

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 (4/1/05).

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 (4/1/05).

All data is adjusted to reflect savings under Acts 44 and 57.

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

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														
97	106,194,283	1,413,301,474	106	191,432	106	297,169	2865	4,141,679	4994	1,080,167	43709	2,261,178	6,161,389	1.331
98	116,171,784	1,509,298,071	105	227,294	71	258,160	2986	4,311,556	4958	1,122,020	44663	2,416,132	6,757,819	1.299
99	126,897,968	1,609,395,531	109	200,219	56	170,128	3143	4,568,745	5078	1,232,931	45333	2,792,045	7,129,888	1.268
00	133,059,876	1,540,390,581	109	206,843	49	157,356	2303	3,293,652	4733	1,322,644	45514	3,113,638	7,309,773	1.158
01	136,917,702	1,163,926,050	87	168,528	23	89,453	860	1,264,922	4334	1,164,517	41974	2,763,814	6,188,027	.850
ALL	619,241,613	7,236,311,707	516	994,316	305	972,266	12157	17,580,554	24097	5,922,279	221193	13,346,807	33,546,896	1.169
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	133,684,950	2,551,936,679	106	315,289	106	1,033,553	2865	6,398,894	4994	1,571,644	43709	3,228,964	12,971,023	1.909
98	140,647,000	2,680,386,653	107	318,304	118	1,150,511	3080	6,877,092	4924	1,549,521	44543	3,292,004	13,616,435	1.906
99	146,167,976	2,905,599,811	116	345,070	138	1,345,681	3484	7,779,505	4999	1,572,356	44960	3,321,454	14,691,933	1.988
00	149,325,791	2,822,216,390	121	360,025	141	1,375,051	3331	7,436,668	4598	1,446,924	44478	3,287,599	14,315,897	1.890
01	151,702,688	2,502,174,103	104	309,407	120	1,170,039	2897	6,471,001	4296	1,351,825	39793	2,941,544	12,777,925	1.649
ALL	721,528,405	13,462,313,636	554	1,648,095	623	6,074,835	15657	34,963,160	23811	7,492,270	217483	16,071,565	68,373,213	1.866
PURE PREMIUM		1.866		.023		.084		.485		.104		.223	.948	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	133,684,950	2,406,084,197	107	318,352	120	1,170,251	2928	6,539,711	3862	1,215,191	35261	2,604,875	12,212,462	1.800
98	140,647,000	2,532,254,197	113	336,164	127	1,238,291	3080	6,876,722	4063	1,278,736	37084	2,740,732	12,851,898	1.800
99	146,167,976	2,631,391,252	117	351,163	133	1,289,597	3203	7,150,639	4224	1,328,653	38584	2,850,550	13,343,312	1.800
00	149,325,791	2,680,953,597	118	350,294	134	1,308,675	3272	7,304,664	4310	1,355,982	39391	2,911,660	13,578,262	1.795
01	151,702,688	2,717,276,571	120	357,248	137	1,335,212	3323	7,424,647	4388	1,380,645	39957	2,953,928	13,721,085	1.791
ALL	721,528,405	12,967,959,814	575	1,713,221	651	6,342,026	15806	35,296,383	20847	6,559,207	190277	14,061,745	65,707,019	1.797
PURE PREMIUM		1.797		.024		.088		.489		.091		.195	.911	

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1997 - 2001

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														
97	17,004,510	371,787,574	13	36,886	19	55,936	749	1,068,688	1311	254,348	12654	650,356	1,651,662	2.186
98	17,500,999	390,041,253	20	33,445	16	44,456	760	1,095,122	1335	295,631	12299	671,839	1,759,919	2.229
99	18,635,741	404,414,996	13	29,687	14	41,740	769	1,110,933	1344	321,024	12238	753,318	1,787,449	2.170
00	18,587,612	379,370,662	17	49,204	15	54,056	541	760,090	1149	331,423	12060	811,191	1,787,743	2.041
01	17,175,290	278,932,057	13	31,949	3	2,386	208	315,865	1010	272,799	10258	676,411	1,489,911	1.624
ALL	88,904,152	1,824,546,542	76	181,171	67	198,574	3027	4,350,698	6149	1,475,225	59509	3,563,115	8,476,684	2.052
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	21,406,492	657,619,155	13	60,750	19	194,547	749	1,651,123	1311	370,077	12654	928,709	3,370,985	3.072
98	21,188,132	678,624,958	21	47,360	28	244,145	788	1,753,842	1326	408,455	12264	913,611	3,418,838	3.203
99	21,465,659	709,671,888	15	53,267	34	331,830	868	1,925,049	1322	408,910	12133	892,600	3,485,063	3.306
00	20,859,856	685,177,775	20	86,021	36	357,249	813	1,803,969	1132	362,796	11771	851,681	3,390,062	3.285
01	19,029,955	591,982,404	17	60,064	28	260,355	696	1,564,005	1019	323,238	9716	717,998	2,994,164	3.111
ALL	103,950,094	3,323,076,180	86	307,462	145	1,388,126	3914	8,697,988	6110	1,873,476	58538	4,304,599	16,659,112	3.197
PURE PREMIUM		3.197		.030		.134		.837		.180		.414	1.603	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	21,406,492	616,148,194	13	61,341	22	220,277	765	1,687,458	1014	286,143	10209	749,210	3,157,053	2.878
98	21,188,132	637,274,631	22	50,017	30	262,775	788	1,753,463	1094	337,102	10209	760,590	3,208,799	3.008
99	21,465,659	640,910,773	15	54,751	33	317,992	798	1,769,138	1117	345,622	10411	765,964	3,155,640	2.986
00	20,859,856	650,218,019	19	83,774	34	339,836	799	1,772,414	1062	340,231	10422	754,055	3,211,871	3.117
01	19,029,955	641,322,665	20	70,586	32	297,721	797	1,791,840	1042	330,541	9751	720,613	3,201,925	3.370
ALL	103,950,094	3,185,874,282	89	320,469	151	1,438,601	3947	8,774,313	5329	1,639,639	51002	3,750,432	15,935,288	3.065
PURE PREMIUM		3.065		.031		.138		.844		.158		.361	1.533	

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1997 - 2001

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 IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,512,333	267,066,615	37	63,832	24	72,238	573	897,596	707	165,128	5762	368,321	1,103,551	4.845
98	6,066,886	277,564,102	21	56,481	17	76,536	595	925,455	633	157,291	6156	375,645	1,184,234	4.575
99	6,775,298	304,428,833	26	56,723	15	41,511	694	1,070,808	667	173,453	6276	424,557	1,277,236	4.493
00	7,154,639	296,294,492	31	73,024	11	36,498	562	846,878	669	196,043	6459	499,104	1,311,398	4.141
01	7,466,978	226,318,832	16	37,097	8	48,478	227	346,119	810	236,863	6210	489,286	1,105,345	3.031
ALL	32,976,134	1,371,672,874	131	287,157	75	275,261	2651	4,086,856	3486	928,778	30863	2,156,913	5,981,764	4.160
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	6,939,318	515,203,885	37	105,131	24	251,245	573	1,386,785	707	240,262	5762	525,963	2,642,653	7.424
98	7,345,066	521,252,812	21	78,802	26	293,504	598	1,445,441	635	221,706	6141	514,171	2,658,904	7.097
99	7,804,156	589,093,470	27	96,290	31	302,838	711	1,697,107	675	232,706	6231	512,722	3,049,272	7.548
00	8,029,259	563,258,410	33	122,474	29	298,669	664	1,586,606	675	233,668	6326	537,093	2,854,074	7.015
01	8,273,296	506,396,625	19	68,766	24	278,561	531	1,341,719	756	267,181	5930	533,679	2,574,059	6.121
ALL	38,391,095	2,695,205,202	137	471,463	134	1,424,817	3077	7,457,658	3448	1,195,523	30390	2,623,628	13,778,962	7.020
PURE PREMIUM		7.020		.123		.371		1.943		.311		.683	3.589	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	6,939,318	498,199,040	37	106,152	27	284,475	586	1,417,304	547	185,770	4648	424,306	2,563,984	7.179
98	7,345,066	502,035,943	22	83,224	28	315,895	598	1,445,582	524	182,987	5112	428,041	2,564,631	6.835
99	7,804,156	536,342,770	27	97,640	30	290,211	654	1,560,186	571	196,704	5347	439,967	2,778,719	6.873
00	8,029,259	537,116,911	32	117,596	28	284,273	653	1,559,500	633	219,034	5602	475,622	2,715,144	6.689
01	8,273,296	554,383,717	22	79,121	27	316,804	610	1,542,383	768	271,534	5970	537,256	2,796,739	6.701
ALL	38,391,095	2,628,078,381	140	483,733	140	1,491,658	3101	7,524,955	3043	1,056,029	26679	2,305,192	13,419,217	6.846
PURE PREMIUM		6.846		.126		.389		1.960		.275		.600	3.495	

TABLE II

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

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														
97	83,677,440	774,447,285	56	90,715	63	168,994	1543	2,175,396	2976	660,690	25293	1,242,501	3,406,177	.926
98	92,603,899	841,692,716	64	137,368	38	137,168	1631	2,290,980	2990	669,098	26208	1,368,648	3,813,666	.909
99	101,486,929	900,551,702	70	113,809	27	86,877	1680	2,387,004	3067	738,454	26819	1,614,170	4,065,204	.887
00	107,317,625	864,725,427	61	84,615	23	66,802	1200	1,686,684	2915	795,178	26995	1,803,343	4,210,632	.806
01	112,275,434	658,675,161	58	99,482	12	38,589	425	602,938	2514	654,854	25506	1,598,117	3,592,771	.587
ALL	497,361,327	4,040,092,291	309	525,989	163	498,430	6479	9,143,002	14462	3,518,274	130821	7,626,779	19,088,450	.812
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	105,339,139	1,379,113,639	56	149,408	63	587,761	1543	3,360,986	2976	961,305	25293	1,774,292	6,957,384	1.309
98	112,113,804	1,480,508,883	65	192,142	64	612,863	1694	3,677,809	2963	919,361	26138	1,864,222	7,538,693	1.321
99	116,898,160	1,606,834,453	74	195,512	73	711,012	1905	4,157,349	3002	930,741	26596	1,916,133	8,157,598	1.375
00	120,436,676	1,573,780,205	68	151,530	76	719,133	1854	4,046,093	2791	850,460	26381	1,898,825	8,071,761	1.307
01	124,399,437	1,403,795,074	68	180,577	68	631,123	1670	3,565,276	2521	761,406	24147	1,689,866	7,209,702	1.128
ALL	579,187,216	7,444,032,254	331	869,169	344	3,261,892	8666	18,807,513	14253	4,423,273	128555	9,143,338	37,935,138	1.285
PURE PREMIUM		1.285		.015		.056		.325		.076		.158	.655	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	105,339,139	1,291,736,963	57	150,859	71	665,499	1577	3,434,949	2301	743,279	20404	1,431,360	6,491,424	1.226
98	112,113,804	1,392,943,623	69	202,923	69	659,621	1694	3,677,677	2445	758,646	21763	1,552,102	7,078,468	1.242
99	116,898,160	1,454,137,709	75	198,771	70	681,394	1751	3,821,316	2536	786,326	22826	1,644,619	7,408,953	1.244
00	120,436,676	1,493,618,667	67	148,923	72	684,566	1820	3,972,750	2615	796,717	23367	1,681,982	7,651,248	1.240
01	124,399,437	1,521,570,189	78	207,540	78	720,687	1916	4,090,424	2578	778,570	24236	1,696,058	7,722,422	1.223
ALL	579,187,216	7,154,007,151	346	909,016	360	3,411,767	8758	18,997,116	12475	3,863,538	112596	8,006,121	36,352,515	1.235
PURE PREMIUM		1.235		.016		.059		.328		.067		.138	.628	

TABLE II

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

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														
97	106,194,283	616,138,948	106	32,201	106	360,791	2865	1,548,978	4994	862,291	43709	2,189,620	1,167,509	.580
98	116,171,784	675,781,906	105	10,099	71	478,118	2986	1,698,788	4958	892,154	44663	2,421,494	1,257,165	.582
99	126,897,968	712,988,820	109	44,535	56	208,495	3143	1,840,781	5078	967,534	45333	2,684,358	1,384,186	.562
00	133,059,876	730,977,255	109	51,699	49	401,214	2303	1,346,560	4733	1,016,330	45514	3,040,282	1,453,687	.549
01	136,917,702	618,802,696	87	29,797	23	124,407	860	667,970	4334	896,525	41974	3,082,675	1,386,652	.452
ALL	619,241,613	3,354,689,625	516	168,331	305	1,573,025	12157	7,103,077	24097	4,634,834	221193	13,418,429	6,649,199	.542
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	133,684,950	1,297,102,286	106	108,002	106	1,185,919	2865	5,206,115	4994	1,496,076	43709	3,584,408	1,390,503	.970
98	140,647,000	1,361,643,452	107	108,946	118	1,320,279	3080	5,596,691	4924	1,475,805	44543	3,653,888	1,460,826	.968
99	146,167,976	1,469,193,300	116	118,150	138	1,543,658	3484	6,330,826	4999	1,497,802	44960	3,688,581	1,512,915	1.005
00	149,325,791	1,431,589,664	121	123,308	141	1,577,525	3331	6,053,431	4598	1,377,434	44478	3,649,104	1,535,094	.959
01	151,702,688	1,277,792,487	104	105,911	120	1,342,265	2897	5,264,949	4296	1,286,841	39793	3,263,736	1,514,224	.842
ALL	721,528,405	6,837,321,189	554	564,317	623	6,969,646	15657	28,452,012	23811	7,133,958	217483	17,839,717	7,413,562	.948
PURE PREMIUM		.948		.008		.097		.394		.099		.247	.103	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	133,684,950	1,221,246,158	107	109,033	120	1,342,503	2928	5,320,740	3863	1,157,195	35272	2,892,489	1,390,503	.914
98	140,647,000	1,284,845,564	113	115,113	127	1,420,742	3073	5,584,536	4064	1,217,985	37141	3,046,771	1,463,309	.914
99	146,167,976	1,333,591,148	116	118,150	133	1,478,070	3189	5,795,072	4209	1,260,998	38561	3,163,445	1,520,177	.912
00	149,325,791	1,356,047,860	114	116,224	134	1,495,901	3242	5,891,683	4262	1,276,503	39329	3,226,652	1,553,515	.908
01	151,702,688	1,367,584,914	113	115,275	136	1,521,207	3259	5,924,146	4268	1,277,723	39753	3,260,889	1,576,610	.901
ALL	721,528,405	6,563,315,644	563	573,795	650	7,258,423	15691	28,516,177	20666	6,190,404	190056	15,590,246	7,504,114	.910
PURE PREMIUM		.910		.008		.101		.395		.086		.216	.104	

TABLE II

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1997 - 2001

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														
97	17,004,510	165,166,157	13	6,341	19	82,574	749	380,877	1311	189,939	12654	644,024	347,906	.971
98	17,500,999	175,991,934	20	2,927	16	95,691	760	394,678	1335	209,124	12299	681,293	376,206	1.006
99	18,635,741	178,744,851	13	1,030	14	12,914	769	421,052	1344	235,340	12238	723,632	393,480	.959
00	18,587,612	178,774,253	17	1,064	15	65,192	541	299,901	1149	233,304	12060	789,796	398,487	.962
01	17,175,290	148,991,070	13	1,064	3	2,880	208	155,563	1010	208,743	10258	772,383	349,278	.867
ALL	88,904,152	847,668,265	76	12,426	67	259,251	3027	1,652,071	6149	1,076,450	59509	3,611,128	1,865,357	.953
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	21,406,492	337,098,548	13	21,268	19	271,420	749	1,280,129	1311	329,544	12654	1,054,268	414,356	1.575
98	21,188,132	341,883,766	21	29,973	28	271,525	788	1,308,326	1326	346,748	12264	1,025,114	437,151	1.614
99	21,465,659	348,506,341	15	6,022	34	230,803	868	1,466,171	1322	362,281	12133	989,711	430,074	1.624
00	20,859,856	339,006,192	20	8,308	36	303,023	813	1,396,048	1132	320,384	11771	941,497	420,802	1.625
01	19,029,955	299,416,387	17	9,028	28	236,024	696	1,249,762	1019	304,891	9716	813,048	381,411	1.573
ALL	103,950,094	1,665,911,234	86	74,599	145	1,312,795	3914	6,700,436	6110	1,663,848	58538	4,823,638	2,083,794	1.603
PURE PREMIUM		1.603		.007		.126		.645		.160		.464	.200	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	21,406,492	315,705,349	13	21,471	22	307,257	765	1,308,314	1014	254,898	10212	850,757	414,356	1.475
98	21,188,132	320,807,561	22	31,671	30	292,183	786	1,305,435	1095	286,241	10224	854,651	437,894	1.514
99	21,465,659	315,428,538	15	6,022	33	221,087	794	1,341,297	1114	305,195	10403	848,546	432,138	1.469
00	20,859,856	320,817,844	19	7,935	34	287,554	791	1,357,656	1051	297,354	10400	831,827	425,851	1.538
01	19,029,955	319,257,215	19	10,216	32	269,258	780	1,401,156	1014	303,409	9697	811,408	397,125	1.678
ALL	103,950,094	1,592,016,507	88	77,315	151	1,377,339	3916	6,713,858	5288	1,447,097	50936	4,197,189	2,107,364	1.532
PURE PREMIUM		1.532		.007		.133		.646		.139		.404	.203	

TABLE II

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1997 - 2001

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														
97	5,512,333	110,355,091	37	17,806	24	126,153	573	368,397	707	151,450	5762	321,932	117,812	2.002
98	6,066,886	118,423,365	21	3,050	17	184,366	595	377,207	633	145,462	6156	344,718	129,431	1.952
99	6,775,298	127,723,581	26	11,902	15	73,206	694	494,120	667	160,949	6276	396,115	140,944	1.885
00	7,154,639	131,139,769	31	26,601	11	90,096	562	382,375	669	190,765	6459	465,704	155,857	1.833
01	7,466,978	110,534,528	16	15,292	8	63,790	227	187,163	810	207,186	6210	484,648	147,266	1.480
ALL	32,976,134	598,176,334	131	74,651	75	537,611	2651	1,809,262	3486	855,812	30863	2,013,117	691,310	1.814
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	6,939,318	264,265,294	37	59,723	24	414,664	573	1,238,183	707	262,766	5762	527,003	140,314	3.808
98	7,345,066	265,890,432	21	30,239	26	471,886	598	1,231,904	635	251,550	6141	522,927	150,399	3.620
99	7,804,156	304,927,191	27	32,022	31	466,246	711	1,578,216	675	265,743	6231	552,993	154,052	3.907
00	8,029,259	285,407,397	33	53,836	29	366,828	664	1,429,272	675	267,303	6326	572,249	164,585	3.555
01	8,273,296	257,405,924	19	46,489	24	410,137	531	1,147,894	756	274,791	5930	533,934	160,815	3.111
ALL	38,391,095	1,377,896,238	137	222,309	134	2,129,761	3077	6,625,469	3448	1,322,153	30390	2,709,106	770,165	3.589
PURE PREMIUM		3.589		.058		.555		1.726		.344		.706	.201	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	6,939,318	256,398,408	37	60,293	27	469,414	586	1,265,445	547	203,246	4650	425,272	140,314	3.695
98	7,345,066	256,359,118	22	31,943	28	507,801	597	1,229,511	524	207,563	5122	436,119	150,654	3.490
99	7,804,156	277,636,650	27	32,022	30	446,378	651	1,445,108	568	223,530	5347	474,536	154,792	3.558
00	8,029,259	271,044,614	31	50,608	28	347,888	646	1,391,337	624	247,064	5605	506,989	166,560	3.376
01	8,273,296	278,598,259	20	50,032	27	462,298	601	1,298,870	743	270,063	5967	537,279	167,440	3.367
ALL	38,391,095	1,340,037,049	137	224,898	140	2,233,779	3081	6,630,271	3006	1,151,466	26691	2,380,195	779,760	3.490
PURE PREMIUM		3.490		.059		.582		1.727		.300		.620	.203	

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

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														
97	83,677,440	340,617,700	56	8,053	63	152,064	1543	799,703	2976	520,902	25293	1,223,663	701,791	.407
98	92,603,899	381,366,607	64	4,122	38	198,061	1631	926,904	2990	537,568	26208	1,395,483	751,528	.412
99	101,486,929	406,520,388	70	31,603	27	122,375	1680	925,610	3067	571,245	26819	1,564,611	849,761	.401
00	107,317,625	421,063,233	61	24,034	23	245,925	1200	664,285	2915	592,261	26995	1,784,783	899,344	.392
01	112,275,434	359,277,098	58	13,441	12	57,737	425	325,244	2514	480,596	25506	1,825,645	890,108	.320
ALL	497,361,327	1,908,845,026	309	81,253	163	776,162	6479	3,641,746	14462	2,702,572	130821	7,794,185	4,092,532	.384
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	105,339,139	695,738,444	56	27,011	63	499,835	1543	2,687,802	2976	903,765	25293	2,003,137	835,833	.660
98	112,113,804	753,869,254	65	48,733	64	576,868	1694	3,056,462	2963	877,507	26138	2,105,847	873,276	.672
99	116,898,160	815,759,768	74	80,105	73	846,609	1905	3,286,439	3002	869,778	26596	2,145,877	928,789	.698
00	120,436,676	807,176,075	68	61,164	76	907,675	1854	3,228,111	2791	789,747	26381	2,135,357	949,707	.670
01	124,399,437	720,970,176	68	50,394	68	696,104	1670	2,867,294	2521	707,158	24147	1,916,754	971,998	.580
ALL	579,187,216	3,793,513,717	331	267,407	344	3,527,091	8666	15,126,108	14253	4,147,955	128555	10,306,972	4,559,603	.655
PURE PREMIUM		.655		.005		.061		.261		.072		.178	.079	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	105,339,139	649,142,401	57	27,269	71	565,831	1577	2,746,981	2302	699,051	20410	1,616,460	835,833	.616
98	112,113,804	707,678,885	69	51,498	69	620,758	1690	3,049,590	2445	724,181	21795	1,756,000	874,761	.631
99	116,898,160	740,525,960	74	80,105	70	810,605	1744	3,008,667	2527	732,273	22811	1,840,362	933,247	.633
00	120,436,676	764,185,402	64	57,681	72	860,458	1805	3,142,690	2587	732,086	23324	1,887,835	961,104	.635
01	124,399,437	769,729,440	74	55,027	77	789,651	1878	3,224,120	2511	704,251	24089	1,912,202	1,012,044	.619
ALL	579,187,216	3,631,262,088	338	271,580	359	3,647,303	8694	15,172,048	12372	3,591,842	112429	9,012,859	4,616,989	.627
PURE PREMIUM		.627		.005		.063		.262		.062		.156	.080	