

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 (4/1/06).

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 (4/1/06).

TABLE II

## TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	111,063,847	1,468,922,254	98	213,567	65	243,829	2988	4,468,448	4100	965,514	42552	2,294,301	6,503,565	1.323
99	122,458,053	1,640,098,708	109	195,467	59	181,298	3418	5,227,923	4373	1,072,027	43449	2,599,336	7,124,936	1.339
00	131,282,119	1,722,912,863	105	221,041	62	226,600	3262	4,961,495	4397	1,206,604	44603	2,929,866	7,683,523	1.312
01	136,840,591	1,531,723,267	97	205,215	41	147,367	2419	3,609,560	4659	1,424,823	41501	2,845,124	7,085,143	1.119
02	137,499,502	1,187,121,013	89	219,569	28	84,268	953	1,396,169	4731	1,295,458	39418	2,560,947	6,314,799	.863
ALL	639,144,112	7,550,778,105	498	1,054,859	255	883,362	13040	19,663,595	22260	5,964,426	211523	13,229,574	34,711,966	1.181
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	142,103,771	2,364,472,020	98	288,315	65	766,110	2988	6,269,233	4100	1,371,030	42552	3,127,133	11,822,899	1.664
99	148,928,297	2,652,964,205	110	323,665	85	1,001,733	3521	7,386,561	4369	1,461,902	43316	3,182,943	13,172,838	1.781
00	155,185,001	2,769,103,602	107	314,867	100	1,178,270	3679	7,719,303	4341	1,451,624	44190	3,247,016	13,779,956	1.784
01	159,044,456	2,677,347,926	104	305,947	95	1,119,537	3609	7,575,225	4379	1,464,717	40520	2,977,233	13,330,820	1.683
02	157,527,734	2,541,921,184	102	300,169	92	1,084,316	3408	7,152,413	4370	1,461,415	37225	2,735,971	12,684,927	1.614
ALL	762,789,259	13,005,808,937	521	1,532,963	437	5,149,966	17205	36,102,735	21559	7,210,688	207803	15,270,296	64,791,440	1.705
PURE PREMIUM		1.705		.020		.068		.473		.095		.200	.849	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	142,103,771	2,545,039,559	99	291,305	98	1,166,720	3653	7,663,389	4134	1,382,616	32593	2,395,251	12,551,115	1.791
99	148,928,297	2,666,970,896	103	305,908	104	1,225,704	3828	8,031,062	4329	1,448,711	34163	2,510,304	13,148,019	1.791
00	155,185,001	2,779,872,741	108	319,977	109	1,285,548	3989	8,368,983	4508	1,507,370	35636	2,618,394	13,698,455	1.791
01	159,044,456	2,843,753,809	112	328,791	111	1,306,500	4086	8,575,816	4618	1,544,526	36542	2,684,916	13,996,990	1.788
02	157,527,734	2,807,528,123	113	329,630	108	1,278,734	4048	8,494,432	4572	1,528,678	36184	2,659,837	13,783,970	1.782
ALL	762,789,259	13,643,165,128	535	1,575,611	530	6,263,206	19604	41,133,682	22161	7,411,901	175118	12,868,702	67,178,549	1.789
PURE PREMIUM		1.789		.021		.082		.539		.097		.169	.881	

TABLE II

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	17,023,765	389,748,631	22	42,974	16	63,387	785	1,170,408	1114	247,070	11808	642,912	1,730,736	2.289
99	18,145,233	418,501,361	13	29,935	16	43,388	868	1,312,371	1160	279,141	11901	728,978	1,791,200	2.306
00	18,448,688	430,659,067	19	50,938	17	59,855	783	1,187,785	1125	331,155	11864	777,719	1,899,140	2.334
01	17,210,411	366,377,838	16	39,914	7	19,808	569	848,748	1060	338,133	10189	707,996	1,709,180	2.129
02	16,894,945	244,486,248	7	17,321	5	15,797	167	245,895	883	238,643	8803	582,819	1,344,387	1.447
ALL	87,723,042	1,849,773,145	77	181,082	61	202,235	3172	4,765,207	5342	1,434,142	54565	3,440,424	8,474,643	2.109
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	21,781,536	621,082,211	22	58,016	16	199,163	785	1,642,082	1114	350,839	11808	876,289	3,084,434	2.851
99	22,067,463	654,254,442	13	50,015	22	245,483	898	1,864,473	1159	381,053	11863	890,933	3,110,587	2.965
00	21,807,689	683,787,431	20	72,723	26	298,188	899	1,890,891	1111	393,539	11750	859,766	3,322,767	3.136
01	20,002,986	633,079,555	18	59,986	21	238,103	851	1,803,901	1008	349,862	9941	738,014	3,140,930	3.165
02	19,355,870	519,419,515	10	25,964	18	214,994	687	1,447,005	861	291,148	8285	611,717	2,603,367	2.684
ALL	105,015,544	3,111,623,154	83	266,704	103	1,195,931	4120	8,648,352	5253	1,766,441	53647	3,976,719	15,262,085	2.963
PURE PREMIUM		2.963		.025		.114		.824		.168		.379	1.453	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	21,781,536	662,130,204	22	58,617	24	303,308	960	2,007,249	1123	353,804	9045	671,200	3,227,124	3.040
99	22,067,463	648,475,196	12	47,272	27	300,373	976	2,026,976	1149	377,648	9355	702,577	3,029,905	2.939
00	21,807,689	683,517,300	20	74,062	28	325,330	975	2,050,096	1153	408,590	9477	693,401	3,283,696	3.134
01	20,002,986	669,859,554	20	65,321	25	278,113	963	2,041,046	1064	369,192	8961	665,242	3,279,682	3.349
02	19,355,870	570,941,385	13	32,693	21	253,538	815	1,715,708	907	306,585	8025	592,466	2,808,423	2.950
ALL	105,015,544	3,234,923,639	87	277,965	125	1,460,662	4689	9,841,075	5396	1,815,819	44863	3,324,886	15,628,830	3.080
PURE PREMIUM		3.080		.026		.139		.937		.173		.317	1.488	

TABLE II

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. 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														
98	5,876,750	275,004,374	20	48,551	14	69,727	590	948,031	580	149,438	6038	361,554	1,172,742	4.680
99	6,532,267	315,196,001	28	56,998	16	58,312	735	1,190,306	605	154,124	6044	382,428	1,309,792	4.825
00	7,031,850	330,779,909	30	72,852	12	49,808	720	1,184,315	609	174,351	6260	444,483	1,381,990	4.704
01	7,430,522	302,837,808	18	46,436	15	77,171	603	951,503	751	237,636	6009	456,979	1,258,652	4.076
02	7,733,325	224,785,024	18	53,709	6	20,719	279	431,240	839	262,936	5488	444,446	1,034,799	2.907
ALL	34,604,714	1,448,603,116	114	278,546	63	275,737	2927	4,705,395	3384	978,485	29839	2,089,890	6,157,975	4.186
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	7,519,174	464,924,297	20	65,544	14	219,083	590	1,330,088	580	212,201	6038	492,798	2,329,528	6.183
99	7,944,267	551,281,277	28	94,125	21	277,234	739	1,644,157	610	214,957	6029	472,085	2,810,254	6.939
00	8,312,158	551,271,887	30	102,913	20	261,487	755	1,715,134	614	220,882	6210	500,790	2,711,513	6.632
01	8,636,205	549,824,704	19	69,249	24	334,985	748	1,691,791	716	258,101	5887	491,509	2,652,612	6.367
02	8,859,764	482,929,207	20	73,006	18	240,671	621	1,523,255	743	291,450	5224	490,261	2,210,649	5.451
ALL	41,271,568	2,600,231,372	117	404,837	97	1,333,460	3453	7,904,425	3263	1,197,591	29388	2,447,443	12,714,556	6.300
PURE PREMIUM		6.300		.098		.323		1.915		.290		.593	3.081	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	7,519,174	528,248,745	20	66,224	21	333,645	721	1,625,874	585	213,995	4625	377,463	2,665,288	7.025
99	7,944,267	573,599,537	26	88,961	26	339,205	804	1,788,016	604	213,019	4755	372,316	2,934,478	7.220
00	8,312,158	563,051,103	30	103,483	22	285,296	819	1,859,810	638	229,384	5008	403,809	2,748,729	6.774
01	8,636,205	594,267,184	20	74,579	28	390,146	848	1,917,694	754	271,836	5314	443,634	2,844,783	6.881
02	8,859,764	536,914,326	22	79,117	21	283,574	738	1,810,509	773	303,171	5098	478,470	2,414,302	6.060
ALL	41,271,568	2,796,080,895	118	412,364	118	1,631,866	3930	9,001,903	3354	1,231,405	24800	2,075,692	13,607,580	6.775
PURE PREMIUM		6.775		.100		.395		2.181		.298		.503	3.297	

TABLE II

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	88,163,332	804,169,249	56	122,041	35	110,714	1613	2,350,009	2406	569,007	24706	1,289,835	3,600,087	.912
99	97,780,553	906,401,346	68	108,533	27	79,598	1815	2,725,246	2608	638,762	25504	1,487,929	4,023,945	.927
00	105,801,581	961,473,887	56	97,251	33	116,937	1759	2,589,395	2663	701,099	26479	1,707,664	4,402,394	.909
01	112,199,658	862,507,621	63	118,864	19	50,389	1247	1,809,309	2848	849,054	25303	1,680,149	4,117,312	.769
02	112,871,232	717,849,741	64	148,539	17	47,753	507	719,033	3009	793,879	25127	1,533,682	3,935,612	.636
ALL	516,816,356	4,252,401,844	307	595,228	131	405,391	6941	10,192,992	13534	3,551,801	127119	7,699,259	20,079,350	.823
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	112,803,061	1,278,465,512	56	164,755	35	347,864	1613	3,297,063	2406	807,990	24706	1,758,046	6,408,937	1.133
99	118,916,567	1,447,428,486	69	179,525	42	479,016	1884	3,877,931	2600	865,892	25424	1,819,925	7,251,997	1.217
00	125,065,155	1,534,044,284	57	139,231	54	618,595	2025	4,113,278	2616	837,203	26230	1,886,460	7,745,676	1.227
01	130,405,265	1,494,443,667	67	176,711	50	546,449	2010	4,079,533	2655	856,755	24692	1,747,710	7,537,278	1.146
02	129,312,101	1,539,572,462	72	201,199	56	628,651	2100	4,182,152	2766	878,818	23716	1,633,993	7,870,911	1.191
ALL	616,502,149	7,293,954,411	321	861,421	237	2,620,575	9632	19,549,957	13043	4,246,658	124768	8,846,134	36,814,799	1.183
PURE PREMIUM		1.183		.014		.043		.317		.069		.143	.597	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	112,803,061	1,354,660,610	57	166,464	53	529,768	1972	4,030,266	2426	814,818	18923	1,346,588	6,658,703	1.201
99	118,916,567	1,444,896,163	65	169,675	51	586,126	2048	4,216,070	2576	858,044	20053	1,435,411	7,183,636	1.215
00	125,065,155	1,533,304,338	58	142,432	59	674,923	2195	4,459,078	2717	869,396	21151	1,521,184	7,666,031	1.226
01	130,405,265	1,579,627,071	72	188,891	58	638,240	2275	4,617,076	2800	903,498	22267	1,576,041	7,872,525	1.211
02	129,312,101	1,699,672,412	78	217,819	66	741,622	2495	4,968,215	2892	918,922	23061	1,588,901	8,561,245	1.314
ALL	616,502,149	7,612,160,594	330	885,281	287	3,170,679	10985	22,290,705	13411	4,364,678	105455	7,468,125	37,942,140	1.235
PURE PREMIUM		1.235		.014		.051		.362		.071		.121	.615	

TABLE II

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	111,063,847	650,356,458	98	9,312	65	466,340	2988	1,757,549	4100	710,445	42552	2,353,434	1,206,485	.586
99	122,458,053	712,493,643	109	42,534	59	298,157	3418	2,053,169	4373	842,252	43449	2,543,375	1,345,450	.582
00	131,282,119	768,352,314	105	45,617	62	549,709	3262	1,878,649	4397	898,034	44603	2,856,046	1,455,467	.585
01	136,840,591	708,514,346	97	31,452	41	221,839	2419	1,457,111	4659	1,037,820	41501	2,899,212	1,437,710	.518
02	137,499,502	631,479,889	89	26,406	28	148,754	953	718,336	4731	1,009,569	39418	2,997,254	1,414,478	.459
ALL	639,144,112	3,471,196,650	498	155,321	255	1,684,799	13040	7,864,814	22260	4,498,120	211523	13,649,321	6,859,590	.543
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	142,103,771	1,182,289,895	98	66,264	65	1,071,184	2988	4,501,083	4100	1,221,254	42552	3,591,341	1,371,774	.832
99	148,928,297	1,317,283,765	110	74,358	85	1,400,407	3521	5,302,953	4369	1,301,533	43316	3,655,301	1,438,286	.885
00	155,185,001	1,377,995,624	107	72,325	100	1,647,651	3679	5,541,023	4341	1,292,603	44190	3,728,678	1,497,676	.888
01	159,044,456	1,333,081,999	104	70,255	95	1,565,551	3609	5,436,967	4379	1,304,364	40520	3,418,209	1,535,474	.838
02	157,527,734	1,268,492,706	102	68,931	92	1,515,921	3408	5,134,198	4370	1,301,727	37225	3,142,172	1,521,979	.805
ALL	762,789,259	6,479,143,989	521	352,133	437	7,200,714	17205	25,916,224	21559	6,421,481	207803	17,535,701	7,365,189	.849
PURE PREMIUM		.849		.005		.094		.340		.084		.230		.097
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	142,103,771	1,255,111,503	99	66,943	98	1,631,258	3651	5,501,129	4134	1,231,201	32569	2,748,810	1,371,774	.883
99	148,928,297	1,314,514,083	103	70,341	104	1,713,417	3816	5,748,698	4331	1,290,091	34146	2,881,575	1,441,019	.883
00	155,185,001	1,368,898,806	105	71,034	109	1,796,782	3969	5,977,459	4492	1,337,402	35569	3,001,296	1,505,015	.882
01	159,044,456	1,398,028,201	106	71,042	110	1,816,240	4055	6,109,146	4566	1,359,834	36389	3,069,813	1,554,207	.879
02	157,527,734	1,374,652,795	102	68,604	107	1,775,098	3965	5,972,864	4448	1,324,742	35848	3,026,167	1,579,053	.873
ALL	762,789,259	6,711,205,388	515	347,964	528	8,732,795	19456	29,309,296	21971	6,543,270	174521	14,727,661	7,451,068	.880
PURE PREMIUM		.880		.005		.114		.384		.086		.193		.098

TABLE II

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	17,023,765	173,073,558	22	2,847	16	98,252	785	445,402	1114	171,739	11808	646,247	366,249	1.017
99	18,145,233	179,120,005	13	1,130	16	13,254	868	484,143	1160	209,588	11901	696,699	386,386	.987
00	18,448,688	189,913,986	19	1,579	17	105,790	783	437,327	1125	219,772	11864	734,333	400,339	1.029
01	17,210,411	170,917,970	16	932	7	20,413	569	345,963	1060	260,104	10189	722,106	359,662	.993
02	16,894,945	134,438,708	7	674	5	14,361	167	126,836	883	185,682	8803	694,316	322,518	.796
ALL	87,723,042	847,464,227	77	7,162	61	252,070	3172	1,839,671	5342	1,046,885	54565	3,493,701	1,835,154	.966
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	21,781,536	308,443,380	22	20,256	16	225,686	785	1,140,675	1114	295,219	11808	986,173	416,425	1.416
99	22,067,463	311,058,685	13	3,171	22	121,305	898	1,256,004	1159	319,792	11863	997,269	413,046	1.410
00	21,807,689	332,276,719	20	3,650	26	332,477	899	1,305,159	1111	314,113	11750	955,420	411,948	1.524
01	20,002,986	314,093,002	18	3,901	21	270,312	851	1,310,917	1008	322,003	9941	849,678	384,119	1.570
02	19,355,870	260,336,687	10	4,230	18	245,919	687	1,032,600	861	257,554	8285	716,034	347,029	1.345
ALL	105,015,544	1,526,208,473	83	35,208	103	1,195,699	4120	6,045,355	5253	1,508,681	53647	4,504,574	1,972,567	1.453
PURE PREMIUM		1.453		.003		.114		.576		.144		.429	.188	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	21,781,536	322,712,430	22	20,464	24	343,687	959	1,394,109	1123	297,623	9038	754,817	416,425	1.482
99	22,067,463	302,941,165	12	3,005	27	148,409	973	1,361,065	1149	317,019	9350	786,083	413,831	1.373
00	21,807,689	328,170,403	20	3,587	28	362,592	970	1,407,582	1150	325,086	9456	768,890	413,967	1.505
01	20,002,986	327,635,038	19	4,077	24	313,919	955	1,470,796	1051	335,729	8927	763,024	388,805	1.638
02	19,355,870	280,204,389	10	4,406	21	289,044	797	1,197,558	882	263,795	7951	687,198	360,043	1.448
ALL	105,015,544	1,561,663,425	83	35,539	124	1,457,651	4654	6,831,110	5355	1,539,252	44722	3,760,012	1,993,071	1.487
PURE PREMIUM		1.487		.003		.139		.650		.147		.358	.190	

TABLE II

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

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														
98	5,876,750	117,274,235	20	3,064	14	196,488	590	382,103	580	130,084	6038	334,315	126,688	1.996
99	6,532,267	130,979,159	28	9,872	16	138,216	735	514,778	605	139,072	6044	369,573	138,280	2.005
00	7,031,850	138,198,968	30	25,723	12	147,971	720	450,390	609	170,278	6260	434,888	152,741	1.965
01	7,430,522	125,865,218	18	15,083	15	84,004	603	379,589	751	196,800	6009	429,905	153,271	1.694
02	7,733,325	103,479,933	18	12,411	6	12,482	279	176,268	839	215,233	5488	470,703	147,703	1.338
ALL	34,604,714	615,797,513	114	66,153	63	579,161	2927	1,903,128	3384	851,467	29839	2,039,384	718,683	1.780
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	7,519,174	232,952,836	20	21,807	14	451,334	590	978,565	580	223,614	6038	510,164	144,044	3.098
99	7,944,267	281,025,427	28	17,176	21	582,896	739	1,298,076	610	225,049	6029	539,236	147,821	3.537
00	8,312,158	271,151,264	30	38,824	20	429,766	755	1,257,423	614	250,543	6210	577,786	157,171	3.262
01	8,636,205	265,261,185	19	31,401	24	468,751	748	1,214,273	716	252,971	5887	521,523	163,693	3.072
02	8,859,764	221,064,907	20	28,587	18	245,107	621	1,014,205	743	256,179	5224	507,644	158,928	2.495
ALL	41,271,568	1,271,455,619	117	137,795	97	2,177,854	3453	5,762,542	3263	1,208,356	29388	2,656,353	771,657	3.081
PURE PREMIUM		3.081		.033		.528		1.396		.293		.644	.187	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	7,519,174	266,528,758	20	22,031	21	687,316	721	1,195,981	585	225,436	4622	390,480	144,044	3.545
99	7,944,267	293,349,704	26	16,247	26	713,192	801	1,407,743	605	223,034	4754	425,179	148,102	3.693
00	8,312,158	274,607,675	29	38,128	22	468,640	815	1,356,885	635	258,971	5003	465,512	157,941	3.304
01	8,636,205	284,016,049	19	31,592	28	543,453	842	1,366,850	744	262,967	5301	469,608	165,690	3.289
02	8,859,764	240,914,493	20	28,114	21	288,127	721	1,177,570	750	258,728	5060	491,719	164,888	2.719
ALL	41,271,568	1,359,416,679	114	136,112	118	2,700,728	3900	6,505,029	3319	1,229,136	24740	2,242,498	780,665	3.294
PURE PREMIUM		3.294		.033		.654		1.576		.298		.543	.189	



TABLE II

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	88,163,332	360,008,665	56	3,401	35	171,600	1613	930,044	2406	408,622	24706	1,372,872	713,548	.408
99	97,780,553	402,394,479	68	31,532	27	146,686	1815	1,054,247	2608	493,591	25504	1,477,104	820,784	.412
00	105,801,581	440,239,360	56	18,316	33	295,947	1759	990,932	2663	507,985	26479	1,686,825	902,388	.416
01	112,199,658	411,731,158	63	15,437	19	117,422	1247	731,558	2848	580,915	25303	1,747,201	924,778	.367
02	112,871,232	393,561,248	64	13,321	17	121,912	507	415,233	3009	608,654	25127	1,832,235	944,258	.349
ALL	516,816,356	2,007,934,910	307	82,007	131	853,567	6941	4,122,014	13534	2,599,767	127119	8,116,237	4,305,756	.389
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	112,803,061	640,893,679	56	24,201	35	394,165	1613	2,381,844	2406	702,421	24706	2,095,003	811,304	.568
99	118,916,567	725,199,653	69	54,011	42	696,206	1884	2,748,872	2600	756,693	25424	2,118,796	877,419	.610
00	125,065,155	774,567,641	57	29,851	54	885,408	2025	2,978,442	2616	727,948	26230	2,195,471	928,557	.619
01	130,405,265	753,727,812	67	34,954	50	826,488	2010	2,911,777	2655	729,389	24692	2,047,008	987,663	.578
02	129,312,101	787,091,112	72	36,114	56	1,024,894	2100	3,087,394	2766	787,994	23716	1,918,494	1,016,021	.609
ALL	616,502,149	3,681,479,897	321	179,131	237	3,827,161	9632	14,108,329	13043	3,704,445	124768	10,374,772	4,620,964	.597
PURE PREMIUM		.597		.003		.062		.229		.060		.168		.075
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	112,803,061	665,870,315	57	24,449	53	600,256	1971	2,911,039	2426	708,142	18909	1,603,514	811,304	.590
99	118,916,567	718,223,214	65	51,090	51	851,816	2042	2,979,890	2577	750,038	20042	1,670,312	879,086	.604
00	125,065,155	766,120,728	56	29,320	59	965,550	2184	3,212,992	2707	753,345	21110	1,766,894	933,107	.613
01	130,405,265	786,377,114	68	35,373	58	958,868	2258	3,271,500	2771	761,139	22161	1,837,180	999,712	.603
02	129,312,101	853,533,913	72	36,084	65	1,197,928	2447	3,597,736	2816	802,219	22837	1,847,250	1,054,122	.660
ALL	616,502,149	3,790,125,284	318	176,316	286	4,574,418	10902	15,973,157	13297	3,774,883	105059	8,725,150	4,677,331	.615
PURE PREMIUM		.615		.003		.074		.259		.061		.142		.076