

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2004 LOSS COST FILING

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April 1, 2004 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9631	1.0152	0.9819
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0835	1.0805	1.0530
(3) Final Loss Cost Test Correction Factor	1.0850	0.9449	1.0355
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.1322	1.0365	1.0706

CALCULATION OF IBNR AMOUNTS

Loss amounts shown in this Class Book attributable to IBNR (incurred but not reported losses) include frequency trend and are calculated as a function of expected losses. The factors used appear below:

INJURY TYPE

MANUAL YEAR	SERIOUS INCL. MEDICAL	NON-SERIOUS INCL. MEDICAL	MEDICAL ONLY
1996	(0.2299)	(0.1747)	0.0000
1997	(0.1491)	(0.1559)	0.0012
1998	(0.1346)	(0.1250)	0.0042
1999	(0.1748)	(0.1005)	0.0100
2000	(0.0460)	(0.0147)	0.0346

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 1996 through 2000 were translated using composite multipliers, yielding an average claim value of \$ 487,279 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [2 * 487,279] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.851	829,349	1,658,698
II	0.908	884,899	1,769,798
III	1.109	1,080,785	2,161,570
IV	1.315	1,281,544	2,563,088

@ From Pennsylvania 4/1/03 Loss Cost Filing - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	549	182,245,700	79,921,000	262,166,700	477,535
Permanent Total	784	640,108,100	713,002,400	1,353,110,500	1,725,906
Major	14,549	3,420,996,200	2,702,689,500	6,123,685,700	420,901
Total Serious	15,882	4,243,350,000	3,495,612,900	7,738,962,900	487,279
Minor	24,681	812,198,200	677,615,800	1,489,814,000	60,363
Temporary	219,417	1,666,092,500	1,760,265,100	3,426,357,600	15,616
Total Non-Serious	244,098	2,478,290,700	2,437,880,900	4,916,171,600	20,140

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	487,279 =	85,273,825
Non-Serious: 500 *	20,140 =	10,070,000
Medical: .10 *	10,070,000 =	1,007,000

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	84,635,104	9,994,574	999,457
0.99	83,362,472	9,844,288	984,429
0.98	82,096,283	9,694,764	969,476
0.97	80,836,570	9,546,004	954,600
0.96	79,583,366	9,398,013	939,801
0.95	78,336,705	9,250,795	925,080
0.94	77,096,622	9,104,353	910,435
0.93	75,863,152	8,958,693	895,869
0.92	74,636,331	8,813,817	881,382
0.91	73,416,194	8,669,731	866,973
0.90	72,202,779	8,526,438	852,644
0.89	70,996,123	8,383,944	838,394
0.88	69,796,264	8,242,253	824,225
0.87	68,603,241	8,101,368	810,137
0.86	67,417,093	7,961,296	796,130
0.85	66,237,860	7,822,040	782,204
0.84	65,065,584	7,683,606	768,361
0.83	63,900,306	7,545,998	754,600
0.82	62,742,067	7,409,221	740,922
0.81	61,590,912	7,273,281	727,328
0.80	60,446,883	7,138,183	713,818
0.79	59,310,026	7,003,931	700,393
0.78	58,180,387	6,870,532	687,053
0.77	57,058,011	6,737,990	673,799
0.76	55,942,945	6,606,312	660,631
0.75	54,835,240	6,475,503	647,550
0.74	53,734,942	6,345,569	634,557
0.73	52,642,103	6,216,515	621,652
0.72	51,556,774	6,088,348	608,835
0.71	50,479,008	5,961,075	596,108
0.70	49,408,857	5,834,700	583,470
0.69	48,346,376	5,709,232	570,923
0.68	47,291,622	5,584,676	558,468
0.67	46,244,651	5,461,039	546,104
0.66	45,205,521	5,338,328	533,833
0.65	44,174,293	5,216,550	521,655
0.64	43,151,026	5,095,712	509,571
0.63	42,135,784	4,975,822	497,582
0.62	41,128,631	4,856,887	485,689
0.61	40,129,632	4,738,915	473,892
0.60	39,138,854	4,621,914	462,191
0.59	38,156,366	4,505,892	450,589
0.58	37,182,239	4,390,857	439,086
0.57	36,216,545	4,276,818	427,682
0.56	35,259,358	4,163,784	416,378
0.55	34,310,755	4,051,763	405,176
0.54	33,370,814	3,940,765	394,077
0.53	32,439,615	3,830,800	383,080
0.52	31,517,242	3,721,877	372,188
0.51	30,603,780	3,614,006	361,401
0.50	29,699,316	3,507,198	350,720
0.49	28,803,942	3,401,463	340,146
0.48	27,917,750	3,296,812	329,681
0.47	27,040,836	3,193,257	319,326
0.46	26,173,301	3,090,810	309,081
0.45	25,315,245	2,989,482	298,948

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	24,466,776	2,889,286	288,929
0.43	23,628,003	2,790,235	279,024
0.42	22,799,039	2,692,343	269,234
0.41	21,980,002	2,595,622	259,562
0.40	21,171,014	2,500,089	250,009
0.39	20,372,200	2,405,757	240,576
0.38	19,583,693	2,312,642	231,264
0.37	18,805,630	2,220,760	222,076
0.36	18,038,151	2,130,129	213,013
0.35	17,281,406	2,040,764	204,076
0.34	16,535,548	1,952,686	195,269
0.33	15,800,739	1,865,912	186,591
0.32	15,077,149	1,780,463	178,046
0.31	14,364,952	1,696,360	169,636
0.30	13,664,336	1,613,624	161,362
0.29	12,975,495	1,532,279	153,228
0.28	12,298,633	1,452,348	145,235
0.27	11,633,967	1,373,858	137,386
0.26	10,981,724	1,296,834	129,683
0.25	10,342,147	1,221,306	122,131
0.24	9,715,490	1,147,304	114,730
0.23	9,102,027	1,074,860	107,486
0.22	8,502,047	1,004,009	100,401
0.21	7,915,861	934,786	93,479
0.20	7,343,802	867,231	86,723
0.19	6,786,226	801,387	80,139
0.18	6,243,522	737,299	73,730
0.17	5,716,107	675,017	67,502
0.16	5,204,441	614,594	61,459
0.15	4,709,022	556,090	55,609
0.14	4,230,402	499,569	49,957
0.13	3,769,195	445,105	44,511
0.12	3,326,082	392,778	39,278
0.11	2,901,838	342,679	34,268
0.10	2,497,341	294,912	29,491
0.09	2,113,608	249,597	24,960
0.08	1,751,831	206,874	20,687
0.07	1,413,432	166,913	16,691
0.06	1,100,156	129,918	12,992
0.05	814,209	96,150	9,615
0.04	558,505	65,954	6,595
0.03	337,168	39,817	3,982
0.02	156,708	18,506	1,851
0.01	30,161	3,562	356
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	5,840,153,640		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	5,321,461,271	4,908,419,252	841,314,200
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0975	1.1898	6.9417

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	92,887,027	11,891,544	6,937,931
0.99	91,490,313	11,712,734	6,833,611
0.98	90,100,671	11,534,830	6,729,812
0.97	88,718,136	11,357,836	6,626,547
0.96	87,342,744	11,181,756	6,523,817
0.95	85,974,534	11,006,596	6,421,628
0.94	84,613,543	10,832,359	6,319,967
0.93	83,259,809	10,659,053	6,218,854
0.92	81,913,373	10,486,679	6,118,289
0.91	80,574,273	10,315,246	6,018,266
0.90	79,242,550	10,144,756	5,918,799
0.89	77,918,245	9,975,217	5,819,880
0.88	76,601,400	9,806,633	5,721,523
0.87	75,292,057	9,639,008	5,623,728
0.86	73,990,260	9,472,350	5,526,496
0.85	72,696,051	9,306,663	5,429,826
0.84	71,409,478	9,141,954	5,333,732
0.83	70,130,586	8,978,228	5,238,207
0.82	68,859,419	8,815,491	5,143,258
0.81	67,596,026	8,653,750	5,048,893
0.80	66,340,454	8,493,010	4,955,110
0.79	65,092,754	8,333,277	4,861,918
0.78	63,852,975	8,174,559	4,769,316
0.77	62,621,167	8,016,861	4,677,311
0.76	61,397,382	7,860,190	4,585,902
0.75	60,181,676	7,704,553	4,495,098
0.74	58,974,099	7,549,958	4,404,904
0.73	57,774,708	7,396,410	4,315,322
0.72	56,583,559	7,243,916	4,226,350
0.71	55,400,711	7,092,487	4,138,003
0.70	54,226,221	6,942,126	4,050,274
0.69	53,060,148	6,792,844	3,963,176
0.68	51,902,555	6,644,648	3,876,717
0.67	50,753,504	6,497,544	3,790,890
0.66	49,613,059	6,351,543	3,705,709
0.65	48,481,287	6,206,651	3,621,173
0.64	47,358,251	6,062,878	3,537,289
0.63	46,244,023	5,920,233	3,454,065
0.62	45,138,673	5,778,724	3,371,507
0.61	44,042,271	5,638,361	3,289,616
0.60	42,954,892	5,499,153	3,208,391
0.59	41,876,612	5,361,110	3,127,854
0.58	40,807,507	5,224,242	3,048,003
0.57	39,747,658	5,088,558	2,968,840
0.56	38,697,145	4,954,070	2,890,371
0.55	37,656,054	4,820,788	2,812,610
0.54	36,624,468	4,688,722	2,735,564
0.53	35,602,477	4,557,886	2,659,226
0.52	34,590,173	4,428,289	2,583,617
0.51	33,587,649	4,299,944	2,508,737
0.50	32,594,999	4,172,864	2,434,593
0.49	31,612,326	4,047,061	2,361,191
0.48	30,639,731	3,922,547	2,288,547
0.47	29,677,318	3,799,337	2,216,665
0.46	28,725,198	3,677,446	2,145,548

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.45	27,783,481	3,556,886	2,075,207
0.44	26,852,287	3,437,672	2,005,658
0.43	25,931,733	3,319,822	1,936,901
0.42	25,021,945	3,203,350	1,868,942
0.41	24,123,052	3,088,271	1,801,802
0.40	23,235,188	2,974,606	1,735,487
0.39	22,358,490	2,862,370	1,670,006
0.38	21,493,103	2,751,581	1,605,365
0.37	20,639,179	2,642,260	1,541,585
0.36	19,796,871	2,534,427	1,478,672
0.35	18,966,343	2,428,101	1,416,634
0.34	18,147,764	2,323,306	1,355,499
0.33	17,341,311	2,220,062	1,295,259
0.32	16,547,171	2,118,395	1,235,942
0.31	15,765,535	2,018,329	1,177,562
0.30	14,996,609	1,919,890	1,120,127
0.29	14,240,606	1,823,106	1,063,663
0.28	13,497,750	1,728,004	1,008,178
0.27	12,768,279	1,634,616	953,692
0.26	12,052,442	1,542,973	900,220
0.25	11,350,506	1,453,110	847,797
0.24	10,662,750	1,365,062	796,421
0.23	9,989,475	1,278,868	746,136
0.22	9,330,997	1,194,570	696,954
0.21	8,687,657	1,112,208	648,903
0.20	8,059,823	1,031,831	602,005
0.19	7,447,883	953,490	556,301
0.18	6,852,265	877,238	511,812
0.17	6,273,427	803,135	468,579
0.16	5,711,874	731,244	426,630
0.15	5,168,152	661,636	386,021
0.14	4,642,866	594,387	346,787
0.13	4,136,692	529,586	308,982
0.12	3,650,375	467,327	272,656
0.11	3,184,767	407,719	237,878
0.10	2,740,832	350,886	204,718
0.09	2,319,685	296,971	173,265
0.08	1,922,635	246,139	143,603
0.07	1,551,242	198,593	115,864
0.06	1,207,421	154,576	90,187
0.05	893,594	114,399	66,744
0.04	612,959	78,472	45,781
0.03	370,042	47,374	27,642
0.02	171,987	22,018	12,849
0.01	33,102	4,238	2,471
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1996 - 2000

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														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	98,326,090	2,688,520,071	120	398,346	149	1,216,556	3003	7,057,792	4936	1,623,818	43707	3,318,949	13,269,739	2.734
97	106,405,937	2,615,812,974	104	345,147	149	1,216,750	2822	6,636,311	5072	1,668,940	43587	3,308,963	12,982,020	2.458
98	116,351,956	2,682,534,866	101	335,312	155	1,265,620	2910	6,842,763	5113	1,682,861	44319	3,365,652	13,333,141	2.306
99	126,962,025	2,803,087,523	111	368,592	176	1,436,813	3069	7,216,642	5121	1,685,145	44731	3,396,862	13,926,821	2.208
00	132,225,261	2,567,515,217	113	375,060	155	1,265,342	2745	6,456,454	4439	1,461,218	43073	3,270,499	12,846,579	1.942
ALL	580,271,269	13,357,470,651	549	1,822,457	784	6,401,081	14549	34,209,962	24681	8,121,982	219417	16,660,925	66,358,300	2.302
PURE PREMIUM		2.302		.031		.110		.590		.140		.287	1.144	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	98,326,090	2,169,686,471	87	288,738	137	1,118,508	2267	5,327,033	3750	1,233,307	37249	2,828,554	10,900,726	2.207
97	106,405,937	2,242,690,579	89	298,711	142	1,159,591	2342	5,508,399	3874	1,274,596	38495	2,922,364	11,263,245	2.108
98	116,351,956	2,358,311,245	96	317,196	150	1,218,506	2464	5,793,714	4078	1,342,134	40457	3,072,330	11,839,233	2.027
99	126,962,025	2,448,386,552	98	325,385	156	1,270,148	2561	6,022,701	4237	1,393,910	42040	3,192,532	12,279,190	1.928
00	132,225,261	2,495,283,663	100	327,999	159	1,291,037	2616	6,153,332	4323	1,422,907	42915	3,258,714	12,498,847	1.887
ALL	580,271,269	11,714,358,510	470	1,558,029	744	6,057,790	12250	28,805,179	20262	6,666,854	201156	15,274,494	58,781,241	2.019
PURE PREMIUM		2.019		.027		.104		.496		.115		.263	1.013	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

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														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	15,853,644	680,413,209	22	71,179	37	291,149	744	1,684,142	1241	406,245	12468	990,668	3,360,750	4.292
97	16,974,924	670,735,531	13	65,258	30	253,428	730	1,699,107	1307	395,407	12612	959,650	3,334,506	3.951
98	17,499,890	661,389,513	18	50,789	38	296,270	736	1,699,053	1339	428,797	12209	924,756	3,214,230	3.779
99	18,626,985	683,795,070	14	51,143	45	353,626	766	1,777,574	1334	434,884	12091	919,433	3,301,291	3.671
00	18,515,113	644,503,631	15	62,903	42	340,643	694	1,604,214	1100	362,547	11356	840,217	3,234,512	3.481
ALL	87,470,556	3,340,836,954	82	301,272	192	1,535,116	3670	8,464,090	6321	2,027,880	60736	4,634,724	16,445,289	3.819
PURE PREMIUM		3.819		.034		.176		.968		.232		.530	1.880	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	15,853,644	552,317,588	16	51,593	34	267,684	562	1,271,145	943	308,547	10625	844,291	2,779,916	3.484
97	16,974,924	576,037,409	11	56,478	29	241,527	606	1,410,092	999	302,118	11137	847,408	2,902,751	3.393
98	17,499,890	582,343,070	17	48,750	37	285,258	623	1,438,188	1069	342,234	11143	843,996	2,865,005	3.328
99	18,626,985	599,257,114	13	46,603	40	312,554	639	1,482,799	1105	360,159	11360	863,795	2,926,660	3.217
00	18,515,113	628,224,667	14	57,662	43	346,712	661	1,529,020	1073	353,782	11305	836,489	3,158,581	3.393
ALL	87,470,556	2,938,179,848	71	261,086	183	1,453,735	3091	7,131,244	5189	1,666,840	55570	4,235,979	14,632,913	3.359
PURE PREMIUM		3.359		.030		.166		.815		.191		.484	1.673	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1996 - 2000

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														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	5,085,508	546,266,218	29	142,908	25	229,290	642	1,642,821	695	230,555	5795	528,107	2,688,981	10.742
97	5,514,390	532,636,979	35	117,426	34	303,938	551	1,439,587	718	257,616	5760	538,125	2,669,678	9.659
98	6,068,366	535,101,254	24	92,856	34	320,408	559	1,464,881	677	250,609	6119	539,069	2,683,191	8.818
99	6,791,344	574,778,457	28	107,193	37	339,696	581	1,500,886	721	273,457	6264	555,747	2,970,806	8.463
00	7,147,152	493,139,835	32	144,993	27	255,990	479	1,299,566	709	272,069	6263	581,601	2,377,180	6.900
ALL	30,606,760	2,681,922,743	148	605,376	157	1,449,322	2812	7,347,741	3520	1,284,306	30201	2,742,649	13,389,836	8.763
PURE PREMIUM		8.763		.198		.474		2.401		.420		.896	4.375	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	5,085,508	434,982,446	21	103,585	23	210,810	485	1,239,958	528	175,109	4939	450,076	2,170,286	8.553
97	5,514,390	455,743,877	30	101,628	32	289,654	457	1,195,147	548	196,768	5087	475,235	2,299,007	8.265
98	6,068,366	470,167,305	23	87,427	33	308,414	474	1,240,851	540	200,012	5584	491,993	2,372,975	7.748
99	6,791,344	497,817,831	24	93,579	33	300,053	485	1,253,832	597	226,243	5887	522,282	2,582,189	7.330
00	7,147,152	475,576,114	27	120,985	28	261,463	458	1,241,834	689	264,231	6248	580,171	2,287,076	6.654
ALL	30,606,760	2,334,287,573	125	507,204	149	1,370,394	2359	6,171,622	2902	1,062,363	27745	2,519,757	11,711,533	7.627
PURE PREMIUM		7.627		.166		.448		2.016		.347		.823	3.826	

TABLE V

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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	77,386,938	1,461,840,644	69	184,260	87	696,117	1617	3,730,829	3000	987,018	25444	1,800,174	7,220,008	1.889
97	83,916,623	1,412,440,464	56	162,463	85	659,384	1541	3,497,617	3047	1,015,917	25215	1,811,188	6,977,835	1.683
98	92,783,700	1,486,044,099	59	191,667	83	648,942	1615	3,678,829	3097	1,003,455	25991	1,901,828	7,435,720	1.602
99	101,543,696	1,544,513,996	69	210,256	94	743,491	1722	3,938,183	3066	976,804	26376	1,921,682	7,654,725	1.521
00	106,562,996	1,429,871,751	66	167,164	86	668,709	1572	3,552,673	2630	826,602	25454	1,848,682	7,234,887	1.342
ALL	462,193,953	7,334,710,954	319	915,810	435	3,416,643	8067	18,398,131	14840	4,809,796	128480	9,283,554	36,523,175	1.587
PURE PREMIUM		1.587		.020		.074		.398		.104		.201	.790	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	77,386,938	1,182,386,437	50	133,559	80	640,014	1220	2,815,930	2279	749,651	21685	1,534,187	5,950,523	1.528
97	83,916,623	1,210,909,293	48	140,605	81	628,410	1279	2,903,160	2327	775,710	22271	1,599,720	6,061,488	1.443
98	92,783,700	1,305,800,870	56	181,019	80	624,834	1367	3,114,674	2469	799,887	23730	1,736,341	6,601,253	1.407
99	101,543,696	1,351,311,607	61	185,202	83	657,541	1437	3,286,070	2535	807,508	24793	1,806,454	6,770,341	1.331
00	106,562,996	1,391,482,882	59	149,352	88	682,862	1497	3,382,477	2561	804,894	25362	1,842,054	7,053,190	1.306
ALL	462,193,953	6,441,891,089	274	789,737	412	3,233,661	6800	15,502,311	12171	3,937,650	117841	8,518,756	32,436,795	1.394
PURE PREMIUM		1.394		.017		.070		.335		.085		.184	.702	

TABLE V

TOTAL MEDICAL 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 ONLY 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	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	98,326,090	1,326,973,878	120	174,710	149	1,354,904	3003	5,578,554	4936	1,354,905	43707	3,506,293	1,300,372	1.350
97	106,405,937	1,298,201,952	104	151,340	149	1,355,249	2822	5,242,162	5072	1,392,793	43587	3,497,305	1,343,171	1.220
98	116,351,956	1,333,314,108	101	147,045	155	1,409,771	2910	5,406,091	5113	1,403,879	44319	3,554,118	1,412,237	1.146
99	126,962,025	1,392,682,086	111	161,646	176	1,600,550	3069	5,701,083	5121	1,405,936	44731	3,589,371	1,468,234	1.097
00	132,225,261	1,284,657,943	113	164,469	155	1,409,550	2745	5,099,005	4439	1,218,645	43073	3,455,564	1,499,348	.972
ALL	580,271,269	6,635,829,967	549	799,210	784	7,130,024	14549	27,026,895	24681	6,776,158	219417	17,602,651	7,023,362	1.144
PURE PREMIUM		1.144		.014		.123		.466		.117		.303	.121	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	98,326,090	1,090,072,555	87	126,696	137	1,245,907	2268	4,211,173	3750	1,029,117	37240	2,987,461	1,300,372	1.109
97	106,405,937	1,126,146,966	90	131,046	142	1,291,274	2339	4,342,692	3873	1,063,562	38484	3,087,843	1,345,051	1.058
98	116,351,956	1,183,471,164	93	135,596	150	1,356,230	2456	4,562,831	4065	1,115,876	40470	3,245,304	1,418,875	1.017
99	126,962,025	1,227,022,947	95	137,752	156	1,408,425	2545	4,726,662	4199	1,152,499	41881	3,360,801	1,484,091	.966
00	132,225,261	1,245,595,487	92	133,215	155	1,417,233	2567	4,768,058	4236	1,162,378	42617	3,419,347	1,555,723	.942
ALL	580,271,269	5,872,309,119	457	664,305	740	6,719,069	12175	22,611,416	20123	5,523,432	200692	16,100,756	7,104,112	1.012
PURE PREMIUM		1.012		.011		.116		.390		.095		.277	.122	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - 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	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														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	15,853,644	336,074,956	22	33,320	37	267,338	744	1,315,892	1241	300,957	12468	1,049,261	393,981	2.120
97	16,974,924	333,450,643	13	14,856	30	285,244	730	1,286,650	1307	322,243	12612	1,026,607	398,906	1.964
98	17,499,890	321,423,004	18	33,438	38	241,259	736	1,189,718	1339	328,971	12209	999,845	421,000	1.837
99	18,626,985	330,129,064	14	8,731	45	237,096	766	1,327,938	1334	339,720	12091	964,055	423,751	1.772
00	18,515,113	323,451,237	15	13,083	42	389,193	694	1,247,526	1100	289,741	11356	876,755	418,213	1.747
ALL	87,470,556	1,644,528,904	82	103,428	192	1,420,130	3670	6,367,724	6321	1,581,632	60736	4,916,523	2,055,851	1.880
PURE PREMIUM		1.880		.012		.162		.728		.181		.562	.235	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	15,853,644	277,991,590	16	24,163	34	245,832	562	993,349	943	228,592	10623	894,000	393,981	1.753
97	16,974,924	290,239,207	11	12,874	29	271,768	605	1,065,793	999	246,205	11134	906,287	399,465	1.710
98	17,499,890	286,426,460	17	30,832	37	232,142	621	1,003,789	1066	261,891	11145	912,631	422,979	1.637
99	18,626,985	292,506,710	12	7,625	40	209,057	634	1,098,862	1096	279,083	11315	902,114	428,327	1.570
00	18,515,113	314,701,773	13	11,215	42	390,610	649	1,167,462	1053	277,263	11223	866,529	433,938	1.700
ALL	87,470,556	1,461,865,740	69	86,709	182	1,349,409	3071	5,329,255	5157	1,293,034	55440	4,481,561	2,078,690	1.671
PURE PREMIUM		1.671		.010		.154		.609		.148		.512	.238	

TABLE V

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

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														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	5,085,508	268,898,103	29	30,288	25	375,032	642	1,407,422	695	263,427	5795	485,774	127,038	5.288
97	5,514,390	266,967,760	35	91,186	34	377,997	551	1,302,243	718	242,118	5760	519,551	136,583	4.841
98	6,068,366	268,319,067	24	45,848	34	477,465	559	1,237,746	677	261,809	6119	513,425	146,898	4.422
99	6,791,344	297,080,553	28	46,502	37	552,946	581	1,402,158	721	253,911	6264	565,697	149,591	4.374
00	7,147,152	237,717,962	32	90,857	27	230,231	479	1,076,714	709	242,191	6263	580,181	157,006	3.326
ALL	30,606,760	1,338,983,445	148	304,681	157	2,013,671	2812	6,426,283	3520	1,263,456	30201	2,664,628	717,116	4.375
PURE PREMIUM		4.375		.100		.658		2.100		.413		.871	.234	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	5,085,508	217,028,618	21	21,964	23	344,861	485	1,062,443	528	200,085	4937	413,893	127,038	4.268
97	5,514,390	229,840,039	30	78,935	32	360,168	457	1,078,919	548	184,831	5086	458,773	136,774	4.168
98	6,068,366	237,148,770	22	42,281	33	459,226	472	1,045,542	537	207,734	5591	469,116	147,588	3.908
99	6,791,344	257,927,669	24	39,611	33	486,052	483	1,164,637	590	207,627	5870	530,144	151,206	3.798
00	7,147,152	227,914,224	25	72,326	27	232,606	448	1,005,926	671	229,271	6219	576,104	162,909	3.189
ALL	30,606,760	1,169,859,320	122	255,117	148	1,882,913	2345	5,357,467	2874	1,029,548	27703	2,448,030	725,515	3.822
PURE PREMIUM		3.822		.083		.615		1.750		.336		.800	.237	

TABLE V

TOTAL MEDICAL 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 ONLY 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	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	77,386,938	722,000,819	69	111,101	87	712,535	1617	2,855,240	3000	790,521	25444	1,971,258	779,353	.933
97	83,916,623	697,783,549	56	45,298	85	692,008	1541	2,653,268	3047	828,431	25215	1,951,148	807,682	.832
98	92,783,700	743,572,037	59	67,760	83	691,047	1615	2,978,627	3097	813,099	25991	2,040,848	844,339	.801
99	101,543,696	765,472,469	69	106,413	94	810,508	1722	2,970,988	3066	812,305	26376	2,059,619	894,893	.754
00	106,562,996	723,488,744	66	60,529	86	790,125	1572	2,774,765	2630	686,713	25454	1,998,628	924,128	.679
ALL	462,193,953	3,652,317,618	319	391,101	435	3,696,223	8067	14,232,888	14840	3,931,069	128480	10,021,501	4,250,395	.790
PURE PREMIUM		.790		.008		.080		.308		.085		.217	.092	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	77,386,938	595,052,347	50	80,568	80	655,213	1221	2,155,381	2279	600,440	21680	1,679,568	779,353	.769
97	83,916,623	606,067,720	49	39,237	81	659,338	1277	2,197,981	2326	632,526	22264	1,722,783	808,812	.722
98	92,783,700	659,895,934	54	62,483	80	664,861	1363	2,513,500	2462	646,250	23734	1,863,557	848,308	.711
99	101,543,696	676,588,568	59	90,516	83	713,317	1428	2,463,164	2513	665,789	24696	1,928,543	904,557	.666
00	106,562,996	702,979,490	54	49,674	86	794,017	1470	2,594,670	2512	655,844	25175	1,976,714	958,876	.660
ALL	462,193,953	3,240,584,059	266	322,478	410	3,486,746	6759	11,924,696	12092	3,200,849	117549	9,171,165	4,299,906	.701
PURE PREMIUM		.701		.007		.075		.258		.069		.198	.093	

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2004 LOSS COST REVISION

LOSS COST SELECTIONS

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>	
Temporary Staffing Classifications			
185	4.01	Use loss cost for associated non-temporary class	104
187	3.81	Use loss cost for associated non-temporary class	107
189	2.42	Use loss cost for associated non-temporary class	113
191	3.42	Use loss cost for associated non-temporary class	161
275	2.62	Use loss cost for associated non-temporary class	221
276	4.11	Use loss cost for associated non-temporary class	222
291	3.25	Use loss cost for associated non-temporary class	255
297	3.34	Use loss cost for associated non-temporary class	281
491	3.64	Use loss cost for associated non-temporary class	403
493	3.53	Use loss cost for associated non-temporary class	445
495	4.90	Use loss cost for associated non-temporary class	451
497	1.85	Use loss cost for associated non-temporary class	472
499	3.26	Use loss cost for associated non-temporary class	475
587	2.95	Use loss cost for associated non-temporary class	563
691	5.73	Use loss cost for associated non-temporary class	609
693	8.61	Use loss cost for associated non-temporary class	651
695	4.41	Use loss cost for associated non-temporary class	661
867	6.74	Use loss cost for associated non-temporary class	813
877	2.34	Use loss cost for associated non-temporary class	914
879	3.71	Use loss cost for associated non-temporary class	923
881	3.62	Use loss cost for associated non-temporary class	926
883	2.25	Use loss cost for associated non-temporary class	928
889	0.33	Use loss cost for associated non-temporary class	953
895	0.64	Use loss cost for associated non-temporary class	965
Explosives Classifications			
0771	1.27	Explosives - Target = 20% of total	
0775	0.90	Explosives - Target = 20% of total, Subject to capping	
4771	5.10	Explosives - Target = 80% of total	
4775	5.10	Explosives - Target = 80% of total	
Aircraft Classifications			
7413	1.84	Aircraft Procedure	
7421	2.23	Aircraft Procedure	
7424	5.26	Aircraft Procedure	
7453	0.39	Aircraft Procedure	

Other Classifications

0133	A	"A" Rated
0152	1.54	O.D. non-rateable element for 615. Use 10% of total
0162	1.52	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	1.52	Federal black lung - code 615, use CMCRB loss cost
615	13.82	Rate excluding non-rateable element. Use 90% of total
670	5.65	Combine with 681
681	5.65	Combine with 670
809	5.30	Combine with 992
992	5.30	Combine with 809
993	1,319.08	Combine with 996
996	1,319.08	Combine with 993
7405	1.82	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.38	Non-rateable element of 7405, use 17.5% of total,
9108	76.06	Countrywide loss cost
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2004

AIRCRAFT OPERATIONS

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	3.64
Code		Loss Cost Index	Loss Cost
7413	30,660	Index * 0.70 * 0.825	1.84
7421	67,817	Index * 0.70	2.23
7424	154,105	Index * 1.65	5.26
7453	30,629	Index * 0.70 * 0.175	0.39

NEW BASE LOSS COST (BLC) = 3.19

WTD AVE LOSS COST = 3.64

TARGET WTD LOSS COST = 3.64

(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

CLASSIFICATION STU PENNSYLVANIA

CLASS:
TUNNELING OR SHAFT SINKING

INDUSTRY GROUP:

2

CODE:
615 + 0152

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	1,038	57,837	5.572	92,973	13,539	3.8536	0	0	0	0	4	4
1997	781	19,240	2.464	31,460	18,412	1.2804	0	0	0	0	1	1
1998	1,336	388,389	29.071	854,902	48,034	5.9880	0	0	1	2	5	8
1999	936	139,925	14.949	273,478	68,066	2.1368	0	0	1	0	1	2
2000	1,531	372,656	24.341	952,020	30,351	7.8380	0	0	1	1	10	12
TOTAL	5,622	978,047	17.397	2,204,833	35,451	4.8026	0	0	3	3	21	27
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	0	29,576	0	0	0	0	24,581	3,680
1997	0	0	0	0	4,356	0	0	0	0	14,056	828
1998	0	0	176,566	56,372	6,541	0	0	109,960	24,767	10,068	4,115
1999	0	0	110,957	0	4,264	0	0	20,000	0	910	3,794
2000	0	0	83,538	30,232	58,808	0	0	154,587	13,116	23,934	8,441
TOTAL	0	0	371,061	86,604	103,545	0	0	284,547	37,883	73,549	20,858
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	0	47,440	0	0	0	0	41,198	4,335
1997	0	10	598	122	6,124	6	10	1,437	354	21,847	952
1998	463	41,336	296,771	71,289	16,837	1,367	29,976	332,820	39,314	20,096	4,633
1999	424	28,263	155,031	7,832	8,776	160	9,487	54,364	2,831	2,186	4,124
2000	1,096	39,887	212,256	40,709	70,827	2,730	87,303	400,534	46,390	40,927	9,361
TOTAL	1,983	109,496	664,656	119,952	150,004	4,263	126,776	789,155	88,889	126,254	23,405
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,696,329	485,099	23,405	
IBNR + FREQ. ADJUSTMENT	(67,648)	(27,372)	156	
TOTAL LOSSES	1,628,681	457,727	23,561	
EXPECTED LOSSES	494,624	262,323	12,762	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	28.970	8.142	0.419	37.531
INDICATED (POST-TEST)	28.724	8.073	0.415	37.212
PRES. ON LOSS COST LEVEL	9.332	4.949	0.241	14.522
DERIVED BY FORMULA	9.526	5.043	0.248	14.817
UNDERLYING PRES. LOSS COST	8.798	4.666	0.227	13.691
PROPOSED	9.526	5.043	0.248	14.817
YEAR	4-1-03	4-1-04	IND. LOSS COST =	15.358
IND. LOSS COST		15.36		
MAN. LOSS COST	14.41	15.36	ADJ. LOSS COST	15.36

CLASSIFICATION STU PENNSYLVANIA

CLASS:
HOUSE FURNISHING INSTALLATION
CANVAS GOODS ERECTION

INDUSTRY GROUP:
2

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	29,166	1,640,922	5.626	2,979,164	29,057	1.8515	0	0	5	0	49	54
1997	34,186	1,988,279	5.816	3,668,759	28,770	1.9306	0	0	4	5	57	66
1998	39,241	1,176,230	2.997	2,099,931	22,205	1.1977	0	0	3	5	39	47
1999	41,490	1,115,731	2.689	2,281,479	15,780	1.6148	0	0	2	6	59	67
2000	45,039	1,298,375	2.883	2,875,398	19,018	1.4210	0	0	1	4	59	64
TOTAL	189,122	7,219,537	3.817	13,904,731	22,772	1.5757	0	0	15	20	263	298
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	619,515	0	410,745	0	0	146,577	0	392,249	71,836
1997	0	0	748,142	94,119	586,765	0	0	200,243	26,315	243,268	89,427
1998	0	0	415,539	135,886	164,964	0	0	73,912	79,145	174,210	132,574
1999	0	0	283,826	112,449	216,783	0	0	140,843	93,494	209,849	58,487
2000	0	0	120,000	100,332	473,010	0	0	20,000	76,050	427,789	81,194
TOTAL	0	0	2,187,022	442,786	1,852,267	0	0	581,575	275,004	1,447,365	433,518
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	1,038,307	0	658,835	0	0	539,990	0	657,409	84,623
1997	254	120,158	1,294,137	156,330	835,100	946	31,848	693,423	51,644	382,078	102,841
1998	1,218	101,784	750,126	181,001	229,614	2,918	24,051	298,058	111,766	250,117	149,278
1999	2,194	110,978	646,290	142,560	251,560	2,823	92,362	574,567	127,995	266,575	63,575
2000	4,823	147,354	835,050	185,257	506,266	2,966	71,423	456,574	123,979	451,662	90,044
TOTAL	8,489	480,274	4,563,910	665,148	2,481,375	9,653	219,684	2,562,612	415,384	2,007,841	490,361
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,844,622	5,569,748	490,361	
IBNR + FREQ. ADJUSTMENT	(586,480)	(525,783)	5,529	
TOTAL LOSSES	7,258,142	5,043,965	495,890	
EXPECTED LOSSES	4,200,400	4,932,302	480,370	
CREDIBILITY	0.07	0.29	0.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.838	2.667	0.262	6.767
INDICATED (POST-TEST)	3.805	2.644	0.260	6.709
PRES. ON LOSS COST LEVEL	2.356	2.766	0.269	5.391
DERIVED BY FORMULA	2.457	2.731	0.265	5.453
UNDERLYING PRES. LOSS COST	2.221	2.608	0.254	5.083
PROPOSED	2.457	2.731	0.265	5.453
YEAR	4-1-03	4-1-04	IND. LOSS COST =	5.652
IND. LOSS COST		5.65		
MAN. LOSS COST	5.35	5.65	ADJ. LOSS COST	5.65

CLASSIFICATION STU PENNSYLVANIA

CLASS: SANITARY COMPNAV
FUEL DISTRIBUTION

INDUSTRY GROUP:
3

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	145,882	5,746,245	3.939	11,432,440	27,402	1.3573	1	2	14	16	165	198
1997	179,607	4,247,801	2.365	8,189,788	20,447	1.0467	1	0	9	27	151	188
1998	162,152	4,669,735	2.880	8,508,411	24,528	1.0792	2	1	9	14	149	175
1999	179,964	5,193,610	2.886	9,981,769	22,105	1.2169	1	1	4	18	195	219
2000	167,996	3,950,704	2.352	8,713,765	19,830	1.0953	0	0	3	12	169	184
TOTAL	835,601	23,808,095	2.849	46,826,173	22,875	1.1537	5	4	39	87	829	964
O.D.		7,075	0.001				0	0	0	0	2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	444,461	516,097	2,155,775	254,972	533,833	0	52,351	666,479	163,727	637,972	320,578
1997	3,542	0	1,487,620	305,087	532,211	120,021	0	463,872	276,378	655,237	403,833
1998	412,572	137,513	1,270,686	299,862	779,380	12,782	15,000	366,540	200,995	797,002	377,403
1999	683,316	289,325	520,407	480,101	1,069,472	553	121,244	261,782	289,605	1,125,282	352,523
2000	0	0	426,800	386,468	1,189,842	0	0	144,588	240,841	1,260,214	301,951
TOTAL	1,543,891	942,935	5,861,288	1,726,490	4,104,738	133,356	188,595	1,903,261	1,171,546	4,475,707	1,756,288
O.D.	0	0	0	0	3,372	0	0	0	0	1,549	2,154

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	697,804	1,492,036	3,613,079	375,319	856,268	0	234,271	2,455,309	261,472	1,069,241	377,641
1997	6,949	239,490	2,509,667	456,528	772,378	510,534	77,935	1,666,448	447,809	1,037,642	464,408
1998	666,778	551,925	2,355,732	438,828	1,042,809	71,860	144,957	1,363,536	317,090	1,129,940	424,956
1999	1,089,455	753,211	1,978,753	583,219	1,201,290	18,595	581,518	1,591,165	424,645	1,376,725	383,193
2000	13,839	443,826	2,469,095	566,490	1,305,188	10,316	259,935	1,572,589	395,912	1,341,711	334,864
TOTAL	2,474,825	3,480,488	12,926,326	2,420,384	5,177,933	611,305	1,298,616	8,649,047	1,846,928	5,955,259	1,985,062
O.D.	2	61	852	164	4,467	0	12	320	73	2,193	2,395

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,441,854	15,407,401	1,987,457	
IBNR + FREQ. ADJUSTMENT	(3,473,313)	(1,685,241)	24,653	
TOTAL LOSSES	25,968,541	13,722,160	2,012,110	
EXPECTED LOSSES	23,923,257	14,932,190	2,423,243	
CREDIBILITY	0.20	0.79	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.108	1.642	0.241	4.991
INDICATED (POST-TEST)	3.082	1.628	0.239	4.949
PRES. ON LOSS COST LEVEL	2.959	1.847	0.300	5.106
DERIVED BY FORMULA	2.984	1.674	0.239	4.897
UNDERLYING PRES. LOSS COST	2.863	1.787	0.290	4.940
PROPOSED	3.016	1.692	0.242	4.949
YEAR	4-1-03	4-1-04	IND. LOSS COST =	5.298
IND. LOSS COST		5.30		
MAN. LOSS COST	5.20	5.30	ADJ. LOSS COST	5.3

CLASSIFICATION STU PENNSYLVANIA

CLASS:
VOLUNTEER HAZ MAT RESPONSE TEAM
VOLUNTEER AMBULANCE CORP

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Cos/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	599	616,617	102.941	1,245,294	20,252	45.0751	0	0	2	0	25	27
1997	601	482,721	80.320	747,782	23,893	28.2862	0	0	0	0	17	17
1998	635	129,775	20.437	181,059	7,789	12.5984	0	0	0	0	8	8
1999	710	668,021	94.087	1,197,851	17,579	43.6620	0	0	1	0	30	31
2000	603	281,138	46.623	559,199	11,651	29.8507	0	0	0	1	17	18
TOTAL	3,148	2,178,272	69.195	3,931,185	17,524	32.0839	0	0	3	1	97	101
O.D.		2,377	0.076				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	260,097	0	82,895	0	0	125,787	0	78,020	69,818
1997	0	0	0	0	217,165	0	0	0	0	189,014	76,542
1998	0	0	0	0	32,573	0	0	0	0	29,736	67,466
1999	0	0	100,623	0	172,042	0	0	50,130	0	222,166	123,060
2000	0	0	0	10,709	76,903	0	0	0	18,884	103,223	71,419
TOTAL	0	0	360,720	10,709	581,578	0	0	175,917	18,884	622,159	408,305
O.D.	0	0	0	0	0	0	0	0	0	0	2,377

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	435,923	0	132,964	0	0	463,399	0	130,762	82,246
1997	0	521	29,795	6,059	305,312	76	132	19,317	4,763	293,784	88,023
1998	26	935	10,879	2,075	41,322	56	265	7,000	1,576	40,958	75,967
1999	905	40,144	245,719	27,183	185,147	929	36,137	235,344	28,162	264,415	133,766
2000	639	17,640	104,001	24,722	79,974	645	14,821	99,627	29,268	108,658	79,204
TOTAL	1,570	59,240	826,317	60,039	744,719	1,706	51,355	824,687	63,769	838,577	459,206
O.D.	0	0	0	0	0	0	0	0	0	0	2,691

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,764,875	1,707,104	461,897	
IBNR + FREQ. ADJUSTMENT	(4,707,544)	(2,503,732)	60,728	
TOTAL LOSSES	0	0	522,625	
EXPECTED LOSSES	31,897,362	22,021,456	6,103,122	
CREDIBILITY	0.52	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	16.602	16.602
INDICATED (POST-TEST)	0.000	0.000	16.461	16.461
PRES. ON LOSS COST LEVEL	1047.303	723.042	200.387	1970.732
DERIVED BY FORMULA	502.705	0.000	16.461	519.166
UNDERLYING PRES. LOSS COST	1013.258	699.538	193.873	1906.669
PROPOSED	502.705	0.000	16.461	519.166
YEAR	4-1-03	4-1-04	IND. LOSS COST =	555.819
IND. LOSS COST		555.82		
MAN. LOSS COST	1691.13	1319.08	ADJ. LOSS COST	1319.08

CLASSIFICATION STU PENNSYLVANIA

CLASS:
EXPLOSIVE CLASSES

INDUSTRY GROUP:

1

CODE:
4771 + 0771
4775 + 0775

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	5984	652,238	10.900	1,077,264	45,946	2.3396	2	0	1	2	9	14
1997	6109	632,943	10.361	1,152,618	88,075	1.1459	0	0	3	0	4	7
1998	2833	907,759	32.042	1,451,570	223,970	1.4119	2	0	0	0	2	4
1999	2992	301,810	10.087	581,746	35,751	2.6738	0	0	0	2	6	8
2000	3094	1,606,227	51.914	2,316,435	157,586	3.2321	1	0	1	3	5	10
TOTAL	21,012	4,100,977	19.517	6,579,633	93,431	2.0464	5	0	5	7	26	43
O.D.		982	0.005				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	371,376	0	136,207	30,259	14,099	0	0	18,333	21,073	51,894	8,997
1997	0	0	362,543	0	119,923	0	0	41,423	0	92,634	16,420
1998	882,140	0	0	0	10,693	0	0	0	0	3,047	11,879
1999	0	0	0	57,294	85,132	0	0	0	36,803	106,781	15,800
2000	154,493	0	149,260	69,153	10,174	0	0	1,000,000	165,389	27,395	30,363
TOTAL	1,408,009	0	648,010	156,706	240,021	0	0	1,059,756	223,265	281,751	83,459
O.D.	0	0	0	0	631	0	0	0	0	135	216

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	583,060	0	228,283	44,541	22,615	0	0	67,539	33,654	86,974	10,598
1997	73	57,026	595,507	7,987	172,008	70	6,515	146,486	3,515	144,548	18,883
1998	1,414,962	307	3,571	681	13,565	6	27	717	161	4,197	13,376
1999	505	18,004	114,882	60,068	95,911	731	11,558	87,503	45,093	130,316	17,175
2000	271,308	37,639	191,467	53,405	26,049	8,084	242,127	1,152,241	205,150	95,292	33,673
TOTAL	2,269,908	112,976	1,133,710	166,682	330,148	8,891	260,227	1,454,486	287,573	461,327	93,705
O.D.	2	54	394	74	663	0	8	57	12	158	235

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,240,713	1,246,637	93,940	
IBNR + FREQ. ADJUSTMENT	(108,754)	(37,368)	145	
TOTAL LOSSES	5,131,959	1,209,269	94,085	
EXPECTED LOSSES	685,622	291,016	19,541	
CREDIBILITY	0.02	0.07	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24.424	5.755	0.448	30.627
INDICATED (POST-TEST)	24.216	5.706	0.444	30.366
PRES. ON LOSS COST LEVEL	3.351	1.423	0.096	4.870
DERIVED BY FORMULA	3.768	1.723	0.131	5.622
UNDERLYING PRES. LOSS COST	3.263	1.385	0.093	4.741
PROPOSED	3.768	1.723	0.131	5.622
YEAR	4-1-03	4-1-04	IND. LOSS COST =	6.365
IND. LOSS COST		6.37		
MAN. LOSS COST	6.69	6.37	ADJ. LOSS COST	6.37

CLASSIFICATION STU PENNSYLVANIA

CLASS :
AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP :

3

CODE :
7405 + 7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	584,215	10,030,794	1.717	17,577,553	20,352	0.8182	0	0	27	136	315	478
1997	589,454	11,476,527	1.947	21,540,033	23,426	0.7990	0	0	30	146	295	471
1998	660,503	6,844,773	1.036	13,049,308	21,024	0.4709	0	0	11	107	193	311
1999	622,451	6,369,628	1.023	12,062,692	20,696	0.4771	0	0	9	0	288	297
2000	653,863	2,660,267	0.407	5,816,425	10,056	0.3701	0	0	0	1	241	242
TOTAL	3,110,486	37,381,989	1.202	70,046,011	19,945	0.5784	0	0	77	390	1332	1799
O.D.		109,342	0.004				0	0	0	0	6	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	3,382,634	2,890,434	564,182	0	0	833,866	1,615,589	441,761	302,328
1997	0	0	4,249,149	2,797,953	614,378	0	0	1,078,163	1,900,723	393,055	443,106
1998	0	0	1,866,521	2,002,343	370,062	0	0	549,911	1,417,603	332,173	306,160
1999	0	0	1,355,231	0	2,349,914	0	0	430,830	0	2,010,842	222,811
2000	0	0	0	2,235	1,353,210	0	0	0	3,104	1,074,947	226,771
TOTAL	0	0	10,853,535	7,692,965	5,251,746	0	0	2,892,770	4,937,019	4,252,778	1,501,176
O.D.	0	0	0	0	29,488	0	0	0	0	52,193	27,661

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	5,669,295	4,254,719	904,948	0	0	3,071,962	2,580,096	740,391	356,142
1997	3,928	715,991	7,426,987	3,947,534	996,868	50,819	204,259	4,054,138	2,915,857	714,080	509,572
1998	9,076	537,864	3,995,525	2,390,303	666,622	42,174	202,357	2,453,851	1,794,440	612,360	344,736
1999	12,299	543,503	3,329,934	370,025	2,528,181	8,230	316,275	2,068,335	251,749	2,391,965	242,196
2000	9,761	248,381	1,516,917	310,032	1,375,513	4,338	104,954	739,717	163,402	1,091,921	251,489
TOTAL	35,064	2,045,739	21,938,658	11,272,613	6,472,132	105,561	827,845	12,388,003	7,705,544	5,550,717	1,704,135
O.D.	209	5,395	32,977	6,727	29,964	196	5,056	35,724	7,813	52,994	30,758

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,420,427	31,098,504	1,734,893	
IBNR + FREQ. ADJUSTMENT	(5,016,901)	(2,897,420)	16,149	
TOTAL LOSSES	32,403,526	28,201,084	1,751,042	
EXPECTED LOSSES	34,681,919	25,848,139	1,555,243	
CREDIBILITY	0.48	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.042	0.907	0.056	2.005
INDICATED (POST-TEST)	1.033	0.899	0.056	1.988
PRES. ON LOSS COST LEVEL	1.152	0.859	0.052	2.063
DERIVED BY FORMULA	1.095	0.899	0.056	2.050
UNDERLYING PRES. LOSS COST	1.115	0.831	0.050	1.996
PROPOSED	1.095	0.899	0.056	2.050
YEAR	4-1-03	4-1-04	IND. LOSS COST =	2.195
IND. LOSS COST		2.20		
MAN. LOSS COST	2.45	2.20	ADJ. LOSS COST	2.2

CLASSIFICATION STU PENNSYLVANIA

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:

3

CODE:

7413 + 7421 +7424 +7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1996	44,435	450,108	1.013	696,649	15,429	0.5626	0	0	0	1	24	25
1997	49,845	670,392	1.345	1,196,440	18,011	0.6420	1	0	2	0	29	32
1998	63,566	271,020	0.426	436,107	9,617	0.3618	0	0	0	1	22	23
1999	68,721	1,255,751	1.827	2,247,650	34,719	0.4802	1	0	1	4	27	33
2000	56,644	940,851	1.661	1,724,799	54,961	0.2648	1	0	0	1	13	15
TOTAL	283,211	3,588,122	1.267	6,301,645	24,636	0.4520	3	0	3	7	115	128
O.D.		46,908	0.017				0	0	0	1	1	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	52,142	176,431	0	0	0	29,456	127,692	64,387
1997	59,885	0	223,841	0	91,437	0	0	55,672	0	145,514	94,043
1998	0	0	0	38,408	100,376	0	0	0	4,500	77,913	49,823
1999	349,320	0	113,207	175,722	192,912	1,293	0	0	41,433	271,850	110,014
2000	575,629	0	0	39,040	84,645	5,000	0	0	22,000	98,095	116,442
TOTAL	984,834	0	337,048	305,312	645,801	6,293	0	55,672	97,389	721,064	434,709
O.D.	0	0	0	6,798	279	0	0	0	33,148	6,316	367

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	0	0	0	76,753	282,995	0	0	0	47,041	214,012	75,848
1997	106,820	35,250	370,064	5,416	130,655	103	8,770	199,024	5,254	226,935	108,149
1998	188	5,401	54,220	50,567	130,256	269	867	20,856	9,635	107,747	56,101
1999	591,442	77,792	465,175	183,560	226,688	4,467	21,534	166,838	65,292	325,277	119,585
2000	1,008,383	28,494	160,300	45,503	92,668	9,419	15,119	100,915	30,775	104,089	129,134
TOTAL	1,706,833	146,937	1,049,759	361,799	863,262	14,258	46,290	487,633	157,997	978,060	488,817
O.D.	0	22	171	10,039	293	13	354	2,843	53,540	7,438	420

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,455,113	2,432,428	489,237	
IBNR + FREQ. ADJUSTMENT	(949,420)	(345,250)	4,427	
TOTAL LOSSES	2,505,693	2,087,178	493,664	
EXPECTED LOSSES	6,587,488	3,132,314	421,984	
CREDIBILITY	0.10	0.38	0.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.885	0.737	0.174	1.796
INDICATED (POST-TEST)	0.877	0.731	0.173	1.781
PRES. ON LOSS COST LEVEL	2.404	1.143	0.154	3.701
DERIVED BY FORMULA	2.251	0.986	0.164	3.401
UNDERLYING PRES. LOSS COST	2.326	1.106	0.149	3.581
PROPOSED	2.251	0.986	0.164	3.401
YEAR	4-1-03	4-1-04	IND. LOSS COST =	3.641
IND. LOSS COST		3.64		
MAN. LOSS COST	3.53	3.64	ADJ. LOSS COST	3.64