

PENNSYLVANIA COMPENSATION RATING BUREAU

Table III - Unit Statistical Data

Table III contains indemnity and medical unit statistical data, in total and by industry group. Losses have been developed to an ultimate basis.

Pages 1 through 4 show indemnity experience and pages 5 through 8 show medical experience.

Loss development factors used for Table III have been applied to data "as reported". Thus, data in this exhibit includes experience incurred and occurring prior to Acts 44 and 57 respectively, together with later experience incurred and/or occurring after the implementation as of both of these laws.

TABLE III

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	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	89,828,180	1,824,734,431	170	369,409	338	1,092,681	4211	5,965,758	5585	1,231,800	49115	2,234,810	7,352,886	2.031
95	93,279,114	1,678,516,782	110	233,420	294	978,803	3525	5,041,499	5037	1,111,857	45432	2,182,132	7,237,458	1.799
96	98,188,287	1,550,174,461	108	224,968	263	866,493	2917	4,175,355	4672	1,021,763	43632	2,013,381	7,199,785	1.579
97	105,197,504	1,612,162,867	94	169,266	282	977,149	2844	4,283,627	4649	1,009,580	42883	2,147,764	7,534,242	1.533
98	115,680,065	1,680,884,077	94	211,532	278	1,044,691	2921	4,586,553	4435	1,015,770	42193	2,128,587	7,821,707	1.453
ALL	502,173,150	8,346,472,618	576	1,208,595	1455	4,959,817	16418	24,052,792	24378	5,390,770	223255	10,706,674	37,146,078	1.662
PURE PREMIUM		1.662		.024		.099		.479		.107		.213	.740	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	89,828,180	1,824,734,431	170	369,409	338	1,092,681	4211	5,965,758	5585	1,231,800	49115	2,234,810	7,352,886	2.031
95	93,279,114	1,683,440,629	110	234,045	294	978,803	3535	5,055,882	5053	1,115,480	45618	2,191,025	7,259,170	1.805
96	98,188,287	1,564,748,583	114	234,975	264	869,654	2941	4,209,589	4732	1,034,815	44139	2,036,751	7,261,703	1.594
97	105,197,504	1,649,983,860	99	179,583	286	991,267	2903	4,374,309	4814	1,045,258	44220	2,214,700	7,694,721	1.568
98	115,680,065	1,789,777,288	103	230,229	292	1,099,613	3103	4,871,681	4822	1,104,127	45842	2,312,846	8,279,277	1.547
ALL	502,173,150	8,512,684,791	596	1,248,241	1474	5,032,018	16693	24,477,219	25006	5,531,480	228934	10,990,132	37,847,757	1.695
PURE PREMIUM		1.695		.025		.100		.487		.110		.219	.754	

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	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	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	15,062,971	502,970,631	36	73,542	82	262,838	1151	1,581,840	1513	326,679	15018	716,173	2,068,634	3.339
95	15,232,621	466,909,899	19	50,051	70	243,959	970	1,401,073	1367	303,956	13823	680,223	1,989,837	3.065
96	15,923,985	400,093,522	17	38,502	66	210,947	717	1,027,192	1165	260,015	12478	591,212	1,873,066	2.513
97	16,891,284	408,260,205	12	25,843	74	230,407	737	1,082,637	1229	254,106	12357	607,709	1,881,900	2.417
98	17,562,943	417,178,250	14	25,803	73	264,658	754	1,161,349	1148	260,837	11630	585,596	1,873,539	2.375
ALL	80,673,804	2,195,412,507	98	213,741	365	1,212,809	4329	6,254,091	6422	1,405,593	65306	3,180,913	9,686,976	2.721
PURE PREMIUM		2.721		.026		.150		.775		.174		.394	1.201	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	15,062,971	502,970,631	36	73,542	82	262,838	1151	1,581,840	1513	326,679	15018	716,173	2,068,634	3.339
95	15,232,621	468,287,658	19	50,221	70	243,959	973	1,404,972	1372	305,039	13877	682,880	1,995,806	3.074
96	15,923,985	403,874,809	18	40,928	66	211,713	723	1,035,491	1181	263,676	12616	597,767	1,889,174	2.536
97	16,891,284	417,907,992	13	28,387	75	233,888	752	1,104,997	1276	263,844	12729	625,980	1,921,984	2.474
98	17,562,943	444,391,143	17	30,449	77	278,305	800	1,232,198	1253	284,622	12615	635,197	1,983,141	2.530
ALL	80,673,804	2,237,432,233	103	223,527	370	1,230,703	4399	6,359,498	6595	1,443,860	66855	3,257,997	9,858,739	2.773
PURE PREMIUM		2.773		.028		.153		.788		.179		.404	1.222	

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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	PURE PREM.
(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	4,707,363	358,748,359	36	85,601	67	269,331	923	1,488,733	738	159,512	6090	315,419	1,268,888	7.621
95	4,648,216	325,782,956	28	70,640	61	229,459	718	1,146,444	662	147,437	5438	289,551	1,374,299	7.009
96	5,057,329	307,388,871	26	90,448	57	207,279	602	949,795	668	161,532	5789	316,174	1,348,660	6.078
97	5,427,456	325,831,786	32	57,694	57	229,358	522	913,181	702	180,584	5711	354,352	1,523,149	6.003
98	6,021,419	328,782,419	22	60,848	47	210,356	483	899,109	688	187,430	5844	357,251	1,572,830	5.460
ALL	25,861,783	1,646,534,391	144	365,231	289	1,145,783	3248	5,397,262	3458	836,495	28872	1,632,747	7,087,826	6.367
PURE PREMIUM		6.367		.141		.443		2.087		.323		.631	2.741	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	4,707,363	358,748,359	36	85,601	67	269,331	923	1,488,733	738	159,512	6090	315,419	1,268,888	7.621
95	4,648,216	326,708,472	28	70,784	61	229,459	720	1,149,771	664	147,918	5461	290,731	1,378,422	7.029
96	5,057,329	310,244,737	27	92,819	57	208,028	607	957,904	677	163,586	5856	319,852	1,360,258	6.135
97	5,427,456	333,359,128	33	59,974	58	232,478	533	933,225	726	186,628	5894	365,693	1,555,593	6.142
98	6,021,419	349,891,582	23	64,593	49	221,357	514	956,220	744	202,736	6366	389,170	1,664,841	5.811
ALL	25,861,783	1,678,952,278	147	373,771	292	1,160,653	3297	5,485,853	3549	860,380	29667	1,680,865	7,228,002	6.492
PURE PREMIUM		6.492		.145		.449		2.121		.333		.650	2.795	

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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	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	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	70,057,846	963,015,441	98	210,265	189	560,512	2137	2,895,185	3334	745,610	28007	1,203,218	4,015,364	1.375
95	73,398,277	885,823,927	63	112,729	163	505,385	1837	2,493,982	3008	660,464	26171	1,212,358	3,873,322	1.207
96	77,206,973	842,692,068	65	96,017	140	448,267	1598	2,198,368	2839	600,216	25365	1,105,994	3,978,059	1.091
97	82,878,764	878,070,876	50	85,729	151	517,385	1585	2,287,809	2718	574,890	24815	1,185,703	4,129,193	1.059
98	92,095,702	934,923,408	58	124,882	158	569,677	1684	2,526,095	2599	567,504	24719	1,185,740	4,375,337	1.015
ALL	395,637,562	4,504,525,720	334	629,622	801	2,601,226	8841	12,401,439	14498	3,148,684	129077	5,893,013	20,371,275	1.139
PURE PREMIUM		1.139		.016		.066		.313		.080		.149	.515	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	70,057,846	963,015,441	98	210,265	189	560,512	2137	2,895,185	3334	745,610	28007	1,203,218	4,015,364	1.375
95	73,398,277	888,444,499	63	113,040	163	505,385	1842	2,501,140	3017	662,524	26280	1,217,415	3,884,942	1.210
96	77,206,973	850,629,037	69	101,228	141	449,913	1611	2,216,195	2874	607,553	25667	1,119,132	4,012,270	1.102
97	82,878,764	898,716,740	53	91,222	153	524,901	1618	2,336,088	2812	594,785	25597	1,223,027	4,217,144	1.084
98	92,095,702	995,494,563	63	135,188	166	599,951	1789	2,683,263	2825	616,770	26861	1,288,480	4,631,295	1.081
ALL	395,637,562	4,596,300,280	346	650,943	812	2,640,662	8997	12,631,871	14862	3,227,242	132412	6,051,272	20,761,015	1.162
PURE PREMIUM		1.162		.016		.067		.319		.082		.153	.525	

TABLE III

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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 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	89,828,180	735,288,622	170	88,004	338	638,570	4211	2,822,458	5585	794,192	49115	2,029,476	980,185	.819
95	93,279,114	723,745,765	110	51,089	294	662,652	3525	2,737,660	5037	729,549	45432	2,035,580	1,020,928	.776
96	98,188,287	719,978,457	108	96,613	263	682,877	2917	2,523,293	4672	769,623	43632	2,050,790	1,076,589	.733
97	105,197,504	753,424,190	94	65,087	282	899,988	2844	2,533,497	4649	771,851	42883	2,124,171	1,139,648	.716
98	115,680,065	782,170,676	94	38,990	278	899,960	2921	2,811,740	4435	768,641	42193	2,122,840	1,179,535	.676
ALL	502,173,150	3,714,607,710	576	339,783	1455	3,784,047	16418	13,428,648	24378	3,833,856	223255	10,362,857	5,396,885	.740
PURE PREMIUM		.740		.007		.075		.267		.076		.206	.107	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	89,828,180	735,288,622	170	88,004	338	638,570	4211	2,822,458	5585	794,192	49115	2,029,476	980,185	.819
95	93,279,114	725,726,159	110	51,089	294	662,652	3533	2,743,873	5050	731,484	45555	2,041,110	1,027,054	.778
96	98,188,287	725,774,084	110	98,264	263	684,198	2936	2,539,477	4721	777,520	44010	2,068,559	1,089,723	.739
97	105,197,504	768,442,034	96	66,486	284	905,236	2893	2,577,229	4783	793,861	43958	2,177,457	1,164,150	.730
98	115,680,065	825,426,802	97	40,115	285	918,714	3064	2,950,890	4745	821,845	45447	2,286,787	1,235,917	.714
ALL	502,173,150	3,780,657,701	583	343,958	1464	3,809,370	16637	13,633,927	24884	3,918,902	228085	10,603,389	5,497,029	.753
PURE PREMIUM		.753		.007		.076		.271		.078		.211	.109	

TABLE III

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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 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	15,062,971	206,863,448	36	42,291	82	115,082	1151	766,701	1513	190,839	15018	653,646	300,076	1.373
95	15,232,621	198,983,653	19	25,959	70	144,492	970	697,798	1367	191,275	13823	626,749	303,562	1.306
96	15,923,985	187,306,601	17	23,983	66	159,464	717	578,908	1165	179,733	12478	606,228	324,750	1.176
97	16,891,284	188,189,973	12	9,328	74	117,665	737	618,705	1229	189,257	12357	604,928	342,017	1.114
98	17,562,943	187,353,930	14	8,112	73	145,236	754	602,229	1148	181,408	11630	582,592	353,962	1.067
ALL	80,673,804	968,697,605	98	109,673	365	681,939	4329	3,264,341	6422	932,512	65306	3,074,143	1,624,367	1.201
PURE PREMIUM		1.201		.014		.085		.405		.116		.381	.201	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	15,062,971	206,863,448	36	42,291	82	115,082	1151	766,701	1513	190,839	15018	653,646	300,076	1.373
95	15,232,621	199,542,942	19	25,959	70	144,492	972	699,361	1371	191,848	13859	628,386	305,384	1.310
96	15,923,985	188,860,186	17	24,364	66	159,769	722	582,644	1179	181,934	12580	611,179	328,712	1.186
97	16,891,284	192,063,995	12	9,627	75	118,784	748	628,026	1268	195,293	12656	619,541	349,370	1.137
98	17,562,943	197,987,155	14	8,339	75	149,014	789	630,260	1237	195,466	12495	625,911	370,882	1.127
ALL	80,673,804	985,317,726	98	110,580	368	687,141	4382	3,306,992	6568	955,380	66608	3,138,663	1,654,424	1.221
PURE PREMIUM		1.221		.014		.085		.410		.118		.389	.205	

TABLE III

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	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 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	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	4,707,363	126,888,797	36	16,560	67	162,247	923	631,639	738	102,693	6090	254,393	101,357	2.696
95	4,648,216	137,429,914	28	15,112	61	195,460	718	696,680	662	117,325	5438	250,283	99,439	2.957
96	5,057,329	134,865,996	26	17,383	57	210,753	602	585,370	668	142,030	5789	284,767	108,357	2.667
97	5,427,456	152,314,948	32	38,170	57	275,990	522	611,987	702	154,871	5711	327,477	114,654	2.806
98	6,021,419	157,283,011	22	12,198	47	345,839	483	606,033	688	150,791	5844	335,915	122,053	2.612
ALL	25,861,783	708,782,666	144	99,423	289	1,190,289	3248	3,131,709	3458	667,710	28872	1,452,835	545,860	2.741
PURE PREMIUM		2.741		.038		.460		1.211		.258		.562	.211	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	4,707,363	126,888,797	36	16,560	67	162,247	923	631,639	738	102,693	6090	254,393	101,357	2.696
95	4,648,216	137,752,137	28	15,112	61	195,460	720	698,313	663	117,583	5454	251,018	100,036	2.964
96	5,057,329	135,858,410	27	17,790	57	211,079	606	589,356	674	143,225	5843	287,456	109,679	2.686
97	5,427,456	155,149,212	32	38,541	57	277,379	532	623,564	719	158,537	5866	336,353	117,119	2.859
98	6,021,419	165,609,249	23	12,487	48	350,660	512	641,800	729	159,747	6324	363,512	127,887	2.750
ALL	25,861,783	721,257,805	146	100,490	290	1,196,825	3293	3,184,672	3523	681,785	29577	1,492,732	556,078	2.789
PURE PREMIUM		2.789		.039		.463		1.231		.264		.577	.215	

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1994 - 1998

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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	70,057,846	401,536,377	98	29,154	189	361,242	2137	1,424,118	3334	500,660	28007	1,121,438	578,753	.573
95	73,398,277	387,332,198	63	10,018	163	322,700	1837	1,343,182	3008	420,948	26171	1,158,547	617,927	.528
96	77,206,973	397,805,860	65	55,247	140	312,660	1598	1,359,015	2839	447,859	25365	1,159,795	643,482	.515
97	82,878,764	412,919,269	50	17,588	151	506,333	1585	1,302,806	2718	427,724	24815	1,191,765	682,977	.498
98	92,095,702	437,533,735	58	18,680	158	408,885	1684	1,603,478	2599	436,442	24719	1,204,333	703,520	.475
ALL	395,637,562	2,037,127,439	334	130,687	801	1,911,820	8841	7,032,599	14498	2,233,633	129077	5,835,878	3,226,659	.515
PURE PREMIUM		.515		.003		.048		.178		.056		.148	.082	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
94	70,057,846	401,536,377	98	29,154	189	361,242	2137	1,424,118	3334	500,660	28007	1,121,438	578,753	.573
95	73,398,277	388,431,080	63	10,018	163	322,700	1841	1,346,199	3016	422,054	26242	1,161,706	621,634	.529
96	77,206,973	401,055,488	66	56,111	140	313,351	1608	1,367,477	2868	452,361	25587	1,169,923	651,333	.519
97	82,878,764	421,228,827	52	18,319	152	509,074	1613	1,325,640	2796	440,032	25436	1,221,564	697,661	.508
98	92,095,702	461,830,398	60	19,289	162	419,040	1763	1,678,829	2779	466,632	26628	1,297,365	737,148	.501
ALL	395,637,562	2,074,082,170	339	132,891	806	1,925,407	8962	7,142,263	14793	2,281,739	131900	5,971,996	3,286,529	.524
PURE PREMIUM		.524		.003		.049		.181		.058		.151	.083	