

PENNSYLVANIA COMPENSATION RATING BUREAU

Table II - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data is developed to ultimate and trended to the midpoint of the current rating period (4/1/04).

Pages 5 through 8 contain medical unit statistical data, in total and by industry group. The data is developed to ultimate and trended to the midpoint of the current rating period (4/1/04).

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

TABLE II
TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
												(1)	(2)	(3)
A. EXPERIENCE AS REPORTED														
96	98,326,090	1,399,675,876	120	253,724	149	420,808	3003	4,211,093	4936	1,103,137	43707	2,069,169	5,938,828	1.424
97	106,405,937	1,371,789,021	103	192,300	97	260,700	2721	3,799,958	5106	1,122,526	43726	2,301,185	6,041,221	1.289
98	116,351,956	1,420,292,651	97	200,412	63	207,408	2528	3,540,952	5206	1,217,215	44751	2,512,270	6,524,669	1.221
99	126,962,025	1,420,173,107	100	201,962	58	145,261	2036	2,842,661	5338	1,308,836	45762	2,983,795	6,719,215	1.119
00	132,225,261	1,175,307,315	97	192,179	30	90,383	873	1,233,733	4260	1,013,207	45423	2,961,774	6,261,796	.889
ALL	580,271,269	6,787,237,970	517	1,040,577	397	1,124,560	11161	15,628,397	24846	5,764,921	223369	12,828,193	31,485,729	1.170
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	124,563,368	2,520,610,083	120	373,735	149	1,141,231	3003	6,624,050	4936	1,528,948	43707	3,124,448	12,413,688	2.024
97	128,700,209	2,453,239,931	104	323,883	149	1,141,461	2822	6,227,798	5072	1,571,582	43587	3,117,465	12,150,211	1.906
98	135,338,046	2,515,559,601	101	314,435	155	1,187,478	2910	6,421,063	5113	1,584,025	44319	3,168,908	12,479,686	1.859
99	140,598,023	2,628,341,677	111	345,834	176	1,348,406	3069	6,772,999	5121	1,586,791	44731	3,198,930	13,030,457	1.869
00	143,513,554	2,407,788,866	113	351,796	155	1,187,067	2745	6,057,791	4439	1,375,201	43073	3,080,033	12,026,000	1.678
ALL	672,713,200	12,525,540,158	549	1,709,683	784	6,005,643	14549	32,103,701	24681	7,646,547	219417	15,689,784	62,100,042	1.862
PURE PREMIUM		1.862		.025		.089		.477		.114		.233	.923	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	124,563,368	2,088,662,990	99	311,319	137	1,049,495	2342	5,167,011	3886	1,203,523	37948	2,712,683	10,442,598	1.677
97	128,700,209	2,158,154,937	103	320,758	142	1,087,764	2420	5,339,514	4014	1,243,838	39175	2,801,849	10,787,826	1.677
98	135,338,046	2,268,875,324	109	337,603	150	1,143,431	2544	5,613,562	4227	1,309,673	41216	2,947,186	11,337,299	1.676
99	140,598,023	2,355,364,194	111	347,465	156	1,191,933	2644	5,835,464	4393	1,360,969	42805	3,061,026	11,756,786	1.675
00	143,513,554	2,400,430,625	114	350,449	159	1,212,582	2701	5,959,761	4480	1,387,966	43726	3,126,906	11,966,642	1.673
ALL	672,713,200	11,271,488,070	536	1,667,594	744	5,685,205	12651	27,915,312	21000	6,505,969	204870	14,649,650	56,291,151	1.676
PURE PREMIUM		1.676		.025		.085		.415		.097		.218	.837	

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH	PERM.	TOTAL	MAJOR	PERM.	MINOR	PERM.	TEMPORARY	MEDICAL IN HUNDREDS	PURE PREM.	
				COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.			COMP. IN HUNDREDS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	15,853,644	362,515,999	22	45,337	37	100,709	744	1,004,858	1241	275,981	12468	617,623	1,580,652	2.287
97	16,974,924	359,724,227	13	36,310	15	41,612	701	970,750	1310	262,837	12658	669,810	1,615,923	2.119
98	17,499,890	360,043,925	17	29,553	14	41,814	627	862,856	1359	308,397	12335	693,985	1,663,835	2.057
99	18,626,985	355,385,602	11	26,183	16	37,202	478	651,870	1387	337,994	12380	813,636	1,686,971	1.908
00	18,515,113	296,194,314	11	29,847	14	47,361	215	283,601	1008	242,894	12000	765,885	1,592,356	1.600
ALL	87,470,556	1,733,864,067	74	167,230	96	268,698	2765	3,773,935	6305	1,428,103	61841	3,560,939	8,139,737	1.982
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	20,084,022	638,382,800	22	66,781	37	273,122	744	1,580,642	1241	382,510	12468	932,612	3,148,161	3.179
97	20,531,525	629,424,016	13	61,237	30	237,754	730	1,594,514	1307	372,341	12612	904,112	3,124,283	3.066
98	20,355,489	620,786,934	18	47,608	38	277,978	736	1,594,346	1339	403,613	12209	870,698	3,013,626	3.050
99	20,627,564	641,693,618	14	47,997	45	331,867	766	1,668,297	1334	409,502	12091	865,859	3,093,415	3.111
00	20,095,779	604,567,872	15	58,999	42	319,571	694	1,505,160	1100	341,204	11356	791,285	3,029,459	3.008
ALL	101,694,379	3,134,855,240	82	282,622	192	1,440,292	3670	7,942,959	6321	1,909,170	60736	4,364,566	15,408,944	3.083
PURE PREMIUM		3.083		.028		.142		.781		.188		.429	1.515	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	20,084,022	531,503,646	18	55,628	34	251,167	580	1,232,961	977	301,096	10825	809,704	2,664,480	2.646
97	20,531,525	554,133,179	13	60,646	29	226,560	626	1,366,859	1035	294,824	11333	812,460	2,779,983	2.699
98	20,355,489	560,360,589	20	51,834	37	267,682	643	1,393,449	1108	333,953	11352	809,615	2,747,074	2.753
99	20,627,564	576,364,866	14	49,603	40	293,299	660	1,436,630	1146	351,641	11566	828,208	2,804,268	2.794
00	20,095,779	603,600,817	16	61,330	43	325,599	683	1,480,720	1112	345,081	11519	802,643	3,020,635	3.004
ALL	101,694,379	2,825,963,097	81	279,041	183	1,364,307	3192	6,910,619	5378	1,626,595	56595	4,062,630	14,016,440	2.779
PURE PREMIUM		2.779		.027		.134		.680		.160		.399	1.378	

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. (4)	DEATH	PERM.	TOTAL	MAJOR	PERM.	MINOR	PERM.	TEMPORARY	MEDICAL IN HUNDREDS	PURE PREM.	
				COMP. IN HUNDREDS	NO. (6)	COMP. IN HUNDREDS	NO. (8)	COMP. IN HUNDREDS	NO. (10)	COMP. IN HUNDREDS	NO. (12)			COMP. IN HUNDREDS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	5,085,508	267,831,284	29	91,024	25	79,312	642	980,204	695	156,627	5795	329,244	1,041,903	5.267
97	5,514,390	260,341,610	35	65,609	25	73,442	546	843,090	720	170,457	5775	372,955	1,077,863	4.721
98	6,068,366	267,577,913	23	56,036	17	71,185	532	817,060	671	171,033	6176	398,929	1,161,536	4.409
99	6,791,344	273,295,413	26	60,129	16	54,698	482	711,533	720	193,507	6399	481,004	1,232,083	4.024
00	7,147,152	223,314,707	29	78,516	4	16,489	230	354,503	695	184,946	6575	516,449	1,082,243	3.125
ALL	30,606,760	1,292,360,927	142	351,314	87	295,126	2432	3,706,390	3501	876,570	30720	2,098,581	5,595,628	4.222
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	6,442,522	511,204,202	29	134,078	25	215,093	642	1,541,861	695	217,085	5795	497,158	2,506,767	7.935
97	6,669,770	498,552,183	35	110,192	34	285,122	551	1,350,971	718	242,589	5760	506,983	2,489,666	7.475
98	7,058,590	500,849,859	24	87,093	34	300,623	559	1,374,605	677	235,890	6119	507,557	2,502,731	7.096
99	7,520,749	537,862,352	28	100,563	37	318,796	581	1,408,619	721	257,497	6264	523,364	2,769,786	7.152
00	7,757,316	461,908,013	32	136,004	27	240,153	479	1,219,322	709	256,052	6263	547,729	2,219,819	5.954
ALL	35,448,947	2,510,376,609	148	567,930	157	1,359,787	2812	6,895,378	3520	1,209,113	30201	2,582,791	12,488,769	7.082
PURE PREMIUM		7.082		.160		.384		1.945		.341		.729	3.523	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	6,442,522	418,900,488	24	111,686	23	197,803	501	1,202,710	547	170,880	5031	431,639	2,074,286	6.502
97	6,669,770	438,943,939	35	109,129	32	271,725	473	1,158,512	568	192,019	5177	455,637	2,202,417	6.581
98	7,058,590	451,812,476	26	93,074	33	289,410	489	1,202,272	560	195,172	5690	471,952	2,266,244	6.401
99	7,520,749	478,352,060	28	100,048	33	281,575	501	1,214,885	619	220,895	5994	500,768	2,465,350	6.360
00	7,757,316	458,815,717	31	129,871	28	245,618	473	1,203,123	714	257,755	6366	556,716	2,195,075	5.915
ALL	35,448,947	2,246,824,680	144	543,808	149	1,286,131	2437	5,981,502	3008	1,036,721	28258	2,416,712	11,203,372	6.338
PURE PREMIUM		6.338		.153		.363		1.687		.292		.682	3.160	

TABLE II

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	77,386,938	769,328,593	69	117,363	87	240,788	1617	2,226,032	3000	670,529	25444	1,122,303	3,316,273	.994
97	83,916,623	751,723,184	55	90,381	57	145,645	1474	1,986,118	3076	689,233	25293	1,258,420	3,347,435	.896
98	92,783,700	792,670,813	57	114,824	32	94,410	1369	1,861,035	3176	737,784	26240	1,419,356	3,699,299	.854
99	101,543,696	791,492,092	63	115,651	26	53,360	1076	1,479,258	3231	777,336	26983	1,689,155	3,800,161	.779
00	106,562,996	655,798,294	57	83,816	12	26,532	428	595,629	2557	585,368	26848	1,679,440	3,587,197	.615
ALL	462,193,953	3,761,012,976	301	522,035	214	560,735	5964	8,148,072	15040	3,460,250	130808	7,168,674	17,750,365	.814
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	98,036,825	1,371,023,081	69	172,876	87	653,016	1617	3,501,548	3000	929,353	25444	1,694,678	6,758,760	1.398
97	101,498,913	1,325,263,732	56	152,454	85	618,585	1541	3,282,313	3047	956,652	25215	1,706,371	6,536,262	1.306
98	107,923,967	1,393,922,808	59	179,733	83	608,877	1615	3,452,113	3097	944,522	25991	1,790,653	6,963,329	1.292
99	112,449,711	1,448,785,707	69	197,275	94	697,743	1722	3,696,083	3066	919,792	26376	1,809,708	7,167,257	1.288
00	115,660,458	1,341,312,981	66	156,794	86	627,343	1572	3,333,308	2630	777,944	25454	1,741,019	6,776,722	1.160
ALL	535,569,874	6,880,308,309	319	859,132	435	3,205,564	8067	17,265,365	14840	4,528,263	128480	8,742,429	34,202,330	1.285
PURE PREMIUM		1.285		.016		.060		.322		.085		.163	.639	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	98,036,825	1,138,258,856	57	144,004	80	600,525	1261	2,731,341	2362	731,547	22092	1,471,340	5,703,832	1.161
97	101,498,913	1,165,077,819	55	150,983	81	589,479	1321	2,814,144	2411	756,994	22665	1,533,752	5,805,426	1.148
98	107,923,967	1,256,702,259	63	192,694	80	586,340	1412	3,017,841	2559	780,549	24174	1,665,619	6,323,980	1.164
99	112,449,711	1,300,647,268	69	197,814	83	617,059	1483	3,183,949	2628	788,433	25245	1,732,049	6,487,168	1.157
00	115,660,458	1,338,014,091	67	159,248	88	641,365	1545	3,275,919	2654	785,130	25841	1,767,547	6,750,932	1.157
ALL	535,569,874	6,198,700,293	311	844,743	412	3,034,768	7022	15,023,194	12614	3,842,653	120017	8,170,307	31,071,338	1.157
PURE PREMIUM		1.157		.016		.057		.281		.072		.153	.580	

TABLE II
TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH	PERM.	TOTAL	MAJOR	PERM.	MINOR	PERM.	TEMPORARY	MEDICAL ONLY IN HUNDREDS	PURE PREM.	
				COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.			COMP. IN HUNDREDS
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	98,326,090	593,882,757	120	77,442	149	302,772	3003	1,514,266	4936	848,406	43707	2,092,060	1,103,881	.604
97	106,405,937	604,122,092	103	30,176	97	359,975	2721	1,421,011	5106	850,538	43726	2,211,546	1,167,975	.568
98	116,351,956	652,466,932	97	10,280	63	436,675	2528	1,410,419	5206	934,838	44751	2,478,250	1,254,207	.561
99	126,962,025	671,921,514	100	45,233	58	252,398	2036	1,179,616	5338	1,007,105	45762	2,884,142	1,350,721	.529
00	132,225,261	626,179,645	97	67,358	30	204,208	873	652,878	4260	805,589	45423	3,179,782	1,351,982	.474
ALL	580,271,269	3,148,572,940	517	230,489	397	1,556,028	11161	6,178,190	24846	4,446,476	223369	12,845,780	6,228,766	.543
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	124,563,368	1,241,368,836	120	161,932	149	1,255,898	3003	5,169,703	4936	1,272,621	43707	3,292,902	1,260,632	.997
97	128,700,209	1,215,021,055	104	140,292	149	1,255,901	2822	4,859,151	5072	1,308,280	43587	3,284,295	1,302,292	.944
98	135,338,046	1,247,968,592	101	136,259	155	1,306,246	2910	5,010,857	5113	1,318,517	44319	3,338,213	1,369,594	.922
99	140,598,023	1,303,045,680	111	149,773	176	1,483,414	3069	5,284,435	5121	1,320,914	44731	3,369,612	1,422,310	.927
00	143,513,554	1,202,599,977	113	152,501	155	1,306,346	2745	4,725,442	4439	1,145,124	43073	3,244,558	1,452,028	.838
ALL	672,713,200	6,210,004,140	549	740,757	784	6,607,805	14549	25,049,588	24681	6,365,456	219417	16,529,580	6,806,856	.923
PURE PREMIUM		.923		.011		.098		.372		.095		.246	.101	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	124,563,368	1,044,259,817	100	134,982	137	1,154,772	2342	4,032,489	3886	1,001,968	37932	2,857,754	1,260,632	.838
97	128,700,209	1,078,614,020	103	138,964	142	1,197,013	2416	4,157,725	4014	1,035,551	39187	2,952,773	1,304,115	.838
98	135,338,046	1,133,300,443	106	142,894	150	1,257,215	2535	4,366,283	4214	1,086,359	41213	3,104,221	1,376,031	.837
99	140,598,023	1,174,823,971	108	145,765	156	1,305,510	2627	4,524,406	4347	1,121,144	42661	3,213,744	1,437,671	.836
00	143,513,554	1,192,583,853	106	141,531	155	1,314,135	2651	4,563,916	4383	1,130,149	43402	3,269,482	1,506,625	.831
ALL	672,713,200	5,623,582,104	523	704,136	740	6,228,645	12571	21,644,819	20844	5,375,171	204395	15,397,974	6,885,074	.836
PURE PREMIUM		.836		.010		.093		.322		.080		.229	.102	

TABLE II
TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	15,853,644	158,065,219	22	14,770	37	59,740	744	357,191	1241	188,452	12468	626,051	334,449	.997
97	16,974,924	161,592,278	13	2,174	15	73,177	701	347,918	1310	194,277	12658	651,502	346,875	.952
98	17,499,890	166,383,460	17	3,248	14	65,628	627	301,124	1359	216,951	12335	702,993	373,890	.951
99	18,626,985	168,697,093	11	416	16	11,256	478	264,000	1387	240,773	12380	780,691	389,835	.906
00	18,515,113	159,235,624	11	366	14	67,508	215	157,009	1008	177,636	12000	812,728	377,109	.860
ALL	87,470,556	813,973,674	74	20,974	96	277,309	2765	1,427,242	6305	1,018,089	61841	3,573,965	1,822,158	.931
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	20,084,022	314,816,135	22	30,883	37	247,803	744	1,219,451	1241	282,680	12468	985,403	381,941	1.567
97	20,531,525	312,428,251	13	13,779	30	264,326	730	1,192,644	1307	302,690	12612	964,078	386,766	1.522
98	20,355,489	301,362,581	18	30,982	38	223,544	736	1,102,739	1339	308,967	12209	939,106	408,288	1.480
99	20,627,564	309,341,460	14	8,076	45	219,747	766	1,230,889	1334	319,176	12091	905,031	410,497	1.500
00	20,095,779	302,945,925	15	12,137	42	360,698	694	1,156,130	1100	272,261	11356	823,219	405,015	1.508
ALL	101,694,379	1,540,894,352	82	95,857	192	1,316,118	3670	5,901,853	6321	1,485,774	60736	4,616,837	1,992,507	1.515
PURE PREMIUM		1.515		.009		.129		.580		.146		.454	.196	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	20,084,022	266,448,014	18	25,743	34	227,850	580	951,200	977	222,561	10821	855,185	381,941	1.327
97	20,531,525	277,964,226	13	13,649	29	251,930	625	1,020,396	1035	239,718	11338	866,641	387,307	1.354
98	20,355,489	274,636,610	19	32,495	37	215,197	641	960,561	1105	254,957	11349	872,951	410,207	1.349
99	20,627,564	280,273,793	14	8,047	40	193,794	655	1,051,857	1135	271,479	11525	862,631	414,930	1.359
00	20,095,779	300,966,515	15	11,837	42	362,162	671	1,117,330	1089	269,560	11430	828,533	420,243	1.498
ALL	101,694,379	1,400,289,158	79	91,771	182	1,250,933	3172	5,101,344	5341	1,258,275	56463	4,285,941	2,014,628	1.377
PURE PREMIUM		1.377		.009		.123		.502		.124		.421	.198	

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	5,085,508	104,190,266	29	13,426	25	83,806	642	382,036	695	164,951	5795	289,841	107,843	2.049
97	5,514,390	107,786,265	35	20,709	25	102,687	546	363,263	720	145,899	5775	326,537	118,768	1.955
98	6,068,366	116,153,552	23	3,254	17	168,993	532	335,709	671	171,329	6176	351,790	130,460	1.914
99	6,791,344	123,208,318	26	12,668	16	115,769	482	355,957	720	164,773	6399	445,298	137,618	1.814
00	7,147,152	108,224,299	29	47,301	4	13,087	230	193,004	695	166,893	6575	520,384	141,574	1.514
ALL	30,606,760	559,562,700	142	97,358	87	484,342	2432	1,629,969	3501	813,845	30720	1,933,850	636,263	1.828
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	6,442,522	250,676,660	29	28,073	25	347,627	642	1,304,272	695	247,428	5795	456,210	123,156	3.891
97	6,669,770	248,966,556	35	84,511	34	350,298	551	1,207,097	718	227,427	5760	487,907	132,426	3.733
98	7,058,590	250,273,131	24	42,490	34	442,396	559	1,147,257	677	245,890	6119	482,236	142,462	3.546
99	7,520,749	276,978,554	28	43,096	37	512,474	581	1,299,685	721	238,557	6264	531,062	144,912	3.683
00	7,757,316	221,981,895	32	84,230	27	213,374	479	997,832	709	227,580	6263	544,753	152,051	2.862
ALL	35,448,947	1,248,876,796	148	282,400	157	1,866,169	2812	5,956,143	3520	1,186,882	30201	2,502,168	695,007	3.523
PURE PREMIUM		3.523		.080		.526		1.680		.335		.706		.196
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	6,442,522	207,428,609	24	23,401	23	319,636	501	1,017,363	547	194,807	5030	395,923	123,156	3.220
97	6,669,770	220,183,901	35	83,711	32	333,875	472	1,032,970	568	179,965	5179	438,706	132,611	3.301
98	7,058,590	226,483,833	25	44,551	33	425,696	487	1,000,486	557	202,246	5694	448,727	143,132	3.209
99	7,520,749	246,259,900	27	41,918	33	450,514	498	1,114,748	610	201,988	5980	506,954	146,477	3.274
00	7,757,316	218,747,497	29	77,001	27	215,741	462	963,134	695	222,943	6334	550,888	157,768	2.820
ALL	35,448,947	1,119,103,740	140	270,582	148	1,745,462	2420	5,128,701	2977	1,001,949	28217	2,341,198	703,144	3.157
PURE PREMIUM		3.157		.076		.492		1.447		.283		.660		.198

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1996 - 2000

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
96	77,386,938	331,627,272	69	49,247	87	159,226	1617	775,038	3000	495,004	25444	1,176,168	661,590	.429
97	83,916,623	334,743,549	55	7,293	57	184,112	1474	709,830	3076	510,362	25293	1,233,507	702,332	.399
98	92,783,700	369,929,920	57	3,778	32	202,054	1369	773,585	3176	546,558	26240	1,423,467	749,857	.399
99	101,543,696	380,016,103	63	32,149	26	125,374	1076	559,659	3231	601,558	26983	1,658,152	823,268	.374
00	106,562,996	358,719,722	57	19,691	12	123,614	428	302,864	2557	461,060	26848	1,846,670	833,299	.337
ALL	462,193,953	1,775,036,566	301	112,158	214	794,380	5964	3,120,976	15040	2,614,542	130808	7,337,964	3,770,346	.384
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
96	98,036,825	675,876,041	69	102,976	87	660,468	1617	2,645,980	3000	742,513	25444	1,851,288	755,536	.689
97	101,498,913	653,626,248	56	42,002	85	641,277	1541	2,459,410	3047	778,163	25215	1,832,310	783,100	.644
98	107,923,967	696,332,880	59	62,787	83	640,306	1615	2,760,862	3097	763,659	25991	1,916,871	818,844	.645
99	112,449,711	716,725,666	69	98,601	94	751,193	1722	2,753,861	3066	763,181	26376	1,933,519	866,901	.637
00	115,660,458	677,672,157	66	56,134	86	732,274	1572	2,571,481	2630	645,283	25454	1,876,587	894,963	.586
ALL	535,569,874	3,420,232,992	319	362,500	435	3,425,518	8067	13,191,594	14840	3,692,799	128480	9,410,575	4,119,344	.639
PURE PREMIUM		.639		.007		.064		.246		.069		.176	.077	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
96	98,036,825	570,383,194	58	85,838	80	607,286	1261	2,063,927	2362	584,600	22081	1,606,646	755,536	.582
97	101,498,913	580,465,893	55	41,604	81	611,207	1319	2,104,358	2411	615,868	22670	1,647,425	784,196	.572
98	107,923,967	632,180,000	62	65,849	80	616,323	1407	2,405,236	2552	629,157	24170	1,782,543	822,693	.586
99	112,449,711	648,290,278	67	95,800	83	661,203	1474	2,357,800	2602	647,677	25156	1,844,159	876,264	.577
00	115,660,458	672,869,841	62	52,692	86	736,232	1518	2,483,452	2599	637,646	25638	1,890,062	928,614	.582
ALL	535,569,874	3,104,189,206	304	341,783	410	3,232,251	6979	11,414,773	12526	3,114,948	119715	8,770,835	4,167,303	.580
PURE PREMIUM		.580		.006		.060		.213		.058		.164	.078	