

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.

TABLE III

## TOTAL 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 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	111,174,911	1,755,488,343	98	235,778	65	604,939	2988	4,531,006	4100	972,273	42552	2,214,003	8,996,884	1.579
99	122,605,003	2,010,885,926	110	220,298	85	714,757	3521	5,640,032	4369	1,069,817	43316	2,443,549	10,020,405	1.640
00	131,334,632	2,265,342,037	107	253,556	100	951,907	3679	6,197,443	4341	1,158,280	44190	2,641,964	11,450,270	1.725
01	137,237,429	2,222,023,083	104	240,075	95	942,179	3609	6,390,418	4379	1,238,414	40520	2,436,838	10,972,307	1.619
02	139,355,745	2,167,279,774	102	266,819	92	892,563	3408	6,043,792	4370	1,209,238	37225	2,196,514	11,063,872	1.555
ALL	641,707,720	10,421,019,163	521	1,216,526	437	4,106,345	17205	28,802,691	21559	5,648,022	207803	11,932,868	52,503,738	1.624
PURE PREMIUM		1.624		.019		.064		.449		.088		.186	.818	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	111,174,911	1,755,488,343	98	235,778	65	604,939	2988	4,531,006	4100	972,273	42552	2,214,003	8,996,884	1.579
99	122,605,003	2,017,645,245	110	220,298	85	714,757	3540	5,670,278	4379	1,072,277	43491	2,453,387	10,045,456	1.646
00	131,334,632	2,287,273,838	111	261,699	100	952,647	3723	6,272,213	4396	1,172,721	44762	2,676,167	11,537,292	1.742
01	137,237,429	2,279,316,172	111	257,492	96	951,266	3714	6,576,705	4527	1,280,312	41926	2,521,369	11,206,017	1.661
02	139,355,745	2,330,060,855	113	295,632	96	920,656	3701	6,563,141	4798	1,327,417	41001	2,419,590	11,774,173	1.672
ALL	641,707,720	10,669,784,453	543	1,270,899	442	4,144,265	17666	29,613,343	22200	5,825,000	213732	12,284,516	53,559,822	1.663
PURE PREMIUM		1.663		.020		.065		.461		.091		.191	.835	

TABLE III

## 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	17,040,789	459,045,306	22	47,444	16	157,264	785	1,186,794	1114	248,799	11808	620,410	2,329,743	2.694
99	18,167,007	499,051,463	13	34,042	22	175,156	898	1,423,625	1159	278,853	11863	683,970	2,394,869	2.747
00	18,456,067	558,051,328	20	58,563	26	240,902	899	1,518,102	1111	314,013	11750	699,557	2,749,377	3.024
01	17,260,321	526,614,564	18	47,072	21	200,383	851	1,521,761	1008	295,808	9941	604,058	2,597,064	3.051
02	17,123,027	443,038,372	10	23,080	18	176,974	687	1,222,721	861	240,907	8285	491,104	2,275,598	2.587
ALL	88,047,211	2,485,801,033	83	210,201	103	950,679	4120	6,873,003	5253	1,378,380	53647	3,099,099	12,346,651	2.823
PURE PREMIUM		2.823		.024		.108		.781		.157		.352	1.402	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	17,040,789	459,045,306	22	47,444	16	157,264	785	1,186,794	1114	248,799	11808	620,410	2,329,743	2.694
99	18,167,007	500,738,267	13	34,042	22	175,156	903	1,431,136	1162	279,527	11910	686,666	2,400,856	2.756
00	18,456,067	563,492,074	21	60,562	26	241,084	910	1,536,459	1125	317,864	11903	708,679	2,770,272	3.053
01	17,260,321	540,213,345	20	51,141	21	202,506	875	1,565,284	1043	306,067	10282	624,755	2,652,382	3.130
02	17,123,027	476,364,659	12	28,771	19	182,523	745	1,325,303	952	266,308	9094	539,050	2,421,692	2.782
ALL	88,047,211	2,539,853,651	88	221,960	104	958,533	4218	7,044,976	5396	1,418,565	54997	3,179,560	12,574,945	2.885
PURE PREMIUM		2.885		.025		.109		.800		.161		.361	1.428	

TABLE III

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. 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														
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	5,882,627	355,695,984	20	53,601	14	172,993	590	961,304	580	150,484	6038	348,901	1,869,678	6.047
99	6,540,106	413,424,823	28	64,065	21	197,816	739	1,255,402	610	157,305	6029	362,421	2,097,239	6.321
00	7,034,663	452,526,323	30	82,872	20	211,251	755	1,376,997	614	176,247	6210	407,472	2,270,425	6.433
01	7,452,071	454,665,860	19	54,338	24	281,919	748	1,427,185	716	218,225	5887	402,296	2,162,697	6.101
02	7,837,725	411,020,746	20	64,894	18	198,110	621	1,287,152	743	241,158	5224	393,595	1,925,298	5.244
ALL	34,747,192	2,087,333,736	117	319,770	97	1,062,089	3453	6,308,040	3263	943,419	29388	1,914,685	10,325,337	6.007
PURE PREMIUM		6.007		.092		.306		1.815		.272		.551	2.972	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	5,882,627	355,695,984	20	53,601	14	172,993	590	961,304	580	150,484	6038	348,901	1,869,678	6.047
99	6,540,106	414,828,987	28	64,065	21	197,816	743	1,262,381	611	157,669	6053	363,876	2,102,483	6.343
00	7,034,663	456,887,371	31	84,710	20	211,418	764	1,393,875	622	178,465	6290	412,725	2,287,680	6.495
01	7,452,071	466,362,266	20	58,394	24	284,035	771	1,470,565	739	225,299	6096	416,568	2,208,762	6.258
02	7,837,725	442,142,635	22	71,094	19	204,156	675	1,398,918	811	263,184	5776	435,172	2,048,903	5.641
ALL	34,747,192	2,135,917,243	121	331,864	98	1,070,418	3543	6,487,043	3363	975,101	30253	1,977,242	10,517,506	6.147
PURE PREMIUM		6.147		.096		.308		1.867		.281		.569	3.027	

TABLE III

## TOTAL 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	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	88,251,495	940,747,053	56	134,733	35	274,682	1613	2,382,909	2406	572,990	24706	1,244,693	4,797,463	1.066
99	97,897,890	1,098,409,640	69	122,190	42	341,785	1884	2,961,005	2600	633,660	25424	1,397,158	5,528,297	1.122
00	105,843,902	1,254,764,386	57	112,121	54	499,754	2025	3,302,345	2616	668,020	26230	1,534,936	6,430,469	1.185
01	112,525,037	1,240,742,659	67	138,665	50	459,878	2010	3,441,471	2655	724,381	24692	1,430,485	6,212,546	1.103
02	114,394,994	1,313,220,656	72	178,846	56	517,479	2100	3,533,920	2766	727,172	23716	1,311,815	6,862,975	1.148
ALL	518,913,318	5,847,884,394	321	686,555	237	2,093,578	9632	15,621,650	13043	3,326,223	124768	6,919,087	29,831,750	1.127
PURE PREMIUM		1.127		.013		.040		.301		.064		.133	.575	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	88,251,495	940,747,053	56	134,733	35	274,682	1613	2,382,909	2406	572,990	24706	1,244,693	4,797,463	1.066
99	97,897,890	1,102,077,991	69	122,190	42	341,785	1894	2,976,760	2606	635,081	25528	1,402,845	5,542,118	1.126
00	105,843,902	1,266,894,393	59	116,427	54	500,145	2049	3,341,878	2649	676,391	26569	1,554,762	6,479,340	1.197
01	112,525,037	1,272,740,561	71	147,957	51	464,726	2068	3,540,856	2745	748,947	25548	1,480,047	6,344,874	1.131
02	114,394,994	1,411,553,561	79	195,767	58	533,977	2281	3,838,920	3035	797,925	26131	1,445,368	7,303,578	1.234
ALL	518,913,318	5,994,013,559	334	717,074	240	2,115,315	9905	16,081,323	13441	3,431,334	128482	7,127,715	30,467,373	1.155
PURE PREMIUM		1.155		.014		.041		.310		.066		.137	.587	

TABLE III

## 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	111,174,911	899,688,440	98	17,255	65	1,227,408	2988	3,437,766	4100	761,596	42552	2,346,374	1,206,485	.809
99	122,605,003	1,002,040,534	110	82,161	85	859,230	3521	4,305,768	4369	905,996	43316	2,515,073	1,352,177	.817
00	131,334,632	1,145,027,032	107	85,967	100	1,593,199	3679	4,590,533	4341	971,057	44190	2,739,493	1,470,022	.872
01	137,237,429	1,097,230,691	104	60,554	95	1,107,093	3609	4,728,641	4379	995,219	40520	2,611,460	1,469,340	.800
02	139,355,745	1,106,387,215	102	54,764	92	1,174,544	3408	4,793,552	4370	1,043,718	37225	2,502,191	1,495,104	.794
ALL	641,707,720	5,250,373,912	521	300,701	437	5,961,474	17205	21,856,260	21559	4,677,586	207803	12,714,591	6,993,128	.818
PURE PREMIUM		.818		.005		.093		.341		.073		.198	.109	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	111,174,911	899,688,440	98	17,255	65	1,227,408	2988	3,437,766	4100	761,596	42552	2,346,374	1,206,485	.809
99	122,605,003	1,004,354,939	110	82,161	85	859,230	3529	4,315,737	4377	907,707	43469	2,523,968	1,354,746	.819
00	131,334,632	1,152,977,875	107	85,967	100	1,593,826	3705	4,622,508	4378	979,220	44697	2,771,033	1,477,225	.878
01	137,237,429	1,119,339,182	106	61,143	95	1,111,810	3681	4,822,982	4479	1,017,581	41779	2,692,610	1,487,266	.816
02	139,355,745	1,174,274,767	105	55,968	95	1,205,261	3615	5,084,456	4673	1,115,700	40614	2,730,192	1,551,170	.843
ALL	641,707,720	5,350,635,203	526	302,494	440	5,997,535	17518	22,283,449	22007	4,781,804	213111	13,064,177	7,076,892	.834
PURE PREMIUM		.834		.005		.093		.347		.075		.204	.110	

TABLE III

## 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	17,040,789	232,974,274	22	5,275	16	258,600	785	871,207	1114	184,104	11808	644,309	366,249	1.367
99	18,167,007	239,486,880	13	3,504	22	74,437	898	1,019,821	1159	222,608	11863	686,182	388,318	1.318
00	18,456,067	274,937,680	20	4,339	26	321,490	899	1,081,275	1111	235,975	11750	701,956	404,342	1.490
01	17,260,321	259,706,406	18	3,376	21	191,156	851	1,140,131	1008	245,686	9941	649,141	367,575	1.505
02	17,123,027	227,559,846	10	3,367	18	190,540	687	964,089	861	206,506	8285	570,195	340,901	1.329
ALL	88,047,211	1,234,665,086	83	19,861	103	1,036,223	4120	5,076,523	5253	1,094,879	53647	3,251,783	1,867,385	1.402
PURE PREMIUM		1.402		.002		.118		.577		.124		.369	.212	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	17,040,789	232,974,274	22	5,275	16	258,600	785	871,207	1114	184,104	11808	644,309	366,249	1.367
99	18,167,007	240,050,959	13	3,504	22	74,437	900	1,021,907	1161	223,062	11904	688,545	389,056	1.321
00	18,456,067	276,871,088	20	4,339	26	321,631	905	1,088,452	1121	238,038	11883	709,928	406,323	1.500
01	17,260,321	264,978,581	19	3,509	21	192,223	867	1,161,486	1031	251,234	10249	669,275	372,059	1.535
02	17,123,027	241,615,976	11	3,598	19	196,446	727	1,020,021	927	222,273	9011	620,137	353,685	1.411
ALL	88,047,211	1,256,490,878	85	20,225	104	1,043,337	4184	5,163,073	5354	1,118,711	54855	3,332,194	1,887,372	1.427
PURE PREMIUM		1.427		.002		.118		.586		.127		.378	.214	

TABLE III

## 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	5,882,627	186,967,838	20	5,679	14	517,157	590	747,393	580	139,450	6038	333,312	126,688	3.178
99	6,540,106	209,723,943	28	18,979	21	357,625	739	1,053,981	610	156,656	6029	371,028	138,971	3.207
00	7,034,663	227,042,480	30	46,146	20	415,560	755	1,041,729	614	188,217	6210	424,505	154,268	3.227
01	7,452,071	216,269,650	19	27,046	24	331,478	748	1,056,078	716	193,015	5887	398,436	156,643	2.902
02	7,837,725	192,529,836	20	22,701	18	189,910	621	946,913	743	205,403	5224	404,250	156,122	2.456
ALL	34,747,192	1,032,533,747	117	120,551	97	1,811,730	3453	4,846,094	3263	882,741	29388	1,931,531	732,692	2.972
PURE PREMIUM		2.972		.035		.521		1.395		.254		.556	.211	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	5,882,627	186,967,838	20	5,679	14	517,157	590	747,393	580	139,450	6038	333,312	126,688	3.178
99	6,540,106	210,185,741	28	18,979	21	357,625	741	1,056,699	611	156,920	6051	372,400	139,235	3.214
00	7,034,663	228,555,470	30	46,146	20	415,710	761	1,049,396	618	189,565	6286	429,713	155,024	3.249
01	7,452,071	220,548,897	19	27,188	24	332,610	764	1,078,712	730	196,682	6084	411,744	158,554	2.960
02	7,837,725	204,488,000	20	22,933	19	195,824	658	1,002,918	788	217,779	5731	443,451	161,976	2.609
ALL	34,747,192	1,050,745,946	117	120,925	98	1,818,926	3514	4,935,118	3327	900,396	30190	1,990,620	741,477	3.024
PURE PREMIUM		3.024		.035		.523		1.420		.259		.573	.213	



TABLE III

## 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	88,251,495	479,746,328	56	6,302	35	451,650	1613	1,819,167	2406	438,042	24706	1,368,754	713,548	.544
99	97,897,890	552,829,711	69	59,679	42	427,168	1884	2,231,966	2600	526,733	25424	1,457,864	824,888	.565
00	105,843,902	643,046,872	57	35,482	54	856,148	2025	2,467,529	2616	546,865	26230	1,613,033	911,412	.608
01	112,525,037	621,254,635	67	30,132	50	584,459	2010	2,532,432	2655	556,518	24692	1,563,883	945,123	.552
02	114,394,994	686,297,533	72	28,696	56	794,094	2100	2,882,549	2766	631,809	23716	1,527,745	998,081	.600
ALL	518,913,318	2,983,175,079	321	160,291	237	3,113,519	9632	11,933,643	13043	2,699,967	124768	7,531,279	4,393,052	.575
PURE PREMIUM		.575		.003		.060		.230		.052		.145	.085	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	88,251,495	479,746,328	56	6,302	35	451,650	1613	1,819,167	2406	438,042	24706	1,368,754	713,548	.544
99	97,897,890	554,118,239	69	59,679	42	427,168	1888	2,237,132	2605	527,725	25514	1,463,023	826,456	.566
00	105,843,902	647,551,317	57	35,482	54	856,484	2039	2,484,661	2639	551,617	26528	1,631,392	915,878	.612
01	112,525,037	633,811,704	68	30,446	50	586,977	2050	2,582,784	2718	569,665	25446	1,611,592	956,653	.563
02	114,394,994	728,170,791	74	29,437	57	812,991	2230	3,061,517	2958	675,648	25872	1,666,605	1,035,509	.637
ALL	518,913,318	3,043,398,379	324	161,346	238	3,135,270	9820	12,185,261	13326	2,762,697	128066	7,741,366	4,448,044	.586
PURE PREMIUM		.586		.003		.060		.235		.053		.149	.086	