

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 (4/1/16).

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 (4/1/16).

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2008 - 2012

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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	173,367,517	2,016,654,355	87	257,860	45	156,144	3123	5,826,483	7366	2,522,462	27548	2,187,226	9,216,369	1.163
09	172,905,193	1,863,733,297	91	206,124	28	82,343	2688	5,124,729	7135	2,401,708	26147	2,231,954	8,590,474	1.078
10	180,142,899	1,895,876,844	87	215,702	29	64,023	2565	4,812,266	7059	2,448,447	27120	2,416,504	9,001,826	1.052
11	187,321,227	1,820,059,634	96	257,561	19	49,721	1966	3,684,492	7130	2,577,132	26496	2,453,433	9,178,257	.972
12	192,594,615	1,427,195,030	81	237,666	16	30,219	817	1,530,074	3903	1,452,277	28155	2,865,219	8,156,494	.741
ALL	906,331,451	9,023,519,160	442	1,174,913	137	382,450	11159	20,978,044	32593	11,402,026	135466	12,154,336	44,143,420	.996
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	206,796,115	2,779,477,245	85	269,721	45	304,636	3123	7,032,565	7366	2,787,322	27548	2,707,785	14,692,743	1.344
09	203,114,750	2,523,377,481	90	285,475	31	209,796	2730	6,147,380	7158	2,708,415	26079	2,563,206	13,319,503	1.242
10	204,444,176	2,557,438,716	86	272,649	35	236,927	2760	6,210,916	7068	2,674,310	26906	2,645,857	13,533,729	1.251
11	205,886,615	2,470,254,712	96	304,384	33	223,457	2658	5,981,211	6904	2,612,395	26009	2,557,395	13,023,705	1.200
12	210,083,781	2,315,330,466	81	257,022	32	216,584	2508	5,645,848	6280	2,377,380	24060	2,365,339	12,291,131	1.102
ALL	30,325,437	12,645,878,620	438	1,389,251	176	1,191,400	13779	31,017,920	34776	13,159,822	130602	12,839,582	66,860,811	41.701
PURE PREMIUM		41.701		.458		.393		10.228		4.340		4.234	22.048	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	206,796,115	1,977,595,879	72	225,111	36	243,740	1961	4,416,474	5500	2,081,033	21362	2,099,737	10,709,863	.956
09	203,114,750	1,942,501,258	70	221,922	35	236,940	1929	4,343,001	5404	2,044,420	20964	2,060,559	10,518,171	.956
10	204,444,176	1,954,156,741	71	221,344	35	236,927	1940	4,366,439	5436	2,057,035	21106	2,075,469	10,584,353	.956
11	205,886,615	1,959,168,752	71	228,191	35	237,434	1956	4,401,201	5476	2,072,067	21269	2,091,228	10,561,567	.952
12	210,083,781	1,998,253,115	72	227,673	37	246,075	1995	4,493,290	5584	2,113,716	21706	2,134,115	10,767,662	.951
ALL	30,325,437	9,831,675,745	356	1,124,241	178	1,201,116	9781	22,020,405	27400	10,368,271	106407	10,461,108	53,141,616	32.421
PURE PREMIUM		32.421		.371		.396		7.261		3.419		3.450	17.524	

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2008 - 2012

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	18,877,027	416,729,936	9	29,770	4	12,179	677	1,278,797	1854	563,761	5531	426,385	1,856,407	2.208
09	18,737,366	367,656,420	18	47,560	8	30,498	531	1,007,558	1807	501,721	5078	413,975	1,675,252	1.962
10	19,716,871	380,455,275	13	56,663	6	12,093	503	925,821	1738	533,051	5501	471,193	1,805,733	1.930
11	20,836,980	358,799,901	12	28,435		0	375	691,977	1776	570,121	5359	449,926	1,847,540	1.722
12	20,904,215	270,930,662	14	53,858		0	156	285,409	733	278,841	5809	534,225	1,556,973	1.296
ALL	99,072,459	1,794,572,194	66	216,286	18	54,770	2242	4,189,562	7908	2,447,495	27278	2,295,704	8,741,905	1.811
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	22,516,882	569,080,436	9	31,140	4	23,761	677	1,543,509	1854	622,956	5531	527,865	2,941,574	2.527
09	22,011,111	500,485,430	18	65,859	8	66,713	544	1,211,180	1804	564,556	5068	476,225	2,620,320	2.274
10	22,376,677	509,524,239	13	71,541	7	45,632	555	1,209,322	1721	577,076	5464	516,802	2,674,870	2.277
11	22,902,131	486,986,594	12	33,696	4	28,936	551	1,169,244	1676	562,395	5277	474,631	2,600,965	2.126
12	22,802,489	432,425,075	14	58,162	4	31,592	493	1,060,990	1242	449,013	4956	441,767	2,282,727	1.896
ALL	112,609,290	2,498,501,774	66	260,398	27	196,634	2820	6,194,245	8297	2,775,996	26296	2,437,290	13,120,456	2.219
PURE PREMIUM		2.219		.023		.017		.550		.247		.216	1.165	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	22,516,882	400,467,011	8	25,990	3	19,011	425	969,329	1384	465,103	4289	409,330	2,115,908	1.779
09	22,011,111	390,570,429	14	51,198	9	75,344	384	855,700	1362	426,103	4074	382,874	2,114,485	1.774
10	22,376,677	388,297,473	11	57,954	7	45,632	390	850,227	1323	443,704	4288	405,546	2,079,912	1.735
11	22,902,131	383,711,844	9	25,674	4	30,772	405	859,960	1327	445,291	4323	388,834	2,086,588	1.675
12	22,802,489	371,796,695	12	51,134	5	35,991	392	844,309	1104	399,036	4473	398,746	1,988,750	1.631
ALL	112,609,290	1,934,843,452	54	211,950	28	206,750	1996	4,379,525	6500	2,179,237	21447	1,985,330	10,385,643	1.718
PURE PREMIUM		1.718		.019		.018		.389		.194		.176	.922	

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2008 - 2012

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	9,076,238	346,158,786	14	50,142	10	41,153	653	1,318,219	838	315,180	3634	318,879	1,418,015	3.814
09	8,332,952	322,386,144	20	52,556	6	19,769	562	1,197,692	731	291,548	3233	316,214	1,346,082	3.869
10	9,216,965	337,901,634	23	45,009	8	24,580	560	1,169,204	778	296,496	3212	314,900	1,528,826	3.666
11	10,279,130	336,892,301	22	65,108	6	5,994	505	1,039,637	845	350,163	3251	335,701	1,572,321	3.277
12	10,135,578	259,585,777	18	46,394	3	15,526	217	437,166	576	254,091	3213	415,054	1,427,627	2.561
ALL	47,040,863	1,602,924,642	97	259,209	33	107,022	2497	5,161,918	3768	1,507,478	16543	1,700,748	7,292,871	3.408
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	10,826,312	498,243,034	13	52,448	10	80,289	653	1,591,090	838	348,274	3634	394,772	2,515,556	4.602
09	9,788,864	465,296,093	19	72,772	7	49,788	560	1,413,833	740	333,761	3225	366,320	2,416,486	4.753
10	10,460,334	480,984,532	23	56,875	9	71,611	565	1,419,518	794	337,531	3190	354,394	2,569,916	4.598
11	11,297,894	471,276,201	22	76,875	8	43,069	550	1,385,984	847	380,208	3201	369,614	2,457,012	4.171
12	11,055,972	439,068,534	18	50,146	5	56,689	402	1,078,371	832	396,157	2769	360,737	2,448,584	3.971
ALL	53,429,376	2,354,868,394	95	309,116	39	301,446	2730	6,888,796	4051	1,795,931	16019	1,845,837	12,407,554	4.407
PURE PREMIUM		4.407		.058		.056		1.289		.336		.345	2.322	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	10,826,312	343,387,363	11	43,774	8	64,240	410	999,210	626	260,024	2818	306,124	1,760,503	3.172
09	9,788,864	355,308,254	15	56,572	8	56,230	396	998,850	559	251,977	2592	294,452	1,895,002	3.630
10	10,460,334	364,809,596	19	46,215	9	71,611	397	997,996	611	259,689	2502	277,936	1,994,649	3.488
11	11,297,894	365,232,083	16	57,514	9	45,784	405	1,019,805	672	301,542	2618	302,264	1,925,411	3.233
12	11,055,972	381,424,959	16	44,416	6	64,249	320	859,064	737	351,018	2507	326,578	2,168,925	3.450
ALL	53,429,376	1,810,162,255	77	248,491	40	302,114	1928	4,874,925	3205	1,424,250	13037	1,507,354	9,744,490	3.388
PURE PREMIUM		3.388		.047		.057		.912		.267		.282	1.824	

TABLE II

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2008 - 2012

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	145,414,252	1,253,765,633	64	177,948	31	102,812	1793	3,229,467	4674	1,643,521	18383	1,441,962	5,941,948	.862
09	145,834,875	1,173,690,733	53	106,007	14	32,076	1595	2,919,479	4597	1,608,439	17836	1,501,765	5,569,141	.805
10	151,209,063	1,177,519,935	51	114,030	15	27,350	1502	2,717,240	4543	1,618,901	18407	1,630,410	5,667,268	.779
11	156,205,117	1,124,367,432	62	164,019	13	43,727	1086	1,952,878	4509	1,656,849	17886	1,667,806	5,758,396	.720
12	161,554,822	896,678,591	49	137,414	13	14,693	444	807,499	2594	919,345	19133	1,915,941	5,171,894	.555
ALL	760,218,129	5,626,022,324	279	699,418	86	220,658	6420	11,626,563	20917	7,447,055	91645	8,157,884	28,108,647	.740
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	173,452,921	1,712,153,775	63	186,133	31	200,585	1793	3,897,966	4674	1,816,091	18383	1,785,148	9,235,614	.987
09	171,314,773	1,557,595,958	53	146,844	16	93,295	1626	3,522,367	4614	1,810,097	17786	1,720,661	8,282,697	.909
10	171,607,166	1,566,929,945	50	144,233	19	119,685	1640	3,582,076	4553	1,759,703	18252	1,774,660	8,288,943	.913
11	171,686,591	1,511,991,917	62	193,813	21	151,452	1557	3,425,982	4381	1,669,793	17531	1,713,150	7,965,729	.881
12	176,225,321	1,443,836,857	49	148,714	23	128,303	1613	3,506,487	4206	1,532,210	16335	1,562,835	7,559,820	.819
ALL	864,286,772	7,792,508,452	277	819,737	110	693,320	8229	17,934,878	22428	8,587,894	88287	8,556,454	41,332,803	.902
PURE PREMIUM		.902		.009		.008		.208		.099		.099	.478	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	173,452,921	1,233,741,505	53	155,348	25	160,489	1126	2,447,935	3490	1,355,906	14255	1,384,283	6,833,453	.711
09	171,314,773	1,196,622,575	41	114,153	18	105,365	1149	2,488,452	3483	1,366,339	14298	1,383,233	6,508,684	.698
10	171,607,166	1,201,049,672	41	117,175	19	119,685	1153	2,518,215	3502	1,353,642	14316	1,391,988	6,509,792	.700
11	171,686,591	1,210,224,825	46	145,002	22	160,879	1146	2,521,436	3477	1,325,234	14328	1,400,130	6,549,567	.705
12	176,225,321	1,245,031,461	44	132,123	26	145,834	1283	2,789,917	3743	1,363,662	14726	1,408,791	6,609,986	.706
ALL	864,286,772	6,086,670,038	225	663,801	110	692,252	5857	12,765,955	17695	6,764,783	71923	6,968,425	33,011,482	.704
PURE PREMIUM		.704		.008		.008		.148		.078		.081	.382	

TABLE II

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2008 - 2012

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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	173,367,517	921,636,947	87	25,725	45	320,489	3123	2,839,688	7366	1,801,203	27548	2,506,240	1,723,026	.532
09	172,905,193	859,047,448	91	28,494	28	103,637	2688	2,504,887	7135	1,789,768	26147	2,550,949	1,612,739	.497
10	180,142,899	900,182,639	87	39,412	29	290,360	2565	2,482,040	7059	1,812,533	27120	2,743,149	1,634,332	.500
11	187,321,227	917,825,688	96	107,239	19	178,470	1966	2,202,252	7130	2,154,002	26496	2,850,852	1,685,443	.490
12	192,594,615	815,649,436	81	34,302	16	108,833	817	1,000,292	3903	1,459,363	28155	3,862,515	1,691,189	.424
ALL	906,331,451	4,414,342,158	442	235,172	137	1,001,789	11159	11,029,159	32593	9,016,869	135466	14,513,705	8,346,729	.487
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	206,796,115	1,469,274,336	85	85,871	45	840,642	3123	6,866,365	7366	2,192,064	27548	3,100,219	1,607,583	.710
09	203,114,750	1,331,950,339	90	90,907	31	579,128	2730	6,000,927	7158	2,131,734	26079	2,936,322	1,580,485	.656
10	204,444,176	1,353,372,874	86	86,849	35	653,844	2760	6,069,257	7068	2,103,773	26906	3,029,800	1,590,206	.662
11	205,886,615	1,302,370,538	96	96,072	33	610,698	2658	5,789,988	6904	2,036,823	26009	2,902,438	1,587,687	.633
12	210,083,781	1,229,113,149	81	80,945	32	592,159	2508	5,462,722	6280	1,851,915	24060	2,683,232	1,620,159	.585
ALL	30,325,437	6,686,081,236	438	440,644	176	3,276,471	13779	30,189,259	34776	10,316,309	130602	14,652,011	7,986,120	22.048
PURE PREMIUM		22.048		.145		1.080		9.955		3.402		4.832	2.633	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	206,796,115	1,071,007,865	72	71,722	36	672,385	1963	4,316,325	5502	1,637,293	21356	2,403,484	1,608,869	.518
09	203,114,750	1,051,548,560	70	70,700	35	653,790	1929	4,239,171	5405	1,609,755	20954	2,359,215	1,582,855	.518
10	204,444,176	1,058,073,852	71	70,388	35	653,844	1942	4,269,388	5443	1,620,387	21076	2,373,187	1,593,545	.518
11	205,886,615	1,055,121,133	73	73,290	35	648,728	1953	4,255,060	5483	1,617,679	21167	2,362,100	1,594,355	.512
12	210,083,781	1,073,217,500	70	69,557	37	670,028	1979	4,314,013	5595	1,649,121	21404	2,387,425	1,642,031	.511
ALL	30,325,437	5,308,968,910	356	355,657	178	3,298,775	9766	21,393,957	27428	8,134,235	105957	11,885,411	8,021,655	17.507
PURE PREMIUM		17.507		.117		1.088		7.055		2.682		3.919	2.645	

TABLE II

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2008 - 2012

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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	18,877,027	185,640,676	9	1,496	4	3,997	677	635,891	1854	389,951	5531	474,177	350,895	.983
09	18,737,366	167,525,153	18	4,227	8	44,324	531	438,715	1807	383,243	5078	482,933	321,810	.894
10	19,716,871	180,573,260	13	1,660	6	27,734	503	475,716	1738	435,747	5501	536,280	328,596	.916
11	20,836,980	184,753,982	12	14,113		0	375	451,655	1776	481,685	5359	553,113	346,974	.887
12	20,904,215	155,697,328	14	724		0	156	162,275	733	288,958	5809	755,362	349,655	.745
ALL	99,072,459	874,190,399	66	22,220	18	76,055	2242	2,164,252	7908	1,979,584	27278	2,801,865	1,697,930	.882
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	22,516,882	294,157,418	9	4,992	4	10,485	677	1,537,585	1854	474,570	5531	586,557	327,385	1.306
09	22,011,111	262,032,021	18	14,385	8	219,383	544	1,060,995	1804	454,034	5068	556,150	315,373	1.190
10	22,376,677	267,486,957	13	4,176	7	72,880	555	1,188,380	1721	494,939	5464	594,770	319,724	1.195
11	22,902,131	260,096,500	12	12,526	4	44,544	551	1,203,841	1676	445,028	5277	568,176	326,849	1.136
12	22,802,489	228,272,749	14	2,066	4	54,230	493	1,008,672	1242	360,111	4956	522,680	334,969	1.001
ALL	112,609,290	1,312,045,645	66	38,145	27	401,522	2820	5,999,473	8297	2,228,682	26296	2,828,333	1,624,300	1.165
PURE PREMIUM		1.165		.003		.036		.533		.198		.251	.144	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	22,516,882	211,595,820	8	4,169	3	8,386	426	966,555	1385	354,465	4288	454,736	327,647	.940
09	22,011,111	211,392,794	14	11,188	9	247,670	384	749,560	1362	342,786	4072	446,878	315,847	.960
10	22,376,677	207,943,214	11	3,454	7	72,880	390	835,737	1324	380,867	4282	466,098	320,395	.929
11	22,902,131	208,479,328	9	9,728	4	47,433	404	883,727	1329	352,854	4299	462,830	328,222	.910
12	22,802,489	198,273,381	13	1,917	5	61,663	388	793,920	1106	320,704	4410	465,038	339,491	.870
ALL	112,609,290	1,037,684,537	55	30,456	28	438,032	1992	4,229,499	6506	1,751,676	21351	2,295,580	1,631,602	.921
PURE PREMIUM		.921		.003		.039		.376		.156		.204	.145	

TABLE II

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2008 - 2012

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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	9,076,238	141,801,493	14	586	10	57,477	653	623,000	838	225,148	3634	345,076	166,726	1.562
09	8,332,952	134,608,213	20	2,480	6	42,531	562	586,741	731	219,606	3233	345,608	149,116	1.615
10	9,216,965	152,882,599	23	16,391	8	133,761	560	597,523	778	214,081	3212	412,511	154,559	1.659
11	10,279,130	157,232,070	22	15,449	6	7,570	505	672,143	845	325,901	3251	383,323	167,935	1.530
12	10,135,578	142,762,711	18	13,682	3	94,421	217	331,448	576	287,114	3213	541,249	159,712	1.409
ALL	47,040,863	729,287,086	97	48,588	33	335,760	2497	2,810,855	3768	1,271,850	16543	2,027,767	798,048	1.550
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	10,826,312	251,555,555	13	1,958	10	150,763	653	1,506,414	838	274,006	3634	426,859	155,556	2.324
09	9,788,864	241,648,612	19	9,042	7	216,277	560	1,378,839	740	266,573	3225	399,621	146,134	2.469
10	10,460,334	256,991,589	23	36,071	9	276,480	565	1,381,984	794	265,736	3190	459,259	150,386	2.457
11	11,297,894	245,701,152	22	13,787	8	71,319	550	1,477,751	847	326,891	3201	409,068	158,195	2.175
12	11,055,972	244,858,421	18	35,155	5	323,322	402	1,213,499	832	326,567	2769	397,038	153,004	2.215
ALL	53,429,376	1,240,755,329	95	96,013	39	1,038,161	2730	6,958,487	4051	1,459,773	16019	2,091,845	763,275	2.322
PURE PREMIUM		2.322		.018		.194		1.302		.273		.392	.143	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	10,826,312	176,045,110	11	1,635	8	120,588	410	946,960	626	204,660	2817	330,928	155,680	1.626
09	9,788,864	189,402,003	15	7,032	8	244,166	396	974,072	559	201,333	2591	321,063	146,353	1.935
10	10,460,334	199,344,884	19	29,151	9	276,480	398	972,628	612	204,905	2498	359,583	150,701	1.906
11	11,297,894	192,289,425	17	10,789	9	75,878	404	1,084,975	671	259,111	2608	333,282	158,860	1.702
12	11,055,972	216,004,607	15	30,046	6	364,770	320	966,682	735	288,542	2475	354,935	155,070	1.954
ALL	53,429,376	973,086,029	77	78,653	40	1,081,882	1928	4,945,317	3203	1,158,551	12989	1,699,791	766,664	1.821
PURE PREMIUM		1.821		.015		.202		.926		.217		.318	.143	

TABLE II

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2008 - 2012

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. 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)
<b>A. EXPERIENCE AS REPORTED</b>														
08	145,414,252	594,194,778	64	23,643	31	259,014	1793	1,580,796	4674	1,186,103	18383	1,686,986	1,205,405	.409
09	145,834,875	556,914,082	53	21,787	14	16,782	1595	1,479,430	4597	1,186,919	17836	1,722,409	1,141,813	.382
10	151,209,063	566,726,780	51	21,361	15	128,865	1502	1,408,801	4543	1,162,706	18407	1,794,357	1,151,178	.375
11	156,205,117	575,839,636	62	77,677	13	170,900	1086	1,078,454	4509	1,346,416	17886	1,914,416	1,170,533	.369
12	161,554,822	517,189,397	49	19,896	13	14,413	444	506,569	2594	883,290	19133	2,565,904	1,181,822	.320
ALL	760,218,129	2,810,864,673	279	164,364	86	589,974	6420	6,054,050	20917	5,765,434	91645	9,684,072	5,850,751	.370
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
08	173,452,921	923,561,363	63	78,922	31	679,394	1793	3,822,365	4674	1,443,488	18383	2,086,802	1,124,643	.532
09	171,314,773	828,269,706	53	67,480	16	143,468	1626	3,561,093	4614	1,411,128	17786	1,980,551	1,118,977	.483
10	171,607,166	828,894,328	50	46,602	19	304,483	1640	3,498,893	4553	1,343,098	18252	1,975,772	1,120,096	.483
11	171,686,591	796,572,886	62	69,758	21	494,835	1557	3,108,396	4381	1,264,904	17531	1,925,194	1,102,643	.464
12	176,225,321	755,981,979	49	43,724	23	214,608	1613	3,240,551	4206	1,165,237	16335	1,763,515	1,132,185	.429
ALL	864,286,772	4,133,280,262	277	306,486	110	1,836,788	8229	17,231,298	22428	6,627,855	88287	9,731,834	5,598,544	.478
PURE PREMIUM		.478		.004		.021		.199		.077		.113	.065	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
08	173,452,921	683,366,935	53	65,918	25	543,411	1127	2,402,810	3491	1,078,168	14251	1,617,820	1,125,542	.394
09	171,314,773	650,753,763	41	52,480	18	161,953	1149	2,515,539	3484	1,065,636	14291	1,591,274	1,120,656	.380
10	171,607,166	650,785,754	41	37,783	19	304,483	1154	2,461,022	3507	1,034,616	14296	1,547,506	1,122,448	.379
11	171,686,591	654,352,380	47	52,773	22	525,418	1145	2,286,358	3483	1,005,714	14260	1,565,988	1,107,274	.381
12	176,225,321	658,939,512	42	37,593	26	243,595	1271	2,553,410	3754	1,039,875	14519	1,567,452	1,147,470	.374
ALL	864,286,772	3,298,198,344	224	246,547	110	1,778,860	5846	12,219,139	17719	5,224,009	71617	7,890,040	5,623,390	.382
PURE PREMIUM		.382		.003		.021		.141		.060		.091	.065	