Exhibit 20c As Filed

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													
	EARNED	EARNED		LOSS RATIOS						PURE PREMIUMS				
	STANDARD	STANDARD	INCURRED	AVE.	INCL.	EXCL.	ALL D	EATH	MAJOR	MINOR	TEMP.	MED.		
	PREMIUM	PREMIUM	LOSSES	RATE	EXP.CON	EXP.CON	&	P.T.	PERM.	PERM.				
MAN PAYROLL	INCLUDING	EXCLUDING	UNMODIFIED	(4)/(2)	(5)/(3)	(5)/(4)								
YEAR IN THOUS	EXP. CON.	EXP. CON.												
(1) (2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1997 106,194,283	2,388,106,242	2,370,572,887	1,413,301,474	2.23	.592	.596	1.33	.05	.39	.10	.21	.58		
1998 116,171,784	2,285,829,613	2,267,313,700	1,509,298,071	1.95	.660	.666	1.30	.04	.37	.10	.21	.58		
1999 126,897,968	2,349,672,823	2,330,610,486	1,609,395,531	1.84	.685	.691	1.27	.03	.36	.10	.22	.56		
2000 133,059,876	2,432,686,481	2,412,164,201	1,540,390,581	1.81	.633	.639	1.16	.03	.25	.10	.23	.55		
2001 136,917,702	2,473,344,806	2,452,317,961	1,163,926,050	1.79	.471	.475	.85	.02	.09	.09	.20	.45		
ALL 619,241,613	11,929,639,965	11,832,979,235	7,236,311,707	1.91	.607	.612	1.17	.03	.12	.10	.22	.54		

	INCURRED LOSSES AS REPORTED BY KIND OF INJURY												
			DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL	
MAN	ALL		INDEMNITY										
YEAR	LOSSES	NO.	& FUNERAL	NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1997	1,413,301,474	106	19,143,231	106	29,716,885	2,865	414,167,906	4,994	108,016,699	43,709	226,117,805	616,138,948	
1998	1,509,298,071	105	22,729,359	71	25,816,005	2,986	431,155,632	4,958	112,202,000	44,663	241,613,169	675,781,906	
1999	1,609,395,531	109	20,021,876	56	17,012,769	3,143	456,874,487	5,078	123,293,105	45,333	279,204,474	712,988,820	
2000	1,540,390,581	109	20,684,302	49	15,735,622	2,303	329,365,189	4,733	132,264,388	45,514	311,363,825	730,977,255	
2001	1,163,926,050	87	16,852,779	23	8,945,272	860	126,492,239	4,334	116,451,656	41,974	276,381,408	618,802,696	
ALL	7,236,311,707	516	99,431,547	305	97,226,553	12,157	758,055,453	24,097	592,227,848	221,193	1,334,680,681	3,354,689,625	

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES

			PAYROLLS,	PREMIUMS AND LO	SSES BY	MANUAL YE	ARS - AS I	REPORTED						
		EARNED	EARNED	LOSS RATIOS					PURE PREMIUMS					
		STANDARD	STANDARD	INCURRED	AVE.	INCL.	EXCL.	ALL D	EATH	MAJOR	MINOR	TEMP.	MED.	
		PREMIUM	PREMIUM	LOSSES	RATE	EXP.CON	EXP.CON	6	P.T.	PERM.	PERM.			
MAN	PAYROLL	INCLUDING	EXCLUDING	UNMODIFIED	(4)/(2)	(5)/(3)	(5)/(4)							
YEAR	IN THOUS	EXP. CON.	EXP. CON.											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1997	17,004,510	680,220,326	678,855,556	371,787,574	3.99	.547	.548	2.19	.05	.63	.15	.38	.97	
1998	17,500,999	610,557,882	609,159,679	390,041,253	3.48	.639	.640	2.23	.04	.63	.17	.38	1.01	
1999	18,635,741	597,433,565	595,981,938	404,414,996	3.20	.677	.679	2.17	.04	.60	.17	.40	.96	
2000	18,587,612	594,860,362	593,284,411	379,370,662	3.19	.638	.639	2.04	.06	.41	.18	.44	.96	
2001	17,175,290	559,216,067	557,605,048	278,932,057	3.25	.499	.500	1.62	.02	.18	.16	.39	.87	
ALL	88,904,152	3,042,288,202	3,034,886,632	1,824,546,542	3.41	.600	.601	2.05	.04	.49	.17	.40	.95	

INCURRED LOSSES AS REPORTED BY KIND OF INJURY												
			DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL
MAN	ALL		INDEMNITY									
YEAR	LOSSES	NO.	& FUNERAL	NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1997	371,787,574	13	3,688,554	19	5,593,638	749	106,868,780	1,311	25,434,828	12,654	65,035,617	165,166,157
1998	390,041,253	20	3,344,501	16	4,445,581	760	109,512,205	1,335	29,563,102	12,299	67,183,930	175,991,934
1999	404,414,996	13	2,968,663	14	4,174,021	769	111,093,295	1,344	32,102,404	12,238	75,331,762	178,744,851
2000	379,370,662	17	4,920,351	15	5,405,623	541	76,008,996	1,149	33,142,319	12,060	81,119,120	178,774,253
2001	278,932,057	13	3,194,913	3	238,570	208	31,586,512	1,010	27,279,895	10,258	67,641,097	148,991,070
ALL	1,824,546,542	76	18,116,982	67	19,857,433	3,027	435,069,788	6,149	147,522,548	59,509	356,311,526	847,668,265

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING

	PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS – AS REPORTED													
		EARNED	EARNED	LOSS RATIOS					PURE PREMIUMS					
		STANDARD	STANDARD	INCURRED	AVE.	INCL.	EXCL.	ALL DEATH		MAJOR	MINOR	TEMP.	MED.	
		PREMIUM	PREMIUM	LOSSES	RATE	EXP.CON	EXP.CON	8	P.T.	PERM.	PERM.			
MAN	PAYROLL	INCLUDING	EXCLUDING	UNMODIFIED	(4)/(2)	(5)/(3)	(5)/(4)							
YEAR	IN THOUS	EXP. CON.	EXP. CON.											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1997	5,512,333	379,965,974	377,279,667	267,066,615	6.84	.703	.708	4.84	.25	1.63	.30	.67	2.00	
1998	6,066,886	379,863,798	376,891,411	277,564,102	6.21	.731	.736	4.58	.22	1.53	.26	.62	1.95	
1999	6,775,298	408,069,845	404,934,984	304,428,833	5.98	.746	.752	4.49	.14	1.58	.26	.63	1.89	
2000	7,154,639	430,570,991	427,159,750	296,294,492	5.97	.688	.694	4.14	.15	1.18	.27	.70	1.83	
2001	7,466,978	453,342,620	449,888,625	226,318,832	6.03	.499	.503	3.03	.11	.46	.32	.66	1.48	
ALL	32,976,134	2,051,813,228	2,036,154,437	1,371,672,874	6.17	.669	.674	4.16	.17	1.24	.28	.65	1.81	

INCURRED LOSSES AS REPORTED BY KIND OF INJURY												
			DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL
MAN	ALL		INDEMNITY									
YEAR	LOSSES	NO.	& FUNERAL	NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1997	267,066,615	37	6,383,169	24	7,223,838	573	89,759,574	707	16,512,841	5,762	36,832,102	110,355,091
1998	277,564,102	21	5,648,068	17	7,653,621	595	92,545,477	633	15,729,114	6,156	37,564,457	118,423,365
1999	304,428,833	26	5,672,332	15	4,151,051	694	107,080,799	667	17,345,344	6,276	42,455,726	127,723,581
2000	296,294,492	31	7,302,433	11	3,649,785	562	84,687,795	669	19,604,281	6,459	49,910,429	131,139,769
2001	226,318,832	16	3,709,663	8	4,847,830	227	34,611,903	810	23,686,346	6,210	48,928,562	110,534,528
ALL	1,371,672,874	131	28,715,665	75	27,526,125	2,651	408,685,548	3,486	92,877,926	30,863	215,691,276	598,176,334

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYROLLS.	DREMITING	AND	T.OCCEC	RΥ	MANTTAT.	VFAPC	- 72	DEDUBLED

FRIKOIDS, FREMIONS AND LOSSES DI MANORE TEARS AS REPORTED															
	EARNED	EARNED EARNED				LOSS RATIOS				PURE PREMIUMS					
	STANDARD	STANDARD	INCURRED	AVE.	INCL.	EXCL.	ALL I	EATH	MAJOR	MINOR	TEMP.	MED.			
	PREMIUM	PREMIUM	LOSSES	RATE	EXP.CON	EXP.CON	δ	P.T.	PERM.	PERM.					
PAYROLL	INCLUDING	EXCLUDING	UNMODIFIED	(4)/(2)	(5)/(3)	(5)/(4)									
IN THOUS	EXP. CON.	EXP. CON.													
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)			
83,677,440	1,327,919,942	1,314,437,664	774,447,285	1.57	.583	.589	.93	.03	.26	.08	.15	.41			
92,603,899	1,295,407,933	1,281,262,610	841,692,716	1.38	.650	.657	.91	.03	.25	.07	.15	.41			
101,486,929	1,344,169,413	1,329,693,564	900,551,702	1.31	.670	.677	.89	.02	.24	.07	.16	.40			
107,317,625	1,407,255,128	1,391,720,040	864,725,427	1.30	.614	.621	.81	.01	.16	.07	.17	.39			
112,275,434	1,460,786,119	1,444,824,288	658,675,161	1.29	.451	.456	.59	.01	.05	.06	.14	.32			
497,361,327	6,835,538,535	6,761,938,166	4,040,092,291	1.36	.591	.597	.81	.02	.18	.07	.15	.38			
	IN THOUS (2) 83,677,440 92,603,899 101,486,929 107,317,625 112,275,434	STANDARD PREMIUMPAYROLLINCLUDINGIN THOUSEXP. CON. (2)83,677,4401,327,919,94292,603,8991,295,407,933101,486,9291,344,169,413107,317,6251,407,255,128112,275,4341,460,786,119	EARNEDEARNEDSTANDARDSTANDARDPREMIUMPREMIUMPAYROLLINCLUDINGEXCLUDINGIN THOUSEXP. CON.(4)83,677,4401,327,919,9421,314,437,66492,603,8991,295,407,9331,281,262,610101,486,9291,344,169,4131,329,693,564107,317,6251,407,255,1281,391,720,040112,275,4341,460,786,1191,444,824,288	EARNEDEARNEDSTANDARDSTANDARDPREMIUMPREMIUMLOSSESPAYROLLINCLUDINGEXP. CON.EXP. CON.(2)(3)(4)(5)83,677,4401,327,919,9421,314,437,664774,447,28592,603,8991,295,407,9331,281,262,610841,692,716101,486,9291,344,169,4131,329,693,564900,551,702107,317,6251,407,255,1281,391,720,040864,725,427112,275,4341,460,786,1191,444,824,288658,675,161	EARNEDEARNEDSTANDARDSTANDARDINCURREDAVE.PREMIUMPREMIUMLOSSESRATEPAYROLLINCLUDINGEXCLUDINGUNMODIFIED (4)/(2)IN THOUSEXP. CON.EXP. CON.(4)(5)(2)(3)(4)(5)(6)83,677,4401,327,919,9421,314,437,664774,447,2851.5792,603,8991,295,407,9331,281,262,610841,692,7161.38101,486,9291,344,169,4131,329,693,564900,551,7021.31107,317,6251,407,255,1281,391,720,040864,725,4271.30112,275,4341,460,786,1191,444,824,288658,675,1611.29	EARNEDEARNEDLOSSSTANDARDSTANDARDINCURREDAVE.INCL.PREMIUMPREMIUMLOSSESRATEEXP.CONPAYROLLINCLUDINGEXCLUDINGUNMODIFIED(4)/(2)(5)/(3)IN THOUSEXP. CON.EXP. CON.(4)(5)(6)(7)83,677,4401,327,919,9421,314,437,664774,447,2851.57.58392,603,8991,295,407,9331,281,262,610841,692,7161.38.650101,486,9291,344,169,4131,329,693,564900,551,7021.31.670107,317,6251,407,255,1281,391,720,040864,725,4271.30.614112,275,4341,460,786,1191,444,824,288658,675,1611.29.451	EARNEDEARNEDLOSSRATIOSSTANDARDSTANDARDINCURREDAVE.INCL.EXCL.PREMIUMPREMIUMLOSSESRATEEXP.CONEXP.CONPAYROLLINCLUDINGEXCLUDINGUNMODIFIED(4)/(2)(5)/(3)(5)/(4)IN THOUSEXP. CON.EXP. CON.(5)(6)(7)(8)83,677,4401,327,919,9421,314,437,664774,447,2851.57.583.58992,603,8991,295,407,9331,281,262,610841,692,7161.38.650.657101,486,9291,344,169,4131,329,693,564900,551,7021.31.670.677107,317,6251,407,255,1281,391,720,040864,725,4271.30.614.621112,275,4341,460,786,1191,444,824,288658,675,1611.29.451.456	EARNED EARNED INCURRED AVE. INCL. EXCL. ALL E PREMIUM PREMIUM LOSSES RATE EXP.CON EXP.CON ALL E PAYROLL INCLUDING EXCLUDING UNMODIFIED (4)/(2) (5)/(3) (5)/(4) IN THOUS EXP.CON. EXP.CON. (4) (5) (6) (7) (8) (9) 83,677,440 1,327,919,942 1,314,437,664 774,447,285 1.57 .583 .589 .93 92,603,899 1,295,407,933 1,281,262,610 841,692,716 1.38 .650 .657 .91 101,486,929 1,344,169,413 1,329,693,564 900,551,702 1.31 .670 .677 .89 107,317,625 1,407,255,128 1,391,720,040 864,725,427 1.30 .614 .621 .81 112,275,434 1,460,786,119 1,444,824,288 658,675,161 1.29 .451 .456 .59	EARNED EARNED INCURRED AVE. INCL. EXCL. ALL DEATH STANDARD STANDARD INCURRED AVE. INCL. EXCL. ALL DEATH PAYROLL INCLUDING EXCLUDING LOSSES RATE EXP.CON EXP.CON & P.T. PAYROLL INCLUDING EXCLUDING UNMODIFIED (4)/(2) (5)/(3) (5)/(4) (2) (3) (4) (5) (6) (7) (8) (9) (10) 83,677,440 1,327,919,942 1,314,437,664 774,447,285 1.57 .583 .589 .93 .03 92,603,899 1,295,407,933 1,281,262,610 841,692,716 1.38 .650 .657 .91 .03 101,486,929 1,344,169,413 1,329,693,564 900,551,702 1.31 .670 .677 .89 .02 107,317,625 1,407,255,128 1,391,720,040 864,725,427 1.30 .614 .621 .81 .01 112,275,434	EARNED EARNED INCURRED AVE. INCL. EXCL. ALL DEATH MAJOR STANDARD STANDARD NCURRED AVE. INCL. EXCL. ALL DEATH MAJOR PREMIUM PREMIUM LOSSES RATE EXP.CON EXP.CON & P.T. PERM. PAYROLL INCLUDING EXCLUDING UNMODIFIED (4)/(2) (5)/(3) (5)/(4) <t< td=""><td>EARNED EARNED STANDARD STANDARD STANDARD INCURRED AVE. INCL. EXCL. ALL DEATH MAJOR MINOR PREMIUM PREMIUM PREMIUM LOSSES RATE EXP.CON EXP.CON & P.T. PERM. PERM. PAYROLL INCLUDING EXCLUDING UNMODIFIED (4)/(2) (5)/(3) (5)/(4) PERM. PERM.<!--</td--><td>EARNEDEARNEDEARNEDLOSS RATIOSPURE PREMIUMSSTANDARDSTANDARDINCURREDAVE.INCL.EXCL.ALL DEATHMAJOR MINORTEMP.PREMIUMPREMIUMPREMIUMLOSSESRATEEXP.CONEXP.CON& P.T.PERM.PERM.PAYROLLINCLUDINGEXCLUDINGUNMODIFIED (4)/(2)(5)/(3)(5)/(4)111(12)(13)83,677,4401,327,919,9421,314,437,664774,447,2851.57.583.589.93.03.26.08.1592,603,8991,295,407,9331,281,262,610841,692,7161.38.650.657.91.03.25.07.15101,486,9291,344,169,4131,329,693,564900,551,7021.31.670.677.89.02.24.07.16107,317,6251,407,255,1281,391,720,040864,725,4271.30.614.621.81.01.16.07.17112,275,4341,460,786,1191,444,824,288658,675,1611.29.451.456.59.01.05.06.14</td></td></t<>	EARNED EARNED STANDARD STANDARD STANDARD INCURRED AVE. INCL. EXCL. ALL DEATH MAJOR MINOR PREMIUM PREMIUM PREMIUM LOSSES RATE EXP.CON EXP.CON & P.T. PERM. PERM. PAYROLL INCLUDING EXCLUDING UNMODIFIED (4)/(2) (5)/(3) (5)/(4) PERM. </td <td>EARNEDEARNEDEARNEDLOSS RATIOSPURE PREMIUMSSTANDARDSTANDARDINCURREDAVE.INCL.EXCL.ALL DEATHMAJOR MINORTEMP.PREMIUMPREMIUMPREMIUMLOSSESRATEEXP.CONEXP.CON& P.T.PERM.PERM.PAYROLLINCLUDINGEXCLUDINGUNMODIFIED (4)/(2)(5)/(3)(5)/(4)111(12)(13)83,677,4401,327,919,9421,314,437,664774,447,2851.57.583.589.93.03.26.08.1592,603,8991,295,407,9331,281,262,610841,692,7161.38.650.657.91.03.25.07.15101,486,9291,344,169,4131,329,693,564900,551,7021.31.670.677.89.02.24.07.16107,317,6251,407,255,1281,391,720,040864,725,4271.30.614.621.81.01.16.07.17112,275,4341,460,786,1191,444,824,288658,675,1611.29.451.456.59.01.05.06.14</td>	EARNEDEARNEDEARNEDLOSS RATIOSPURE PREMIUMSSTANDARDSTANDARDINCURREDAVE.INCL.EXCL.ALL DEATHMAJOR MINORTEMP.PREMIUMPREMIUMPREMIUMLOSSESRATEEXP.CONEXP.CON& P.T.PERM.PERM.PAYROLLINCLUDINGEXCLUDINGUNMODIFIED (4)/(2)(5)/(3)(5)/(4)111(12)(13)83,677,4401,327,919,9421,314,437,664774,447,2851.57.583.589.93.03.26.08.1592,603,8991,295,407,9331,281,262,610841,692,7161.38.650.657.91.03.25.07.15101,486,9291,344,169,4131,329,693,564900,551,7021.31.670.677.89.02.24.07.16107,317,6251,407,255,1281,391,720,040864,725,4271.30.614.621.81.01.16.07.17112,275,4341,460,786,1191,444,824,288658,675,1611.29.451.456.59.01.05.06.14			

				INC	URRED LOSSES	AS RE	PORTED BY KI	ND OF IN	IJURY			
			DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMP. COMP.	MEDICAL
MAN	ALL		INDEMNITY									
YEAR	LOSSES	NO.	& FUNERAL	NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1997	774,447,285	56	9,071,508	63	16,899,409	1,543	217,539,552	2,976	66,069,030	25,293	124,250,086	340,617,700
1998	841,692,716	64	13,736,790	38	13,716,803	1,631	229,097,950	2,990	66,909,784	26,208	136,864,782	381,366,607
1999	900,551,702	70	11,380,881	27	8,687,697	1,680	238,700,393	3,067	73,845,357	26,819	161,416,986	406,520,388
2000	864,725,427	61	8,461,518	23	6,680,214	1,200	168,668,398	2,915	79,517,788	26,995	180,334,276	421,063,233
2001	658,675,161	58	9,948,203	12	3,858,872	425	60,293,824	2,514	65,485,415	25,506	159,811,749	359,277,098
ALL	4,040,092,291	309	52,598,900	163	49,842,995	6,479	914,300,117	14,462	351,827,374	130,821	762,677,879	1,908,845,026