

PENNSYLVANIA COMPENSATION RATING BUREAU

Table III - Unit Statistical Data

Table III contains indemnity and medical unit statistical data, in total and by industry group. Losses have been developed to an ultimate basis.

Pages 1 through 4 show indemnity experience and pages 5 through 8 show medical experience.

TABLE III

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	122,353,992	1,709,401,237	105	209,595	79	286,102	3589	5,687,195	4407	1,073,409	43244	2,507,337	7,330,375	1.397
00	130,955,903	1,827,934,534	103	240,535	83	284,994	3712	5,881,587	4436	1,187,948	44282	2,762,044	7,922,237	1.396
01	137,393,614	1,727,319,460	103	226,505	51	168,999	3456	5,407,258	4544	1,368,721	41041	2,634,484	7,467,228	1.257
02	138,631,997	1,550,711,777	97	223,534	32	99,966	2603	3,864,157	5138	1,615,576	39057	2,525,180	7,178,705	1.119
03	143,735,298	1,210,291,863	76	148,014	18	55,510	959	1,401,712	5096	1,424,759	37915	2,439,546	6,633,377	.842
ALL	673,070,804	8,025,658,871	484	1,048,183	263	895,571	14319	22,241,909	23621	6,670,413	205539	12,868,591	36,531,922	1.192
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	122,390,698	2,059,075,362	105	232,440	79	683,499	3589	6,341,222	4407	1,078,776	43244	2,459,699	9,795,117	1.682
00	131,047,572	2,316,351,032	103	272,731	99	903,988	3845	7,051,697	4419	1,174,249	44149	2,639,205	11,121,641	1.768
01	137,448,571	2,301,517,449	103	263,875	88	817,862	3921	7,470,156	4418	1,263,262	40662	2,420,607	10,779,412	1.674
02	138,853,808	2,306,543,047	97	261,970	87	813,912	3984	7,595,852	4678	1,321,861	38072	2,170,126	10,901,710	1.661
03	145,086,410	2,265,810,695	76	176,632	85	789,972	3735	7,144,937	4518	1,253,375	35635	2,038,699	11,254,492	1.562
ALL	674,827,059	11,249,297,585	484	1,207,648	438	4,009,233	19074	35,603,864	22440	6,091,523	201762	11,728,336	53,852,372	1.667
PURE PREMIUM		1.667		.018		.059		.528		.090		.174	.798	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	122,390,698	2,059,075,362	105	232,440	79	683,499	3589	6,341,222	4407	1,078,776	43244	2,459,699	9,795,117	1.682
00	131,047,572	2,323,003,245	104	276,022	99	903,988	3858	7,076,382	4431	1,177,300	44316	2,649,120	11,147,220	1.773
01	137,448,571	2,323,079,853	107	272,427	88	821,283	3961	7,545,413	4480	1,280,945	41183	2,451,552	10,859,179	1.690
02	138,853,808	2,361,825,624	105	281,915	88	821,716	4082	7,783,161	4851	1,370,748	39336	2,242,061	11,118,654	1.701
03	145,086,410	2,433,138,480	85	196,100	88	815,929	4031	7,711,934	4992	1,384,729	39170	2,241,162	11,981,532	1.677
ALL	674,827,059	11,500,122,564	506	1,258,904	442	4,046,415	19521	36,458,112	23161	6,292,498	207249	12,043,594	54,901,702	1.704
PURE PREMIUM		1.704		.019		.060		.540		.093		.178	.814	

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1999 - 2003

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														
99	18,275,253	436,468,679	10	26,495	22	72,367	940	1,465,029	1147	269,470	11845	702,442	1,828,884	2.388
00	18,212,374	455,012,161	19	58,708	22	73,203	890	1,412,557	1122	318,734	11758	749,175	1,937,744	2.498
01	17,506,459	420,114,796	17	36,441	15	38,759	848	1,321,322	1037	316,802	10139	671,070	1,816,754	2.400
02	17,109,801	322,423,027	10	16,216	6	17,057	492	717,211	1050	326,742	8877	606,531	1,540,473	1.884
03	17,586,269	274,845,594	9	14,724	4	18,003	199	297,476	1040	284,875	8993	574,650	1,558,728	1.563
ALL	88,690,156	1,908,864,257	65	152,584	69	219,389	3369	5,213,595	5396	1,516,623	51612	3,303,868	8,682,583	2.152
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	18,280,736	512,283,546	10	29,382	22	172,884	940	1,633,507	1147	270,818	11845	689,096	2,327,148	2.802
00	18,225,123	566,051,333	19	66,566	25	227,822	927	1,707,626	1118	314,031	11721	714,764	2,629,704	3.106
01	17,513,462	556,131,247	17	42,587	23	195,178	957	1,823,912	1016	295,506	10042	614,982	2,589,147	3.175
02	17,137,177	473,317,515	10	19,208	17	158,332	800	1,520,687	965	272,350	8640	513,182	2,249,416	2.762
03	17,751,580	512,682,883	9	17,867	19	179,838	820	1,560,476	966	266,992	8428	474,361	2,627,295	2.888
ALL	88,908,078	2,620,466,524	65	175,610	106	934,054	4444	8,246,208	5212	1,419,697	50676	3,006,385	12,422,710	2.947
PURE PREMIUM		2.947		.020		.105		.927		.160		.338	1.397	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	18,280,736	512,283,546	10	29,382	22	172,884	940	1,633,507	1147	270,818	11845	689,096	2,327,148	2.802
00	18,225,123	567,686,641	19	67,367	25	227,822	930	1,713,632	1121	314,854	11765	717,439	2,635,752	3.115
01	17,513,462	561,351,971	18	44,648	23	196,003	967	1,842,055	1031	299,877	10167	622,630	2,608,306	3.205
02	17,137,177	484,723,397	12	23,114	17	159,860	819	1,557,369	1004	283,348	8913	529,364	2,294,180	2.828
03	17,751,580	550,446,793	11	22,086	20	185,464	885	1,683,373	1073	296,572	9238	519,954	2,797,019	3.101
ALL	88,908,078	2,676,492,348	70	186,597	107	942,033	4541	8,429,936	5376	1,465,469	51928	3,078,483	12,662,405	3.010
PURE PREMIUM		3.010		.021		.106		.948		.165		.346	1.424	

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1999 - 2003

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														
99	6,530,096	333,049,470	28	58,399	21	84,843	749	1,275,025	605	156,123	6028	378,431	1,377,673	5.100
00	7,022,410	349,316,448	31	75,596	15	53,476	790	1,336,703	588	159,691	6177	418,977	1,448,721	4.974
01	7,424,534	332,614,120	19	42,697	13	69,083	780	1,284,269	684	203,156	5941	414,904	1,312,032	4.480
02	7,769,660	294,737,321	19	65,188	4	19,306	676	1,067,398	731	246,066	5346	382,792	1,166,622	3.793
03	7,657,942	228,327,448	25	49,895	4	16,899	254	379,405	842	271,733	5288	409,065	1,156,277	2.982
ALL	36,404,642	1,538,044,807	122	291,775	57	243,607	3249	5,342,800	3450	1,036,769	28780	2,004,169	6,461,325	4.225
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	6,532,055	434,912,748	28	64,765	21	202,691	749	1,421,653	605	156,904	6028	371,241	2,131,874	6.658
00	7,027,326	467,744,176	31	85,553	19	179,436	798	1,563,548	592	162,155	6161	402,700	2,284,049	6.656
01	7,427,504	462,038,463	19	49,842	20	234,670	828	1,669,458	674	196,128	5895	386,877	2,083,411	6.221
02	7,782,091	444,156,335	19	76,295	16	177,970	822	1,704,901	688	216,884	5229	340,305	1,925,209	5.707
03	7,729,927	436,989,239	25	59,205	15	166,890	644	1,414,445	727	235,315	5000	350,707	2,143,330	5.653
ALL	36,498,903	2,245,840,961	122	335,660	91	961,657	3841	7,774,005	3286	967,386	28313	1,851,830	10,567,873	6.153
PURE PREMIUM		6.153		.092		.263		2.130		.265		.507	2.895	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	6,532,055	434,912,748	28	64,765	21	202,691	749	1,421,653	605	156,904	6028	371,241	2,131,874	6.658
00	7,027,326	469,083,260	31	86,285	19	179,436	801	1,569,034	594	162,607	6184	404,169	2,289,302	6.675
01	7,427,504	466,342,802	20	51,796	20	235,451	837	1,686,653	684	198,926	5970	391,774	2,098,828	6.279
02	7,782,091	454,774,105	20	80,801	16	179,733	842	1,747,219	713	224,685	5406	351,783	1,963,521	5.844
03	7,729,927	469,163,493	27	63,143	15	172,140	696	1,529,119	799	258,697	5514	386,747	2,281,790	6.069
ALL	36,498,903	2,294,276,408	126	346,790	91	969,451	3925	7,953,678	3395	1,001,819	29102	1,905,714	10,765,315	6.286
PURE PREMIUM		6.286		.095		.266		2.179		.274		.522	2.949	

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	97,548,643	939,883,088	67	124,701	36	128,893	1900	2,947,141	2655	647,815	25371	1,426,463	4,123,818	.964
00	105,721,119	1,023,605,925	53	106,230	46	158,314	2032	3,132,328	2726	709,523	26347	1,593,892	4,535,772	.968
01	112,462,621	974,590,544	67	147,367	23	61,157	1828	2,801,667	2823	848,764	24961	1,548,509	4,338,442	.867
02	113,752,536	933,551,429	68	142,130	22	63,602	1435	2,079,549	3357	1,042,767	24834	1,535,856	4,471,610	.821
03	118,491,087	707,118,821	42	83,395	10	20,608	506	724,830	3214	868,151	23634	1,455,832	3,918,373	.597
ALL	547,976,006	4,578,749,807	297	603,823	137	432,574	7701	11,685,515	14775	4,117,020	125147	7,560,552	21,388,015	.836
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	97,577,908	1,111,879,068	67	138,293	36	307,924	1900	3,286,062	2655	651,055	25371	1,399,361	5,336,095	1.139
00	105,795,124	1,282,555,523	53	120,612	55	496,730	2120	3,780,523	2709	698,063	26267	1,521,740	6,207,888	1.212
01	112,507,606	1,283,347,739	67	171,446	45	388,014	2136	3,976,786	2728	771,628	24725	1,418,749	6,106,854	1.141
02	113,934,540	1,389,069,197	68	166,467	54	477,610	2362	4,370,264	3025	832,626	24203	1,316,639	6,727,085	1.219
03	119,604,903	1,316,138,573	42	99,560	51	443,244	2271	4,170,016	2825	751,068	22207	1,213,632	6,483,866	1.100
ALL	549,420,081	6,382,990,100	297	696,378	241	2,113,522	10789	19,583,651	13942	3,704,440	122773	6,870,121	30,861,788	1.162
PURE PREMIUM		1.162		.013		.038		.356		.067		.125	.562	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	97,577,908	1,111,879,068	67	138,293	36	307,924	1900	3,286,062	2655	651,055	25371	1,399,361	5,336,095	1.139
00	105,795,124	1,286,233,344	54	122,371	55	496,730	2127	3,793,716	2716	699,839	26367	1,527,512	6,222,166	1.216
01	112,507,606	1,295,385,080	69	175,982	45	389,829	2157	4,016,705	2765	782,142	25046	1,437,148	6,152,045	1.151
02	113,934,540	1,422,328,122	73	178,000	55	482,123	2421	4,478,574	3134	862,716	25017	1,360,914	6,860,954	1.248
03	119,604,903	1,413,528,194	47	110,871	53	458,325	2450	4,499,442	3120	829,459	24418	1,334,461	6,902,724	1.182
ALL	549,420,081	6,529,353,808	310	725,517	244	2,134,931	11055	20,074,499	14390	3,825,211	126219	7,059,396	31,473,984	1.188
PURE PREMIUM		1.188		.013		.039		.365		.070		.128	.573	

TABLE III

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	122,353,992	733,037,520	105	57,602	79	341,329	3589	2,240,310	4407	840,792	43244	2,504,977	1,345,364	.599
00	130,955,903	792,223,743	103	36,760	83	561,393	3712	2,352,730	4436	807,556	44282	2,704,676	1,459,123	.605
01	137,393,614	746,722,791	103	31,931	51	315,821	3456	2,104,949	4544	892,719	41041	2,654,498	1,467,311	.543
02	138,631,997	717,870,529	97	25,634	32	182,776	2603	1,634,332	5138	1,059,313	39057	2,785,417	1,491,235	.518
03	143,735,298	663,337,725	76	23,238	18	120,478	959	753,936	5096	1,239,223	37915	3,028,570	1,467,932	.461
ALL	673,070,804	3,653,192,308	484	175,165	263	1,521,797	14319	9,086,257	23621	4,839,603	205539	13,678,138	7,230,965	.543
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	122,390,698	979,511,746	105	93,373	79	865,610	3589	4,135,613	4407	870,220	43244	2,484,937	1,345,364	.800
00	131,047,572	1,112,164,059	103	73,786	99	1,409,589	3845	4,664,407	4419	845,688	44149	2,667,588	1,460,582	.849
01	137,448,571	1,077,941,162	103	59,336	88	990,027	3921	4,856,445	4418	871,286	40662	2,527,671	1,474,647	.784
02	138,853,808	1,090,171,035	97	48,912	87	900,118	3984	5,054,355	4678	919,670	38072	2,463,560	1,515,094	.785
03	145,086,410	1,125,449,166	76	45,565	85	997,794	3735	5,217,012	4518	1,029,350	35635	2,435,187	1,529,585	.776
ALL	674,827,059	5,385,237,168	484	320,972	438	5,163,138	19074	23,927,832	22440	4,536,214	201762	12,578,943	7,325,272	.798
PURE PREMIUM		.798		.005		.077		.355		.067		.186	.109	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	122,390,698	979,511,746	105	93,373	79	865,610	3589	4,135,613	4407	870,220	43244	2,484,937	1,345,364	.800
00	131,047,572	1,114,447,036	103	73,786	99	1,409,589	3853	4,673,014	4429	847,445	44313	2,677,425	1,463,212	.850
01	137,448,571	1,085,169,329	103	59,336	88	990,617	3943	4,883,612	4452	878,084	41144	2,557,582	1,482,463	.790
02	138,853,808	1,110,328,174	98	49,512	87	903,120	4051	5,137,802	4788	941,323	39240	2,539,006	1,532,518	.800
03	145,086,410	1,194,793,313	77	46,191	86	1,022,835	3955	5,525,022	4870	1,109,034	38865	2,656,224	1,588,627	.824
ALL	674,827,059	5,484,249,598	486	322,198	439	5,191,771	19391	24,355,063	22946	4,646,106	206806	12,915,174	7,412,184	.813
PURE PREMIUM		.813		.005		.077		.361		.069		.191	.110	

TABLE III

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1999 - 2003

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														
99	18,275,253	182,888,449	10	292	22	27,571	940	537,321	1147	190,261	11845	687,494	385,946	1.001
00	18,212,374	193,774,442	19	1,666	22	103,154	890	531,773	1122	191,187	11758	712,270	397,694	1.064
01	17,506,459	181,675,380	17	818	15	68,825	848	491,978	1037	209,631	10139	679,317	366,186	1.038
02	17,109,801	154,047,283	10	1,032	6	14,208	492	288,892	1050	221,966	8877	672,427	341,949	.900
03	17,586,269	155,872,760	9	10,090	4	24,619	199	162,503	1040	285,528	8993	732,299	343,689	.886
ALL	88,690,156	868,258,314	65	13,898	69	238,377	3369	2,012,467	5396	1,098,573	51612	3,483,807	1,835,464	.979
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	18,280,736	232,714,832	10	473	22	69,921	940	991,894	1147	196,920	11845	681,994	385,946	1.273
00	18,225,123	262,970,399	19	5,699	25	266,877	927	1,059,952	1118	198,945	11721	700,139	398,092	1.443
01	17,513,462	258,914,664	17	3,697	23	221,231	957	1,145,731	1016	205,702	10042	644,769	368,016	1.478
02	17,137,177	224,941,631	10	2,876	17	127,742	800	991,181	965	192,321	8640	587,876	347,420	1.313
03	17,751,580	262,729,523	9	17,308	19	221,332	820	1,205,270	966	239,387	8428	585,874	358,124	1.480
ALL	88,908,078	1,242,271,049	65	30,053	106	907,103	4444	5,394,028	5212	1,033,275	50676	3,200,652	1,857,598	1.397
PURE PREMIUM		1.397		.003		.102		.607		.116		.360	.209	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	18,280,736	232,714,832	10	473	22	69,921	940	991,894	1147	196,920	11845	681,994	385,946	1.273
00	18,225,123	263,525,308	19	5,699	25	266,877	929	1,061,818	1121	199,395	11763	702,656	398,808	1.446
01	17,513,462	260,672,432	17	3,697	23	221,368	962	1,152,036	1024	207,403	10159	652,253	369,967	1.488
02	17,137,177	229,206,939	10	2,988	17	128,303	813	1,006,774	990	197,314	8896	605,275	351,415	1.337
03	17,751,580	278,971,188	9	17,453	19	227,108	868	1,276,310	1043	258,368	9185	638,526	371,947	1.572
ALL	88,908,078	1,265,090,699	65	30,310	106	913,577	4512	5,488,832	5325	1,059,400	51848	3,280,704	1,878,083	1.423
PURE PREMIUM		1.423		.003		.103		.617		.119		.369	.211	

TABLE III

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1999 - 2003

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														
99	6,530,096	137,767,258	28	8,833	21	183,551	749	549,875	605	129,055	6028	366,175	140,184	2.110
00	7,022,410	144,872,052	31	25,711	15	186,824	790	570,596	588	123,930	6177	393,103	148,557	2.063
01	7,424,534	131,203,202	19	9,797	13	85,172	780	524,045	684	141,991	5941	391,381	159,647	1.767
02	7,769,660	116,662,236	19	12,415	4	32,813	676	418,111	731	156,576	5346	391,880	154,827	1.502
03	7,657,942	115,627,666	25	3,821	4	49,670	254	241,891	842	247,769	5288	457,314	155,813	1.510
ALL	36,404,642	646,132,414	122	60,577	57	538,030	3249	2,304,518	3450	799,321	28780	1,999,853	759,028	1.775
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	6,532,055	213,187,392	28	14,318	21	465,485	749	1,015,069	605	133,572	6028	363,246	140,184	3.264
00	7,027,326	228,404,887	31	45,388	19	451,838	798	1,106,544	592	138,488	6161	393,086	148,705	3.250
01	7,427,504	208,341,100	19	17,721	20	255,623	828	1,122,830	674	147,275	5895	379,517	160,445	2.805
02	7,782,091	192,520,891	19	20,862	16	180,391	822	1,063,711	688	148,053	5229	354,888	157,304	2.474
03	7,729,927	214,333,046	25	8,889	15	278,242	644	1,108,481	727	201,981	5000	383,381	162,357	2.773
ALL	36,498,903	1,056,787,316	122	107,178	91	1,631,579	3841	5,416,635	3286	769,369	28313	1,874,118	768,995	2.895
PURE PREMIUM		2.895		.029		.447		1.484		.211		.513	.211	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	6,532,055	213,187,392	28	14,318	21	465,485	749	1,015,069	605	133,572	6028	363,246	140,184	3.264
00	7,027,326	228,831,602	31	45,388	19	451,838	800	1,108,789	593	138,754	6185	394,575	148,973	3.256
01	7,427,504	209,651,273	19	17,721	20	255,763	833	1,129,252	679	148,329	5967	384,153	161,296	2.823
02	7,782,091	195,979,429	19	20,989	16	181,024	836	1,081,294	703	151,272	5395	366,103	159,113	2.518
03	7,729,927	227,479,295	25	9,029	15	283,824	684	1,177,145	775	215,444	5487	420,727	168,624	2.943
ALL	36,498,903	1,075,128,991	122	107,445	91	1,637,934	3902	5,511,549	3355	787,371	29062	1,928,804	778,190	2.946
PURE PREMIUM		2.946		.029		.449		1.510		.216		.528	.213	

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1999 - 2003

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														
99	97,548,643	412,381,813	67	48,477	36	130,206	1900	1,153,115	2655	521,477	25371	1,451,309	819,235	.423
00	105,721,119	453,577,249	53	9,383	46	271,415	2032	1,250,360	2726	492,439	26347	1,599,303	912,873	.429
01	112,462,621	433,844,209	67	21,316	23	161,825	1828	1,088,925	2823	541,097	24961	1,583,801	941,478	.386
02	113,752,536	447,161,010	68	12,187	22	135,754	1435	927,329	3357	680,771	24834	1,721,110	994,459	.393
03	118,491,087	391,837,299	42	9,328	10	46,190	506	349,542	3214	705,926	23634	1,838,958	968,430	.331
ALL	547,976,006	2,138,801,580	297	100,691	137	745,390	7701	4,769,271	14775	2,941,710	125147	8,194,481	4,636,475	.390
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
99	97,577,908	533,609,522	67	78,581	36	330,203	1900	2,128,650	2655	539,728	25371	1,439,697	819,235	.547
00	105,795,124	620,788,773	53	22,699	55	690,874	2120	2,497,910	2709	508,255	26267	1,574,364	913,785	.587
01	112,507,606	610,685,398	67	37,917	45	513,172	2136	2,587,885	2728	518,309	24725	1,503,385	946,186	.543
02	113,934,540	672,708,513	68	25,174	54	591,985	2362	2,999,463	3025	579,296	24203	1,520,796	1,010,370	.590
03	119,604,903	648,386,597	42	19,367	51	498,220	2271	2,903,260	2825	587,982	22207	1,465,932	1,009,105	.542
ALL	549,420,081	3,086,178,803	297	183,738	241	2,624,454	10789	13,117,168	13942	2,733,570	122773	7,504,174	4,698,681	.562
PURE PREMIUM		.562		.003		.048		.239		.050		.137	.086	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
99	97,577,908	533,609,522	67	78,581	36	330,203	1900	2,128,650	2655	539,728	25371	1,439,697	819,235	.547
00	105,795,124	622,090,126	53	22,699	55	690,874	2124	2,502,407	2715	509,296	26365	1,580,195	915,430	.588
01	112,507,606	614,845,624	67	37,917	45	513,486	2148	2,602,324	2749	522,352	25018	1,521,176	951,200	.546
02	113,934,540	685,141,806	69	25,535	54	593,794	2402	3,049,734	3095	592,737	24949	1,567,628	1,021,990	.601
03	119,604,903	688,342,830	43	19,710	52	511,903	2403	3,071,566	3052	635,222	24193	1,596,971	1,048,056	.576
ALL	549,420,081	3,144,029,908	299	184,442	242	2,640,260	10977	13,354,681	14266	2,799,335	125896	7,705,667	4,755,911	.572
PURE PREMIUM		.572		.003		.048		.243		.051		.140	.087	