



Pennsylvania Compensation Rating Bureau

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August 3, 2004

The Honorable M. Diane Koken
Insurance Commissioner
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Attention: Chester J. Szczepanski, Chief Actuary

RE: Bureau Filing No. 214
Procedures Used to Establish Loss Costs for Temporary Staffing Classifications

Dear Commissioner Koken:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), I am filing herewith proposed procedures for use in determining loss cost values for temporary staffing classifications. The PCRB proposes to implement these procedures **effective 12:01 a.m., April 1, 2005** with respect to new and renewal business having normal anniversary rating dates on or after that date. This implementation would make the proposed changes effective concurrent with the PCRB's next annual loss cost filing.

Recognizing that April 1, 2005 rating values for all Pennsylvania classifications will be subject to revision based on filing indications yet to be determined, this filing provides information consistent with the application of the proposed procedures to the April 1, 2004 schedule of loss costs. These values illustrate the operation and potential effect of the proposed procedures, but the Insurance Department should recognize that specific rating values for any given classification(s) effective April 1, 2005 may differ from those set forth herein, due to a variety of considerations including but not necessarily limited to the affects of updated classification experience and the overall loss cost change indication ultimately derived for the April 1, 2005 general loss cost revision filing. Thus, this filing seeks approval of procedures but not specific rating values to be applied to the subject classifications. Those actual rating values will be part of the April 1, 2005 Loss Cost Filing expected to be submitted later this year.

This letter and its accompanying information present comparisons of experience between 24 temporary staffing classifications created effective December 1, 1995 and their "direct employment" counterparts.

The PCRB has now collected, edited and compiled five successive policy years of unit statistical data pertaining to those temporary staffing classifications created effective December 1, 1995. This data includes Policy Year 2000 at a first report level, Policy Year

1999 at a second report level, Policy Year 1998 at a third report level, Policy Year 1997 at a fourth report level and Policy Year 1996 at a fifth report level. Based on this data, the PCRB draws the following summary conclusions regarding comparison of experience between the 24 temporary staffing classifications and their direct employment counterparts:

- Claim frequency for the temporary staffing codes has been reported at more than double the rate of comparable direct employment codes.
- The differences seen in claim frequency are quite consistent across the temporary staffing codes. Of 120 possible independent annual comparisons (24 each for every policy year, 1996 – 2000 inclusive), the temporary staff code claim frequency is higher than the counterpart direct employment code in 91 instances. Using the five available policy years combined for each classification comparison, 22 of 24 observations have the temporary staffing code with higher claim frequency than the counterpart direct employment classification.
- Pure premiums for temporary staffing codes were approximately 72 percent higher than for comparable direct employment classes based on combined 1996 - 2000 data.
- The differences seen in pure premiums vary widely across the temporary staffing codes. Of 120 possible independent annual comparisons (24 each for every policy year, 1996 – 2000 inclusive), the temporary staff code pure premium is higher than the counterpart direct employment code in 51 of the cases and is lower than the counterpart direct employment code in 68 cases (temporary staff code and direct employment code pure premiums were equal in one case). For the five available policy years combined for each classification, the temporary staffing code had higher pure premium in 14 cases, while the direct employment code had higher pure premium in ten cases.
- When temporary staffing codes are grouped together in order to develop the broadest possible comparisons between those codes and their direct employment counterparts, almost all of the differences observed in claim frequency, claim severity and pure premium are statistically significant.

Enclosed are summary tabulations of the results of comparisons made using the most recent available data. There are 12 separate exhibits enclosed, comprised of two sets of six exhibits each. One set of the enclosed exhibits is sorted in numerical order using the temporary staffing classification code numbers. The second set of exhibits, which contains the same information as the first set, is sorted in descending order using payroll amount reported in the temporary staffing classifications.

Within each of the enclosed sets of six exhibits, one page provides comparisons between temporary staffing classifications and direct employment classifications based on Policy Year 2000 experience at first report. A second page provides similar comparisons using Policy Year 1999 experience at second report. A third page provides similar comparisons based on Policy Year 1998 experience at third report. A fourth page provides similar comparisons based on

Policy Year 1997 experience at fourth report. A fifth page provides similar comparisons based on Policy Year 1996 experience at fifth report. The remaining page in each set of exhibits provides comparisons of experience based on the five Policy Years' 1996 - 2000 data combined.

The following narrative will describe the format and interpretation of the enclosed exhibit pages. These formats and interpretations are similar to those used in our previous reports.

The PCRB's unit statistical data has again been organized by "policy year." A "policy year" is comprised of the experience data attributable to all policies becoming effective either by renewal or initial issue during the designated calendar period. As noted above, the enclosed exhibits variously address Policy Years 2000, 1999, 1998, 1997, 1996 or all five of these policy years combined.

Each of the 12 separate exhibits enclosed contains 15 columns. The format and interpretation of each column is identical across all eight exhibits. The data presented therein are as follow:

Column (1) - Temporary Staffing Code: The code number assigned to the 24 new temporary staffing classifications created effective December 1, 1995.

Column (2) - Indemnity Claims: The number of indemnity claims incurred in the indicated policy year(s) in each of the temporary staffing codes identified in Column (1).

Column (3) - Payrolls (\$Millions): The amount of payroll exposure (expressed in millions of dollars) reported in the indicated policy year(s) in each of the temporary staffing codes identified in Column (1).

Column (4) - Claims per \$Million Payroll: The frequency of indemnity claims per million dollars of payroll for each of the temporary staffing codes identified in Column (1). These frequencies are computed using the data from Columns (3) and (4). For example, for Code 185 in Policy Year 2000 at first report there were 40 reported indemnity claims and \$6.139 million of payroll. The claim frequency is:

$$40 / \$6.139 = 6.516 \text{ Claims per } \$\text{Million of Payroll}$$

Column (5) - Reported Pure Premium: The amount of indemnity and medical benefits incurred per \$100 of payroll reported for claims incurred during the indicated policy year(s) in each of the temporary staffing codes identified in Column (1).

Column (6) - Severity: The average reported claim cost, computed excluding data attributable to medical-only claims in the indicated policy year(s) for each of the temporary staffing codes identified in Column (1).

Column (7) - Direct Employee Code: The PCRB classification which corresponds to businesses conducting the same operations included under each of the temporary staffing codes shown in Column (1) but using "direct" instead of temporary employees.

Column (8) - Indemnity Claims: The number of indemnity claims incurred in the indicated policy year(s) in each of the direct employee codes identified in Column (7).

Column (9) - Payrolls (\$Millions): The amount of payroll exposure (expressed in millions of dollars) reported for the indicated policy year(s) in each of the direct employee codes identified in Column (7).

Column (10) - Claims per \$Million Payroll: The frequency of indemnity claims per \$million of payroll for each of the direct employee codes identified in Column (7). These frequencies are computed using the data from Columns (8) and (9). For example, for Code 104 in Policy Year 2000 at first report there were 274 reported indemnity claims and \$391.805 million of payroll. The claim frequency is:

$$274 / \$391.805 = 0.699 \text{ Claims per } \$\text{Million of Payroll}$$

Column (11) - Reported Pure Premium: The amount of indemnity and medical benefits incurred per \$100 of payroll reported for claims incurred during the indicated policy year(s) in each of the direct employee codes identified in Column (7).

Column (12) – Severity: The average reported claim cost, computed excluding data attributable to medical-only claims in the indicated policy year(s) for the indicated policy year(s) for each of the direct employee codes identified in Column (7).

Column (13) – Temporary to Direct Employee Code Ratio for Frequency (4)/(10): The ratio of the indicated policy year(s)' claim frequency in each of the 24 new temporary staffing codes to the claim frequency in the same policy year(s) for the comparable "direct employee" code. For example, since Code 185 for Policy Year 2000 at first report had a claim frequency of 6.516 and Code 104 for Policy Year 2000 at first report had a claim frequency of 0.699, the ratio of temporary staffing to direct employee claim frequency is:

$$6.516 / 0.699 = 9.321$$

Column (14) – Temporary to Direct Employee Code Ratio for Pure Premium (5)/(11): The ratio of the indicated policy year(s) reported pure premium in each of the 24 new temporary staffing codes to the reported pure premium in the same policy year(s) for the comparable "direct employee" code. For example, since Code 185 for Policy Year 2000 at first report had a pure premium of \$8.742 and Code 104 for Policy Year 2000 at first report had a pure premium of \$1.688, the ratio of temporary staffing to direct employee pure premium is:

$$\$8.742 / \$1.688 = 5.179$$

Column (15) – Temporary to Direct Employee Code Ratio for Severity (6)/(12): The ratio of the indicated policy year(s) reported claim severity in each of the 24 new temporary staffing codes to the reported claim severity in the same policy year(s) for the comparable "direct employee"

code. For example, since Code 185 for Policy Year 2000 at first report had a severity of \$10,554 and Code 104 for Policy Year 2000 at first report had a severity of \$21,230, the ratio of temporary staffing to direct employee severity is:

$$\$10,554 / \$21,230 = 0.497$$

In order to facilitate meaningful comparisons between temporary staffing codes and direct employee codes, each exhibit computes claim frequencies, pure premiums and severities across all direct employee codes using temporary staffing code payrolls as weights. This calculation has been done two different ways, once using all temporary staffing codes and once excluding temporary staffing Code 889, Clerical Office, and its counterpart direct employee codes. The results of these calculations are shown at the bottom of each exhibit.

The ratios of claim frequencies in Column (13) give the relative frequencies observed in temporary staffing codes as compared to direct employee codes. Comparisons are available by code, in total and on a weighted basis using temporary staffing code payrolls as weights. For Policy Year 2000 at first report, the overall weighted ratio of temporary staffing code frequency to direct staffing code frequency is 2.612. This ratio indicates that temporary staffing codes had claim frequencies more than twice as high as those of otherwise comparable direct employee codes in Policy Year 2000 at first report. Similarly, this ratio for Policy Year 1999 at second report is 2.090, again indicating that claim frequency for the temporary staffing codes as a whole was more than twice the claim frequency for comparable direct employment codes in that year. For Policy Year 1998 at third report this ratio is 2.021, for Policy Year 1997 at fourth report this ratio is 2.655 and for Policy Year 1996 at fifth report this ratio is 2.210. Combining all five policy years produces a weighted claim frequency ratio of 2.151.

The ratios of pure premiums in Column (14) give the relative pure premiums observed in temporary staffing codes as compared to direct employee codes. Again, comparisons are available by code, in total and on a weighted basis using temporary staffing code payrolls as weights. For Policy Year 2000 at first report, the overall weighted ratio is 1.475. This ratio indicates that temporary staffing codes had pure premiums more than 47 percent higher than direct employment codes in 2000. For Policy Year 1999 at second report, the temporary staffing codes' pure premium is more than 100 percent higher than that of the direct employment codes, as indicated by the weighted ratio of 2.020. For Policy Year 1998 at third report, the ratio is 1.506, indicating that temporary staffing codes' pure premium was approximately 50 percent higher than that of the direct employment codes in that year. For Policy Year 1997 at fourth report, the ratio is 2.540, indicating that temporary staffing codes' pure premium was approximately 154 percent higher than that of the direct employment codes in that year. For Policy Year 1996 at fifth report, the ratio is 1.571, indicating that temporary staffing codes' pure premium was approximately 57 percent higher than that of the direct employment codes in that year. Combining all five policy years produces a pure premium ratio of 1.725.

The ratios of severities in Column (15) give the relative severities observed in temporary staffing codes as compared to direct employee codes. Again, comparisons are available by code, in total and on a weighted basis using temporary staffing code payrolls as weights. For Policy Year 2000 at first report, the overall weighted ratio is 0.757. This ratio indicates

that temporary staffing codes had severities approximately 24 percent lower than direct employment codes in 2000. For Policy Year 1999 at second report, the temporary staffing codes' severity is approximately 32 percent lower than that of the direct employment codes, as indicated by the weighted ratio of 0.680. For Policy Year 1998 at third report, the ratio is 0.646, indicating that temporary staffing codes' severity was approximately 35 percent lower than that of the direct employment codes in that year. For Policy Year 1997 at fourth report, the ratio is 0.647, again indicating that temporary staffing codes' severity was approximately 35 percent lower than that of the direct employment codes in that year. For Policy Year 1996 at fifth report, the ratio is 0.574, indicating that temporary staffing codes' severity was approximately 43 percent lower than that of the direct employment codes in that year. Combining all five policy years produces a severity ratio of 0.669.

The PCRB believes that the persistent differences in severities between direct employment and temporary staffing codes may be attributable in some significant part to differences in wage levels between these respective groups of workers, but that other differences in the types and/or seriousness of injuries sustained and the challenges of managing cases for these different groups of workers may also affect these comparisons.

As the enclosed exhibits clearly show, Policy Years 1996 through 2000 data shows that temporary staffing exposures are inherently different from comparable business activity conducted using direct employees.

With the benefit of five years of data for this report, the PCRB has applied some standard statistical tests of the significance of observed differences between temporary staffing codes and direct employee codes. Separate tests for most individual pairs of classes are hampered by the limited amount of available experience in temporary staffing codes. In light of these limitations, the PCRB has applied the t-tests routinely used in the course of classification studies in Pennsylvania to the following groupings of combined experience of temporary staffing codes and their counterpart direct employee codes:

- All Temporary Staffing Codes
- Clerical Temporary Staffing (Code 889) Only
- All Temporary Staffing Codes Excluding Code 889

These groupings were selected because temporary staffing Code 889, Clerical Office, is responsible for more than 82 percent of all temporary staffing code payrolls in this report. The PCRB wanted to see comparisons for clerical exposures alone and for the remaining temporary staffing codes without effects of Code 889, as well as for all temporary staffing codes combined.

Separate pages are enclosed detailing the results of the statistical tests performed as described above. These tests compare observed pure premiums, claim frequencies and claim severities in the indicated groupings of temporary staffing codes to weighted average pure premiums, claim frequencies and claim severities, respectively, across the set of direct employee codes directly comparable to the temporary staffing codes, using temporary staffing code payrolls as weights.

As generally applied in the PCRB's ongoing classification study analyses, the t-tests measure statistical significance of observed differences at the 90 percent confidence level. For these tests, the t-test values are deemed to be significant if they are below 0.100 and not significant if they are 0.100 or higher.

The enclosed tabulations of results of tests of statistical significance show that temporary staffing code experience is significantly different from that of comparable direct employee codes in every test presented for both claim frequency (which tends to be much higher in temporary staffing codes than the comparable direct employee codes) and claim severity (which tends to be significantly lower in temporary staffing codes than the comparable direct employee codes). Two of the three tests of reported pure premium were also significantly different, with the only exception being the grouping of temporary staffing codes excluding Code 889. In that instance the temporary staffing codes' persistently higher claim frequencies were sufficiently offset by their persistently lower severities to produce pure premiums for which observed differences were not statistically significant. Across all tests presented then, eight of nine tests show statistically significant differences between temporary staffing codes and their comparable direct employee codes.

The cumulative body of available experience data confirms that temporary staffing exposures are significantly different from their direct employee counterparts. Accordingly, the PCRB believes that the information at hand is sufficient to support a change in pricing procedures applicable to this industry in Pennsylvania.

During the initial years following establishment of the temporary staffing codes studied in this report, each temporary staffing code having a direct employment counterpart has been assigned the loss cost developed from the direct employment code, regardless of the amount of temporary staffing data available for a class or the extent to which such data might suggest a rating value different from that of the comparable direct employment code. The PCRB believes that a more equitable approach suggested by the study results presented in this report would proceed as follows.

Temporary staffing Code 889 would be assigned loss cost values derived by applying the same actuarial procedures as are used for most direct employment classifications to the experience reported for clerical office temporary staffing. The volume of data presented in Code 889 is a viable basis for arriving at loss cost indications, and this approach will produce loss costs for temporary staffing businesses commensurate with the past experience of that industry.

The remaining 23 temporary staffing codes established in 1995, which have one-to-one direct employment counterparts, are generally very small classifications for which the direct application of the PCRB's approved formulas and procedures to establish loss cost indications would be relatively unresponsive to reported experience. That said, the PCRB is reluctant to propose discontinuation of these defined classifications because their continued availability will allow ongoing and meaningful review of temporary staffing experience such as that presented in this and our several prior reports. Accordingly, the PCRB proposes the following approach to future determination of loss cost values for these classifications:

- These 23 temporary staffing codes will be assigned serious, non-serious and medical-only credibility weights based on the total payroll reported in these classifications in the aggregate during each rating experience period.
- The credibility weights so assigned will be used in combination with comparisons of reported experience for these 23 temporary staffing codes to their direct employment counterparts, weighted by temporary staffing code exposures, to compute differential factors for serious, non-serious and medical-only losses.
- These differential factors will be applied to indicated pure premiums for each of the 23 direct employment classifications that have temporary staffing counterparts to determine loss cost components for the temporary staffing codes.

The results of applying this proposed procedure to the April 1, 2004 Loss Cost Filing are presented in a set of enclosed exhibit pages titled "Pennsylvania Compensation Rating Bureau – Proposed Procedure for Derivation of Loss Costs for Selected Temporary Staffing Codes."

Page 1 of this set of exhibit pages shows that over the five policy years, 1996 – 2000 inclusive, these temporary staffing codes, excluding Code 889, reported total payrolls of \$654,280,000. Based on that total payroll, the PCRB's classification pricing formulas would have assigned credibilities of 0.17 for serious losses, 0.67 for non-serious and 0.96 for medical-only losses in the April 1, 2004 Loss Cost Filing. This page also shows the derivation of credibility-weighted adjustments to direct employment loss costs for temporary staffing codes using results from Page 2.

Page 2 of this set of exhibit pages shows that overall indicated pure premiums in these 23 temporary staffing codes over the Policy Years 1996 – 2000 were 28 percent above the direct employment level for serious losses, 66 percent above the direct employment level for non-serious losses and 27 percent above the direct employment level for medical-only losses. These overall indicated pure premium differentials were computed by weighting direct employment classification experience using comparable temporary staffing code payrolls for comparison purposes. (The analyses producing indicated pure premiums for each of the 23 temporary staffing codes and their respective direct employment counterparts are provided as a separate enclosure with this letter.)

Weighting the experience comparisons in the immediately-preceding paragraph with the credibility factors shown in the prior paragraph suggests that temporary staffing code pure premiums should be 4.8 percent higher than their direct employment counterpart classification for serious losses, 44.2 percent higher than their direct employment counterpart classification for non-serious losses and 26.2 percent higher than their direct employment counterpart classification for medical-only losses.

Page 3 of the proposed procedure exhibit shows the calculation of temporary staffing code pure premiums applying the described procedure to the April 1, 2004 Loss Cost Filing and provides percentage changes resulting in those pure premiums compared to the direct employment counterpart classifications' pure premiums historically selected as the basis for

temporary staffing code rating values. Thus, had the described procedures been in effect for the April 1, 2004 loss cost revision, these comparisons show the percentage changes in temporary staffing code loss costs that would have been indicated from application of those procedures. (The PCRB would intend to apply its usual capping procedures to indicated loss costs in implementing this approach.)

For Code 889, independent application of the approved PCRB loss cost formulas and procedures effective April 1, 2004 would have produced a loss cost indication of \$0.41, some 24 percent higher than the Code 951 loss cost that was used by reference to set the Code 889 loss cost in that filing. Class Book pages reflecting the bases for pertinent direct employment and temporary staffing codes' loss cost indications effective April 1, 2004 accompany this letter.

The PCRB is presenting the procedures described above for consideration by the Insurance Department at this time and, by design, well in advance of the April 1, 2005 Loss Cost Filing. We intend by virtue of this submission that an approach to the determination of loss costs for the 24 temporary staffing classifications established in 1995 can be approved for use in the April 1, 2005 filing prior to its initial submission to the Department. For policies effective through March 31, 2005 the PCRB intends to continue the interim experimental system first established in 1995, which assigns loss costs of direct employment counterpart classifications to specified temporary staffing classifications regardless of experience in those temporary staffing classifications either individually or collectively.

To date, the PCRB has maintained seven additional temporary staffing codes that were originally established prior to 1995, each applicable to services provided to clients engaged in a specified set of business classifications which would apply to the temporary staff assignments if otherwise employed on a direct basis. These codes, with a brief description of the business activities grouped within each, are as follow:

- Code 544:** Employment Contractor – Temporary Staff – Manufacturing or Light Industrial Operations, N.O.C.
- Code 682:** Employment Contractor – Temporary Labor – Construction or Erection Operations
- Code 929:** Employment Contractor – Temporary Staff – Mercantile Operations
- Code 937:** Employment Contractor – Temporary Staff – Heavy Service
- Code 946:** Employment Contractor – Temporary Medical Staffing
- Code 947:** Employment Contractor – Temporary Staff – Maintenance or Service
- Code 949:** Employment Contractor – Temporary Marketing

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Throughout the period during which the PCRB has been studying the temporary staffing codes having one-to-one comparisons with direct employment codes, the above "grouped" codes have been assigned rating values based on application of approved classification pricing formulas and procedures to the aggregate experience reported in each such code. The PCRB intends to continue utilization of this approach going forward, including the April 1, 2005 Loss Cost Filing.

The proposals advanced herein were reviewed in a teleconference meeting of the PCRB's Classification and Rating Committee on July 7, 2004. Minutes of that teleconference are enclosed as part of the supporting materials for this filing.

The PCRB will be happy to answer any questions that the Insurance Department or other interested parties may have regarding this report and the proposed changes to pricing procedures for selected temporary staffing codes effective April 1, 2005 outlined herein.

Sincerely,

Timothy L. Wisecarver
President

TLW/kg
Enclosures

c: William R. Lloyd, Jr., Small Business Advocate
Kathy Speaker MacNett, Skarlatos and Zonarich

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 2000 @ 1st Report

Temporary Staffing Code (1)	PY 2000 Indemnity Claims (2)	PY 2000 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 2000 Reported Pure Premium* (5)	PY 1999 Severity** (6)	Direct Employee Code (7)	PY 2000 Indemnity Claims (8)	PY 2000 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 2000 Reported Pure Premium* (11)	PY 2000 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
889	69	687.898	0.100	0.196	17,715	***	2,272	38,768.050	0.006	0.144	20,880	16.718	1.361	0.848
879	35	39.517	0.886	1.481	15,629	923	52	57.818	0.899	2.303	20,792	0.985	0.643	0.752
867	27	18.247	1.480	1.864	10,921	813	207	226.606	0.913	2.009	19,397	1.621	0.928	0.563
275	29	12.252	2.367	5.437	21,964	221	162	339.514	0.477	0.871	14,254	4.962	6.242	1.541
497	14	12.085	1.158	1.832	12,898	472	44	176.245	0.250	0.563	19,917	4.634	3.254	0.648
883	6	12.056	0.498	1.121	22,112	928	786	1,701.747	0.462	1.008	18,003	1.077	1.112	1.228
297	6	10.030	0.598	0.838	12,495	281	324	519.779	0.623	1.421	19,479	0.960	0.590	0.641
895	3	9.474	0.317	2.021	63,610	965	1,185	7,747.655	0.153	0.280	14,364	2.070	7.218	4.429
493	11	8.791	1.251	2.391	17,574	445	400	682.420	0.586	1.180	16,520	2.135	2.026	1.064
276		8.764	-	0.163	-	222	506	634.794	0.797	1.634	17,442	-	0.100	-
187	10	8.378	1.194	1.379	8,429	107	80	130.706	0.612	1.379	18,720	1.950	1.000	0.450
191	49	6.651	7.367	8.526	9,693	161	283	360.359	0.785	1.448	16,326	9.385	5.888	0.594
185	40	6.139	6.516	8.742	10,554	104	274	391.805	0.699	1.688	21,230	9.321	5.179	0.497
495	8	4.834	1.655	4.041	22,621	451	178	209.205	0.851	1.398	13,682	1.945	2.891	1.653
587		3.908	-	0.004	-	563	96	210.864	0.455	1.177	22,500	-	0.003	-
693	6	3.437	1.746	2.353	10,684	651	599	507.297	1.181	4.076	32,760	1.478	0.577	0.326
499	3	3.136	0.957	1.301	12,275	475	180	156.479	1.150	1.565	12,639	0.832	0.831	0.971
691	2	3.050	0.656	0.318	4,787	609	389	463.203	0.840	2.331	26,031	0.781	0.136	0.184
695	3	2.257	1.329	5.361	40,339	661	604	882.677	0.684	1.869	24,880	1.943	2.868	1.621
189	1	2.256	0.443	0.344	281	113	40	117.976	0.339	0.711	17,032	1.308	0.484	0.016
881	4	2.134	1.874	1.906	8,443	926	188	282.187	0.666	1.471	19,109	2.814	1.296	0.442
491	3	1.939	1.547	0.851	3,095	403	217	272.365	0.797	1.199	12,923	1.941	0.710	0.239
291	5	1.532	3.264	5.886	14,797	255	48	108.085	0.444	1.238	24,595	7.351	4.754	0.602
877		0.619	-	-	-	914	320	540.331	0.592	1.009	14,190	-	-	-
Totals	334	869.384	0.384	0.646	14,924		9,434	55,488.167	0.170	0.387	19,612	2.259	1.669	0.761
Wtd using Col (3)									0.147	0.438	19,720	2.612	1.475	0.757
Excluding Code 889														
Totals	265	181.486	1.460	2.353	14,198		7,162	16,720.117	0.428	0.951	19,210	3.411	2.474	0.739
Wtd using Col (3)									0.681	1.552	19,341	2.144	1.516	0.734

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include

Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1999 @ 2nd Report

Temporary Staffing Code (1)	PY 1999 Indemnity Claims (2)	PY 1999 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1999 Reported Pure Premium* (5)	PY 1999 Severity** (6)	Direct Employee Code (7)	PY 1999 Indemnity Claims (8)	PY 1999 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1999 Reported Pure Premium* (11)	PY 1999 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
185	26	6.083	4.274	9.777	20,204	104	294	358.096	0.821	1.794	18,733	5.206	5.450	1.079
187	9	6.674	1.349	3.751	26,841	107	90	121.084	0.743	1.783	19,570	1.815	2.104	1.372
189	2	2.052	0.975	0.920	5,345	113	74	125.034	0.592	1.451	20,761	1.646	0.634	0.257
191	37	7.286	5.078	3.715	5,973	161	307	401.901	0.764	1.805	21,179	6.647	2.058	0.282
275	19	11.621	1.635	3.594	19,468	221	206	352.042	0.585	1.418	20,816	2.795	2.535	0.935
276	40	13.194	3.032	3.170	8,041	222	474	548.659	0.864	2.134	21,901	3.509	1.485	0.367
291	16	2.613	6.123	11.672	16,772	255	49	122.823	0.399	2.912	70,540	15.346	4.008	0.238
297	8	10.272	0.779	1.197	11,343	281	326	523.631	0.623	1.587	22,772	1.250	0.754	0.498
491	2	1.914	1.045	1.421	11,999	403	213	253.654	0.840	1.676	18,142	1.244	0.848	0.661
493	6	8.194	0.732	0.357	3,053	445	491	638.519	0.769	2.018	23,039	0.952	0.177	0.133
495	3	5.007	0.599	2.342	37,623	451	250	196.774	1.270	2.803	19,641	0.472	0.836	1.916
497	14	15.984	0.876	1.780	18,950	472	46	182.484	0.252	0.425	12,832	3.476	4.188	1.477
499	3	2.848	1.053	6.188	58,749	475	204	157.450	1.296	2.376	17,735	0.813	2.604	3.313
587	-	1.316	-	-	-	563	94	188.993	0.497	1.546	27,060	-	-	-
691	-	1.295	-	0.076	-	609	396	453.934	0.872	3.017	33,004	-	0.025	-
693	3	1.996	1.503	1.250	5,866	651	644	482.188	1.336	4.379	30,978	1.125	0.285	0.189
695	-	1.868	-	0.055	-	661	532	802.703	0.663	2.314	32,497	-	0.024	-
867	29	16.619	1.745	2.816	14,042	813	249	176.886	1.408	3.499	22,952	1.239	0.805	0.612
877	1	0.968	1.033	1.033	10,000	914	388	610.158	0.636	1.44	19,603	1.624	0.717	0.510
879	47	21.941	2.142	4.468	19,582	923	42	55.787	0.753	1.614	17,569	2.845	2.768	1.115
881	3	2.488	1.206	0.267	1,728	926	236	273.750	0.862	2.404	24,761	1.399	0.111	0.070
883	8	12.711	0.629	0.287	2,696	928	762	1,536.491	0.496	1.175	20,463	1.269	0.244	0.132
889	66	705.786	0.094	0.205	19,314	***	2,231	36,813.664	0.061	0.006	26,545	1.533	34.167	0.728
895		8.640	-	0.003	-	965	1,144	7,352.352	0.156	0.349	18,664	-	0.009	
Totals	342	869.370	0.393	0.691	15,505		9,742	52,729.057	0.185	0.376	24,027	2.124	1.839	0.645
Wtd using Col (3)									0.188	0.342	22,803	2.090	2.020	0.680
Excluding Code 889														
Totals	276	163.584	1.687	2.789	14,594		7,511	15,915.393	0.472	1.231	23,279	3.574	2.265	0.627
Wtd using Col (3)									0.736	1.789	21,473	2.292	1.559	0.680

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include

Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1998 @ 3rd Report

Temporary Staffing Code (1)	PY 1998 Indemnity Claims (2)	PY 1998 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1998 Reported Pure Premium* (5)	PY 1998 Severity** (6)	Direct Employee Code (7)	PY 1998 Indemnity Claims (8)	PY 1998 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1998 Reported Pure Premium* (11)	PY 1998 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
185	35	5.423	6.454	10.059	13,839	104	298	374.443	0.796	1.938	21,727	8.108	5.190	0.637
187	8	6.945	1.152	3.283	25,009	107	104	128.105	0.812	1.933	20,966	1.419	1.698	1.193
189	2	1.771	1.129	0.856	6,548	113	92	98.463	0.934	1.936	17,466	1.209	0.442	0.375
191	2	6.872	0.291	1.321	43,781	161	376	427.237	0.880	1.831	18,629	0.331	0.721	2.350
275	19	13.317	1.427	2.524	15,933	221	202	331.099	0.610	1.723	25,054	2.339	1.465	0.636
276	11	6.637	1.657	0.982	4,943	222	403	469.177	0.859	2.258	23,076	1.929	0.435	0.214
291	1	1.271	0.787	0.231	394	255	64	123.946	0.516	1.531	27,409	1.525	0.151	0.014
297	8	6.690	1.196	1.076	7,698	281	388	492.324	0.788	2.178	25,202	1.518	0.494	0.305
491	1	2.158	0.463	0.084	1,550	403	247	237.249	1.041	2.045	18,157	0.445	0.041	0.085
493	12	9.912	1.211	1.632	12,055	445	455	585.718	0.777	1.998	23,003	1.558	0.817	0.524
495	3	1.949	1.539	3.108	19,586	451	241	191.382	1.259	2.693	18,682	1.223	1.154	1.048
497	13	16.492	0.788	0.732	8,055	472	61	167.230	0.365	0.799	19,277	2.160	0.916	0.418
499	1	2.391	0.418	0.352	6,921	475	145	141.785	1.023	1.424	13,457	0.409	0.247	0.514
587	4	1.887	2.120	3.437	15,989	563	89	164.169	0.542	1.529	25,581	3.911	2.248	0.625
691	1	0.956	1.046	0.161	333	609	421	400.984	1.050	3.24	29,164	0.996	0.050	0.011
693	-	2.478	-	0.022	-	651	647	435.923	1.484	5.522	35,394	-	0.004	-
695	1	2.046	0.489	0.126	1,806	661	468	674.127	0.694	2.582	34,603	0.704	0.049	0.052
867	15	8.491	1.767	3.540	19,260	813	198	142.787	1.387	3.976	26,794	1.274	0.890	0.719
877	-	1.779	-	-	-	914	398	677.678	0.587	1.157	16,660	-	-	-
879	24	13.206	1.817	1.236	5,395	923	53	53.637	0.988	3.635	32,897	1.839	0.340	0.164
881	3	1.813	1.655	0.404	2,157	926	199	268.302	0.742	2.142	25,683	2.230	0.189	0.084
883	7	4.382	1.597	1.278	6,568	928	780	1,399.998	0.557	1.339	21,336	2.868	0.954	0.308
889	92	558.388	0.165	0.302	16,631	***	2,052	33,444.096	0.061	0.006	11,451	2.701	50.333	1.452
895		7.927	-	0.016	-	965	1,118	7,246.520	0.154	0.398	22,208	-	0.040	-
Totals	263	685.181	0.384	0.583	13,642		9,499	48,676.379	0.195	0.413	21,386	1.969	1.410	0.638
Wtd using Col (3)									0.190	0.387	21,107	2.021	1.506	0.646
Excluding Code 889														
Totals	171	126.793	1.349	1.819	12,033		7,447	15,232.283	0.489	1.308	24,124	2.759	1.391	0.499
Wtd using Col (3)									0.759	2.067	24,543	1.777	0.880	0.490

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1997 @ 4th Report

Temporary Staffing Code (1)	PY 1997 Indemnity Claims (2)	PY 1997 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1997 Reported Pure Premium* (5)	PY 1997 Severity** (6)	Direct Employee Code (7)	PY 1997 Indemnity Claims (8)	PY 1997 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1997 Reported Pure Premium* (11)	PY 1997 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
185	20	5.188	3.855	10.407	25,323	104	298	334.948	0.890	2.252	22,770	4.332	4.621	1.112
187	6	5.003	1.199	3.385	27,416	107	91	124.981	0.728	1.816	21,243	1.647	1.864	1.291
189	11	1.706	6.448	8.070	10,868	113	56	100.698	0.556	1.422	21,134	11.597	5.675	0.514
191	10	5.345	1.871	9.255	48,947	161	410	470.459	0.871	1.897	19,663	2.148	4.879	2.489
275	17	12.137	1.401	1.292	6,545	221	232	321.659	0.721	1.423	16,657	1.943	0.908	0.393
276	16	4.464	3.584	5.486	14,063	222	474	445.416	1.064	2.528	21,194	3.369	2.170	0.664
291	5	1.086	4.604	11.331	24,304	255	62	119.445	0.519	1.819	32,455	8.871	6.229	0.749
297	7	5.965	1.174	0.716	5,179	281	336	486.124	0.691	1.766	22,756	1.698	0.405	0.228
491	2	1.209	1.654	1.160	7,016	403	262	268.745	0.975	1.842	17,464	1.697	0.630	0.402
493	22	7.830	2.810	2.288	6,992	445	530	562.583	0.942	2.506	24,006	2.983	0.913	0.291
495	8	2.285	3.501	2.182	4,557	451	227	164.344	1.381	2.218	14,016	2.535	0.984	0.325
497	8	15.896	0.503	0.433	6,366	472	64	181.701	0.352	0.889	22,646	1.430	0.487	0.281
499	3	1.112	2.698	3.213	11,390	475	155	130.947	1.184	1.645	13,376	2.279	1.953	0.852
587	-	1.216	-	0.017	-	563	74	171.652	0.431	1.056	19,920	-	0.016	-
691	2	0.443	4.515	26.441	58,567	609	343	364.136	0.942	3.909	39,591	4.793	6.764	1.479
693	10	2.719	3.678	3.443	6,865	651	603	397.502	1.517	5.673	35,730	2.424	0.607	0.192
695	4	1.583	2.527	8.746	34,322	661	525	616.936	0.851	3.259	35,957	2.969	2.684	0.955
867	27	7.011	3.851	8.969	20,754	813	177	131.403	1.347	5.03	35,423	2.859	1.783	0.586
877	1	1.129	0.886	0.193	1,869	914	398	651.353	0.611	1.49	20,867	1.450	0.130	0.090
879	17	10.132	1.678	2.257	12,962	923	66	61.653	1.071	1.937	15,468	1.567	1.165	0.838
881	2	1.166	1.715	3.725	21,328	926	238	256.016	0.930	2.111	20,323	1.844	1.765	1.049
883	3	4.283	0.700	4.476	63,075	928	781	1,268.999	0.615	1.313	18,800	1.139	3.409	3.355
889	118	599.427	0.197	0.279	12,502	***	1,901	30,088.431	0.063	0.006	25,739	3.125	46.500	0.486
895	1	7.175	0.139	0.041	1,522	965	1,099	6,245.810	0.176	0.398	19,451	0.790	0.103	0.078
Totals	320	705.510	0.454	0.762	15,243		9,402	43,965.941	0.214	0.451	24,084	2.121	1.691	0.633
Wtd using Col (3)									0.171	0.300	23,563	2.655	2.540	0.647
Excluding Code 889														
Totals	202	106.083	1.904	3.491	16,844		7,501	13,877.510	0.541	1.415	23,664	3.519	2.467	0.712
Wtd using Col (3)									0.783	1.964	22,570	2.432	1.778	0.746

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1996 @ 5th Report

Temporary Staffing Code (1)	PY 1996 Indemnity Claims (2)	PY 1996 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1996 Reported Pure Premium* (5)	PY 1996 Severity** (6)	Direct Employee Code (7)	PY 1996 Indemnity Claims (8)	PY 1996 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1996 Reported Pure Premium* (11)	PY 1996 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
185	18	4.258	4.227	4.027	8,182	104	344	288.809	1.191	3.268	23,237	3.549	1.232	0.352
187	12	3.332	3.601	6.235	16,179	107	111	134.423	0.826	2.175	23,113	4.360	2.867	0.700
189	-	1.591	-	0.043	-	113	50	92.280	0.542	0.855	11,729	-	0.050	-
191	34	4.182	8.130	7.748	8,088	161	448	478.423	0.936	2.094	20,538	8.686	3.700	0.394
275	10	6.737	1.484	1.098	7,167	221	212	290.569	0.730	1.687	19,953	2.033	0.651	0.359
276	4	3.738	1.070	1.104	5,353	222	403	415.481	0.970	2.45	22,302	1.103	0.451	0.240
291	5	0.904	5.531	2.882	4,785	255	62	111.734	0.555	1.625	26,651	9.966	1.774	0.180
297	3	5.155	0.582	0.462	4,761	281	389	454.230	0.856	1.878	19,932	0.680	0.246	0.239
491	6	1.626	3.690	0.666	1,724	403	273	256.080	1.066	2.884	25,785	3.462	0.231	0.067
493	7	3.367	2.079	0.544	1,467	445	400	539.261	0.742	1.949	23,427	2.802	0.279	0.063
495	10	2.090	4.785	3.949	7,924	451	243	154.251	1.575	3.204	18,743	3.038	1.233	0.423
497	3	7.862	0.382	0.090	2,199	472	53	164.126	0.323	1.808	53,100	1.181	0.050	0.041
499	2	0.753	2.656	1.087	3,221	475	140	124.453	1.125	2.454	21,309	2.361	0.443	0.151
587	1	0.944	1.059	0.390	2,342	563	103	135.975	0.757	2.426	29,796	1.399	0.161	0.079
691	-	1.102	-	0.265	-	609	383	330.946	1.157	5.118	42,866	-	0.052	-
693	16	3.155	5.071	5.064	9,588	651	612	365.376	1.675	7.192	41,525	3.028	0.704	0.231
695	2	1.376	1.453	3.104	18,775	661	531	590.359	0.899	3.007	31,620	1.617	1.032	0.594
867	9	4.436	2.029	1.421	5,324	813	173	123.538	1.400	4.229	27,887	1.449	0.336	0.191
877	5	1.709	2.926	7.618	24,954	914	377	572.060	0.659	1.794	24,233	4.440	4.246	1.030
879	8	6.687	1.196	2.657	21,608	923	37	48.255	0.767	1.471	16,020	1.560	1.806	1.349
881	1	1.725	0.580	0.837	14,449	926	219	248.097	0.883	2.082	21,289	0.657	0.402	0.679
883	3	4.017	0.747	0.728	9,362	928	812	1,232.420	0.659	1.585	21,300	1.133	0.459	0.440
889	56	475.887	0.118	0.250	19,210	***	1,975	27,486.188	0.072	0.007	11,418	1.634	35.714	1.682
895		5.588	-	0.004	-	965	1,040	5,931.348	0.175	0.376	18,292	-	0.011	-
Totals	215	552.221	0.389	0.509	11,711		9,390	40,568.682	0.231	0.485	22,312	1.684	1.049	0.525
Wtd using Col (3)									0.176	0.324	20,397	2.210	1.571	0.574
Excluding Code 889														
Totals	159	76.334	2.083	2.122	9,069		7,415	13,082.494	0.567	1.258	25,213	3.674	1.687	0.360
Wtd using Col (3)									0.827	2.298	25,263	2.519	0.923	0.359

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor
Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 2000 @ 1st Report

Temporary Staffing Code (1)	PY 2000 Indemnity Claims (2)	PY 2000 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 2000 Reported Pure Premium* (5)	PY 1999 Severity** (6)	Direct Employee Code (7)	PY 2000 Indemnity Claims (8)	PY 2000 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 2000 Reported Pure Premium* (11)	PY 2000 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
889	69	687.898	0.100	0.196	17,715	***	2,272	38,768.050	0.006	0.144	20,880	16.718	1.361	0.848
879	35	39.517	0.886	1.481	15,629	923	52	57.818	0.899	2.303	20,792	0.985	0.643	0.752
867	27	18.247	1.480	1.864	10,921	813	207	226.606	0.913	2.009	19,397	1.621	0.928	0.563
275	29	12.252	2.367	5.437	21,964	221	162	339.514	0.477	0.871	14,254	4.962	6.242	1.541
497	14	12.085	1.158	1.832	12,898	472	44	176.245	0.250	0.563	19,917	4.634	3.254	0.648
883	6	12.056	0.498	1.121	22,112	928	786	1,701.747	0.462	1.008	18,003	1.077	1.112	1.228
297	6	10.030	0.598	0.838	12,495	281	324	519.779	0.623	1.421	19,479	0.960	0.590	0.641
895	3	9.474	0.317	2.021	63,610	965	1,185	7,747.655	0.153	0.280	14,364	2.070	7.218	4.429
493	11	8.791	1.251	2.391	17,574	445	400	682.420	0.586	1.180	16,520	2.135	2.026	1.064
276		8.764	-	0.163	-	222	506	634.794	0.797	1.634	17,442	-	0.100	-
187	10	8.378	1.194	1.379	8,429	107	80	130.706	0.612	1.379	18,720	1.950	1.000	0.450
191	49	6.651	7.367	8.526	9,693	161	283	360.359	0.785	1.448	16,326	9.385	5.888	0.594
185	40	6.139	6.516	8.742	10,554	104	274	391.805	0.699	1.688	21,230	9.321	5.179	0.497
495	8	4.834	1.655	4.041	22,621	451	178	209.205	0.851	1.398	13,682	1.945	2.891	1.653
587		3.908	-	0.004	-	563	96	210.864	0.455	1.177	22,500	-	0.003	-
693	6	3.437	1.746	2.353	10,684	651	599	507.297	1.181	4.076	32,760	1.478	0.577	0.326
499	3	3.136	0.957	1.301	12,275	475	180	156.479	1.150	1.565	12,639	0.832	0.831	0.971
691	2	3.050	0.656	0.318	4,787	609	389	463.203	0.840	2.331	26,031	0.781	0.136	0.184
695	3	2.257	1.329	5.361	40,339	661	604	882.677	0.684	1.869	24,880	1.943	2.868	1.621
189	1	2.256	0.443	0.344	281	113	40	117.976	0.339	0.711	17,032	1.308	0.484	0.016
881	4	2.134	1.874	1.906	8,443	926	188	282.187	0.666	1.471	19,109	2.814	1.296	0.442
491	3	1.939	1.547	0.851	3,095	403	217	272.365	0.797	1.199	12,923	1.941	0.710	0.239
291	5	1.532	3.264	5.886	14,797	255	48	108.085	0.444	1.238	24,595	7.351	4.754	0.602
877		0.619	-	-	-	914	320	540.331	0.592	1.009	14,190	-	-	-
Totals	334	869.384	0.384	0.646	14,924		9,434	55,488.167	0.170	0.387	19,612	2.259	1.669	0.761
Wtd using Col (3)									0.147	0.438	19,720	2.612	1.475	0.757
Excluding Code 889														
Totals	265	181.486	1.460	2.353	14,198		7,162	16,720.117	0.428	0.951	19,210	3.411	2.474	0.739
Wtd using Col (3)									0.681	1.552	19,341	2.144	1.516	0.734

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include

Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1999 @ 2nd Report

Temporary Staffing Code (1)	PY 1999 Indemnity Claims (2)	PY 1999 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1999 Reported Pure Premium* (5)	PY 1999 Severity** (6)	Direct Employee Code (7)	PY 1999 Indemnity Claims (8)	PY 1999 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1999 Reported Pure Premium* (11)	PY 1999 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
889	66	705.786	0.094	0.205	19,314	***	2,231	36,813.664	0.061	0.006	26,545	1.533	34.167	0.728
879	47	21.941	2.142	4.468	19,582	923	42	55.787	0.753	1.614	17,569	2.845	2.768	1.115
867	29	16.619	1.745	2.816	14,042	813	249	176.886	1.408	3.499	22,952	1.239	0.805	0.612
497	14	15.984	0.876	1.780	18,950	472	46	182.484	0.252	0.425	12,832	3.476	4.188	1.477
276	40	13.194	3.032	3.170	8,041	222	474	548.659	0.864	2.134	21,901	3.509	1.485	0.367
883	8	12.711	0.629	0.287	2,696	928	762	1,536.491	0.496	1.175	20,463	1.269	0.244	0.132
275	19	11.621	1.635	3.594	19,468	221	206	352.042	0.585	1.418	20,816	2.795	2.535	0.935
297	8	10.272	0.779	1.197	11,343	281	326	523.631	0.623	1.587	22,772	1.250	0.754	0.498
895	-	8.640	-	0.003	-	965	1,144	7,352.352	0.156	0.349	18,664	-	0.009	-
493	6	8.194	0.732	0.357	3,053	445	491	638.519	0.769	2.018	23,039	0.952	0.177	0.133
191	37	7.286	5.078	3.715	5,973	161	307	401.901	0.764	1.805	21,179	6.647	2.058	0.282
187	9	6.674	1.349	3.751	26,841	107	90	121.084	0.743	1.783	19,570	1.815	2.104	1.372
185	26	6.083	4.274	9.777	20,204	104	294	358.096	0.821	1.794	18,733	5.206	5.450	1.079
495	3	5.007	0.599	2.342	37,623	451	250	196.774	1.270	2.803	19,641	0.472	0.836	1.916
499	3	2.848	1.053	6.188	58,749	475	204	157.450	1.296	2.376	17,735	0.813	2.604	3.313
291	16	2.613	6.123	11.672	16,772	255	49	122.823	0.399	2.912	70,540	15.346	4.008	0.238
881	3	2.488	1.206	0.267	1,728	926	236	273.750	0.862	2.404	24,761	1.399	0.111	0.070
189	2	2.052	0.975	0.920	5,345	113	74	125.034	0.592	1.451	20,761	1.646	0.634	0.257
693	3	1.996	1.503	1.250	5,866	651	644	482.188	1.336	4.379	30,978	1.125	0.285	0.189
491	2	1.914	1.045	1.421	11,999	403	213	253.654	0.840	1.676	18,142	1.244	0.848	0.661
695	-	1.868	-	0.055	-	661	532	802.703	0.663	2.314	32,497	-	0.024	-
587	-	1.316	-	-	-	563	94	188.993	0.497	1.546	27,060	-	-	-
691	-	1.295	-	0.076	-	609	396	453.934	0.872	3.017	33,004	-	0.025	-
877	1	0.968	1.033	1.033	10,000	914	388	610.158	0.636	1.440	19,603	1.624	0.717	0.510
Totals	342	869.370	0.393	0.691	15,505		9,742	52,729.057	0.185	0.376	24,027	2.124	1.839	0.645
Wtd using Col (3)									0.188	0.342	22,803	2.090	2.020	0.680
Excluding Code 889														
Totals	276	163.584	1.687	2.789	14,594		7,511	15,915.393	0.472	1.231	23,279	3.574	2.265	0.627
Wtd using Col (3)									0.736	1.789	21,473	2.292	1.559	0.680

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

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Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1998 @ 3rd Report

Temporary Staffing Code (1)	PY 1998 Indemnity Claims (2)	PY 1998 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1998 Reported Pure Premium* (5)	PY 1998 Severity** (6)	Direct Employee Code (7)	PY 1998 Indemnity Claims (8)	PY 1998 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1998 Reported Pure Premium* (11)	PY 1998 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
889	92	558.388	0.165	0.302	16,631	***	2,052	33,444.096	0.061	0.006	11,451	2.701	50.333	1.452
497	13	16.492	0.788	0.732	8,055	472	61	167.230	0.365	0.799	19,277	2.160	0.916	0.418
275	19	13.317	1.427	2.524	15,933	221	202	331.099	0.610	1.723	25,054	2.339	1.465	0.636
879	24	13.206	1.817	1.236	5,395	923	53	53.637	0.988	3.635	32,897	1.839	0.340	0.164
493	12	9.912	1.211	1.632	12,055	445	455	585.718	0.777	1.998	23,003	1.558	0.817	0.524
867	15	8.491	1.767	3.540	19,260	813	198	142.787	1.387	3.976	26,794	1.274	0.890	0.719
895	-	7.927	-	0.016	-	965	1,118	7,246.520	0.154	0.398	22,208	-	0.040	-
187	8	6.945	1.152	3.283	25,009	107	104	128.105	0.812	1.933	20,966	1.419	1.698	1.193
191	2	6.872	0.291	1.321	43,781	161	376	427.237	0.880	1.831	18,629	0.331	0.721	2.350
297	8	6.690	1.196	1.076	7,698	281	388	492.324	0.788	2.178	25,202	1.518	0.494	0.305
276	11	6.637	1.657	0.982	4,943	222	403	469.177	0.859	2.258	23,076	1.929	0.435	0.214
185	35	5.423	6.454	10.059	13,839	104	298	374.443	0.796	1.938	21,727	8.108	5.190	0.637
883	7	4.382	1.597	1.278	6,568	928	780	1,399.998	0.557	1.339	21,336	2.868	0.954	0.308
693	-	2.478	-	0.022	-	651	647	435.923	1.484	5.522	35,394	-	0.004	-
499	1	2.391	0.418	0.352	6,921	475	145	141.785	1.023	1.424	13,457	0.409	0.247	0.514
491	1	2.158	0.463	0.084	1,550	403	247	237.249	1.041	2.045	18,157	0.445	0.041	0.085
695	1	2.046	0.489	0.126	1,806	661	468	674.127	0.694	2.582	34,603	0.704	0.049	0.052
495	3	1.949	1.539	3.108	19,586	451	241	191.382	1.259	2.693	18,682	1.223	1.154	1.048
587	4	1.887	2.120	3.437	15,989	563	89	164.169	0.542	1.529	25,581	3.911	2.248	0.625
881	3	1.813	1.655	0.404	2,157	926	199	268.302	0.742	2.142	25,683	2.230	0.189	0.084
877	-	1.779	-	-	-	914	398	677.678	0.587	1.157	16,660	-	-	-
189	2	1.771	1.129	0.856	6,548	113	92	98.463	0.934	1.936	17,466	1.209	0.442	0.375
291	1	1.271	0.787	0.231	394	255	64	123.946	0.516	1.531	27,409	1.525	0.151	0.014
691	1	0.956	1.046	0.161	333	609	421	400.984	1.050	3.240	29,164	0.996	0.050	0.011
Totals	263	685.181	0.384	0.583	13,642		9,499	48,676.379	0.195	0.413	21,386	1.969	1.410	0.638
Wtd using Col (3)									0.190	0.387	21,107	2.021	1.506	0.646
Excluding Code 889														
Totals	171	126.793	1.349	1.819	12,033		7,447	15,232.283	0.489	1.308	24,124	2.759	1.391	0.499
Wtd using Col (3)									0.759	2.067	24,543	1.777	0.880	0.490

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1997 @ 4th Report

Temporary Staffing Code (1)	PY 1997 Indemnity Claims (2)	PY 1997 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1997 Reported Pure Premium* (5)	PY 1997 Severity** (6)	Direct Employee Code (7)	PY 1997 Indemnity Claims (8)	PY 1997 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1997 Reported Pure Premium* (11)	PY 1997 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
889	118	599.427	0.197	0.279	12,502	***	1,901	30,088.431	0.063	0.006	25,739	3.125	46.500	0.486
497	8	15.896	0.503	0.433	6,366	472	64	181.701	0.352	0.889	22,646	1.430	0.487	0.281
275	17	12.137	1.401	1.292	6,545	221	232	321.659	0.721	1.423	16,657	1.943	0.908	0.393
879	17	10.132	1.678	2.257	12,962	923	66	61.653	1.071	1.937	15,468	1.567	1.165	0.838
493	22	7.830	2.810	2.288	6,992	445	530	562.583	0.942	2.506	24,006	2.983	0.913	0.291
895	1	7.175	0.139	0.041	1,522	965	1,099	6,245.810	0.176	0.398	19,451	0.790	0.103	0.078
867	27	7.011	3.851	8.969	20,754	813	177	131.403	1.347	5.03	35,423	2.859	1.783	0.586
297	7	5.965	1.174	0.716	5,179	281	336	486.124	0.691	1.766	22,756	1.698	0.405	0.228
191	10	5.345	1.871	9.255	48,947	161	410	470.459	0.871	1.897	19,663	2.148	4.879	2.489
185	20	5.188	3.855	10.407	25,323	104	298	334.948	0.890	2.252	22,770	4.332	4.621	1.112
187	6	5.003	1.199	3.385	27,416	107	91	124.981	0.728	1.816	21,243	1.647	1.864	1.291
276	16	4.464	3.584	5.486	14,063	222	474	445.416	1.064	2.528	21,194	3.369	2.170	0.664
883	3	4.283	0.700	4.476	63,075	928	781	1,268.999	0.615	1.313	18,800	1.139	3.409	3.355
693	10	2.719	3.678	3.443	6,865	651	603	397.502	1.517	5.673	35,730	2.424	0.607	0.192
495	8	2.285	3.501	2.182	4,557	451	227	164.344	1.381	2.218	14,016	2.535	0.984	0.325
189	11	1.706	6.448	8.070	10,868	113	56	100.698	0.556	1.422	21,134	11.597	5.675	0.514
695	4	1.583	2.527	8.746	34,322	661	525	616.936	0.851	3.259	35,957	2.969	2.684	0.955
587	-	1.216	-	0.017	-	563	74	171.652	0.431	1.056	19,920	-	0.016	-
491	2	1.209	1.654	1.160	7,016	403	262	268.745	0.975	1.842	17,464	1.697	0.630	0.402
881	2	1.166	1.715	3.725	21,328	926	238	256.016	0.930	2.111	20,323	1.844	1.765	1.049
877	1	1.129	0.886	0.193	1,869	914	398	651.353	0.611	1.49	20,867	1.450	0.130	0.090
499	3	1.112	2.698	3.213	11,390	475	155	130.947	1.184	1.645	13,376	2.279	1.953	0.852
291	5	1.086	4.604	11.331	24,304	255	62	119.445	0.519	1.819	32,455	8.871	6.229	0.749
691	2	0.443	4.515	26.441	58,567	609	343	364.136	0.942	3.909	39,591	4.793	6.764	1.479
Totals	320	705.510	0.454	0.762	15,243		9,402	43,965.941	0.214	0.451	24,084	2.121	1.691	0.633
Wtd using Col (3)									0.171	0.300	23,563	2.655	2.540	0.647
Excluding Code 889														
Totals	202	106.083	1.904	3.491	16,844		7,501	13,877.510	0.541	1.415	23,664	3.519	2.467	0.712
Wtd using Col (3)									0.783	1.964	22,570	2.432	1.778	0.746

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

*** Code 889 is Most Closely Aligned with Code 953, Office, but Also May Include Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

Pennsylvania Compensation Rating Bureau

Comparative Experience - Temporary Staffing and Direct Employee Classifications

Policy Year 1996 @ 5th Report

Temporary Staffing Code (1)	PY 1996 Indemnity Claims (2)	PY 1996 Payrolls (\$Million) (3)	Claims per \$Million Payroll (4)	PY 1996 Reported Pure Premium* (5)	PY 1996 Severity** (6)	Direct Employee Code (7)	PY 1996 Indemnity Claims (8)	PY 1996 Payrolls (\$Million) (9)	Claims per \$Million Payroll (10)	PY 1996 Reported Pure Premium* (11)	PY 1996 Severity** (12)	Temp/Direct		
												Frequency (4)/(10) (13)	Pure Prem (5)/(11) (14)	Severity (6)/(12) (15)
889	56	475.887	0.118	0.250	19,210	***	1,975	27,486.188	0.072	0.007	11,418	1.634	35.714	1.682
497	3	7.862	0.382	0.090	2,199	472	53	164.126	0.323	1.808	53,100	1.181	0.050	0.041
275	10	6.737	1.484	1.098	7,167	221	212	290.569	0.730	1.687	19,953	2.033	0.651	0.359
879	8	6.687	1.196	2.657	21,608	923	37	48.255	0.767	1.471	16,020	1.560	1.806	1.349
895	-	5.588	-	0.004	-	965	1,040	5,931.348	0.175	0.376	18,292	-	0.011	-
297	3	5.155	0.582	0.462	4,761	281	389	454.230	0.856	1.878	19,932	0.680	0.246	0.239
867	9	4.436	2.029	1.421	5,324	813	173	123.538	1.400	4.229	27,887	1.449	0.336	0.191
185	18	4.258	4.227	4.027	8,182	104	344	288.809	1.191	3.268	23,237	3.549	1.232	0.352
191	34	4.182	8.130	7.748	8,088	161	448	478.423	0.936	2.094	20,538	8.686	3.700	0.394
883	3	4.017	0.747	0.728	9,362	928	812	1,232.420	0.659	1.585	21,300	1.133	0.459	0.440
276	4	3.738	1.070	1.104	5,353	222	403	415.481	0.970	2.45	22,302	1.103	0.451	0.240
493	7	3.367	2.079	0.544	1,467	445	400	539.261	0.742	1.949	23,427	2.802	0.279	0.063
187	12	3.332	3.601	6.235	16,179	107	111	134.423	0.826	2.175	23,113	4.360	2.867	0.700
693	16	3.155	5.071	5.064	9,588	651	612	365.376	1.675	7.192	41,525	3.028	0.704	0.231
495	10	2.090	4.785	3.949	7,924	451	243	154.251	1.575	3.204	18,743	3.038	1.233	0.423
881	1	1.725	0.580	0.837	14,449	926	219	248.097	0.883	2.082	21,289	0.657	0.402	0.679
877	5	1.709	2.926	7.618	24,954	914	377	572.060	0.659	1.794	24,233	4.440	4.246	1.030
491	6	1.626	3.690	0.666	1,724	403	273	256.080	1.066	2.884	25,785	3.462	0.231	0.067
189	-	1.591	-	0.043	-	113	50	92.280	0.542	0.855	11,729	-	0.050	-
695	2	1.376	1.453	3.104	18,775	661	531	590.359	0.899	3.007	31,620	1.617	1.032	0.594
691	-	1.102	-	0.265	-	609	383	330.946	1.157	5.118	42,866	-	0.052	-
587	1	0.944	1.059	0.390	2,342	563	103	135.975	0.757	2.426	29,796	1.399	0.161	0.079
291	5	0.904	5.531	2.882	4,785	255	62	111.734	0.555	1.625	26,651	9.966	1.774	0.180
499	2	0.753	2.656	1.087	3,221	475	140	124.453	1.125	2.454	21,309	2.361	0.443	0.151
Totals	215	552.221	0.389	0.509	11,711		9,390	40,568.682	0.231	0.485	22,312	1.684	1.049	0.525
Wtd using Col (3)									0.176	0.324	20,397	2.210	1.571	0.574
Excluding Code 889														
Totals	159	76.334	2.083	2.122	9,069		7,415	13,082.494	0.567	1.258	25,213	3.674	1.687	0.360
Wtd using Col (3)									0.827	2.298	25,263	2.519	0.923	0.359

* Includes Medical Only losses

**Excludes Medical Only losses and claim counts

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Operations Analogous to Codes 956, Attorney and 962, Accountant or Auditor

Data Shown for Direct Code is Combined Claims and Payrolls for All Three Codes 953, 956 and 962

**PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes**

Temporary Staffing Code	PY 96-00 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	27,091	A) Credibility Based on Payroll of \$6,542,800		
187	30,332			
189	9,376	0.17	0.67	0.96
191	30,336	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
275	56,064			
276	36,797	1.28	1.66	1.27
291	7,406	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
297	38,112			
491	8,846	1.048	1.442	1.262
493	38,094			
495	16,165			
497	68,319			
499	10,240			
587	9,271			
691	6,846			
693	13,785			
695	9,130			
867	54,804			
877	6,204			
879	91,483			
881	9,326			
883	37,449			
895	38,804			
TOTAL	654,280			

$$C = A*B + (1-A)$$

**PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes**

Temporary Staffing Code	PY 96-00 Payrolls (\$000)	Temp Payroll Wts.	Actual Indicated Pure Premium			Direct Employee Code	PY 96-00 Payrolls (\$000)	Actual Indicated Pure Premium		
			Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only
185	27,091	0.0414	9.865	6.188	1.254	104	1,748,101	1.844	1.412	0.311
187	30,332	0.0464	1.063	3.724	0.324	107	639,299	1.129	1.430	0.303
189	9,376	0.0143	0.156	2.170	0.442	113	534,451	0.733	1.076	0.255
191	30,336	0.0464	5.586	4.567	0.757	161	2,138,379	1.378	1.458	0.207
275	56,064	0.0857	2.313	3.083	0.319	221	1,634,883	0.946	1.109	0.238
276	36,797	0.0562	1.319	1.493	0.492	222	2,513,527	1.793	1.567	0.300
291	7,406	0.0113	8.001	5.590	0.879	255	586,033	1.587	0.880	0.146
297	38,112	0.0583	0.368	0.792	0.201	281	2,476,088	1.665	1.165	0.214
491	8,846	0.0135	0.200	0.710	0.142	403	1,288,093	1.584	1.484	0.173
493	38,094	0.0582	0.615	1.665	0.235	445	3,008,501	1.575	1.310	0.259
495	16,165	0.0247	1.506	3.565	0.265	451	915,956	1.964	1.713	0.324
497	68,319	0.1044	0.975	0.737	0.156	472	871,786	0.491	0.714	0.104
499	10,240	0.0157	3.748	1.284	0.098	475	711,114	1.473	1.700	0.083
587	9,271	0.0142	0.232	0.832	0.036	563	871,653	1.511	0.846	0.198
691	6,846	0.0105	3.226	0.109	0.091	609	2,013,203	3.946	1.868	0.182
693	13,785	0.0211	0.073	2.868	0.465	651	2,188,286	5.929	2.737	0.275
695	9,130	0.0140	2.444	3.943	0.106	661	3,566,802	2.694	1.453	0.198
867	54,804	0.0838	2.784	2.406	0.418	813	801,220	3.539	2.068	0.306
877	6,204	0.0095	0.086	3.116	0.110	914	3,051,580	1.024	1.024	0.220
879	91,483	0.1398	2.167	2.132	0.180	923	277,150	1.868	1.559	0.374
881	9,326	0.0143	0.364	1.311	0.121	926	1,328,352	1.804	1.347	0.260
883	37,449	0.0572	1.850	0.651	0.095	928	7,139,655	0.977	0.955	0.190
895	38,804	0.0593	0.394	0.559	0.012	965	34,523,685	0.291	0.244	0.066
TOTAL / WTD	654,280	1.0000	2.082	2.169	0.308			1.627	1.307	0.242
Ratio of Temp codes to Direct codes								1.28	1.66	1.27

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium				Industry Group	Proposed Procedure Loss Cost *	4/1/04 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total				
104	1.752	1.464	0.323	3.539	185	1.836	2.111	0.408	4.355	1	4.93	4.01	22.9%
107	1.605	1.459	0.305	3.369	187	1.682	2.104	0.385	4.171	1	4.72	3.81	23.9%
113	0.812	1.064	0.262	2.138	189	0.851	1.534	0.331	2.716	1	3.08	2.42	27.3%
161	1.292	1.512	0.214	3.018	191	1.354	2.180	0.270	3.804	1	4.31	3.42	26.0%
221	0.974	1.100	0.236	2.310	275	1.021	1.586	0.298	2.905	1	3.29	2.62	25.6%
222	1.742	1.585	0.304	3.631	276	1.826	2.286	0.384	4.496	1	5.09	4.11	23.8%
255	1.808	0.909	0.150	2.867	291	1.895	1.311	0.189	3.395	1	3.84	3.25	18.2%
281	1.534	1.197	0.219	2.950	297	1.608	1.726	0.276	3.610	1	4.09	3.34	22.5%
403	1.526	1.512	0.177	3.215	491	1.599	2.180	0.223	4.002	1	4.53	3.64	24.5%
445	1.549	1.311	0.259	3.119	493	1.623	1.890	0.327	3.840	1	4.35	3.53	23.2%
451	2.243	1.768	0.321	4.332	495	2.351	2.549	0.405	5.305	1	6.01	4.90	22.7%
472	0.786	0.741	0.103	1.630	497	0.824	1.069	0.130	2.023	1	2.29	1.85	23.8%
475	1.093	1.706	0.082	2.881	499	1.145	2.460	0.103	3.708	1	4.20	3.26	28.8%
563	1.521	0.886	0.196	2.603	587	1.594	1.278	0.247	3.119	1	3.53	2.95	19.7%
609	3.490	1.853	0.181	5.524	691	3.658	2.672	0.228	6.558	2	6.80	5.73	18.7%
651	5.293	2.736	0.275	8.304	693	5.547	3.945	0.347	9.839	2	10.20	8.61	18.5%
661	2.589	1.464	0.199	4.252	695	2.713	2.111	0.251	5.075	2	5.26	4.41	19.3%
813	3.760	2.231	0.304	6.295	867	3.940	3.217	0.384	7.541	3	8.07	6.74	19.7%
914	0.943	1.027	0.220	2.190	877	0.988	1.481	0.278	2.747	3	2.94	2.34	25.6%
923	1.529	1.574	0.363	3.466	879	1.602	2.270	0.458	4.330	3	4.64	3.71	25.1%
926	1.724	1.391	0.269	3.384	881	1.807	2.006	0.339	4.152	3	4.45	3.62	22.9%
928	0.946	0.964	0.191	2.101	883	0.991	1.390	0.241	2.622	3	2.81	2.25	24.9%
965	0.289	0.242	0.065	0.596	895	0.303	0.349	0.082	0.734	3	0.79	0.64	23.4%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate

STATISTICAL STUDY OF TEMPORARY STAFFING CLASSIFICATIONS

CLASS 889
Temp - Clerical
Staff

Combined Classes
953, 956, 963

Manual Year	Pure Premium Reported	T - test values
1996	0.250	0.217
1997	0.279	0.185
1998	0.303	0.200
1999	0.206	0.184
2000	0.197	0.135
		1996 - 2000 0.0173

Manual Year	Claim Frequency per million	T - test values
1996	0.095	0.062
1997	0.182	0.054
1998	0.145	0.052
1999	0.085	0.052
2000	0.092	0.053
		1996 - 2000 0.0282

Manual Year	Claim Severity Excl Med Only	T - test values
1996	23,522	31,091
1997	8,160	30,824
1998	20,844	34,819
1999	21,969	31,911
2000	17,877	21,479
		1996 - 2000 0.0237

STATISTICAL STUDY OF TEMPORARY STAFFING CLASSIFICATIONS

CLASS ALL Excluding 889 Temporary Staff	CLASS ALL Excluding Combined Classes 953, 956, 962 Direct Employee*
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Manual Year		Pure Premium Reported		T - test values	
1996	2.122		2.298		
1997	3.491		1.964		
1998	1.819		2.067	1996 - 2000	0.1675
1999	2.789		1.789		
2000	2.353		1.552		

Manual Year		Claim Frequency per million		T - test values	
1996	2.083		0.827		
1997	1.904		0.783		
1998	1.349		0.759	1996 - 2000	0.0014
1999	1.687		0.736		
2000	1.460		0.681		

Manual Year		Claim Severity Excl Med Only		T - test values	
1996	9,069		25,263		
1997	16,844		22,570		
1998	12,033		24,543	1996 - 2000	0.0127
1999	14,594		21,473		
2000	14,198		19,341		

* Weighted average using temporary staff payrolls.

STATISTICAL STUDY OF TEMPORARY STAFFING CLASSIFICATIONS

CLASS ALL Temporary Staff		CLASS ALL Direct Employee*			
Manual Year		Pure Premium Reported		T - test values	
1996	0.509		0.324		
1997	0.762		0.300		
1998	0.583		0.387	1996 - 2000	0.0068
1999	0.691		0.342		
2000	0.646		0.438		
Manual Year		Claim Frequency per million		T - test values	
1996	0.389		0.176		
1997	0.454		0.171		
1998	0.384		0.190	1996 - 2000	0.0001
1999	0.393		0.188		
2000	0.384		0.147		
Manual Year		Claim Severity Excl Med Only		T - test values	
1996	11,711		20,397		
1997	15,243		23,563		
1998	13,642		21,107	1996 - 2000	0.0004
1999	15,505		22,803		
2000	14,924		19,720		

* Weighted average using temporary staff payrolls.

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	288,809	9,440,897	3,268	288,809	1		16	19	308	344
1997	334,948	7,543,661	2,252	334,948			18	34	246	298
1998	374,443	7,258,322	1,938	374,443			16	29	253	298
1999	358,096	6,427,229	1,794	358,096			10	31	253	294
2000	391,805	6,616,906	1,688	391,805			10	35	229	274
TOTAL	1,748,101	37,287,015	2,133	1,748,101	1		70	148	1289	1508
O.D.		183,431	0.010					2	5	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	112,642		2,290,966	430,514	1,870,172	112,725		851,908	440,759	1,883,755	1,447,456
1997			2,634,503	434,981	1,380,645			785,862	337,911	1,211,422	758,337
1998			2,145,580	346,180	1,471,738			784,468	197,930	1,528,671	783,755
1999			1,362,768	506,867	1,592,446			203,433	290,945	1,550,929	919,841
2000			1,113,859	744,439	1,322,762			381,013	492,756	1,762,321	799,756
TOTAL	112,642		9,547,676	2,462,981	7,637,763	112,725		3,006,684	1,760,301	7,937,098	4,709,145
O.D.				102,947	26,904				12,866	30,580	10,134

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	176,848		3,597,366	633,717	2,999,758	254,308		2,766,929	703,892	3,157,169	1,705,103
1997	934	423,362	4,483,628	674,900	1,980,196	9,910	129,593	2,802,924	564,105	1,909,380	872,088
1998	5,933	516,585	3,864,596	564,989	1,944,481	13,098	222,840	2,675,417	382,493	2,151,263	882,508
1999	12,593	574,261	3,412,177	721,430	1,785,502	8,598	226,438	1,558,967	452,064	1,873,784	999,867
2000	20,804	743,643	4,006,544	894,916	1,549,873	18,798	497,644	2,861,326	705,692	1,924,764	886,929
TOTAL	217,112	2,257,851	19,364,311	3,489,952	10,259,810	304,712	1,076,515	12,665,563	2,808,246	11,016,360	5,346,495
O.D.	615	23,715	139,002	95,401	38,653	259	4,408	31,898	16,118	34,589	11,527

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	36,085,961	27,759,129	5,358,022	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-3,853,809	-3,069,192	70,523	
TOTAL LOSSES	32,232,152	24,689,937	5,428,545	
EXPECTED LOSSES	27,235,414	28,057,020	6,450,492	
CREDIBILITY	0.33	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.844	1.412	0.311	3.567
INDICATED (POST-TEST)	1.829	1.401	0.309	3.539
PRES. ON RATE LEVEL	1.600	1.649	0.379	3.628
DERIVED BY FORMULA	1.676	1.401	0.309	3.386
UNDERLYING PRES. RATE	1.558	1.605	0.369	3.532
PROPOSED	1.752	1.464	0.323	3.539

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.006
IND. RATE						
MAN. RATE	4.03	4.08	3.85	4.01		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	134,423	2,923,816	2.175				6	7	98	111
1997	124,981	2,270,286	1.816				3	6	82	91
1998	128,105	2,477,423	1.933				2	11	91	104
1999	121,084	2,159,113	1.783				1	10	79	90
2000	130,706	1,803,039	1.379				3	2	75	80
TOTAL	639,299	11,633,677	1.820				15	36	425	476
O.D.		123,757	0.019				1		3	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			726,999	186,518	517,252			452,478	70,705	611,569	358,295
1997			348,684	74,577	670,386			72,802	49,586	717,043	337,208
1998			320,051	251,188	609,079			98,408	175,279	726,417	297,001
1999			131,800	97,560	749,382			78,700	88,381	615,475	397,815
2000			312,293	53,513	376,325			75,265	43,000	637,188	305,455
TOTAL			1,839,827	663,356	2,922,424			777,653	426,951	3,307,692	1,695,774
O.D.			82,104		8,755			24,904		6,707	1,287

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			1,161,268	274,554	829,668			1,448,281	112,917	1,024,991	422,072
1997	143	57,511	663,707	126,506	948,250	1,644	12,771	325,799	95,162	1,117,797	387,789
1998	1,784	101,865	817,720	338,705	799,447	6,829	39,223	552,295	260,630	1,020,749	334,423
1999	3,327	115,935	754,353	183,086	805,240	3,049	84,793	584,245	153,469	740,142	432,425
2000	4,639	157,775	868,462	147,994	413,636	4,128	112,430	679,475	142,970	662,594	338,750
TOTAL	9,893	433,086	4,265,510	1,070,845	3,796,241	15,650	249,217	3,590,095	765,148	4,566,273	1,915,459
O.D.	328	20,635	112,757	5,419	17,210	203	11,753	67,224	3,430	12,580	1,440

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	8,776,351	10,237,146	1,916,899	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-1,558,786	-1,092,422	22,539	
TOTAL LOSSES	7,217,565	9,144,724	1,939,438	
EXPECTED LOSSES	10,605,972	9,557,521	2,243,940	
CREDIBILITY	0.17	0.66	0.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.129	1.430	0.303	2.862
INDICATED (POST-TEST)	1.120	1.419	0.301	2.840
PRES. ON RATE LEVEL	1.704	1.536	0.360	3.600
DERIVED BY FORMULA	1.605	1.459	0.305	3.369
UNDERLYING PRES. RATE	1.659	1.495	0.351	3.505
PROPOSED	1.605	1.459	0.305	3.369

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.814
IND. RATE						
MAN. RATE	4.05	4.02	3.82	3.81		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	92,280	789,265	0.855					6	44	50
1997	100,698	1,432,312	1.422				3	8	45	56
1998	98,463	1,906,577	1.936		1			10	81	92
1999	125,034	1,814,652	1.451					8	66	74
2000	117,976	839,450	0.711						40	40
TOTAL	534,451	6,782,256	1.269		1		3	32	276	312
O.D.		32,258	0.006						3	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				72,766	193,086				56,814	263,768	202,831
1997			344,618	108,625	124,891			254,449	102,717	248,221	248,791
1998	210,687			306,551	355,925	6,314			229,543	497,897	299,660
1999				268,402	463,138				269,046	535,724	278,342
2000					346,758					334,513	158,179
TOTAL	210,687		344,618	756,344	1,483,798	6,314		254,449	658,120	1,880,123	1,187,803
O.D.					14,589					12,831	4,838

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				107,111	309,713				90,732	442,075	238,935
1997	177	56,157	589,136	158,387	182,432	2,998	41,752	891,228	168,886	394,070	286,110
1998	339,109	30,359	284,054	375,283	474,812	37,113	13,388	245,433	307,267	707,733	337,417
1999	2,617	89,882	578,273	289,057	517,087	4,624	70,557	529,321	306,147	664,282	302,558
2000	2,456	63,402	387,785	79,109	352,315	1,278	32,367	228,917	50,073	339,662	175,421
TOTAL	344,359	239,800	1,839,248	1,008,947	1,836,359	46,013	158,064	1,894,899	923,105	2,547,822	1,340,441
O.D.	14	533	5,432	1,037	18,092	28	490	4,744	1,024	16,074	5,518

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	4,533,624	6,352,460	1,345,959	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-617,960	-602,978	17,660	
TOTAL LOSSES	3,915,664	5,749,482	1,363,619	
EXPECTED LOSSES	4,302,331	5,515,534	1,608,698	
CREDIBILITY	0.15	0.58	0.84	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.733	1.076	0.255	2.064
INDICATED (POST-TEST)	0.727	1.067	0.253	2.047
PRES. ON RATE LEVEL	0.827	1.060	0.309	2.196
DERIVED BY FORMULA	0.812	1.064	0.262	2.138
UNDERLYING PRES. RATE	0.805	1.032	0.301	2.138
PROPOSED	0.812	1.064	0.262	2.138

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.420
IND. RATE						
MAN. RATE	2.21	2.31	2.33	2.42		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	478,423	10,022,122	2.094		1		25	29	393	448
1997	470,459	8,926,631	1.897			1	17	28	364	410
1998	427,237	7,825,699	1.831				12	24	340	376
1999	401,901	7,255,357	1.805				8	14	285	307
2000	360,359	5,220,353	1.448				2	14	267	283
TOTAL	2,138,379	39,250,162	1.836		1	1	64	109	1649	1824
O.D.		507,543	0.023					1	22	23

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	104,407		2,993,322	600,466	2,021,928	65,179		1,160,749	410,150	1,844,657	821,264
1997		60,120	1,961,786	777,259	2,312,194		18,188	692,101	517,131	1,723,255	864,597
1998			1,326,698	851,107	2,146,156			398,826	472,251	1,809,413	821,248
1999			861,536	376,583	2,481,378			243,181	223,716	2,315,502	753,461
2000			260,473	487,848	1,735,554			72,192	233,639	1,830,464	600,183
TOTAL	104,407	60,120	7,403,815	3,093,263	10,697,210	65,179	18,188	2,567,049	1,856,887	9,523,291	3,860,753
O.D.				18,902	278,529				10,000	183,435	16,677

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	163,919		4,914,305	883,887	3,243,166	147,044		3,718,009	655,010	3,091,641	967,449
1997	1,269	463,968	3,611,520	1,166,688	3,295,128	14,729	175,211	2,593,137	845,938	2,712,016	994,287
1998	6,514	398,919	3,160,790	1,161,260	2,819,120	18,669	139,429	1,838,221	704,707	2,551,311	924,725
1999	12,947	500,706	3,139,237	680,926	2,688,545	9,736	277,871	1,938,790	467,163	2,768,037	819,012
2000	17,301	539,310	3,059,553	745,245	1,864,989	10,845	274,962	1,782,216	460,226	1,912,972	665,603
TOTAL	201,950	1,902,903	17,885,405	4,638,006	13,910,948	201,023	867,473	11,870,373	3,133,044	13,035,977	4,371,076
O.D.	330	11,638	105,849	33,256	366,544	411	5,850	58,472	20,211	256,561	18,713

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	33,111,677	35,394,547	4,389,789	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-3,653,531	-4,219,177	44,290	
TOTAL LOSSES	29,458,146	31,175,370	4,434,079	
EXPECTED LOSSES	24,078,147	35,240,485	5,025,191	
CREDIBILITY	0.37	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.378	1.458	0.207	3.043
INDICATED (POST-TEST)	1.367	1.446	0.205	3.018
PRES. ON RATE LEVEL	1.157	1.693	0.241	3.091
DERIVED BY FORMULA	1.235	1.446	0.205	2.886
UNDERLYING PRES. RATE	1.126	1.648	0.235	3.009
PROPOSED	1.292	1.512	0.214	3.018

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.416
IND. RATE						
MAN. RATE	3.32	3.37	3.28	3.42		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	290,569	4,903,243	1.687				9	17	186	212
1997	321,659	4,579,805	1.423		1		3	17	211	232
1998	331,099	5,706,757	1.723				12	14	176	202
1999	352,042	4,993,722	1.418				7	10	189	206
2000	339,514	2,960,103	0.871					5	157	162
TOTAL	1,634,883	23,143,630	1.416		1		31	63	919	1014
O.D.		123,539	0.007						7	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			985,187	456,712	1,144,271			409,558	311,990	922,256	673,269
1997	30,968		304,557	407,210	1,145,679	28,975		151,251	605,369	1,190,305	715,491
1998			1,406,741	310,237	1,257,974			616,039	154,687	1,315,300	645,779
1999			770,267	276,750	1,259,952			353,137	340,208	1,287,830	705,578
2000				185,481	984,993				85,340	1,053,318	650,971
TOTAL	30,968		3,466,752	1,636,390	5,792,869	28,975		1,529,985	1,497,594	5,769,009	3,391,088
O.D.					56,813					59,800	6,926

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			1,651,174	672,281	1,835,407			1,508,810	498,248	1,545,703	793,111
1997	55,703	57,631	724,514	600,022	1,627,116	137,752	35,879	764,575	950,067	1,880,306	822,815
1998	4,389	354,843	2,692,471	485,252	1,653,190	10,624	179,895	2,169,981	306,716	1,847,972	727,147
1999	8,243	353,807	2,143,066	442,205	1,387,299	9,919	289,937	1,896,972	494,109	1,578,489	766,963
2000	8,362	241,964	1,413,432	349,207	1,032,394	4,966	123,752	852,175	219,971	1,087,008	721,927
TOTAL	76,697	1,008,245	8,624,657	2,548,967	7,535,406	163,261	629,463	7,192,513	2,469,111	7,939,478	3,831,963
O.D.	186	4,722	29,703	6,055	74,674	105	2,555	18,697	4,105	81,977	7,697

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	17,750,804	20,659,773	3,839,660	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-2,279,683	-2,526,291	51,984	
TOTAL LOSSES	15,471,121	18,133,482	3,891,644	
EXPECTED LOSSES	15,760,272	22,610,432	4,986,393	
CREDIBILITY	0.31	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.946	1.109	0.238	2.293
INDICATED (POST-TEST)	0.938	1.100	0.236	2.274
PRES. ON RATE LEVEL	0.990	1.421	0.313	2.724
DERIVED BY FORMULA	0.974	1.100	0.236	2.310
UNDERLYING PRES. RATE	0.964	1.383	0.305	2.652
PROPOSED	0.974	1.100	0.236	2.310

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.615
IND. RATE						
MAN. RATE	3.39	3.28	2.89	2.62		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	415,481	10,182,399	2.450			1	18	40	344	403
1997	445,416	11,260,606	2.528				25	31	418	474
1998	469,177	10,594,545	2.258				18	27	358	403
1999	548,659	11,711,352	2.134			1	16	27	430	474
2000	634,794	10,375,347	1.634		1		7	41	457	506
TOTAL	2,513,527	54,124,249	2.153		1	2	84	166	2007	2260
O.D.		473,239	0.018				3		5	8

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		337,926	2,534,932	954,920	1,742,098		100,000	694,361	729,022	1,894,409	1,194,731
1997			3,016,982	740,051	2,449,438			936,384	438,615	2,464,419	1,214,717
1998			2,444,072	631,606	2,398,014			867,636	534,332	2,423,861	1,295,024
1999		213,398	2,039,147	731,283	2,975,823		65,210	971,827	525,714	2,858,529	1,330,421
2000	3,000		768,820	899,379	2,812,639	350		417,940	772,121	3,151,583	1,549,515
TOTAL	3,000	551,324	10,803,953	3,957,239	12,378,012	350	165,210	3,888,148	2,999,804	12,792,801	6,584,408
O.D.			349,807		52,227			49,141		3,736	18,328

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		606,901	4,248,548	1,405,642	2,794,315		277,997	2,558,027	1,164,249	3,175,036	1,407,393
1997	1,320	491,192	5,301,765	1,132,302	3,496,558	13,140	155,849	3,452,648	752,341	3,863,630	1,396,925
1998	8,031	625,264	4,774,767	962,596	3,148,373	24,488	266,584	3,322,682	848,274	3,419,422	1,458,197
1999	22,619	1,230,060	5,503,097	1,128,648	3,295,181	25,252	885,404	4,503,868	908,618	3,486,121	1,446,168
2000	35,969	989,130	5,538,157	1,309,860	3,065,512	28,641	722,967	4,328,886	1,125,692	3,395,944	1,718,412
TOTAL	67,939	3,942,547	25,366,334	5,939,048	15,799,939	91,521	2,308,801	18,166,111	4,799,174	17,340,153	7,427,095
O.D.	504	70,418	542,510	12,445	78,044	267	12,117	145,909	3,601	6,808	20,739

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	50,714,978	43,979,212	7,447,834	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-5,645,030	-4,584,336	101,250	
TOTAL LOSSES	45,069,948	39,394,876	7,549,084	
EXPECTED LOSSES	40,518,055	43,458,881	8,495,721	
CREDIBILITY	0.42	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.793	1.567	0.300	3.660
INDICATED (POST-TEST)	1.779	1.554	0.298	3.631
PRES. ON RATE LEVEL	1.656	1.776	0.347	3.779
DERIVED BY FORMULA	1.708	1.554	0.298	3.560
UNDERLYING PRES. RATE	1.612	1.729	0.338	3.679
PROPOSED	1.742	1.585	0.304	3.631

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.111
IND. RATE						
MAN. RATE	3.99	4.01	4.01	4.11		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	111,734	1,815,809	1.625			1	4	2	55	62
1997	119,445	2,172,724	1.819		1		6	3	52	62
1998	123,946	1,898,056	1.531				5	8	51	64
1999	122,823	3,577,570	2.912				4	5	40	49
2000	108,085	1,338,975	1.238				2	3	43	48
TOTAL	586,033	10,803,134	1.843		1	1	21	21	241	285
O.D.		24,199	0.004						1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		288,091	533,603	57,568	267,499	10,000	100,291	23,496	371,823	163,438	
1997	199,355		771,589	119,913	255,583		296,615	91,065	278,069	160,535	
1998			609,361	109,489	399,619		169,707	105,209	360,767	143,904	
1999			852,287	141,480	337,911		1,800,714	116,601	207,490	121,087	
2000			216,416	43,798	431,425		158,834	7,257	322,845	158,400	
TOTAL	199,355	288,091	2,983,256	472,248	1,692,037	10,000	2,526,161	343,628	1,540,994	747,364	
O.D.					1,378				22,627	194	

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		832,871	894,319	84,740	429,068		44,750	369,473	37,523	623,176	192,530
1997	355,710	123,501	1,291,263	183,145	370,541	2,733	48,112	1,031,029	153,209	440,489	184,615
1998	1,714	147,910	1,104,363	172,293	529,918	4,646	52,017	632,388	160,979	512,901	162,036
1999	3,200	152,467	893,273	189,026	386,290	4,336	168,974	1,017,550	171,031	275,342	131,622
2000	4,533	142,771	803,952	146,012	461,173	3,842	116,949	606,109	87,749	343,631	175,666
TOTAL	365,157	1,399,520	4,987,170	775,216	2,176,990	15,557	430,802	3,656,549	610,491	2,195,539	846,469
O.D.	2	39	460	87	1,749	48	202	5,325	1,201	31,167	229

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	10,860,831	5,792,440	846,698	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-1,561,784	-636,483	10,249	
TOTAL LOSSES	9,299,047	5,155,957	856,947	
EXPECTED LOSSES	10,566,175	5,520,431	1,066,581	
CREDIBILITY	0.16	0.62	0.89	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.587	0.880	0.146	2.613
INDICATED (POST-TEST)	1.574	0.873	0.145	2.592
PRES. ON RATE LEVEL	1.852	0.967	0.187	3.006
DERIVED BY FORMULA	1.808	0.909	0.150	2.867
UNDERLYING PRES. RATE	1.803	0.942	0.182	2.927
PROPOSED	1.808	0.909	0.150	2.867

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.246
IND. RATE						
MAN. RATE	3.69	3.28	3.19	3.25		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	454,230	8,532,876	1.878			1	17	28	343	389
1997	486,124	8,587,199	1.766				20	23	293	336
1998	492,324	10,727,244	2.178		1		24	28	335	388
1999	523,631	8,312,698	1.587			1	10	18	297	326
2000	519,779	7,391,228	1.421				7	19	298	324
TOTAL	2,476,088	43,551,245	1.759		1	2	78	116	1566	1763
O.D.		682,277	0.027				2		5	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		216,070	2,420,301	605,913	1,367,203	71,882	1,173,002	369,720	1,529,287	779,498	
1997			2,812,311	627,015	1,380,616		729,196	533,477	1,563,235	941,349	
1998	15,010		3,600,470	694,978	1,841,118		1,198,483	435,086	1,993,225	948,874	
1999		185,632	1,386,216	451,630	2,515,867	68,500	522,492	268,562	2,024,763	889,036	
2000			944,103	321,274	2,160,052		300,099	265,982	2,319,758	1,079,960	
TOTAL	15,010	401,702	11,163,401	2,700,810	9,264,856	140,382	3,923,272	1,872,827	9,430,268	4,638,717	
O.D.			350,733		133,325		150,248		35,572	12,399	

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		584,108	3,949,464	891,907	2,192,989		300,790	4,040,908	590,441	2,563,083	918,249
1997	1,170	454,581	4,805,767	943,224	1,988,223	15,081	124,754	2,697,514	867,193	2,464,528	1,082,551
1998	33,806	850,567	6,295,886	1,038,241	2,473,639	22,885	339,096	4,042,899	727,535	2,827,453	1,068,432
1999	17,138	932,347	4,012,636	786,912	2,754,799	16,832	598,345	2,647,606	523,852	2,447,458	966,382
2000	22,485	717,104	4,037,036	787,721	2,316,425	16,753	450,863	2,703,475	606,054	2,437,020	1,197,676
TOTAL	74,599	3,538,707	23,100,789	4,448,005	11,726,075	71,551	1,813,848	16,132,402	3,315,075	12,739,542	5,233,290
O.D.	1,807	102,562	655,966	45,265	145,873	1,152	51,180	447,845	18,976	43,444	13,877

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	45,992,408	32,482,255	5,247,167	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-4,762,420	-3,636,313	59,765	
TOTAL LOSSES	41,229,988	28,845,942	5,306,932	
EXPECTED LOSSES	32,882,449	32,511,035	5,719,762	
CREDIBILITY	0.41	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.665	1.165	0.214	3.044
INDICATED (POST-TEST)	1.652	1.156	0.212	3.020
PRES. ON RATE LEVEL	1.364	1.349	0.237	2.950
DERIVED BY FORMULA	1.482	1.156	0.212	2.850
UNDERLYING PRES. RATE	1.328	1.313	0.231	2.872
PROPOSED	1.534	1.197	0.219	2.950

YEAR	4-1-02	4-1-03	10-1-03	4-1-04	IND. RATE =	3.339
IND. RATE						
MAN. RATE	3.08	2.99	3.13	3.34		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	256,080	7,386,540	2.884			1	17	19	236	273
1997	268,745	4,951,193	1.842				7	14	241	262
1998	237,249	4,853,186	2.045				10	13	224	247
1999	253,654	4,251,431	1.676				5	19	189	213
2000	272,365	3,267,549	1.199					6	211	217
TOTAL	1,288,093	24,709,899	1.918			1	39	71	1101	1212
O.D.		171,036	0.013				1	1	1	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		207,043	2,530,111	402,740	1,358,540		61,836	810,803	439,936	1,228,361	347,170
1997			1,014,328	341,445	1,534,064			302,298	99,306	1,284,089	375,663
1998			1,191,953	287,215	1,351,855			327,424	152,135	1,174,309	368,295
1999			679,954	536,889	1,127,500			249,442	211,041	1,059,348	387,257
2000				181,173	1,188,950				122,782	1,311,351	463,293
TOTAL		207,043	5,416,346	1,749,462	6,560,909		61,836	1,689,967	1,025,200	6,057,458	1,941,678
O.D.			117,251	20,968	10,650			12,914		672	8,581

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		598,561	4,216,510	592,835	2,179,108		276,716	2,965,267	702,579	2,058,740	408,966
1997	541	168,497	1,898,383	528,848	2,177,607	3,317	49,855	1,154,640	191,232	2,004,615	432,012
1998	4,031	310,397	2,390,014	457,397	1,765,360	8,435	102,593	1,304,266	273,811	1,643,426	414,700
1999	8,529	368,080	2,216,228	647,062	1,272,498	6,904	208,680	1,376,056	335,660	1,287,597	420,948
2000	9,727	277,722	1,634,260	392,843	1,238,851	6,347	158,230	1,086,384	285,981	1,356,682	513,792
TOTAL	22,828	1,723,257	12,355,395	2,618,985	8,633,424	25,003	796,074	7,886,613	1,789,263	8,351,060	2,190,418
O.D.	531	30,885	173,773	32,153	21,100	106	6,094	34,908	1,791	1,763	9,690

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	23,055,467	21,449,539	2,200,108	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-2,658,453	-2,328,213	25,098	
TOTAL LOSSES	20,397,014	19,121,326	2,225,206	
EXPECTED LOSSES	18,239,397	20,570,846	2,434,496	
CREDIBILITY	0.27	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.584	1.484	0.173	3.241
INDICATED (POST-TEST)	1.571	1.472	0.172	3.215
PRES. ON RATE LEVEL	1.455	1.640	0.194	3.289
DERIVED BY FORMULA	1.486	1.472	0.172	3.130
UNDERLYING PRES. RATE	1.416	1.597	0.189	3.202
PROPOSED	1.526	1.512	0.177	3.215

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.640
IND. RATE						
MAN. RATE	3.61	3.59	3.49	3.64		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	539,261	10,514,749	1.949		1	2	22	28	347	400
1997	562,583	14,101,986	2.506				34	48	448	530
1998	585,718	11,707,472	1.998			2	14	43	396	455
1999	638,519	12,888,762	2.018		1		16	52	422	491
2000	682,420	8,054,550	1.180				2	28	370	400
TOTAL	3,008,501	57,267,519	1.904		2	4	88	199	1983	2276
O.D.		344,042	0.011				1	1	6	8

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	617,120	566,771	2,858,393	411,282	2,003,336		83,327	871,154	297,298	1,661,975	1,144,093
1997			4,240,085	905,064	2,490,052			1,834,013	536,851	2,717,199	1,378,722
1998		542,438	1,886,049	1,203,518	2,258,814		474,031	638,418	771,369	2,691,536	1,241,299
1999	494,992		1,906,234	1,263,248	3,154,290	5,008		573,589	884,878	3,029,860	1,576,663
2000			323,144	478,950	2,184,594			98,201	755,930	2,767,345	1,446,386
TOTAL	1,112,112	1,109,209	11,213,905	4,262,062	12,091,086	5,008	557,358	4,015,375	3,246,326	12,867,915	6,787,163
O.D.			182,398	70,665	28,002			5,257	1,595	24,020	32,105

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	884,899	1,351,464	4,790,668	605,409	3,213,356		309,399	3,209,332	474,785	2,785,478	1,347,742
1997	1,692	666,139	7,094,650	1,376,077	3,569,441	16,283	249,854	5,455,146	924,134	4,269,167	1,585,530
1998	10,884	938,245	4,278,497	1,594,374	3,003,437	57,193	668,756	3,011,754	1,144,950	3,804,208	1,397,703
1999	858,546	986,368	5,948,605	1,602,506	3,534,146	35,160	573,395	3,859,593	1,207,248	3,709,807	1,713,833
2000	20,623	630,945	3,609,332	843,330	2,323,197	20,972	506,875	3,252,395	970,646	2,968,816	1,604,042
TOTAL	1,776,644	4,573,161	25,721,752	6,021,696	15,643,577	129,608	2,308,279	18,788,220	4,721,763	17,537,476	7,648,850
O.D.	295	34,793	341,575	86,091	43,090	106	2,386	29,835	4,649	29,107	35,603

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	53,706,654	44,087,449	7,684,453	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-6,333,768	-4,676,528	99,065	
TOTAL LOSSES	47,372,886	39,410,921	7,783,518	
EXPECTED LOSSES	44,345,304	42,720,715	8,995,418	
CREDIBILITY	0.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.575	1.310	0.259	3.144
INDICATED (POST-TEST)	1.562	1.300	0.257	3.119
PRES. ON RATE LEVEL	1.514	1.459	0.307	3.280
DERIVED BY FORMULA	1.537	1.300	0.257	3.094
UNDERLYING PRES. RATE	1.474	1.420	0.299	3.193
PROPOSED	1.549	1.311	0.259	3.119

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.531
IND. RATE						
MAN. RATE	3.35	3.44	3.48	3.53		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	154,251	4,942,410	3.204		3		10	10	220	243
1997	164,344	3,645,818	2.218				6	12	209	227
1998	191,382	5,154,023	2.693		2	1	8	15	215	241
1999	196,774	5,516,408	2.803				8	22	220	250
2000	209,205	2,926,386	1.398				2	15	161	178
TOTAL	915,956	22,185,045	2.422		5	1	34	74	1025	1139
O.D.		61,494	0.006						4	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	415,516		1,304,473	212,743	896,446	51,910		549,523	141,734	982,125	387,940
1997			640,853	201,563	988,320			194,031	175,733	981,204	464,114
1998	188,335	56,531	1,017,854	389,468	916,265	224,713	54,771	346,988	318,366	989,166	651,566
1999			972,064	552,446	1,310,789			428,389	423,385	1,223,251	606,084
2000			170,210	349,531	810,477			12,255	138,980	953,975	490,958
TOTAL	603,851	56,531	4,105,454	1,705,751	4,922,297	276,623	54,771	1,531,186	1,198,198	5,129,721	2,600,662
O.D.					52,467					5,180	3,847

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	652,360		2,186,297	313,159	1,437,896	117,109		2,024,444	226,349	1,646,044	456,993
1997	330	106,247	1,199,201	315,049	1,402,195	5,099	34,220	783,507	296,109	1,535,893	533,731
1998	217,783	366,554	2,052,371	541,613	1,216,712	731,208	235,450	1,439,873	471,282	1,405,243	733,663
1999	10,354	460,217	2,748,651	701,740	1,478,584	11,455	334,210	2,159,972	577,068	1,516,963	658,813
2000	9,191	303,510	1,689,044	433,790	895,076	5,420	134,356	895,598	246,967	998,207	544,472
TOTAL	890,018	1,236,528	9,875,564	2,305,351	6,430,463	870,291	738,236	7,303,394	1,817,775	7,102,350	2,927,672
O.D.	28	906	5,556	1,133	81,239	12	326	2,262	498	6,499	4,364

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	20,923,121	17,745,308	2,932,036	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-2,932,249	-2,058,380	39,196	
TOTAL LOSSES	17,990,872	15,686,928	2,971,232	
EXPECTED LOSSES	20,700,605	18,978,609	3,517,271	
CREDIBILITY	0.21	0.84	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.964	1.713	0.324	4.001
INDICATED (POST-TEST)	1.948	1.699	0.321	3.968
PRES. ON RATE LEVEL	2.321	2.128	0.395	4.844
DERIVED BY FORMULA	2.243	1.768	0.321	4.332
UNDERLYING PRES. RATE	2.260	2.072	0.384	4.716
PROPOSED	2.243	1.768	0.321	4.332

YEAR	10-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.904
IND. RATE						
MAN. RATE	5.34	5.45	5.14	4.90		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	164,126	2,968,691	1.808		1		6	7	39	53
1997	181,701	1,615,451	0.889				3	7	54	64
1998	167,230	1,337,122	0.799				1	6	54	61
1999	182,484	776,978	0.425					3	43	46
2000	176,245	993,624	0.563				2	1	41	44
TOTAL	871,786	7,691,866	0.882		1		12	24	231	268
O.D.		9,690	0.001							

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	62,509		875,106	221,124	405,707	1,048		179,293	123,147	946,340	154,417
1997			276,119	175,050	449,263			75,548	131,580	341,803	166,088
1998			104,296	172,786	368,444			36,157	86,187	408,010	161,242
1999				59,515	204,701				63,909	262,165	186,688
2000			276,745	9,715	287,966			27,576	16,068	258,265	117,289
TOTAL	62,509		1,532,266	638,190	1,716,081	1,048		318,574	420,891	2,216,583	785,724
O.D.											9,690

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	98,139		1,466,678	325,494	647,501	2,364		660,515	196,666	1,412,582	181,903
1997	236	47,392	537,432	258,581	640,034	3,616	14,508	315,828	209,823	538,408	191,001
1998	985	44,047	372,240	225,800	483,044	3,380	16,538	248,309	129,900	571,490	181,558
1999	882	28,723	191,985	76,267	222,126	1,374	24,305	186,540	85,659	316,664	202,930
2000	3,520	118,931	655,301	95,454	313,892	1,595	43,613	266,391	56,316	268,019	130,074
TOTAL	103,762	239,093	3,223,636	981,596	2,306,597	12,329	98,964	1,677,583	678,364	3,107,163	887,466
O.D.											10,885

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	5,355,367	7,073,720	898,351	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-1,072,192	-847,009	11,232	
TOTAL LOSSES	4,283,175	6,226,711	909,583	
EXPECTED LOSSES	7,340,438	7,471,207	1,107,168	
CREDIBILITY	0.21	0.81	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.491	0.714	0.104	1.309
INDICATED (POST-TEST)	0.487	0.708	0.103	1.298
PRES. ON RATE LEVEL	0.865	0.880	0.130	1.875
DERIVED BY FORMULA	0.786	0.741	0.103	1.630
UNDERLYING PRES. RATE	0.842	0.857	0.127	1.826
PROPOSED	0.786	0.741	0.103	1.630

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	1.845
IND. RATE						
MAN. RATE	2.20	2.05	1.99	1.85		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	124,453	3,054,542	2.454				7	6	127	140
1997	130,947	2,154,366	1.645				2	3	150	155
1998	141,785	2,020,230	1.424				4	2	139	145
1999	157,450	3,742,447	2.376				4	7	193	204
2000	156,479	2,449,578	1.565				2	7	171	180
TOTAL	711,114	13,421,163	1.887				19	25	780	824
O.D.		46,099	0.006						8	8

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			978,948	254,434	683,298			240,737	148,833	677,030	71,262
1997			291,341	145,446	826,313			72,568	60,425	677,257	81,016
1998			508,894	91,239	594,494			126,654	73,212	556,736	69,001
1999			401,200	350,630	1,679,625			94,047	235,833	856,636	124,476
2000			213,681	170,960	1,100,364			55,500	62,994	671,513	174,566
TOTAL			2,394,064	1,012,709	4,884,094			589,506	581,297	3,439,172	520,321
O.D.					34,342					11,204	553

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			1,640,716	374,526	1,096,013			886,876	237,687	1,134,700	83,947
1997	204	50,144	607,591	228,301	1,169,298	1,866	12,923	323,528	110,543	1,056,472	93,168
1998	1,630	130,975	1,009,262	160,302	773,313	3,798	41,114	536,643	128,923	778,259	77,695
1999	8,398	310,969	1,978,086	532,277	1,823,213	5,490	127,759	892,074	318,329	1,043,288	135,305
2000	10,157	306,842	1,762,740	383,717	1,162,264	4,090	110,318	687,185	158,488	699,741	193,594
TOTAL	20,389	798,930	6,998,395	1,679,123	6,024,101	15,244	292,114	3,326,306	953,970	4,712,460	583,709
O.D.	99	2,928	21,271	4,062	36,322	14	467	4,080	878	14,223	623

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	11,480,237	13,425,139	584,332	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-1,004,114	-1,333,082	6,657	
TOTAL LOSSES	10,476,123	12,092,057	590,989	
EXPECTED LOSSES	7,004,473	12,152,939	611,558	
CREDIBILITY	0.18	0.71	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.473	1.700	0.083	3.256
INDICATED (POST-TEST)	1.461	1.686	0.082	3.229
PRES. ON RATE LEVEL	1.012	1.755	0.088	2.855
DERIVED BY FORMULA	1.093	1.706	0.082	2.881
UNDERLYING PRES. RATE	0.985	1.709	0.086	2.780
PROPOSED	1.093	1.706	0.082	2.881

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.261
IND. RATE						
MAN. RATE	2.83	2.94	3.03	3.26		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	135,975	3,299,030	2,426			1	7	9	86	103
1997	171,652	1,813,754	1,056		1		4	3	66	74
1998	164,169	2,510,898	1,529				7	4	78	89
1999	188,993	2,923,684	1,546			1	4	9	80	94
2000	210,864	2,483,817	1,177				3	6	87	96
TOTAL	871,653	13,031,183	1,495		1	2	25	31	397	456
O.D.		9,113	0.001						2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		178,462	969,731	278,214	504,396		25,000	492,733	116,969	503,485	230,040
1997	29,121		581,131	82,638	262,871	16,818		153,503	23,242	324,751	339,679
1998			1,004,272	139,631	348,198			271,677	79,918	433,002	234,200
1999		278,810	483,204	298,122	462,249		132,748	133,698	179,967	574,852	380,034
2000			431,386	85,489	651,737			359,688	46,802	584,861	323,854
TOTAL	29,121	457,272	3,469,724	884,094	2,229,451	16,818	157,748	1,411,299	446,898	2,420,951	1,507,807
O.D.					1,492					233	7,388

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		515,934	1,625,269	409,531	809,051		111,875	1,815,229	186,799	843,842	270,987
1997	52,113	93,060	980,663	129,264	377,758	71,279	24,566	546,434	47,729	507,944	390,631
1998	2,436	232,139	1,694,393	217,212	476,457	4,680	78,473	928,908	141,771	613,549	263,709
1999	6,974	598,344	1,341,521	349,278	540,087	13,278	467,597	879,093	250,359	707,762	413,097
2000	7,204	234,551	1,309,523	238,121	703,853	7,156	213,751	1,120,029	180,873	628,289	359,154
TOTAL	68,727	1,674,028	6,951,369	1,343,406	2,907,206	96,393	896,262	5,289,693	807,531	3,301,386	1,697,578
O.D.	2	85	712	138	1,733		12	103	22	273	8,289

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	14,977,386	8,361,695	1,705,867	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-1,809,484	-984,384	23,791	
TOTAL LOSSES	13,167,902	7,377,311	1,729,658	
EXPECTED LOSSES	12,961,480	9,213,372	2,057,101	
CREDIBILITY	0.21	0.81	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.511	0.846	0.198	2.555
INDICATED (POST-TEST)	1.499	0.839	0.196	2.534
PRES. ON RATE LEVEL	1.527	1.086	0.242	2.855
DERIVED BY FORMULA	1.521	0.886	0.196	2.603
UNDERLYING PRES. RATE	1.487	1.057	0.236	2.780
PROPOSED	1.521	0.886	0.196	2.603

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.947
IND. RATE						
MAN. RATE	3.26	3.15	3.03	2.95		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	330,946	16,939,071	5.118		5	2	38	32	306	383
1997	364,136	14,236,623	3.909		3	2	30	40	268	343
1998	400,984	12,993,329	3.240		2		25	31	363	421
1999	453,934	13,698,421	3.017		3		27	37	329	396
2000	463,203	10,800,124	2.331		3		12	31	343	389
TOTAL	2,013,203	68,667,568	3.411		16	4	132	171	1609	1932
O.D.		370,711	0.018				2	2	2	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	1,405,107	890,014	5,480,808	562,601	2,021,177	33,379	1,533,338	2,421,986	349,112	1,720,277	521,272
1997	255,028	554,737	4,575,434	1,094,683	1,736,648		504,996	2,323,317	1,045,603	1,489,384	656,793
1998	787,311		3,856,105	819,673	2,345,252	2,407		1,709,832	570,028	2,187,376	715,345
1999	747,449		3,643,298	1,027,322	2,983,667	200,000		1,291,595	750,875	2,425,199	629,016
2000	1,021,554		1,700,435	771,809	2,983,234	50,594		441,488	543,861	2,613,169	673,980
TOTAL	4,216,449	1,444,751	19,256,080	4,276,088	12,069,978	286,380	2,038,334	8,188,218	3,259,479	10,435,405	3,196,406
O.D.			255,790	55,020	1,542			44,516	1,567	253	12,023

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	2,206,018	768,896	9,049,591	828,149	3,241,968	75,303	1,392,672	8,346,517	557,533	2,883,185	614,058
1997	457,365	1,727,659	7,761,428	1,624,758	2,521,818	30,478	1,380,433	8,057,049	1,693,262	2,395,643	755,312
1998	1,273,828	928,781	6,923,722	1,222,795	3,128,970	41,412	476,889	5,595,880	941,286	3,125,167	805,478
1999	1,290,106	1,364,369	7,973,547	1,491,284	3,395,976	532,775	858,213	5,380,710	1,120,931	3,021,170	683,740
2000	1,502,876	1,190,054	6,581,333	1,341,472	3,283,271	103,940	624,945	3,664,647	883,406	2,804,649	747,444
TOTAL	6,730,193	5,979,759	38,289,621	6,508,458	15,572,003	783,908	4,733,152	31,044,803	5,196,418	14,229,814	3,606,032
O.D.	76	27,108	424,113	79,409	5,382	17	2,835	157,169	3,028	642	13,613

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	88,172,754	41,595,154	3,619,645	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-8,738,240	-3,995,330	44,467	
TOTAL LOSSES	79,434,514	37,599,824	3,664,112	
EXPECTED LOSSES	61,724,803	37,042,935	3,945,879	
CREDIBILITY	0.36	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.946	1.868	0.182	5.996
INDICATED (POST-TEST)	3.914	1.853	0.181	5.948
PRES. ON RATE LEVEL	3.252	1.952	0.208	5.412
DERIVED BY FORMULA	3.490	1.853	0.181	5.524
UNDERLYING PRES. RATE	3.066	1.840	0.196	5.102
PROPOSED	3.490	1.853	0.181	5.524

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	5.725
IND. RATE						
MAN. RATE	5.28	5.54	5.37	5.73		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	365,376	26,278,946	7.192		5	2	63	59	483	612
1997	397,502	22,552,546	5.673		6	5	60	49	483	603
1998	435,923	24,073,534	5.522		1	1	59	49	537	647
1999	482,188	21,115,591	4.379		1	1	35	67	540	644
2000	507,297	20,680,286	4.076			1	20	49	529	599
TOTAL	2,188,286	114,700,903	5.242		13	10	237	273	2572	3105
O.D.		39,134	0.001					1	2	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	1,259,659	565,775	10,507,199	1,480,276	3,363,990	635,277	583,651	3,256,759	1,095,435	2,665,176	865,749
1997	762,333	1,040,890	8,324,797	1,160,190	2,868,171	7,254	1,018,868	2,901,320	931,869	2,529,788	1,007,066
1998	3,000	868,877	9,409,992	1,292,482	3,917,324	2,198	416,277	3,110,944	913,714	2,964,881	1,173,845
1999	5,000	215,790	5,387,356	1,856,808	4,288,360		1,250,000	1,834,856	1,415,174	3,696,488	1,165,759
2000		656,880	3,006,089	1,673,478	4,229,545	650,649	3,197,532	1,602,874	4,606,221	1,057,018	
TOTAL	2,029,992	3,348,212	36,635,433	7,463,234	18,667,390	644,729	3,919,445	14,301,411	5,959,066	16,462,554	5,269,437
O.D.				16,948	10,004				166	8,878	3,138

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	1,746,527	936,973	17,461,481	2,178,964	5,395,843	1,214,292	1,224,595	11,666,613	1,749,404	4,466,846	1,019,852
1997	1,363,235	3,228,000	14,010,299	1,796,930	4,151,388	59,526	2,597,838	10,294,627	1,575,008	4,016,813	1,158,126
1998	31,374	2,733,326	16,088,575	2,059,188	5,294,281	81,060	1,215,628	10,207,051	1,521,188	4,280,129	1,321,749
1999	51,906	2,139,848	12,075,365	2,484,366	4,928,042	60,858	2,085,039	8,274,231	1,961,069	4,633,235	1,267,180
2000	66,104	2,215,724	10,812,153	2,327,411	4,783,492	67,061	1,924,563	7,998,218	2,078,284	5,093,853	1,172,233
TOTAL	3,259,146	11,253,871	70,447,873	10,846,859	24,553,046	1,482,797	9,047,663	48,440,740	8,884,953	22,490,876	5,939,140
O.D.	34	820	7,873	24,336	12,396	22	291	3,062	906	11,364	3,569

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	143,944,192	66,824,736	5,942,709	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-14,196,643	-6,923,293	77,008	
TOTAL LOSSES	129,747,549	59,901,443	6,019,717	
EXPECTED LOSSES	100,354,796	64,138,663	6,827,453	
CREDIBILITY	0.38	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.929	2.737	0.275	8.941
INDICATED (POST-TEST)	5.882	2.715	0.273	8.870
PRES. ON RATE LEVEL	4.864	3.109	0.331	8.304
DERIVED BY FORMULA	5.251	2.715	0.273	8.239
UNDERLYING PRES. RATE	4.586	2.931	0.312	7.829
PROPOSED	5.293	2.736	0.275	8.304

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	8.607
IND. RATE						
MAN. RATE	8.28	8.52	8.24	8.61		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	590,359	17,757,624	3.007		1	1	42	61	426	531
1997	616,936	20,110,330	3.259		4	1	39	51	430	525
1998	674,127	17,405,993	2.582		1	2	30	39	396	468
1999	802,703	18,581,568	2.314		1	1	25	48	457	532
2000	882,677	16,498,994	1.869		1		19	54	530	604
TOTAL	3,566,802	90,354,509	2.533		8	5	155	253	2239	2660
O.D.		209,518	0.005						7	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	621,920	225,854	6,186,491	1,191,687	2,245,355	122,524	56,879	2,964,711	1,186,108	1,988,481	967,614
1997	1,150,857	281,655	6,780,350	1,008,323	2,728,598	399,753	59,504	2,592,707	927,825	2,948,047	1,232,711
1998	150,768	1,076,092	4,859,917	1,160,916	2,455,795	2,291	202,391	2,306,275	1,627,368	2,352,420	1,211,760
1999	3,000	730,406	3,625,161	1,142,370	3,594,157	3,155	1,847,319	2,061,897	1,149,816	3,131,367	1,292,920
2000	8,500		2,878,878	1,184,239	3,880,886			1,214,666	1,870,741	3,989,737	1,471,347
TOTAL	1,935,045	2,314,007	24,330,797	5,687,535	14,904,791	527,723	2,166,093	11,140,256	6,761,858	14,410,052	6,176,352
O.D.					129,072					70,887	9,559

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	842,329	652,944	9,867,309	1,754,165	3,601,551	238,455	254,534	8,506,640	1,894,215	3,332,693	1,139,849
1997	2,054,543	1,713,208	11,261,626	1,559,547	3,933,014	1,206,189	585,738	8,645,756	1,549,369	4,658,948	1,417,618
1998	261,799	2,234,414	8,759,834	1,659,924	3,321,840	93,842	996,402	7,811,834	2,290,757	3,472,547	1,364,442
1999	36,592	1,577,904	8,443,338	1,662,293	4,050,697	63,908	2,026,319	8,225,710	1,679,895	3,945,013	1,405,404
2000	65,888	1,747,439	9,564,555	1,902,821	4,343,581	54,323	1,424,200	8,041,208	2,089,776	4,503,746	1,631,724
TOTAL	3,261,151	7,925,909	47,896,662	8,538,750	19,250,683	1,656,717	5,287,193	41,231,148	9,504,012	19,912,947	6,959,037
O.D.	824	20,984	129,647	26,430	137,233	218	5,430	39,160	8,576	80,749	10,906

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	107,455,043	57,459,380	6,969,943	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-11,355,487	-5,624,483	102,819	
TOTAL LOSSES	96,099,556	51,834,897	7,072,762	
EXPECTED LOSSES	81,109,078	53,181,019	8,702,997	
CREDIBILITY	0.53	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.694	1.453	0.198	4.345
INDICATED (POST-TEST)	2.672	1.441	0.196	4.309
PRES. ON RATE LEVEL	2.411	1.582	0.259	4.252
DERIVED BY FORMULA	2.549	1.441	0.196	4.186
UNDERLYING PRES. RATE	2.274	1.491	0.244	4.009
PROPOSED	2.589	1.464	0.199	4.252

YEAR	10-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.407
IND. RATE						
MAN. RATE	4.15	4.23	4.22	4.41		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	123,538	5,224,803	4.229	123,538		1	13	20	139	173
1997	131,403	6,610,728	5.030	131,403		1	16	16	144	177
1998	142,787	5,678,044	3.976	142,787	1		10	25	162	198
1999	176,886	6,189,486	3.499	176,886			12	19	218	249
2000	226,606	4,554,182	2.009	226,606	2		2	13	190	207
TOTAL	801,220	28,257,243	3.527	801,220	3	2	53	93	853	1004
O.D.		310,456	0.038				1		7	8

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		292,207	1,874,978	499,534	566,081		75,327	600,969	279,168	636,267	400,272
1997		426,838	2,067,736	396,092	749,651		705,611	895,722	268,905	759,280	340,893
1998	365,088		1,545,249	566,654	915,303	473		689,019	445,840	777,577	372,841
1999			1,723,049	339,641	1,331,139			472,958	377,057	1,471,148	474,494
2000	323,733		268,916	400,193	1,298,336	5,917		96,595	255,676	1,365,749	539,067
TOTAL	688,821	719,045	7,479,928	2,202,114	4,860,510	6,390	780,938	2,755,263	1,626,646	5,010,021	2,127,567
O.D.			148,533		103,754			3,603		41,054	13,512

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996		632,509	3,028,961	735,316	907,995		252,389	2,133,993	445,833	1,066,383	471,520
1997	954	576,958	3,444,385	596,123	1,086,490	8,414	698,062	3,032,897	455,294	1,204,824	392,027
1998	590,487	367,594	2,756,935	759,231	1,238,655	19,515	181,140	2,148,146	632,789	1,134,486	419,819
1999	12,523	611,099	3,563,664	568,325	1,505,948	11,761	362,172	2,342,348	563,039	1,805,619	515,775
2000	580,185	432,026	2,432,860	587,390	1,406,416	20,182	248,542	1,555,471	411,999	1,447,834	597,825
TOTAL	1,184,149	2,620,186	15,226,805	3,246,385	6,145,504	59,872	1,742,305	11,212,855	2,508,954	6,659,146	2,396,966
O.D.	356	34,740	258,126	11,940	134,371	101	1,548	21,124	2,671	55,697	15,210

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	32,362,167	18,764,668	2,412,176	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-4,010,068	-2,197,380	39,083	
TOTAL LOSSES	28,352,099	16,567,288	2,451,259	
EXPECTED LOSSES	29,597,068	21,729,086	3,020,599	
CREDIBILITY	0.19	0.76	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.539	2.068	0.306	5.913
INDICATED (POST-TEST)	3.511	2.051	0.304	5.866
PRES. ON RATE LEVEL	3.818	2.803	0.390	7.011
DERIVED BY FORMULA	3.760	2.231	0.304	6.295
UNDERLYING PRES. RATE	3.694	2.712	0.377	6.783
PROPOSED	3.760	2.231	0.304	6.295

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	6.739
IND. RATE						
MAN. RATE	7.05	7.32	7.14	6.74		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	572,060	10,264,442	1.794				20	52	305	377
1997	651,353	9,706,124	1.490			1	19	63	315	398
1998	677,678	7,845,316	1.157			2	10	46	340	398
1999	610,158	8,787,941	1.440				7	30	351	388
2000	540,331	5,453,254	1.009				4	23	293	320
TOTAL	3,051,580	42,057,077	1.378			3	60	214	1604	1881
O.D.		344,787	0.011			1			1	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			2,935,337	1,063,820	1,239,795			905,555	1,521,546	1,469,785	1,128,604
1997		105,856	2,308,637	1,286,032	1,398,761	18,553		735,266	718,476	1,733,565	1,400,978
1998		119,020	1,186,311	1,083,627	1,466,559	16,270		279,762	702,716	1,776,454	1,214,597
1999			905,561	941,406	2,568,289			196,292	612,659	2,381,807	1,181,927
2000			465,872	504,685	1,335,055			166,916	227,797	1,840,356	912,573
TOTAL		224,876	7,801,718	4,879,570	8,008,459	34,823		2,283,791	3,783,194	9,201,967	5,838,679
O.D.		248,030			3,253	50,943				16,993	25,568

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			4,919,627	1,537,080	1,988,629			3,336,064	1,930,636	2,463,357	1,329,496
1997	1,952	629,700	4,146,229	1,850,597	2,031,266	20,053	186,853	2,784,516	1,152,033	2,737,986	1,611,125
1998	7,561	572,972	2,877,038	1,381,278	1,971,881	26,344	153,243	1,625,223	976,432	2,523,827	1,367,636
1999	15,840	624,351	3,861,847	1,186,225	2,843,139	14,425	318,026	2,258,319	835,436	2,891,814	1,284,755
2000	15,590	518,446	2,875,104	682,436	1,475,484	12,270	324,404	2,003,044	477,761	1,930,404	1,012,043
TOTAL	40,943	2,345,469	18,679,845	6,637,616	10,310,399	73,092	982,526	12,007,166	5,372,298	12,547,388	6,605,055
O.D.		671,433			5,218		213,465			28,480	29,278

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	35,013,939	34,901,399	6,634,333	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-3,750,798	-3,647,002	74,473	
TOTAL LOSSES	31,263,141	31,254,397	6,708,806	
EXPECTED LOSSES	25,358,630	31,309,211	7,995,139	
CREDIBILITY	0.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.024	1.024	0.220	2.268
INDICATED (POST-TEST)	1.016	1.016	0.218	2.250
PRES. ON RATE LEVEL	0.859	1.060	0.271	2.190
DERIVED BY FORMULA	0.933	1.016	0.218	2.167
UNDERLYING PRES. RATE	0.831	1.026	0.262	2.119
PROPOSED	0.943	1.027	0.220	2.190

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.344
IND. RATE						
MAN. RATE	2.06	2.12	2.23	2.34		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	48,255	710,271	1.471				1	2	34	37
1997	61,653	1,194,576	1.937				2	4	60	66
1998	53,637	1,950,205	3.635				4	8	41	53
1999	55,787	900,734	1.614				1	1	40	42
2000	57,818	1,331,856	2.303				1	2	49	52
TOTAL	277,150	6,087,642	2.197				9	17	224	250
O.D.		85,462	0.030						1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			145,121	68,322	124,485			95,000	25,452	134,376	117,515
1997			255,438	57,090	309,787			117,250	57,166	224,184	173,661
1998			574,653	255,891	283,402			246,995	139,665	242,959	206,640
1999			105,281	718	329,740			47,736	5,522	248,915	162,822
2000			104,540	63,994	392,328			39,940	58,433	421,934	250,687
TOTAL			1,185,033	446,015	1,439,742			546,921	286,238	1,272,368	911,325
O.D.					78,982					6,480	

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			243,223	100,570	199,674			349,980	40,647	225,215	138,433
1997	105	41,747	461,832	91,011	439,832	1,664	19,491	424,230	95,471	352,702	199,710
1998	1,974	146,844	1,092,491	332,080	392,789	5,819	72,622	846,460	202,848	356,639	232,677
1999	1,484	55,036	351,450	46,916	351,553	966	37,272	246,852	35,636	296,462	176,988
2000	3,805	116,876	666,087	141,242	416,942	2,957	76,878	472,692	114,438	444,007	278,012
TOTAL	7,368	360,503	2,815,083	711,819	1,800,790	11,406	206,263	2,340,214	489,040	1,675,025	1,025,820
O.D.		190	10,837	2,205	111,041	4	4	661	163	10,072	

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	5,752,533	4,800,155	1,025,820	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-576,402	-480,213	9,773	
TOTAL LOSSES	5,176,131	4,319,942	1,035,593	
EXPECTED LOSSES	4,002,045	4,265,338	947,854	
CREDIBILITY	0.10	0.38	0.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.868	1.559	0.374	3.801
INDICATED (POST-TEST)	1.853	1.547	0.371	3.771
PRES. ON RATE LEVEL	1.493	1.591	0.353	3.437
DERIVED BY FORMULA	1.529	1.574	0.363	3.466
UNDERLYING PRES. RATE	1.444	1.539	0.342	3.325
PROPOSED	1.529	1.574	0.363	3.466

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.710
IND. RATE						
MAN. RATE	3.35	3.48	3.50	3.71		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	248,097	5,167,729	2.082	248,097	1		11	23	184	219
1997	256,016	5,405,654	2.111	256,016			12	31	195	238
1998	268,302	5,748,995	2.142	268,302			13	21	165	199
1999	273,750	6,581,898	2.404	273,750			13	20	203	236
2000	282,187	4,153,106	1.471	282,187			1	17	170	188
TOTAL	1,328,352	27,057,382	2.037	1,328,352	1		50	112	917	1080
O.D.		146,767	0.011				1		6	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	112,582		1,620,635	609,115	723,294	3,304		437,982	310,695	844,687	505,435
1997			1,386,244	745,933	775,481			418,186	591,484	919,507	568,819
1998			1,741,817	596,955	785,508			750,797	346,251	889,490	638,177
1999			1,583,373	554,324	1,106,402			1,053,153	308,538	1,237,850	738,258
2000			126,454	446,443	1,219,269			11,758	609,510	1,179,096	560,576
TOTAL	112,582		6,458,523	2,952,770	4,609,954	3,304		2,671,876	2,166,478	5,070,630	3,011,265
O.D.			89,042		15,233					30,909	11,583

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	176,754		2,716,184	896,615	1,160,169	7,454		1,613,525	496,179	1,415,691	595,402
1997	1,041	232,043	2,468,690	1,072,784	1,128,054	16,143	77,005	1,616,564	929,845	1,462,420	654,142
1998	5,415	431,168	3,190,568	796,370	1,083,729	15,838	219,038	2,564,787	528,808	1,284,534	718,587
1999	11,531	558,601	3,254,514	709,346	1,281,189	11,676	414,898	2,598,822	497,946	1,531,377	802,486
2000	12,582	395,132	2,231,900	577,607	1,321,090	11,131	255,561	1,649,050	565,815	1,306,698	621,679
TOTAL	207,323	1,616,944	13,861,856	4,052,722	5,974,231	62,242	966,502	10,042,748	3,018,593	7,000,720	3,392,296
O.D.	86	15,701	153,775	3,486	18,438	90	2,222	16,522	3,622	35,589	13,289

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	26,946,011	20,107,401	3,405,585	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-2,986,090	-2,220,860	42,364	
TOTAL LOSSES	23,959,921	17,886,541	3,447,949	
EXPECTED LOSSES	20,642,590	19,872,146	4,038,190	
CREDIBILITY	0.27	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.804	1.347	0.260	3.411
INDICATED (POST-TEST)	1.790	1.336	0.258	3.384
PRES. ON RATE LEVEL	1.606	1.547	0.314	3.467
DERIVED BY FORMULA	1.656	1.336	0.258	3.250
UNDERLYING PRES. RATE	1.554	1.496	0.304	3.354
PROPOSED	1.724	1.391	0.269	3.384

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.622
IND. RATE						
MAN. RATE	2.83	3.32	3.53	3.62		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	1,232,420	19,537,247	1.585	1,232,420	1	1	36	90	684	812
1997	1,268,999	16,662,572	1.313	1,268,999	1		23	80	677	781
1998	1,399,998	18,753,085	1.339	1,399,998			25	91	664	780
1999	1,536,491	18,065,171	1.175	1,536,491	2		22	74	664	762
2000	1,701,747	17,169,093	1.008	1,701,747			10	68	708	786
TOTAL	7,139,655	90,187,168	1.263	7,139,655	4	1	116	403	3397	3921
O.D.		48,431							6	6

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	204,078	329,346	3,867,292	2,304,891	2,697,807		90,000	1,729,359	2,607,750	3,465,432	2,241,292
1997	313,063		2,897,468	1,714,936	2,691,848			1,324,015	1,911,286	3,829,865	1,980,091
1998			3,445,012	2,256,085	3,654,786			1,279,050	1,908,264	4,098,971	2,110,917
1999	532,047		3,106,186	1,941,320	3,435,730	25,001		1,196,855	1,464,595	3,891,105	2,472,332
2000			1,243,058	1,585,495	4,412,598			492,957	1,394,051	5,022,069	3,018,865
TOTAL	1,049,188	329,346	14,559,016	9,802,727	16,892,769	25,001	90,000	6,022,236	9,285,946	20,307,442	11,823,497
O.D.					10,710					11,765	25,956

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	320,402	621,856	6,438,387	3,392,800	4,327,297		263,042	6,230,555	4,164,578	5,808,063	2,640,242
1997	560,507	483,129	5,264,435	2,483,584	3,868,191	48,725	216,343	4,632,809	2,812,984	6,051,049	2,277,105
1998	15,444	983,706	7,591,691	2,946,023	4,890,616	67,552	447,465	5,714,030	2,651,137	5,872,986	2,376,893
1999	929,470	1,433,905	8,477,757	2,304,727	3,949,976	99,786	986,735	6,455,899	1,919,615	4,828,810	2,687,425
2000	49,731	1,618,472	9,024,193	2,175,214	4,841,708	43,859	1,102,339	6,742,389	1,876,249	5,429,316	3,347,921
TOTAL	1,875,554	5,141,068	36,796,463	13,302,348	21,877,788	259,922	3,015,924	29,775,682	13,424,563	27,990,224	13,329,586
O.D.	31	854	6,358	1,211	11,535	14	633	5,198	1,099	13,943	29,020

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	76,877,701	76,622,711	13,358,606	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-7,135,506	-8,450,985	182,891	
TOTAL LOSSES	69,742,195	68,171,726	13,541,497	
EXPECTED LOSSES	50,548,758	78,607,601	15,992,828	
CREDIBILITY	0.83	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.977	0.955	0.190	2.122
INDICATED (POST-TEST)	0.969	0.947	0.188	2.104
PRES. ON RATE LEVEL	0.732	1.138	0.231	2.101
DERIVED BY FORMULA	0.929	0.947	0.188	2.064
UNDERLYING PRES. RATE	0.708	1.101	0.224	2.033
PROPOSED	0.946	0.964	0.191	2.101

YEAR	4-1-02	10-1-02	4-1-03	4-1-04	IND. RATE =	2.249
IND. RATE						
MAN. RATE	2.16	2.15	2.14	2.25		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	25,115,233	55,078,342	0.219		1	8	111	181	1580	1881
1997	27,548,408	52,141,218	0.189		4	6	113	196	1488	1807
1998	30,524,218	58,995,475	0.193		2	4	108	249	1570	1933
1999	33,813,810	63,186,496	0.186		10	3	78	290	1764	2145
2000	36,115,890	49,038,657	0.135		1	1	37	152	1948	2139
TOTAL	153,117,559	278,440,188	0.182		18	22	447	1068	8350	9905
O.D.		836,644					1	4	35	40

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	506,055	1,841,677	15,326,422	3,988,852	8,778,688						
1997	942,925	1,278,684	15,131,573	3,932,303	8,309,829	10,835	364,402	6,128,524	3,026,992	8,894,980	6,221,750
1998	593,830	1,088,795	15,435,732	5,661,419	9,083,120	3,748	495,727	4,657,524	3,580,839	8,049,993	5,750,986
1999	2,058,255	240,397	10,848,916	7,369,542	12,920,728	21,686	670,620	6,644,416	4,419,418	9,354,155	6,040,222
2000	35,760	2,244	5,036,941	3,433,007	13,053,198		49,461	4,711,977	5,105,463	13,043,947	6,816,124
TOTAL	4,136,825	4,451,797	61,779,584	24,385,123	52,145,563	36,269	1,592,710	24,118,270	18,779,423	54,543,607	32,471,017
O.D.			201,542	68,818	225,483				17,750	136,903	186,148

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	794,506	4,519,742	24,846,905	5,871,597	14,081,022						
1997	1,594,538	4,740,171	26,166,959	5,876,748	11,958,151	142,171	1,356,525	17,530,397	4,834,103	14,907,984	7,329,222
1998	1,010,787	5,281,949	28,332,747	7,601,045	12,311,384	236,073	1,755,636	17,148,052	5,760,837	12,742,951	6,613,634
1999	3,561,935	5,447,763	30,250,518	8,644,845	14,814,270	180,705	2,417,881	19,915,965	6,323,066	13,491,096	6,801,290
2000	206,994	4,679,487	26,131,073	5,704,554	14,204,463	122,209	3,324,523	20,984,681	6,577,764	16,193,645	7,409,127
TOTAL	7,168,760	24,669,112	135,728,202	33,698,789	67,369,290	681,158	3,219,818	19,117,311	4,632,773	16,154,233	8,474,906
O.D.	1,077	57,859	339,954	104,695	340,185	625	3,037	35,843	32,590	196,301	207,169

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	275,456,416	203,360,302	36,835,348	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-25,011,925	-21,848,106	472,232	
TOTAL LOSSES	250,444,491	181,512,196	37,307,580	
EXPECTED LOSSES	177,616,368	203,646,354	41,341,741	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.164	0.119	0.024	0.307
INDICATED (POST-TEST)	0.163	0.118	0.024	0.305
PRES. ON RATE LEVEL	0.120	0.137	0.028	0.285
DERIVED BY FORMULA	0.163	0.118	0.024	0.305
UNDERLYING PRES. RATE	0.116	0.133	0.027	0.276
PROPOSED	0.163	0.118	0.024	0.305

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	0.326
IND. RATE						
MAN. RATE	0.29	0.30	0.29	0.33		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	1,594,283	2,882,904	0.180				7	9	59	75
1997	1,651,415	1,732,642	0.104				5	4	60	69
1998	1,821,872	4,608,420	0.252				12	10	69	91
1999	1,943,028	2,576,632	0.132				5	12	53	70
2000	2,085,425	1,859,366	0.089				3	7	52	62
TOTAL	9,096,023	13,659,964	0.150				32	42	293	367
O.D.		28,241							3	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			1,220,110	396,634	379,801			295,749	153,124	250,144	187,342
1997			612,711	80,164	287,167			101,126	163,317	303,952	184,205
1998			1,787,582	337,507	439,965			1,030,180	202,902	425,808	384,476
1999			705,410	410,829	432,856			257,489	215,899	350,700	203,449
2000			356,366	80,356	362,018			126,460	74,225	496,223	363,718
TOTAL			4,682,179	1,305,490	1,901,807			1,811,004	809,467	1,826,827	1,323,190
O.D.					9,407					15,531	3,303

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			2,044,906	583,846	609,201			1,089,538	244,537	419,244	220,689
1997	195	98,022	1,033,941	126,925	412,127	4,453	19,062	404,037	257,593	481,412	211,836
1998	4,216	383,498	2,789,259	472,587	623,311	11,341	218,502	2,476,105	331,526	633,381	432,920
1999	5,952	291,129	1,681,364	456,073	527,918	5,602	173,705	1,083,705	273,475	454,166	221,149
2000	5,006	174,141	948,091	166,439	406,816	4,838	133,779	751,562	155,683	530,469	403,363
TOTAL	15,369	946,790	8,497,561	1,805,870	2,579,373	26,234	545,048	5,804,947	1,262,814	2,518,672	1,489,957
O.D.	13	350	2,678	511	12,685	11	284	2,411	515	23,339	3,726

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	15,841,696	8,203,779	1,493,683	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-1,681,610	-979,745	18,219	
TOTAL LOSSES	14,160,086	7,224,034	1,511,902	
EXPECTED LOSSES	11,824,831	9,005,063	1,637,285	
CREDIBILITY	0.98	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.156	0.079	0.017	0.252
INDICATED (POST-TEST)	0.155	0.078	0.017	0.250
PRES. ON RATE LEVEL	0.134	0.102	0.019	0.255
DERIVED BY FORMULA	0.155	0.078	0.017	0.250
UNDERLYING PRES. RATE	0.130	0.099	0.018	0.247
PROPOSED	0.155	0.078	0.017	0.250

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	0.267
IND. RATE						
MAN. RATE	0.30	0.28	0.26	0.27		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	776,672	1,005,149	0.129				3	2	14	19
1997	888,608	1,088,859	0.122				3	2	20	25
1998	1,098,006	1,135,328	0.103				2	2	24	28
1999	1,056,826	521,814	0.049				1	3	12	16
2000	1,303,251	1,788,989	0.137		1		1	1	16	19
TOTAL	5,123,363	5,540,139	0.108		1		10	10	86	107
O.D.		89,984	0.001						1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			535,981	10,582	74,245			187,505	13,070	125,025	58,741
1997			339,266	58,350	155,793			286,137	14,227	137,949	97,137
1998			495,971	7,002	204,698			99,359	30,755	196,670	100,873
1999			113,200	51,514	177,266			3,000	8,213	124,371	44,250
2000	3,000		121,515	15,740	59,286			1,303,801	101,970	129,744	53,933
TOTAL	3,000		1,605,933	143,188	671,288			1,879,802	168,235	713,759	354,934
O.D.					54,309					27,500	8,175

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			898,304	15,576	119,092			690,768	20,873	209,541	69,197
1997	122	54,504	574,837	89,539	224,150	666	44,915	963,948	33,159	218,990	111,708
1998	1,061	111,527	814,345	38,105	272,124	1,856	29,123	349,589	55,747	277,312	113,583
1999	1,247	53,340	321,685	73,492	196,729	396	9,585	72,913	20,106	147,647	48,100
2000	5,935	22,938	127,239	26,618	65,055	6,940	209,087	1,006,067	163,324	181,782	59,812
TOTAL	8,365	242,309	2,736,410	243,330	877,150	9,858	292,710	3,083,285	293,209	1,035,272	402,400
O.D.	45	1,561	18,139	3,464	68,893	62	245	6,474	1,459	37,877	9,224

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	6,399,463	2,560,654	411,624	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-506,537	-284,525	4,906	
TOTAL LOSSES	5,892,926	2,276,129	416,530	
EXPECTED LOSSES	3,688,822	2,715,382	409,869	
CREDIBILITY	0.67	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.115	0.044	0.008	0.167
INDICATED (POST-TEST)	0.114	0.044	0.008	0.166
PRES. ON RATE LEVEL	0.074	0.055	0.008	0.137
DERIVED BY FORMULA	0.101	0.044	0.008	0.153
UNDERLYING PRES. RATE	0.072	0.053	0.008	0.133
PROPOSED	0.101	0.044	0.008	0.153

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	0.163
IND. RATE						
MAN. RATE	0.19	0.17	0.14	0.16		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	5,931,348	22,341,980	0.376		1		41	299	699	1040
1997	6,245,810	24,870,703	0.398		1	1	45	208	844	1099
1998	7,246,520	28,852,473	0.398		2	2	42	199	873	1118
1999	7,352,352	25,684,199	0.349		1		23	292	828	1144
2000	7,747,655	21,770,495	0.280				12	398	775	1185
TOTAL	34,523,685	123,519,850	0.358		5	3	163	1396	4019	5586
O.D.		454,105	0.001					2	23	25

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	652,500		4,936,536	3,284,223	2,210,688			1,812,753	3,625,492	2,501,274	3,318,514
1997	514,822	329,701	5,315,868	2,356,183	3,689,013	500	120,196	2,356,886	2,493,525	4,199,923	3,494,086
1998	865,631	292,973	6,326,895	2,149,857	4,608,285		176,413	2,654,158	2,446,164	5,308,378	4,023,719
1999	153,744		2,920,669	3,478,749	4,894,056			1,032,232	3,489,176	5,382,963	4,332,610
2000			1,630,049	3,674,314	3,042,290			376,820	4,652,886	3,644,704	4,749,432
TOTAL	2,186,697	622,674	21,130,017	14,943,326	18,444,332	500	296,609	8,232,849	16,707,243	21,037,242	19,918,361
O.D.				42,995	119,751				158,700	103,222	29,437

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996	884,899		8,137,724	4,834,377	3,545,936			6,255,157	5,789,912	4,192,128	3,909,209
1997	886,709	1,424,490	9,381,814	3,435,210	5,314,675	70,658	664,128	8,288,077	3,942,703	6,674,050	4,018,199
1998	1,412,195	2,097,374	12,022,302	2,980,381	6,159,463	116,137	1,200,114	9,953,009	3,476,716	7,634,171	4,530,708
1999	301,228	1,803,634	10,813,279	3,806,897	5,646,818	64,490	1,314,428	8,944,297	3,962,312	6,829,726	4,709,547
2000	57,629	2,152,053	11,447,027	3,297,019	3,832,743	76,606	1,739,946	10,539,367	4,025,894	4,687,509	5,267,120
TOTAL	3,542,660	7,477,551	51,802,146	18,353,884	24,499,635	327,891	4,918,616	43,979,907	21,197,537	30,017,584	22,434,783
O.D.	424	14,897	97,961	47,662	154,473	2,229	27,820	203,171	157,563	156,801	33,222

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	112,395,273	94,585,139	22,468,005	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-12,033,988	-10,476,557	288,437	
TOTAL LOSSES	100,361,285	84,108,582	22,756,442	
EXPECTED LOSSES	84,583,029	95,975,845	26,238,001	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.291	0.244	0.066	0.601
INDICATED (POST-TEST)	0.289	0.242	0.065	0.596
PRES. ON RATE LEVEL	0.253	0.287	0.079	0.619
DERIVED BY FORMULA	0.289	0.242	0.065	0.596
UNDERLYING PRES. RATE	0.245	0.278	0.076	0.599
PROPOSED	0.289	0.242	0.065	0.596

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	0.638
IND. RATE						
MAN. RATE	0.58	0.65	0.63	0.64		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	4,258	171,487	4.027				1			17	18
1997	5,188	539,962	10.407				2			18	20
1998	5,423	545,524	10.059						10	25	35
1999	6,083	594,738	9.777				2		5	19	26
2000	6,139	536,690	8.742						2	38	40
TOTAL	27,091	2,388,401	8.816				5		17	117	139
O.D.		355	0.001								

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			106,131		16,735			12,291		12,125	24,205
1997			150,031		64,768			202,438		89,214	33,511
1998				212,684	90,402				72,119	109,167	61,152
1999			200,519	56,856	81,474			57,524	62,720	66,212	69,433
2000				83,775	133,688				32,747	171,963	114,517
TOTAL			456,681	353,315	387,067			272,253	167,586	448,681	302,818
O.D.											355

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			177,876		26,843			45,280		20,321	28,513
1997		23,638	248,513	3,734	92,462		31,576	678,745	8,021	141,435	38,538
1998	672	16,605	144,798	250,386	130,859	2,135	3,779	65,976	94,022	157,260	68,857
1999	1,299	68,014	387,465	72,475	99,767	1,400	40,296	252,137	73,648	88,965	75,474
2000	1,582	52,345	290,355	86,725	150,104	1,032	25,027	168,071	49,655	181,307	126,999
TOTAL	3,579	160,602	1,249,007	413,320	500,035	4,764	100,678	1,210,209	225,346	589,288	338,381
O.D.											397

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	2,728,839	1,727,989	338,778	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-56,234	-51,606	916	
TOTAL LOSSES	2,672,605	1,676,383	339,694	
EXPECTED LOSSES	397,967	476,802	82,086	
CREDIBILITY	0.02	0.08	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.865	6.188	1.254	17.307
INDICATED (POST-TEST)	9.786	6.138	1.244	17.168
PRES. ON RATE LEVEL	1.509	1.808	0.311	3.628
DERIVED BY FORMULA	1.675	2.154	0.414	4.243
UNDERLYING PRES. RATE	1.469	1.760	0.303	3.532
PROPOSED	1.675	2.154	0.414	4.243

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.803
IND. RATE						
MAN. RATE	4.03	4.08	3.85	4.80		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	3,332	207,767	6.235					2	10	12
1997	5,003	169,395	3.385						6	6
1998	6,945	228,053	3.283					2	6	8
1999	6,674	250,381	3.751						9	9
2000	8,378	115,555	1.379						10	10
TOTAL	30,332	971,151	3.202					4	41	45
O.D.		50								

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				112,645	16,818				33,562	31,122	13,620
1997					123,292					41,203	4,900
1998				113,074	14,359				54,765	17,873	27,982
1999					167,234					74,333	8,814
2000					38,997					45,297	31,261
TOTAL				225,719	360,700				88,327	209,828	86,577
O.D.											50

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				165,813	26,978				53,598	52,161	16,044
1997		299	16,915	3,445	173,335			4,209	1,040	64,038	5,635
1998	335	7,847	65,722	130,969	26,809	1,520	2,293	34,800	67,955	29,856	31,508
1999	539	14,433	104,522	19,960	176,192	152	4,155	33,494	7,117	87,539	9,581
2000	265	7,133	43,612	8,895	39,622	160	4,367	31,000	6,778	45,994	34,668
TOTAL	1,139	29,712	230,771	329,082	442,936	1,844	10,844	103,503	136,488	279,588	97,436
O.D.											56

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	377,813	1,188,094	97,492	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-55,383	-58,516	724	
TOTAL LOSSES	322,430	1,129,578	98,216	
EXPECTED LOSSES	420,098	586,924	56,114	
CREDIBILITY	0.02	0.09	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.063	3.724	0.324	5.111
INDICATED (POST-TEST)	1.054	3.694	0.321	5.069
PRES. ON RATE LEVEL	1.423	1.987	0.190	3.600
DERIVED BY FORMULA	1.416	2.141	0.206	3.763
UNDERLYING PRES. RATE	1.385	1.935	0.185	3.505
PROPOSED	1.416	2.141	0.206	3.763

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.260
IND. RATE						
MAN. RATE	4.05	4.02	3.82	4.26		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	1,591	687	0.043								
1997	1,706	137,679	8.070							11	11
1998	1,771	15,173	0.856							2	2
1999	2,052	18,890	0.920						1	1	2
2000	2,256	7,778	0.344							1	1
TOTAL O.D.	9,376	180,207	1.922						1	15	16

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996											687
1997					39,874					79,674	18,131
1998					4,541					8,554	2,078
1999				1,056	8,500				783	351	8,200
2000					88					193	7,497
TOTAL O.D.				1,056	53,003				783	88,772	36,593

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996											809
1997		98	5,473	1,113	56,058	29	57	8,147	2,009	123,837	20,851
1998	4	130	1,518	290	5,760	15	80	2,012	453	11,782	2,340
1999	31	931	6,449	1,931	9,068	8	142	995	775	508	8,913
2000		15	97	20	87		20	130	26	198	8,314
TOTAL O.D.	35	1,174	13,537	3,354	70,973	52	299	11,284	3,263	136,325	41,227

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	26,381	213,915	41,227	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-11,770	-10,469	221	
TOTAL LOSSES	14,611	203,446	41,448	
EXPECTED LOSSES	83,540	97,699	19,222	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.156	2.170	0.442	2.768
INDICATED (POST-TEST)	0.155	2.153	0.438	2.746
PRES. ON RATE LEVEL	0.915	1.070	0.211	2.196
DERIVED BY FORMULA	0.907	1.113	0.225	2.245
UNDERLYING PRES. RATE	0.891	1.042	0.205	2.138
PROPOSED	0.907	1.113	0.225	2.245

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.541
IND. RATE						
MAN. RATE	2.21	2.31	2.33	2.54		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	4,182	324,033	7.748						1	33	34
1997	5,345	494,702	9.255				2		2	6	10
1998	6,872	90,819	1.321				1			1	2
1999	7,286	270,686	3.715						2	35	37
2000	6,651	567,068	8.526						2	47	49
TOTAL	30,336	1,747,308	5.760				3		7	122	132
O.D.		4,964	0.016								

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				12,123	149,086				8,527	105,239	49,058
1997			281,237	65,777	23,202			88,396	10,396	20,462	5,232
1998			77,734		902			7,230		1,695	3,258
1999				28,589	93,691				18,456	80,269	49,681
2000				75,211	194,094				33,095	172,545	92,123
TOTAL			358,971	181,700	460,975			95,626	70,474	380,210	199,352
O.D.											4,964

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				17,845	239,137				13,618	176,380	57,790
1997	121	45,237	465,438	95,372	37,442	354	13,969	296,939	18,761	33,497	6,017
1998	138	16,513	116,628	2,722	3,015	48	1,917	21,219	650	2,587	3,669
1999	404	13,388	89,307	36,078	101,813	379	7,216	55,905	25,164	96,811	54,003
2000	1,932	60,540	343,529	94,771	210,018	1,008	25,114	168,988	50,005	181,975	102,164
TOTAL	2,595	135,678	1,014,902	246,788	591,425	1,789	48,216	543,051	108,198	491,250	223,643
O.D.											5,498

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	1,746,231	1,437,661	229,141	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-51,580	-52,306	646	
TOTAL LOSSES	1,694,651	1,385,355	229,787	
EXPECTED LOSSES	367,066	487,804	57,942	
CREDIBILITY	0.02	0.09	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.586	4.567	0.757	10.910
INDICATED (POST-TEST)	5.541	4.530	0.751	10.822
PRES. ON RATE LEVEL	1.243	1.652	0.196	3.091
DERIVED BY FORMULA	1.329	1.911	0.263	3.503
UNDERLYING PRES. RATE	1.210	1.608	0.191	3.009
PROPOSED	1.329	1.911	0.263	3.503

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.966
IND. RATE						
MAN. RATE	3.32	3.37	3.28	3.97		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	6,737	74,011	1.098						10	10
1997	12,137	156,821	1.292					2	15	17
1998	13,317	336,226	2.524					2	17	19
1999	11,621	417,699	3.594					3	16	19
2000	12,252	666,228	5.437					3	26	29
TOTAL	56,064	1,650,985	2.945					10	84	94
O.D.		227								

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					35,786					35,886	2,339
1997				30,371	25,187				8,387	47,314	45,562
1998				38,863	123,312				45,367	95,178	33,506
1999				158,093	39,944				133,350	38,506	47,806
2000				102,186	327,815				26,263	180,695	29,269
TOTAL				329,513	552,044				213,367	397,579	158,482
O.D.											227

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					57,401					60,144	2,755
1997		596	9,489	42,778	36,419	231	189	6,822	13,881	73,930	52,396
1998	211	6,098	62,128	52,561	159,381	1,416	2,611	47,752	60,559	135,430	37,728
1999	794	32,871	195,102	142,481	59,245	1,804	22,303	160,049	129,983	61,904	51,965
2000	3,124	94,021	538,424	143,373	350,486	996	24,214	164,078	46,240	188,851	32,459
TOTAL	4,161	133,586	805,143	381,193	662,932	4,447	49,317	378,701	250,663	520,259	177,303
O.D.											252

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	1,375,355	1,815,047	177,555	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-78,776	-86,604	1,288	
TOTAL LOSSES	1,296,579	1,728,443	178,843	
EXPECTED LOSSES	570,171	798,351	118,295	
CREDIBILITY	0.03	0.13	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.313	3.083	0.319	5.715
INDICATED (POST-TEST)	2.294	3.058	0.316	5.668
PRES. ON RATE LEVEL	1.044	1.463	0.217	2.724
DERIVED BY FORMULA	1.082	1.670	0.236	2.988
UNDERLYING PRES. RATE	1.017	1.424	0.211	2.652
PROPOSED	1.082	1.670	0.236	2.988

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.383
IND. RATE						
MAN. RATE	3.39	3.28	2.89	3.38		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	3,738	41,304	1.104							4	4
1997	4,464	244,896	5.486				1			15	16
1998	6,637	65,208	0.982						1	10	11
1999	13,194	418,297	3.170							40	40
2000	8,764	14,317	0.163								
TOTAL	36,797	784,022	2.131				1		1	69	71
O.D.		72									

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					9,290					12,121	19,893
1997			113,905		22,713			40,349		48,036	19,893
1998				11,760	20,085				1,421	21,110	10,832
1999					168,174					153,481	96,642
2000											14,317
TOTAL			113,905	11,760	220,262			40,349	1,421	234,748	161,577
O.D.											72

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					14,901					20,315	23,434
1997	19	17,880	185,044	2,096	33,002	46	6,314	138,378	2,359	75,211	22,877
1998	47	1,349	13,047	14,812	26,368	76	244	5,757	2,862	29,207	12,197
1999	520	14,495	105,112	20,057	177,187	287	8,519	69,112	14,692	180,740	105,050
2000											15,878
TOTAL	586	33,724	303,203	36,965	251,458	409	15,077	213,247	19,913	305,473	179,436
O.D.											80

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	566,246	613,809	179,516	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-81,019	-64,275	1,546	
TOTAL LOSSES	485,227	549,534	181,062	
EXPECTED LOSSES	581,392	650,939	121,429	
CREDIBILITY	0.02	0.10	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.319	1.493	0.492	3.304
INDICATED (POST-TEST)	1.308	1.481	0.488	3.277
PRES. ON RATE LEVEL	1.623	1.817	0.339	3.779
DERIVED BY FORMULA	1.617	1.783	0.360	3.760
UNDERLYING PRES. RATE	1.580	1.769	0.330	3.679
PROPOSED	1.617	1.783	0.360	3.760

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.257
IND. RATE						
MAN. RATE	3.99	4.01	4.01	4.26		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	904	26,057	2.882					1	4	5
1997	1,086	123,060	11.331				1		4	5
1998	1,271	2,939	0.231						1	1
1999	2,613	305,000	11.672					4	12	16
2000	1,532	90,182	5.886						5	5
TOTAL O.D.	7,406	547,238	7.389				1	5	26	32

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				6,508	14,115				544	2,760	2,130
1997			95,545		4,750			17,172		4,051	1,542
1998					96					298	2,545
1999				156,129	14,661				64,948	32,614	36,648
2000					31,917					42,069	16,196
TOTAL O.D.			95,545	162,637	65,539			17,172	65,492	81,792	59,061

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				9,580	22,640				869	4,626	2,509
1997	18	14,967	153,253	1,358	7,574	13	2,673	57,217	591	6,531	1,773
1998		2	31	7	121		3	68	15	409	2,866
1999	717	30,327	177,179	137,752	32,386	890	11,609	84,203	64,635	46,467	39,836
2000	222	5,834	35,696	7,280	32,431	159	4,083	28,802	6,299	42,715	17,961
TOTAL O.D.	957	51,130	366,159	155,977	95,152	1,062	18,368	170,290	72,409	100,748	64,945

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	607,966	424,286	64,945	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-15,381	-10,265	134	
TOTAL LOSSES	592,585	414,021	65,079	
EXPECTED LOSSES	106,646	98,574	11,553	
CREDIBILITY	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.001	5.590	0.879	14.470
INDICATED (POST-TEST)	7.937	5.545	0.872	14.354
PRES. ON RATE LEVEL	1.479	1.367	0.160	3.006
DERIVED BY FORMULA	1.544	1.492	0.196	3.232
UNDERLYING PRES. RATE	1.440	1.331	0.156	2.927
PROPOSED	1.544	1.492	0.196	3.232

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.659
IND. RATE						
MAN. RATE	3.69	3.28	3.19	3.66		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	5,155	23,818	0.462							3	3
1997	5,965	42,718	0.716							7	7
1998	6,690	72,047	1.076						1	7	8
1999	10,272	123,052	1.197						3	5	8
2000	10,030	84,090	0.838						1	5	6
TOTAL O.D.	38,112	345,725	0.907						5	27	32

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					6,652					7,632	9,534
1997					25,557					10,693	6,468
1998				31,148	7,682				7,610	15,146	10,461
1999				19,848	27,291				17,446	26,157	32,310
2000				5,000	51,985				2,612	15,371	9,122
TOTAL O.D.				55,996	119,167				27,668	74,999	67,895

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					10,670					12,791	11,231
1997		59	3,509	713	35,930		8	1,090	267	16,620	7,438
1998	93	2,276	19,351	36,315	12,116	225	425	7,814	10,119	21,588	11,779
1999	167	6,049	38,419	20,544	30,908	272	4,088	30,449	19,025	32,969	35,121
2000	408	11,175	66,543	15,220	53,668	84	2,154	14,538	4,207	16,141	10,116
TOTAL O.D.	668	19,559	127,822	72,792	143,292	581	6,675	53,891	33,618	100,109	75,685

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	209,196	349,811	75,685	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-68,799	-47,890	887	
TOTAL LOSSES	140,397	301,921	76,572	
EXPECTED LOSSES	501,174	474,495	69,746	
CREDIBILITY	0.03	0.10	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.368	0.792	0.201	1.361
INDICATED (POST-TEST)	0.365	0.786	0.199	1.350
PRES. ON RATE LEVEL	1.350	1.279	0.188	2.817
DERIVED BY FORMULA	1.320	1.230	0.190	2.740
UNDERLYING PRES. RATE	1.315	1.245	0.183	2.743
PROPOSED	1.320	1.230	0.190	2.740

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.102
IND. RATE						
MAN. RATE	3.01	3.08	2.99	3.10		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	1,626	10,839	0.666							6	6
1997	1,209	14,031	1.160							2	2
1998	2,158	1,828	0.084							1	1
1999	1,914	27,213	1.421						1	1	2
2000	1,939	16,517	0.851							3	3
TOTAL O.D.	8,846	70,428	0.796						1	13	14

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					4,169					6,177	493
1997					5,950					8,081	
1998					165					1,385	278
1999				15,288	4,114				2,500	2,096	3,215
2000					4,418					4,868	7,231
TOTAL O.D.				15,288	18,816				2,500	22,607	11,217

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					6,686					10,353	581
1997		13	817	167	8,365		8	828	204	12,562	
1998		5	57	12	210		12	326	74	1,908	313
1999	79	3,201	19,023	13,807	5,993	37	493	3,626	2,567	2,778	3,495
2000	30	806	4,941	1,007	4,487	17	461	3,325	725	4,945	8,019
TOTAL O.D.	109	4,025	24,838	14,993	25,741	54	974	8,105	3,570	32,546	12,408

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	38,105	76,850	12,408	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-20,407	-14,052	130	
TOTAL LOSSES	17,698	62,798	12,538	
EXPECTED LOSSES	142,332	129,062	11,854	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.200	0.710	0.142	1.052
INDICATED (POST-TEST)	0.198	0.704	0.141	1.043
PRES. ON RATE LEVEL	1.653	1.498	0.138	3.289
DERIVED BY FORMULA	1.638	1.466	0.138	3.242
UNDERLYING PRES. RATE	1.609	1.459	0.134	3.202
PROPOSED	1.638	1.466	0.138	3.242

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.670
IND. RATE						
MAN. RATE	3.61	3.59	3.49	3.67		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	3,367	18,333	0.544							7	7
1997	7,830	179,190	2.288						1	21	22
1998	9,912	161,788	1.632						1	11	12
1999	8,194	29,311	0.357							6	6
2000	8,791	210,248	2.391							11	11
TOTAL O.D.	38,094	598,870	1.572						2	56	58

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					5,754					4,515	8,064
1997				64,295	38,703				20,265	30,571	25,356
1998				32,273	44,536				17,293	50,562	17,124
1999					3,083					15,233	10,995
2000					113,141					80,177	16,930
TOTAL O.D.				96,568	205,217				37,558	181,058	78,469

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					9,230					7,568	9,499
1997	69	1,240	18,083	90,148	56,556	535	395	7,900	31,423	48,461	29,159
1998	124	3,408	32,260	39,957	58,951	556	1,112	21,576	23,845	71,297	19,282
1999	7	271	1,923	364	3,243	27	846	6,869	1,453	17,938	11,952
2000	805	20,690	126,545	25,817	114,961	301	7,781	54,884	12,002	81,406	18,775
TOTAL O.D.	1,005	25,609	178,811	156,286	242,941	1,419	10,134	91,229	68,723	226,670	88,667

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	308,207	694,620	88,667	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-73,823	-60,450	1,040	
TOTAL LOSSES	234,384	634,170	89,707	
EXPECTED LOSSES	550,076	575,599	90,664	
CREDIBILITY	0.03	0.10	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.615	1.665	0.235	2.515
INDICATED (POST-TEST)	0.610	1.652	0.233	2.495
PRES. ON RATE LEVEL	1.483	1.552	0.245	3.280
DERIVED BY FORMULA	1.457	1.562	0.243	3.262
UNDERLYING PRES. RATE	1.444	1.511	0.238	3.193
PROPOSED	1.457	1.562	0.243	3.262

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.693
IND. RATE						
MAN. RATE	3.35	3.44	3.48	3.69		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	2,090	82,554	3,949					2	8	10
1997	2,285	49,881	2,182						8	8
1998	1,949	60,580	3,108						3	3
1999	5,007	117,301	2,342						3	3
2000	4,834	195,388	4,041						8	8
TOTAL O.D.	16,165	505,704	3,128					2	30	32

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				39,141	16,933				9,519	13,649	3,312
1997					22,921					13,533	13,427
1998					28,952					29,805	1,823
1999					96,297					16,572	4,432
2000					94,372					86,592	14,424
TOTAL O.D.				39,141	259,475				9,519	160,151	37,418

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				57,615	27,160				15,201	22,876	3,902
1997		58	3,147	636	32,225		12	1,386	343	21,032	15,441
1998	22	833	9,670	1,845	36,728	62	263	7,020	1,585	41,053	2,053
1999	313	8,313	60,189	11,489	101,459	32	916	7,467	1,588	19,516	4,818
2000	674	17,264	105,545	21,539	95,884	322	8,386	59,263	12,957	87,928	15,996
TOTAL O.D.	1,009	26,468	178,551	93,124	293,456	416	9,577	75,136	31,674	192,405	42,210

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	291,157	610,659	42,210	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-47,680	-34,447	666	
TOTAL LOSSES	243,477	576,212	42,876	
EXPECTED LOSSES	353,366	361,773	47,201	
CREDIBILITY	0.01	0.06	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.506	3.565	0.265	5.336
INDICATED (POST-TEST)	1.494	3.536	0.263	5.293
PRES. ON RATE LEVEL	2.245	2.299	0.300	4.844
DERIVED BY FORMULA	2.237	2.373	0.297	4.907
UNDERLYING PRES. RATE	2.186	2.238	0.292	4.716
PROPOSED	2.237	2.373	0.297	4.907

YEAR	10-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	5.555
IND. RATE						
MAN. RATE	5.34	5.45	5.14	5.56		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	7,862	7,138	0.090							3	3
1997	15,896	68,950	0.433							8	8
1998	16,492	120,871	0.732						1	12	13
1999	15,984	284,555	1.780				1		1	12	14
2000	12,085	221,460	1.832							14	14
TOTAL O.D.	68,319	702,974	1.029				1		2	49	52

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					2,816					3,781	541
1997					27,990					22,937	18,023
1998				12,297	53,650					38,773	16,151
1999			81,381	32,000	18,796			97,585	3,800	31,739	19,254
2000					81,701					98,867	40,892
TOTAL O.D.			81,381	44,297	184,953			97,585	3,800	196,097	94,861

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					4,517					6,337	637
1997		70	3,840	777	39,354			2,344	578	35,649	20,726
1998	76	2,352	24,543	17,565	68,989	58	341	9,126	2,060	53,402	18,186
1999	516	28,032	157,941	35,495	26,425	896	48,392	281,628	20,044	43,301	20,929
2000	561	14,941	91,359	18,637	83,003	363	9,560	67,662	14,800	100,385	45,349
TOTAL O.D.	1,153	45,395	277,683	72,474	222,288	1,321	58,304	360,760	37,482	239,074	105,827

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	744,616	571,318	105,827	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-78,466	-67,966	920	
TOTAL LOSSES	666,150	503,352	106,747	
EXPECTED LOSSES	549,968	603,257	94,280	
CREDIBILITY	0.04	0.15	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.975	0.737	0.156	1.868
INDICATED (POST-TEST)	0.967	0.731	0.155	1.853
PRES. ON RATE LEVEL	0.827	0.907	0.141	1.875
DERIVED BY FORMULA	0.833	0.881	0.144	1.858
UNDERLYING PRES. RATE	0.805	0.883	0.138	1.826
PROPOSED	0.833	0.881	0.144	1.858

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.103
IND. RATE						
MAN. RATE	2.20	2.05	1.99	2.10		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	753	8,186	1.087							2	2
1997	1,112	35,735	3.213						1	2	3
1998	2,391	8,418	0.352						1		1
1999	2,848	176,247	6.188				1		1	1	3
2000	3,136	40,804	1.301						1	2	3
TOTAL O.D.	10,240	269,390	2.631				1		4	7	12

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					4,154					2,288	1,744
1997				9,261	3,299				14,602	7,009	1,564
1998				6,921							1,497
1999			126,333	7,000	1,892			38,222	2,691	109	
2000				4,733	20,233				1,088	10,770	3,980
TOTAL O.D.			126,333	27,915	29,578			38,222	18,381	20,176	8,785

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					6,663					3,835	2,054
1997	11	171	2,292	12,922	4,945	384	286	4,154	22,264	11,571	1,799
1998	20	454	3,730	7,959	526						1,686
1999	538	33,223	182,203	14,659	7,639	349	18,454	106,039	7,808	2,595	
2000	178	5,272	30,584	7,793	21,362	49	1,322	9,046	2,407	11,158	4,414
TOTAL O.D.	747	39,120	218,809	43,333	41,135	782	20,062	119,239	32,479	29,159	9,953

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	398,759	146,106	9,953	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-14,930	-14,632	105	
TOTAL LOSSES	383,829	131,474	10,058	
EXPECTED LOSSES	117,351	160,051	7,272	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.748	1.284	0.098	5.130
INDICATED (POST-TEST)	3.718	1.274	0.097	5.089
PRES. ON RATE LEVEL	1.177	1.605	0.073	2.855
DERIVED BY FORMULA	1.202	1.592	0.074	2.868
UNDERLYING PRES. RATE	1.146	1.563	0.071	2.780
PROPOSED	1.202	1.592	0.074	2.868

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.247
IND. RATE						
MAN. RATE	2.83	2.94	3.03	3.25		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	944	3,682	0.390						1	1
1997	1,216	218	0.017							
1998	1,887	64,863	3.437					3	1	4
1999	1,316									
2000	3,908	166	0.004							
TOTAL O.D.	9,271	68,929	0.743					3	2	5

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					512					1,830	1,340
1997											218
1998				28,877	4,067			28,230	2,780		909
1999											
2000											166
TOTAL O.D.				28,877	4,579			28,230	4,610		2,633

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					821					3,067	1,579
1997											251
1998	85	2,013	16,919	33,471	7,352	763	1,130	16,432	34,684	6,529	1,024
1999											
2000											184
TOTAL O.D.	85	2,013	16,919	33,471	8,173	763	1,130	16,432	34,684	9,596	3,038

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	37,342	85,924	3,038	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-15,794	-8,792	261	
TOTAL LOSSES	21,548	77,132	3,299	
EXPECTED LOSSES	137,860	104,483	15,390	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.232	0.832	0.036	1.100
INDICATED (POST-TEST)	0.230	0.825	0.036	1.091
PRES. ON RATE LEVEL	1.527	1.158	0.170	2.855
DERIVED BY FORMULA	1.514	1.145	0.162	2.821
UNDERLYING PRES. RATE	1.487	1.127	0.166	2.780
PROPOSED	1.514	1.145	0.162	2.821

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.193
IND. RATE						
MAN. RATE	3.26	3.15	3.03	3.19		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	1,102	2,929	0.265							
1997	443	117,134	26.441				1		1	2
1998	956	1,546	0.161						1	1
1999	1,295	994	0.076							
2000	3,050	9,700	0.318						2	2
TOTAL O.D.	6,846	132,303	1.933				1		4	5

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996											2,929
1997			93,761		2,176			20,234		963	
1998					68					265	1,213
1999											994
2000					1,996					7,578	126
TOTAL O.D.			93,761		4,240			20,234		8,806	5,262

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996											3,450
1997	16	14,681	150,051	1,263	3,938	17	3,149	67,029	602	1,773	
1998		2	22	4	86		3	65	14	364	1,366
1999											1,080
2000	10	366	2,234	457	2,029	27	732	5,184	1,131	7,695	140
TOTAL O.D.	26	15,049	152,307	1,724	6,053	44	3,884	72,278	1,747	9,832	6,036

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	243,588	19,356	6,036	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-22,716	-11,911	212	
TOTAL LOSSES	220,872	7,445	6,248	
EXPECTED LOSSES	190,867	146,642	11,774	
CREDIBILITY	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.226	0.109	0.091	3.426
INDICATED (POST-TEST)	3.200	0.108	0.090	3.398
PRES. ON RATE LEVEL	2.957	2.272	0.183	5.412
DERIVED BY FORMULA	2.959	2.207	0.178	5.344
UNDERLYING PRES. RATE	2.788	2.142	0.172	5.102
PROPOSED	2.959	2.207	0.178	5.344

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	5.539
IND. RATE						
MAN. RATE	5.28	5.54	5.37	5.54		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	3,155	159,800	5.064						2	14	16
1997	2,719	93,632	3.443						1	9	10
1998	2,478	546	0.022								
1999	1,996	24,954	1.250						1	2	3
2000	3,437	80,886	2.353						1	5	6
TOTAL	13,785	359,818	2.610						5	30	35
O.D.		189	0.001								

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				54,786	29,240				37,900	31,486	6,388
1997				14,656	21,014				7,453	25,527	24,982
1998											546
1999				3,776	7,145				3,958	2,720	7,355
2000				4,888	34,399				973	23,842	16,784
TOTAL				78,106	91,798				50,284	83,575	56,055
O.D.											189

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				80,645	46,900				60,526	52,771	7,525
1997	16	314	5,796	20,891	30,029	198	160	4,359	11,918	40,024	28,729
1998											615
1999	37	1,324	8,534	4,140	7,936	50	744	5,462	4,004	3,694	7,995
2000	285	7,921	46,692	11,125	35,780	95	2,543	17,809	4,272	24,409	18,613
TOTAL	338	9,559	61,022	116,801	120,645	343	3,447	27,630	80,720	120,898	63,477
O.D.											210

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	102,339	439,064	63,687	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-92,335	-43,759	452	
TOTAL LOSSES	10,004	395,305	64,139	
EXPECTED LOSSES	645,690	392,734	40,804	
CREDIBILITY	0.01	0.05	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.073	2.868	0.465	3.406
INDICATED (POST-TEST)	0.072	2.845	0.461	3.378
PRES. ON RATE LEVEL	4.968	3.022	0.314	8.304
DERIVED BY FORMULA	4.919	3.013	0.324	8.256
UNDERLYING PRES. RATE	4.684	2.849	0.296	7.829
PROPOSED	4.919	3.013	0.324	8.256

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	8.557
IND. RATE						
MAN. RATE	8.28	8.52	8.24	8.56		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	1,376	42,722	3.104						2	2
1997	1,583	138,459	8.746					2	2	4
1998	2,046	2,594	0.126						1	1
1999	1,868	1,028	0.055							
2000	2,257	121,017	5.361					1	2	3
TOTAL O.D.	9,130	305,820	3.350					3	7	10

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					19,625					17,925	5,172
1997				95,591	4,952			36,145		599	1,172
1998					1,573					233	788
1999											1,028
2000				75,875	14,146			20,000		10,996	
TOTAL O.D.				171,466	40,296			56,145		29,753	8,160

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					31,478					30,043	6,093
1997	101	1,702	19,671	132,561	10,144	945	687	8,575	54,692	2,612	1,348
1998	2	43	524	101	1,995			56	12	321	887
1999											1,117
2000	697	27,882	143,401	54,150	27,304	290	6,175	38,290	16,257	15,261	
TOTAL O.D.	800	29,627	163,596	186,812	70,921	1,235	6,862	46,921	70,961	48,237	9,445

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	249,041	376,931	9,445	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-25,867	-16,973	206	
TOTAL LOSSES	223,174	359,958	9,651	
EXPECTED LOSSES	187,713	160,779	17,529	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.444	3.943	0.106	6.493
INDICATED (POST-TEST)	2.424	3.911	0.105	6.440
PRES. ON RATE LEVEL	2.181	1.868	0.203	4.252
DERIVED BY FORMULA	2.183	1.950	0.197	4.330
UNDERLYING PRES. RATE	2.056	1.761	0.192	4.009
PROPOSED	2.183	1.950	0.197	4.330

YEAR	10-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	4.488
IND. RATE						
MAN. RATE	4.15	4.23	4.22	4.49		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	4,436	63,068	1.421							9	9
1997	7,011	628,822	8.969				2		1	24	27
1998	8,491	300,621	3.540		1		1			13	15
1999	16,619	468,079	2.816						1	28	29
2000	18,247	340,231	1.864							2	27
TOTAL	54,804	1,800,821	3.286		1		3		4	99	107
O.D.		4,952	0.009							1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					20,365					27,551	15,152
1997			191,841	38,538	113,825			52,605	26,289	137,250	68,474
1998	80,829		101,589		36,967	12,406		25,351		31,763	11,716
1999				53,659	170,538				14,574	168,433	60,875
2000				106,973	75,723				50,666	61,497	45,372
TOTAL	80,829		293,430	199,170	417,418	12,406		77,956	91,529	426,494	201,589
O.D.					1,380					3,386	186

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					32,665					46,175	17,849
1997	74	30,979	329,678	59,027	163,105	784	8,784	194,232	44,729	215,271	78,745
1998	129,863	22,606	164,365	5,842	49,334	59,059	6,952	80,469	3,647	44,635	13,192
1999	771	24,690	164,335	67,086	185,501	522	11,579	91,492	29,931	200,161	66,171
2000	1,346	49,499	264,547	89,073	95,161	828	18,875	120,046	46,225	72,815	50,318
TOTAL	132,054	127,774	922,925	221,028	525,766	61,193	46,190	486,239	124,532	579,057	226,275
O.D.	5	119	862	164	1,453	8	187	1,524	325	3,986	209

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	1,779,080	1,456,311	226,484	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-253,346	-137,808	2,593	
TOTAL LOSSES	1,525,734	1,318,503	229,077	
EXPECTED LOSSES	1,997,058	1,551,501	168,797	
CREDIBILITY	0.03	0.13	0.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.784	2.406	0.418	5.608
INDICATED (POST-TEST)	2.762	2.387	0.415	5.564
PRES. ON RATE LEVEL	3.767	2.926	0.318	7.011
DERIVED BY FORMULA	3.737	2.856	0.335	6.928
UNDERLYING PRES. RATE	3.644	2.831	0.308	6.783
PROPOSED	3.737	2.856	0.335	6.928

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	7.417
IND. RATE						
MAN. RATE	7.05	7.32	7.14	7.42		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	1,709	130,203	7.618						3	2	5
1997	1,129	2,189	0.193							1	1
1998	1,779										
1999	968	10,000	1.033						1		1
2000	619										
TOTAL O.D.	6,204	142,392	2.295						4	3	7

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				78,842	10,620				19,260	16,049	5,432
1997					1,236					633	320
1998											
1999				10,000							
2000											
TOTAL O.D.				88,842	11,856				19,260	16,682	5,752

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				116,055	17,034				30,759	26,898	6,399
1997		3	169	35	1,737			65	16	983	368
1998											
1999	42	1,860	10,763	8,710	1,085						
2000											
TOTAL O.D.	42	1,863	10,932	124,800	19,856			65	30,775	27,881	6,767

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	12,902	203,312	6,767	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-7,558	-10,001	47	
TOTAL LOSSES	5,344	193,311	6,814	
EXPECTED LOSSES	46,965	77,241	7,259	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.086	3.116	0.110	3.312
INDICATED (POST-TEST)	0.085	3.091	0.109	3.285
PRES. ON RATE LEVEL	0.782	1.287	0.121	2.190
DERIVED BY FORMULA	0.775	1.341	0.121	2.237
UNDERLYING PRES. RATE	0.757	1.245	0.117	2.119
PROPOSED	0.775	1.341	0.121	2.237

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	2.394
IND. RATE						
MAN. RATE	2.06	2.12	2.23	2.39		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases						
					Death	P.T.	Major	Minor	Temp	All	
1996	6,687	177,677	2.657						3	5	8
1997	10,132	228,689	2.257						2	15	17
1998	13,206	163,298	1.236							24	24
1999	21,941	980,501	4.468				2		6	39	47
2000	39,517	585,367	1.481						5	30	35
TOTAL	91,483	2,135,532	2.334				2		16	113	131
O.D.		10,336	0.011							1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				101,982	4,376				50,950	15,552	4,817
1997				32,567	90,293				10,902	86,587	8,340
1998					83,790					45,679	33,829
1999			204,461	244,570	213,137			67,636	65,989	124,560	60,148
2000				161,316	143,846				161,752	80,115	38,338
TOTAL			204,461	540,435	535,442			67,636	289,593	352,493	145,472
O.D.					9,444						892

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				150,118	7,020				81,367	26,065	5,674
1997	36	798	18,857	47,636	128,026	312	274	11,422	18,674	135,087	9,591
1998	66	2,409	27,989	5,344	106,294	58	400	10,754	2,423	62,917	38,091
1999	2,523	115,296	677,176	251,982	259,020	1,623	48,793	309,206	83,719	158,648	65,381
2000	2,257	80,091	432,110	141,084	173,635	2,279	49,056	303,652	130,170	114,466	42,517
TOTAL	4,882	198,594	1,156,132	596,164	673,995	4,272	98,523	635,034	316,353	497,183	161,254
O.D.	27	814	5,901	1,127	9,949						975

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	2,104,179	2,094,771	162,229	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-121,657	-144,409	2,548	
TOTAL LOSSES	1,982,522	1,950,362	164,777	
EXPECTED LOSSES	1,062,118	1,838,809	140,883	
CREDIBILITY	0.05	0.18	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.167	2.132	0.180	4.479
INDICATED (POST-TEST)	2.150	2.115	0.179	4.444
PRES. ON RATE LEVEL	1.200	2.078	0.159	3.437
DERIVED BY FORMULA	1.248	2.085	0.164	3.497
UNDERLYING PRES. RATE	1.161	2.010	0.154	3.325
PROPOSED	1.248	2.085	0.164	3.497

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.743
IND. RATE						
MAN. RATE	3.35	3.48	3.50	3.74		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	1,725	14,449	0.837						1	1
1997	1,166	43,440	3.725						1	1
1998	1,813	7,336	0.404							3
1999	2,488	6,643	0.267							3
2000	2,134	40,686	1.906						1	3
TOTAL O.D.	9,326	112,554	1.207						2	11

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					14,000					449	
1997				30,000	771				11,176	709	784
1998					3,995					2,476	865
1999					3,780					1,404	1,459
2000				6,141	6,062				3,517	18,053	6,913
TOTAL O.D.				36,141	28,608				14,693	23,091	10,021

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996					22,456					753	
1997	32	534	6,066	41,580	2,082	291	211	2,703	16,923	1,622	902
1998	6	109	1,332	252	5,066		18	584	133	3,409	974
1999	10	332	2,364	450	3,982		76	626	135	1,655	1,586
2000	84	3,151	17,106	5,503	7,203	112	2,657	17,763	5,271	19,050	7,667
TOTAL O.D.	132	4,126	26,868	47,785	40,789	403	2,962	21,676	22,462	26,489	11,129

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	56,167	137,525	11,129	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-22,194	-15,264	180	
TOTAL LOSSES	33,973	122,261	11,309	
EXPECTED LOSSES	153,599	143,620	15,575	
CREDIBILITY	0.01	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.364	1.311	0.121	1.796
INDICATED (POST-TEST)	0.361	1.301	0.120	1.782
PRES. ON RATE LEVEL	1.702	1.592	0.173	3.467
DERIVED BY FORMULA	1.689	1.580	0.170	3.439
UNDERLYING PRES. RATE	1.647	1.540	0.167	3.354
PROPOSED	1.689	1.580	0.170	3.439

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	3.681
IND. RATE						
MAN. RATE	2.83	3.32	3.53	3.68		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	4,017	29,278	0.728					1	2	3
1997	4,283	191,732	4.476				1		2	3
1998	4,382	56,040	1.278						7	7
1999	12,711	36,530	0.287						8	8
2000	12,056	135,259	1.121						3	6
TOTAL O.D.	37,449	448,839	1.199				1	4	22	27

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				718	1,667				24,961	739	1,193
1997			89,720		4,079			85,220		10,205	2,508
1998					22,333					23,642	10,065
1999					11,599					9,971	14,960
2000				84,384	4,591				40,537	3,159	2,588
TOTAL O.D.			89,720	85,102	44,269			85,220	65,498	47,716	31,314

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996				1,057	2,674				39,863	1,239	1,405
1997	16	14,051	143,859	1,264	6,576	76	13,274	282,940	2,686	17,027	2,884
1998	16	642	7,462	1,428	28,334	39	209	5,568	1,255	32,560	11,333
1999	32	990	7,244	1,386	12,220	11	549	4,487	951	11,741	16,262
2000	688	28,968	147,018	57,682	19,045	510	10,651	64,505	30,089	11,503	2,870
TOTAL O.D.	752	44,651	305,583	62,817	68,849	636	24,683	357,500	74,844	74,070	34,754

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	733,805	280,580	34,754	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-40,856	-36,652	665	
TOTAL LOSSES	692,949	243,928	35,419	
EXPECTED LOSSES	310,452	407,071	43,816	
CREDIBILITY	0.03	0.10	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.850	0.651	0.095	2.596
INDICATED (POST-TEST)	1.835	0.646	0.094	2.575
PRES. ON RATE LEVEL	0.857	1.123	0.121	2.101
DERIVED BY FORMULA	0.886	1.075	0.117	2.078
UNDERLYING PRES. RATE	0.829	1.087	0.117	2.033
PROPOSED	0.896	1.087	0.118	2.101

YEAR	4-1-02	10-1-02	4-1-03	4-1-04	IND. RATE =	2.249
IND. RATE						
MAN. RATE	2.16	2.15	2.14	2.25		

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	475,887	1,190,849	0.250				1	10	45	56
1997	599,427	1,673,839	0.279					9	109	118
1998	558,388	1,689,404	0.302				5	6	81	92
1999	705,786	1,453,699	0.205				3	3	60	66
2000	687,898	1,354,699	0.196				1	5	63	69
TOTAL	3,027,386	7,362,490	0.243				10	33	358	401
O.D.		1,023								

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			264,748	370,240	181,193			52,414	90,814	116,372	115,068
1997				163,784	755,439				141,590	414,374	198,652
1998			574,183	124,458	410,894			109,083	58,307	253,094	159,385
1999			464,403	78,962	343,990			100,498	95,215	191,677	178,954
2000			125,091	218,463	410,858			75,041	66,000	326,881	132,365
TOTAL			1,428,425	955,907	2,102,374			337,036	451,926	1,302,398	784,424
O.D.											1,023

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996			443,718	544,993	290,633			193,093	145,029	195,041	135,550
1997	174	4,735	136,187	247,990	1,067,529	3,834	2,967	75,722	224,635	650,650	228,450
1998	1,702	141,751	1,063,547	189,044	544,503	2,698	33,212	406,267	93,199	357,983	179,468
1999	3,287	161,085	937,716	140,462	388,952	2,399	72,476	459,387	122,342	243,157	194,523
2000	5,245	176,453	970,100	250,873	463,563	3,208	88,096	501,922	113,282	352,184	146,793
TOTAL	10,408	484,024	3,551,268	1,373,362	2,755,180	12,139	196,751	1,636,391	698,487	1,799,015	884,784
O.D.											1,136

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	5,890,981	6,626,044	885,920	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-501,878	-442,031	8,142	
TOTAL LOSSES	5,389,103	6,184,013	894,062	
EXPECTED LOSSES	3,542,043	4,086,970	726,573	
CREDIBILITY	0.47	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.178	0.204	0.030	0.412
INDICATED (POST-TEST)	0.177	0.202	0.030	0.409
PRES. ON RATE LEVEL	0.121	0.140	0.024	0.285
DERIVED BY FORMULA	0.147	0.202	0.030	0.379
UNDERLYING PRES. RATE	0.117	0.135	0.024	0.276
PROPOSED	0.147	0.202	0.030	0.379

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	0.405	0.371 (Limited)
IND. RATE							
MAN. RATE	0.29	0.30	0.29	0.37			

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Payroll Excl S/C PG A+B	Number of Cases					
					Death	P.T.	Major	Minor	Temp	All
1996	5,588	232	0.004							
1997	7,175	2,977	0.041						1	1
1998	7,927	1,300	0.016							
1999	8,640	311	0.003							
2000	9,474	191,483	2.021						3	3
TOTAL O.D.	38,804	196,303	0.506						4	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996											232
1997					952					570	1,455
1998											1,300
1999											311
2000					35,803					155,028	652
TOTAL O.D.					36,755					155,598	3,950

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1996											273
1997		3	131	26	1,339			58	15	887	1,673
1998											1,464
1999											338
2000	255	6,550	40,042	8,170	36,376	595	15,008	106,109	23,214	157,417	723
TOTAL O.D.	255	6,553	40,173	8,196	37,715	595	15,008	106,167	23,229	158,304	4,471

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES PG B	168,751	227,444	4,471	
TOTAL TRANSLATED LOSSES PG A	0	0	0	
IBNR + FREQ. ADJUSTMENT	-15,835	-10,480	218	
TOTAL LOSSES	152,916	216,964	4,689	
EXPECTED LOSSES	114,472	99,337	18,626	
CREDIBILITY	0.03	0.10	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.394	0.559	0.012	0.965
INDICATED (POST-TEST)	0.391	0.555	0.012	0.958
PRES. ON RATE LEVEL	0.305	0.265	0.049	0.619
DERIVED BY FORMULA	0.308	0.294	0.043	0.645
UNDERLYING PRES. RATE	0.295	0.256	0.048	0.599
PROPOSED	0.308	0.294	0.043	0.645

YEAR	4-1-01	4-1-02	4-1-03	4-1-04	IND. RATE =	0.690
IND. RATE						
MAN. RATE	0.58	0.65	0.63	0.69		



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CLASSIFICATION & RATING COMMITTEE - RECORD OF TELECONFERENCE

A teleconference of the Classification & Rating Committee of the Pennsylvania Compensation Rating Bureau was conducted on Wednesday, July 7, 2004 at 10 a.m.

The following members participated:

Ms. E. O'Hara	American Home Assurance Company
Mr. J. McGuire	Amguard Insurance Company
Ms. M. Baumhauer	Graphic Arts Association
Mr. J. Zoerkler	Harleysville Mutual Insurance Company
Ms. C. Gallagher	Lehigh Valley Business Conference on Health Care
Mr. P. DeMallie	Liberty Mutual Insurance Company
Not represented	National Federation of Independent Business
Mr. L. Boreski	Pennsylvania Chamber of Business and Industry
Mr. F. Preis	Pennsylvania Food Merchants Association
Mr. A. Zysk	PMA Insurance Company
Ms. C. Wilson	Pennsylvania Newspapers Association
Not represented	Pennsylvania Retailers' Association
Mr. V. Willis	Security Insurance of Hartford
Mr. W. Carney	Westport Insurance Company
Mr. V. Dean	Chair - Ex-Officio

Also participating were:

Mr. S. Cooley	Duane Morris, LLP
Mr. W. Lloyd	Office of Small Business Advocate
Ms. Robin Mercer	Office of Small Business Advocate
Mr. C. Romberger	Pennsylvania Insurance Department
Mr. M. Doyle	Bureau Staff
Mr. D. Rawson	Bureau Staff
Mr. T. Wisecarver	Bureau Staff

ITEM (1) PROPOSED BUREAU FILING PERTAINING TO TEMPORARY STAFFING CLASSIFICATIONS

Staff summarized the history of the separate temporary staffing classifications from the early 1990s to the present. The prevailing classification procedure for this industry prior to the mid-1990s was described as the application of eight separate classifications to the various aspects of the temporary staffing industry (e. g., for mercantile, construction, manufacturing). In an attempt to enhance data quality, in 1995 the Bureau proposed publishing a series of tables that mapped each of the Bureau's direct employment classifications into those eight temporary staffing classifications in the Manual. This proposal generated a dialogue between the Bureau and the temporary staffing industry regarding the classification(s) applicable to that industry. The Bureau held that separate classifications were needed and appropriate for the temporary staffing industry, as that industry's historical experience was different than that of the Bureau's field-of-business or direct employment classifications. The temporary staffing industry asserted that their experience was not demonstrably different than that of comparable direct employment classifications and

suggested that Pennsylvania should revise its classification procedure to treat temporary staffing in the same manner as did the uniform classification plan of the National Council on Compensation Insurance, Inc., which at that time assigned temporary staffing to the customer's applicable classification(s). Discussions involving the Pennsylvania Insurance Department, the temporary staffing industry and the Bureau had resulted in a compromise wherein the Bureau agreed to establish 24 new, separate temporary staffing classifications with each being a one-to-one equivalent of a counterpart direct employment classification. The temporary staffing industry selected the types of assignments embodied within this group of new classifications, with the intent of representing the more common and/or important assignments being made within that industry. Each such new temporary staffing classification was to be given its counterpart direct employment classification's rating value until such time as sufficient data had been developed to allow meaningful comparison of temporary staffing and direct employment experience.

Staff reported that the Bureau had now collected five full policy years of data for those 24 temporary staffing classifications, allowing the comparisons envisioned when the new temporary staffing codes had been established.

The Committee's agenda materials included a five-year history of exposure and loss data for the 24 temporary staffing classifications and staff's analysis thereof. Staff noted that, collectively, those 24 classifications had developed higher claim frequency, lower average claim costs and higher pure premiums than the equivalent direct employment classifications. This suggested to the Bureau that a change in how these classifications' rating values were established was warranted.

It was also noted that the temporary clerical classification had by far the largest payroll of the 24 separate temporary staffing classifications established in 1995 and that this classification was large enough to have its rating value(s) established using the statistical and actuarial procedures generally applied to each separate risk classification under the uniform classification plan. Staff indicated that the Bureau was considering a proposal to retain the other 23 separate temporary staffing classifications established in 1995 but to group them together in order to index their prospective rating values to the equivalent direct employment classifications' rating values in the aggregate.

Staff's reply to a Committee question seeking the cause of differences in claim severities indicated it was not definitively known why average claims for the temporary staffing classifications had generally been lower than those of direct employment classifications. It was noted that, if and to the extent that temporary staffing workers earned lower wages than did comparable direct assignment workers, such differentials would serve, all else being equal, to both increase the reported claim frequencies and reduce indemnity benefit levels (and thus average claims costs) for temporary staffing assignments when compared to direct assignment workers. It could not be determined definitively whether such wage differentials actually existed, and staff observed that other factors could also affect the experience differences observed between these groups of classifications. However, staff was of the opinion that the observed differences had been significant and persistent enough to warrant consideration of changes in pricing methods for temporary staffing assignments.

In reply to another Committee question, staff noted that, under the proposal being considered, the 23 temporary staffing classifications other than clerical would be grouped together for an initial determination of pricing differentials to direct assignment exposures. This approach was being suggested because some of the temporary staffing codes had very low five-year payrolls that would not allow the classifications individually to respond to their historical experience (either good or bad). If rated separately, such classifications would in essence be subject to the average rating value change in each annual loss cost filing, irrespective of whether the class had reported good or bad experience.

A question was raised about whether the Bureau envisioned applying any transitional program to the implementation of the proposed pricing methodology. Staff indicated that the Bureau's normal classification rating value capping protocols that limited classification rating value "swings" would be

used. Staff further observed in response to another Committee question that the overall rating value change invoked by virtue of the contemplated change in procedure for temporary staffing codes would be revenue-neutral. This meant that any rating value increases imposed on temporary staffing codes would result in offsetting reductions to be spread across all the direct employment classifications. It was noted that, in this same vein, all direct employment classifications had previously borne the burden of subsidies provided to temporary staffing codes, while direct employment codes' rating values had been used without recognizing the reported experience of the temporary staffing codes in pricing.

A question arose about the administrative procedure that would apply to the filing under consideration, and the Insurance Department confirmed that notice of such a filing would be published in The Pennsylvania Bulletin with a 30-day public comment period. Staff also noted that it had provided legal counsel for the temporary staffing industry with ongoing status reports about the emerging experience for the classifications established in 1995, and a copy of the filing would be provided to representatives of that industry directly by the Bureau as a supplement to the notification process in The Pennsylvania Bulletin.

There was no further reply from the Committee to staff's solicitation of additional concerns or considerations thought to be important in the context of the possible change in procedure for the determination of rating values for selected temporary staffing classifications filing under but not addressed in the agenda materials or the preceding Committee discussion. Staff then advised the Committee that the Bureau anticipated filing a proposal to revise how the rating values would be established in the reasonably near future, with the goal of having a determination about such possible changes in hand when the April 1, 2005 comprehensive loss cost filing was prepared. Finally, staff indicated that the Committee would continue to be apprised of subsequent developments.

There being no further comment or question raised by the teleconference participants, the meeting was adjourned.

Respectfully submitted

Vincent P. Dean
Chair Ex-Officio