

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 1996 - 2000

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 IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	98,326,090	1,399,675,876	120	253,724	149	420,808	3003	4,211,093	4936	1,103,137	43707	2,069,169	5,938,828	1.424
97	106,405,937	1,371,789,021	103	192,300	97	260,700	2721	3,799,958	5106	1,122,526	43726	2,301,185	6,041,221	1.289
98	116,351,956	1,420,292,651	97	200,412	63	207,408	2528	3,540,952	5206	1,217,215	44751	2,512,270	6,524,669	1.221
99	126,962,025	1,420,173,107	100	201,962	58	145,261	2036	2,842,661	5338	1,308,836	45762	2,983,795	6,719,215	1.119
00	132,225,261	1,175,307,315	97	192,179	30	90,383	873	1,233,733	4260	1,013,207	45423	2,961,774	6,261,796	.889
ALL	580,271,269	6,787,237,970	517	1,040,577	397	1,124,560	11161	15,628,397	24846	5,764,921	223369	12,828,193	31,485,729	1.170
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	98,267,094	1,615,032,849	120	278,842	149	705,695	3003	4,324,793	4936	1,074,456	43707	1,951,227	7,815,316	1.644
97	106,416,578	1,637,457,716	104	214,419	149	761,383	2822	4,113,143	5072	1,065,242	43587	2,099,832	8,120,560	1.539
98	116,479,943	1,793,161,770	101	239,814	155	879,594	2910	4,464,744	5113	1,106,766	44319	2,208,634	9,032,065	1.539
99	127,330,215	1,956,951,875	111	250,919	176	988,317	3069	5,062,495	5121	1,168,218	44731	2,522,233	9,577,337	1.537
00	133,600,404	1,991,118,524	113	245,641	155	979,685	2745	4,993,060	4439	1,147,765	43073	2,565,790	9,979,245	1.490
ALL	582,094,234	8,993,722,734	549	1,229,635	784	4,314,674	14549	22,958,235	24681	5,562,447	219417	11,347,716	44,524,523	1.545
PURE PREMIUM		1.545		.021		.074		.394		.096		.195	.765	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	98,267,094	1,615,032,849	120	278,842	149	705,695	3003	4,324,793	4936	1,074,456	43707	1,951,227	7,815,316	1.644
97	106,416,578	1,641,513,971	104	214,419	149	761,383	2833	4,128,918	5086	1,068,091	43706	2,105,529	8,136,801	1.543
98	116,479,943	1,808,506,813	103	245,957	155	881,270	2939	4,510,534	5178	1,120,690	44740	2,229,521	9,097,096	1.553
99	127,330,215	2,001,922,730	116	262,892	177	998,400	3146	5,191,050	5300	1,209,182	46014	2,594,566	9,763,137	1.572
00	133,600,404	2,126,539,362	127	273,623	160	1,015,130	2945	5,357,457	4842	1,252,116	46887	2,793,059	10,574,008	1.592
ALL	582,094,234	9,193,515,725	570	1,275,733	790	4,361,878	14866	23,512,752	25342	5,724,535	225054	11,673,902	45,386,358	1.579
PURE PREMIUM		1.579		.022		.075		.404		.098		.201	.780	

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. (4)	DEATH	PERM.	TOTAL	MAJOR	PERM.	MINOR	PERM.	TEMPORARY	MEDICAL IN HUNDREDS	PURE PREM. (15)	
				COMP. IN HUNDREDS	NO. (6)	COMP. IN HUNDREDS	NO. (8)	COMP. IN HUNDREDS	NO. (10)	COMP. IN HUNDREDS	NO. (12)			COMP. IN HUNDREDS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	15,853,644	362,515,999	22	45,337	37	100,709	744	1,004,858	1241	275,981	12468	617,623	1,580,652	2.287
97	16,974,924	359,724,227	13	36,310	15	41,612	701	970,750	1310	262,837	12658	669,810	1,615,923	2.119
98	17,499,890	360,043,925	17	29,553	14	41,814	627	862,856	1359	308,397	12335	693,985	1,663,835	2.057
99	18,626,985	355,385,602	11	26,183	16	37,202	478	651,870	1387	337,994	12380	813,636	1,686,971	1.908
00	18,515,113	296,194,314	11	29,847	14	47,361	215	283,601	1008	242,894	12000	765,885	1,592,356	1.600
ALL	87,470,556	1,733,864,067	74	167,230	96	268,698	2765	3,773,935	6305	1,428,103	61841	3,560,939	8,139,737	1.982
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	15,844,132	410,664,277	22	49,825	37	168,888	744	1,031,989	1241	268,806	12468	582,419	2,004,715	2.592
97	16,976,621	421,923,016	13	40,540	30	158,583	730	1,053,096	1307	252,378	12612	608,982	2,105,651	2.485
98	17,519,140	443,368,548	18	36,310	38	205,904	736	1,108,593	1339	282,006	12209	606,851	2,194,021	2.531
99	18,681,003	482,339,580	14	34,808	45	243,242	766	1,246,973	1334	301,481	12091	682,697	2,314,195	2.582
00	18,707,670	500,542,149	15	41,197	42	263,741	694	1,240,610	1100	284,775	11356	659,172	2,515,926	2.676
ALL	87,728,566	2,258,837,570	82	202,680	192	1,040,358	3670	5,681,261	6321	1,389,446	60736	3,140,121	11,134,508	2.575
PURE PREMIUM		2.575		.023		.119		.648		.158		.358	1.269	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	15,844,132	410,664,277	22	49,825	37	168,888	744	1,031,989	1241	268,806	12468	582,419	2,004,715	2.592
97	16,976,621	422,964,901	13	40,540	30	158,583	733	1,056,977	1311	253,153	12644	610,533	2,109,863	2.491
98	17,519,140	447,178,318	19	37,796	38	206,310	743	1,119,669	1357	285,740	12322	612,451	2,209,818	2.553
99	18,681,003	493,495,349	15	37,706	45	245,682	785	1,278,083	1382	312,405	12432	701,987	2,359,091	2.642
00	18,707,670	534,599,887	18	48,152	43	272,550	745	1,331,179	1202	311,300	12351	716,942	2,665,876	2.858
ALL	87,728,566	2,308,902,732	87	214,019	193	1,052,013	3750	5,817,897	6493	1,431,404	62217	3,224,332	11,349,363	2.632
PURE PREMIUM		2.632		.024		.120		.663		.163		.368	1.294	

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. (4)	DEATH	PERM.	TOTAL	MAJOR	PERM.	MINOR	PERM.	TEMPORARY	MEDICAL IN HUNDREDS	PURE PREM.	
				COMP. IN HUNDREDS	NO. (6)	COMP. IN HUNDREDS	NO. (8)	COMP. IN HUNDREDS	NO. (10)	COMP. IN HUNDREDS	NO. (12)			COMP. IN HUNDREDS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	5,085,508	267,831,284	29	91,024	25	79,312	642	980,204	695	156,627	5795	329,244	1,041,903	5.267
97	5,514,390	260,341,610	35	65,609	25	73,442	546	843,090	720	170,457	5775	372,955	1,077,863	4.721
98	6,068,366	267,577,913	23	56,036	17	71,185	532	817,060	671	171,033	6176	398,929	1,161,536	4.409
99	6,791,344	273,295,413	26	60,129	16	54,698	482	711,533	720	193,507	6399	481,004	1,232,083	4.024
00	7,147,152	223,314,707	29	78,516	4	16,489	230	354,503	695	184,946	6575	516,449	1,082,243	3.125
ALL	30,606,760	1,292,360,927	142	351,314	87	295,126	2432	3,706,390	3501	876,570	30720	2,098,581	5,595,628	4.222
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	5,082,457	322,330,185	29	100,035	25	133,006	642	1,006,669	695	152,555	5795	310,477	1,520,560	6.342
97	5,514,941	327,531,809	35	72,951	34	190,188	551	892,248	718	164,429	5760	341,489	1,614,013	5.939
98	6,075,041	355,230,762	24	66,423	34	222,679	559	955,802	677	164,817	6119	353,752	1,788,835	5.847
99	6,811,039	392,012,167	28	72,982	37	233,662	581	1,052,876	721	189,572	6264	412,652	1,958,378	5.756
00	7,221,482	379,474,546	32	94,963	27	198,199	479	1,005,012	709	213,706	6263	456,280	1,826,586	5.255
ALL	30,704,960	1,776,579,469	148	407,354	157	977,734	2812	4,912,607	3520	885,079	30201	1,874,650	8,708,372	5.786
PURE PREMIUM		5.786		.133		.318		1.600		.288		.611	2.836	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	5,082,457	322,330,185	29	100,035	25	133,006	642	1,006,669	695	152,555	5795	310,477	1,520,560	6.342
97	5,514,941	328,349,380	35	72,951	34	190,188	553	895,829	720	164,884	5776	342,400	1,617,241	5.954
98	6,075,041	358,258,328	24	67,792	34	223,053	565	966,010	686	166,995	6176	357,019	1,801,714	5.897
99	6,811,039	400,909,500	29	75,565	37	235,837	596	1,080,610	746	196,257	6443	424,456	1,996,370	5.886
00	7,221,482	405,275,408	34	100,805	28	205,598	515	1,081,085	771	232,532	6826	497,283	1,935,451	5.612
ALL	30,704,960	1,815,122,801	151	417,148	158	987,682	2871	5,030,203	3618	913,223	31016	1,931,635	8,871,336	5.911
PURE PREMIUM		5.911		.136		.322		1.638		.297		.629	2.889	

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1996 - 2000

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 IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	77,386,938	769,328,593	69	117,363	87	240,788	1617	2,226,032	3000	670,529	25444	1,122,303	3,316,273	.994
97	83,916,623	751,723,184	55	90,381	57	145,645	1474	1,986,118	3076	689,233	25293	1,258,420	3,347,435	.896
98	92,783,700	792,670,813	57	114,824	32	94,410	1369	1,861,035	3176	737,784	26240	1,419,356	3,699,299	.854
99	101,543,696	791,492,092	63	115,651	26	53,360	1076	1,479,258	3231	777,336	26983	1,689,155	3,800,161	.779
00	106,562,996	655,798,294	57	83,816	12	26,532	428	595,629	2557	585,368	26848	1,679,440	3,587,197	.615
ALL	462,193,953	3,761,012,976	301	522,035	214	560,735	5964	8,148,072	15040	3,460,250	130808	7,168,674	17,750,365	.814
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	77,340,506	882,038,387	69	128,982	87	403,801	1617	2,286,134	3000	653,095	25444	1,058,331	4,290,041	1.140
97	83,925,015	888,002,891	56	100,927	85	412,611	1541	2,167,799	3047	648,435	25215	1,149,360	4,400,895	1.058
98	92,885,762	994,562,460	59	137,082	83	451,011	1615	2,400,350	3097	659,942	25991	1,248,030	5,049,210	1.071
99	101,838,173	1,082,600,128	69	143,129	94	511,413	1722	2,762,646	3066	677,165	26376	1,426,884	5,304,764	1.063
00	107,671,251	1,111,101,829	66	109,480	86	517,746	1572	2,747,438	2630	649,285	25454	1,450,337	5,636,732	1.032
ALL	463,660,707	4,958,305,695	319	619,600	435	2,296,582	8067	12,364,367	14840	3,287,922	128480	6,332,942	24,681,642	1.069
PURE PREMIUM		1.069		.013		.050		.267		.071		.137	.532	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	77,340,506	882,038,387	69	128,982	87	403,801	1617	2,286,134	3000	653,095	25444	1,058,331	4,290,041	1.140
97	83,925,015	890,199,690	56	100,927	85	412,611	1547	2,176,111	3055	650,053	25286	1,152,596	4,409,697	1.061
98	92,885,762	1,003,070,167	60	140,369	83	451,908	1631	2,424,855	3135	667,955	26242	1,260,051	5,085,564	1.080
99	101,838,173	1,107,517,881	72	149,621	95	516,881	1765	2,832,357	3172	700,520	27139	1,468,124	5,407,677	1.088
00	107,671,251	1,186,664,067	75	124,666	89	536,981	1685	2,945,193	2869	708,284	27710	1,578,834	5,972,682	1.102
ALL	463,660,707	5,069,490,192	332	644,565	439	2,322,182	8245	12,664,650	15231	3,379,907	131821	6,517,936	25,165,661	1.093
PURE PREMIUM		1.093		.014		.050		.273		.073		.141	.543	

TABLE III
TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH	PERM.	TOTAL	MAJOR	PERM.	MINOR	PERM.	TEMPORARY	MEDICAL ONLY IN HUNDREDS	PURE PREM.	
				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														
96	98,326,090	593,882,757	120	77,442	149	302,772	3003	1,514,266	4936	848,406	43707	2,092,060	1,103,881	.604
97	106,405,937	604,122,092	103	30,176	97	359,975	2721	1,421,011	5106	850,538	43726	2,211,546	1,167,975	.568
98	116,351,956	652,466,932	97	10,280	63	436,675	2528	1,410,419	5206	934,838	44751	2,478,250	1,254,207	.561
99	126,962,025	671,921,514	100	45,233	58	252,398	2036	1,179,616	5338	1,007,105	45762	2,884,142	1,350,721	.529
00	132,225,261	626,179,645	97	67,358	30	204,208	873	652,878	4260	805,589	45423	3,179,782	1,351,982	.474
ALL	580,271,269	3,148,572,940	517	230,489	397	1,556,028	11161	6,178,190	24846	4,446,476	223369	12,845,780	6,228,766	.543
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	98,267,094	781,531,571	120	137,770	149	679,117	3003	2,951,304	4936	867,920	43707	2,075,324	1,103,881	.795
97	106,416,578	812,055,959	104	63,865	149	863,008	2822	2,997,941	5072	864,560	43587	2,156,203	1,174,982	.763
98	116,479,943	903,206,540	101	54,531	155	1,032,344	2910	3,393,388	5113	928,951	44319	2,353,594	1,269,258	.775
99	127,330,215	957,733,712	111	108,879	176	881,879	3069	3,674,407	5121	935,155	44731	2,595,229	1,381,788	.752
00	133,600,404	997,924,514	113	140,572	155	968,630	2745	3,753,004	4439	964,168	43073	2,718,418	1,434,453	.747
ALL	582,094,234	4,452,452,296	549	505,617	784	4,424,978	14549	16,770,044	24681	4,560,754	219417	11,898,768	6,364,362	.765
PURE PREMIUM		.765		.009		.076		.288		.078		.204	.109	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	98,267,094	781,531,571	120	137,770	149	679,117	3003	2,951,304	4936	867,920	43708	2,075,324	1,103,881	.795
97	106,416,578	813,555,328	104	63,865	149	863,008	2827	3,003,436	5085	866,674	43704	2,161,942	1,176,627	.765
98	116,479,943	909,331,980	101	54,531	155	1,033,240	2930	3,417,581	5162	937,814	44722	2,374,931	1,275,223	.781
99	127,330,215	975,516,270	111	109,812	177	887,010	3126	3,742,985	5253	959,161	45837	2,659,482	1,396,711	.766
00	133,600,404	1,053,920,721	116	143,489	159	989,052	2889	3,949,923	4742	1,029,718	46558	2,938,637	1,488,388	.789
ALL	582,094,234	4,533,855,870	552	509,467	789	4,451,427	14775	17,065,229	25178	4,661,287	224529	12,210,316	6,440,830	.779
PURE PREMIUM		.779		.009		.076		.293		.080		.210	.111	

TABLE III
TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

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														
96	15,853,644	158,065,219	22	14,770	37	59,740	744	357,191	1241	188,452	12468	626,051	334,449	.997
97	16,974,924	161,592,278	13	2,174	15	73,177	701	347,918	1310	194,277	12658	651,502	346,875	.952
98	17,499,890	166,383,460	17	3,248	14	65,628	627	301,124	1359	216,951	12335	702,993	373,890	.951
99	18,626,985	168,697,093	11	416	16	11,256	478	264,000	1387	240,773	12380	780,691	389,835	.906
00	18,515,113	159,235,624	11	366	14	67,508	215	157,009	1008	177,636	12000	812,728	377,109	.860
ALL	87,470,556	813,973,674	74	20,974	96	277,309	2765	1,427,242	6305	1,018,089	61841	3,573,965	1,822,158	.931
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	15,844,132	200,471,522	22	26,275	37	133,998	744	696,166	1241	192,786	12468	621,042	334,449	1.265
97	16,976,621	210,565,133	13	6,277	30	181,631	730	735,823	1307	200,028	12612	632,937	348,956	1.240
98	17,519,140	219,402,102	18	12,401	38	176,666	736	746,782	1339	217,682	12209	662,113	378,377	1.252
99	18,681,003	231,419,532	14	5,880	45	130,639	766	855,870	1334	225,964	12091	697,042	398,802	1.239
00	18,707,670	251,592,649	15	11,189	42	267,451	694	918,212	1100	229,238	11356	689,725	400,112	1.345
ALL	87,728,566	1,113,450,938	82	62,022	192	890,385	3670	3,952,853	6321	1,065,698	60736	3,302,859	1,860,696	1.269
PURE PREMIUM		1.269		.007		.101		.451		.121		.376		.212
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	15,844,132	200,471,522	22	26,275	37	133,998	744	696,166	1241	192,786	12468	621,042	334,449	1.265
97	16,976,621	210,959,880	13	6,277	30	181,631	731	737,116	1311	200,611	12644	634,519	349,445	1.243
98	17,519,140	220,913,427	18	12,401	38	176,853	741	751,836	1354	220,057	12315	667,832	380,155	1.261
99	18,681,003	235,745,574	14	6,078	45	131,730	779	870,458	1371	232,240	12382	713,841	403,109	1.262
00	18,707,670	265,649,959	16	11,907	43	272,477	731	966,685	1178	245,595	12261	744,679	415,156	1.420
ALL	87,728,566	1,133,740,362	83	62,938	193	896,689	3726	4,022,261	6455	1,091,289	62070	3,381,913	1,882,314	1.292
PURE PREMIUM		1.292		.007		.102		.458		.124		.385		.215

TABLE III
TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. NO.	TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS		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															
96	5,085,508	104,190,266	29	13,426	25	83,806	642	382,036	695	164,951	5795	289,841	107,843	2.049	
97	5,514,390	107,786,265	35	20,709	25	102,687	546	363,263	720	145,899	5775	326,537	118,768	1.955	
98	6,068,366	116,153,552	23	3,254	17	168,993	532	335,709	671	171,329	6176	351,790	130,460	1.914	
99	6,791,344	123,208,318	26	12,668	16	115,769	482	355,957	720	164,773	6399	445,298	137,618	1.814	
00	7,147,152	108,224,299	29	47,301	4	13,087	230	193,004	695	166,893	6575	520,384	141,574	1.514	
ALL	30,606,760	559,562,700	142	97,358	87	484,342	2432	1,629,969	3501	813,845	30720	1,933,850	636,263	1.828	
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
96	5,082,457	152,055,970	29	23,884	25	187,977	642	744,589	695	168,745	5795	287,523	107,843	2.992	
97	5,514,941	161,401,277	35	38,464	34	240,717	551	744,739	718	150,293	5760	320,320	119,480	2.927	
98	6,075,041	178,883,457	24	17,001	34	349,640	559	776,930	677	173,240	6119	339,999	132,025	2.945	
99	6,811,039	195,837,752	28	31,323	37	304,661	581	903,705	721	168,888	6264	409,017	140,783	2.875	
00	7,221,482	182,658,616	32	77,640	27	158,213	479	792,490	709	191,617	6263	456,416	150,210	2.529	
ALL	30,704,960	870,837,072	148	188,312	157	1,241,208	2812	3,962,453	3520	852,783	30201	1,813,275	650,341	2.836	
PURE PREMIUM		2.836		.061		.404		1.290		.278		.591		.212	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
96	5,082,457	152,055,970	29	23,884	25	187,977	642	744,589	695	168,745	5795	287,523	107,843	2.992	
97	5,514,941	161,683,712	35	38,464	34	240,717	552	746,173	720	150,622	5776	321,214	119,648	2.932	
98	6,075,041	180,058,088	24	17,001	34	349,868	563	783,105	682	174,626	6179	343,335	132,646	2.964	
99	6,811,039	199,418,065	28	31,571	37	306,024	593	921,929	738	172,818	6425	419,535	142,304	2.928	
00	7,221,482	192,910,537	32	78,257	28	162,532	504	834,138	752	203,152	6795	495,168	155,858	2.671	
ALL	30,704,960	886,126,372	148	189,177	158	1,247,118	2854	4,029,934	3587	869,963	30970	1,866,775	658,299	2.886	
PURE PREMIUM		2.886		.062		.406		1.312		.283		.608		.214	

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1996 - 2000

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														
96	77,386,938	331,627,272	69	49,247	87	159,226	1617	775,038	3000	495,004	25444	1,176,168	661,590	.429
97	83,916,623	334,743,549	55	7,293	57	184,112	1474	709,830	3076	510,362	25293	1,233,507	702,332	.399
98	92,783,700	369,929,920	57	3,778	32	202,054	1369	773,585	3176	546,558	26240	1,423,467	749,857	.399
99	101,543,696	380,016,103	63	32,149	26	125,374	1076	559,659	3231	601,558	26983	1,658,152	823,268	.374
00	106,562,996	358,719,722	57	19,691	12	123,614	428	302,864	2557	461,060	26848	1,846,670	833,299	.337
ALL	462,193,953	1,775,036,566	301	112,158	214	794,380	5964	3,120,976	15040	2,614,542	130808	7,337,964	3,770,346	.384
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	77,340,506	429,004,079	69	87,611	87	357,143	1617	1,510,549	3000	506,389	25444	1,166,759	661,590	.555
97	83,925,015	440,089,549	56	19,125	85	440,661	1541	1,517,379	3047	514,239	25215	1,202,946	706,546	.524
98	92,885,762	504,920,981	59	25,129	83	506,038	1615	1,869,676	3097	538,029	25991	1,351,482	758,855	.544
99	101,838,173	530,476,428	69	71,676	94	446,579	1722	1,914,833	3066	540,303	26376	1,489,170	842,203	.521
00	107,671,251	563,673,249	66	51,743	86	542,967	1572	2,042,301	2630	543,313	25454	1,572,278	884,130	.524
ALL	463,660,707	2,468,164,286	319	255,284	435	2,293,388	8067	8,854,738	14840	2,642,273	128480	6,782,635	3,853,324	.532
PURE PREMIUM		.532		.006		.049		.191		.057		.146	.083	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	77,340,506	429,004,079	69	87,611	87	357,143	1617	1,510,549	3000	506,389	25445	1,166,759	661,590	.555
97	83,925,015	440,911,736	56	19,125	85	440,661	1544	1,520,147	3054	515,441	25284	1,206,209	707,535	.525
98	92,885,762	508,360,465	59	25,129	83	506,518	1626	1,882,640	3126	543,131	26228	1,363,764	762,422	.547
99	101,838,173	540,352,631	69	72,163	95	449,256	1754	1,950,599	3144	554,103	27030	1,526,106	851,299	.531
00	107,671,251	595,360,225	68	53,326	88	554,042	1654	2,149,100	2812	580,971	27502	1,698,790	917,373	.553
ALL	463,660,707	2,513,989,136	321	257,354	438	2,307,620	8195	9,013,035	15136	2,700,035	131489	6,961,628	3,900,219	.542
PURE PREMIUM		.542		.006		.050		.194		.058		.150	.084	