735,205	36804	2,198,169	1,111,272	.655
96	120,447,572	788,668,032	115	119,104	216	985,761	1853	2,667,692	3681	746,335	37350	2,231,395	1,136,395	.655
97	123,123,159	804,956,580	119	121,933	220	1,002,383	1890	2,720,640	3752	760,360	38031	2,272,016	1,172,234	.654
98	130,082,233	847,532,921	120	123,597	228	1,033,677	1984	2,858,320	3929	796,320	40066	2,392,936	1,270,480	.652
ALL	609,388,818	3,985,472,789	589	606,998	1088	4,952,061	9358	13,474,539	18575	3,765,700	188722	11,272,145	5,783,288	.654
PURE PREMIUM		.654		.010		.081		.221		.062		.185	.095	

TABLE II

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	15,065,984	168,118,897	36	24,559	82	66,830	1151	445,239	1513	190,839	15018	653,646	300,076	1.116
95	15,223,487	160,349,927	19	14,067	36	60,191	965	393,872	1363	191,505	13886	640,301	303,562	1.053
96	15,893,787	151,112,496	17	13,362	23	67,836	612	271,547	1187	187,845	12647	647,078	323,456	.951
97	16,840,762	146,829,672	11	4,198	22	19,318	411	203,424	1343	218,957	12701	683,098	339,302	.872
98	17,320,457	134,067,599	11	2,612	11	28,059	174	75,724	1238	177,930	12324	715,019	341,333	.774
ALL	80,344,477	760,478,591	94	58,798	174	242,234	3313	1,389,806	6644	967,076	66576	3,339,142	1,607,729	.947
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	19,661,696	355,971,917	36	84,263	82	277,278	1151	1,646,939	1513	272,137	15018	944,518	334,585	1.810
95	19,348,475	307,503,715	19	57,648	70	291,803	970	1,293,887	1367	267,786	13823	835,459	328,455	1.589
96	19,533,952	260,115,774	17	27,657	66	279,570	717	963,504	1165	221,254	12478	770,515	338,658	1.332
97	19,769,559	248,666,729	12	13,904	74	167,832	737	999,914	1229	231,082	12357	729,544	344,392	1.258
98	19,749,529	239,292,773	14	20,195	73	204,194	754	900,894	1148	212,247	11630	691,537	363,861	1.212
ALL	98,063,211	1,411,550,908	98	203,667	365	1,220,677	4329	5,805,138	6422	1,204,506	65306	3,971,573	1,709,951	1.439
PURE PREMIUM		1.439		.021		.124		.592		.123		.405	.174	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	19,661,696	214,842,391	25	57,984	51	173,090	494	706,594	972	174,809	11152	701,362	334,585	1.093
95	19,348,475	214,280,816	20	61,838	51	211,469	502	669,507	984	192,826	11197	676,743	330,425	1.107
96	19,533,952	204,858,536	18	29,532	54	230,190	455	612,067	920	174,679	10677	659,327	342,790	1.049
97	19,769,559	199,732,060	15	17,571	58	131,512	489	662,841	995	187,107	10950	646,494	351,796	1.010
98	19,749,529	202,932,826	18	25,710	60	167,560	511	610,190	1025	189,514	11018	655,101	381,254	1.028
ALL	98,063,211	1,036,646,629	96	192,635	274	913,821	2451	3,261,199	4896	918,935	54994	3,339,027	1,740,850	1.057
PURE PREMIUM		1.057		.020		.093		.333		.094		.340	.178	

TABLE II

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	4,708,305	92,908,451	36	9,616	67	94,220	923	366,806	738	102,693	6090	254,393	101,357	1.973
95	4,645,429	97,468,072	28	8,151	36	90,113	741	408,855	655	115,820	5456	252,303	99,439	2.098
96	5,047,738	97,365,917	26	9,607	20	101,928	595	308,795	672	150,359	5851	295,045	107,925	1.929
97	5,411,222	104,759,791	31	20,815	20	124,214	402	253,341	769	181,087	5841	354,397	113,744	1.936
98	5,938,283	98,811,236	20	3,347	6	160,259	196	160,031	793	162,590	6143	384,188	117,698	1.664
ALL	25,750,977	491,313,467	141	51,536	149	570,734	2857	1,497,828	3627	712,549	29381	1,540,326	540,163	1.908
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	6,144,521	240,777,696	36	32,994	67	390,918	923	1,356,814	738	146,440	6090	367,598	113,013	3.919
95	5,904,164	232,561,633	28	33,560	61	394,767	718	1,291,813	662	164,256	5438	333,628	107,593	3.939
96	6,203,825	201,357,283	26	20,047	57	369,491	602	974,257	668	174,840	5789	361,939	112,998	3.246
97	6,352,295	213,903,917	32	56,861	57	393,636	522	989,057	702	189,097	5711	394,938	115,450	3.367
98	6,771,086	212,378,012	22	30,344	47	486,226	483	906,586	688	176,426	5844	398,732	125,466	3.137
ALL	31,375,891	1,100,978,541	144	173,806	289	2,035,038	3248	5,518,527	3458	851,059	28872	1,856,835	574,520	3.509
PURE PREMIUM		3.509		.055		.649		1.759		.271		.592	.183	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	6,144,521	132,889,794	25	22,704	42	244,030	396	582,121	474	94,067	4522	272,964	113,013	2.163
95	5,904,164	148,731,337	30	35,999	44	286,046	372	668,522	476	118,178	4406	270,330	108,239	2.519
96	6,203,825	150,679,824	28	21,563	47	304,144	383	619,208	525	137,449	4959	310,058	114,376	2.429
97	6,352,295	165,736,261	40	71,048	44	307,176	348	658,523	563	151,781	5074	350,901	117,932	2.609
98	6,771,086	172,273,193	28	38,595	38	394,889	332	622,866	603	154,668	5573	380,251	131,464	2.544
ALL	31,375,891	770,310,409	151	189,909	215	1,536,285	1831	3,151,240	2641	656,143	24534	1,584,504	585,024	2.455
PURE PREMIUM		2.455		.061		.490		1.004		.209		.505	.186	

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
94	70,071,860	325,457,454	98	16,930	189	209,781	2137	827,014	3334	500,660	28007	1,121,438	578,753	.464
95	73,354,264	312,682,217	63	3,712	103	142,439	1809	753,549	3025	428,126	26278	1,181,070	617,927	.426
96	77,060,558	315,953,941	64	30,575	42	113,781	1363	658,116	2960	491,048	25670	1,225,101	640,918	.410
97	82,630,871	313,978,982	48	7,526	33	215,067	897	387,625	3043	518,185	25461	1,333,829	677,556	.380
98	90,824,164	300,935,381	51	4,397	16	74,632	407	356,597	2920	453,340	26126	1,441,970	678,418	.331
ALL	393,941,717	1,569,007,975	324	63,140	383	755,700	6613	2,982,901	15282	2,391,359	131542	6,303,408	3,193,572	.398
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
94	91,446,506	696,732,047	98	58,088	189	870,379	2137	3,059,125	3334	713,941	28007	1,620,479	645,309	.762
95	93,230,491	596,683,098	63	22,250	163	651,717	1837	2,490,592	3008	589,328	26171	1,544,348	668,597	.640
96	94,709,794	557,019,849	65	63,712	140	548,152	1598	2,261,873	2839	551,320	25365	1,474,100	671,041	.588
97	97,001,305	550,114,793	50	26,213	151	722,182	1585	2,105,515	2718	522,248	24815	1,437,269	687,720	.567
98	103,561,617	568,345,152	58	46,507	158	574,873	1684	2,398,697	2599	510,638	24719	1,429,542	723,194	.549
ALL	479,949,713	2,968,894,939	334	216,770	801	3,367,303	8841	12,315,802	14498	2,887,475	129077	7,505,738	3,395,861	.619
PURE PREMIUM		.619		.005		.070		.257		.060		.156	.071	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	91,446,506	420,299,160	67	39,972	118	543,332	917	1,312,471	2142	458,605	20797	1,203,303	645,309	.460
95	93,230,491	413,271,758	68	23,866	118	472,274	950	1,288,672	2165	424,201	21201	1,251,096	672,608	.443
96	94,709,794	433,129,672	69	68,009	115	451,427	1015	1,436,416	2236	434,207	21714	1,262,010	679,228	.457
97	97,001,305	439,488,259	64	33,314	118	563,695	1053	1,399,276	2194	421,472	22007	1,274,621	702,506	.453
98	103,561,617	472,326,902	74	59,293	130	471,229	1141	1,625,264	2301	452,137	23475	1,357,584	757,762	.456
ALL	479,949,713	2,178,515,751	342	224,454	599	2,501,957	5076	7,062,099	11038	2,190,622	109194	6,348,614	3,457,413	.454
PURE PREMIUM		.454		.005		.052		.147		.046		.132	.072	