

PENNSYLVANIA COMPENSATION RATING BUREAU

Table III - Unit Statistical Data

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

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

Loss development factors used for Table III have been applied to data "as reported". Thus, data in this exhibit includes experience incurred and occurring prior to Acts 44 and 57 respectively, together with later experience incurred and/or occurring after the implementation as of both of these laws.

TABLE III

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	106,194,283	1,413,301,474	106	191,432	106	297,169	2865	4,141,679	4994	1,080,167	43709	2,261,178	6,161,389	1.331
98	116,171,784	1,509,298,071	105	227,294	71	258,160	2986	4,311,556	4958	1,122,020	44663	2,416,132	6,757,819	1.299
99	126,897,968	1,609,395,531	109	200,219	56	170,128	3143	4,568,745	5078	1,232,931	45333	2,792,045	7,129,888	1.268
00	133,059,876	1,540,390,581	109	206,843	49	157,356	2303	3,293,652	4733	1,322,644	45514	3,113,638	7,309,773	1.158
01	136,917,702	1,163,926,050	87	168,528	23	89,453	860	1,264,922	4334	1,164,517	41974	2,763,814	6,188,027	.850
ALL	619,241,613	7,236,311,707	516	994,316	305	972,266	12157	17,580,554	24097	5,922,279	221193	13,346,807	33,546,896	1.169
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	105,939,417	1,673,684,197	106	216,701	106	597,904	2865	4,241,079	4994	1,069,366	43709	2,163,949	8,447,843	1.580
98	115,997,526	1,875,765,206	107	259,223	118	852,897	3080	4,663,655	4924	1,083,402	44543	2,253,538	9,644,936	1.617
99	126,859,899	2,085,129,963	116	248,113	138	951,959	3484	5,570,773	4999	1,139,579	44960	2,514,741	10,426,135	1.644
00	133,219,548	2,215,911,176	121	262,554	141	1,049,521	3331	5,742,949	4598	1,173,186	44478	2,664,040	11,266,861	1.663
01	137,999,352	2,071,567,349	104	221,520	120	968,373	2897	5,335,189	4296	1,160,728	39793	2,393,758	10,636,106	1.501
ALL	620,015,742	9,922,057,891	554	1,208,111	623	4,420,654	15657	25,553,645	23811	5,626,261	217483	11,990,026	50,421,881	1.600
PURE PREMIUM		1.600		.019		.071		.412		.091		.193	.813	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	105,939,417	1,673,684,197	106	216,701	106	597,904	2865	4,241,079	4994	1,069,366	43710	2,163,949	8,447,843	1.580
98	115,997,526	1,880,536,205	107	259,223	118	852,897	3092	4,682,138	4934	1,085,738	44657	2,259,211	9,666,155	1.621
99	126,859,899	2,104,021,768	117	252,853	138	953,990	3522	5,631,711	5058	1,153,100	45450	2,542,148	10,506,416	1.659
00	133,219,548	2,268,250,212	126	273,136	142	1,058,693	3421	5,898,865	4749	1,211,942	45857	2,746,541	11,493,325	1.703
01	137,999,352	2,222,466,702	114	243,705	124	1,000,998	3130	5,763,886	4700	1,269,851	43636	2,625,155	11,321,072	1.610
ALL	620,015,742	10,148,959,084	570	1,245,618	628	4,464,482	16030	26,217,679	24435	5,789,997	223310	12,337,004	51,434,811	1.637
PURE PREMIUM		1.637		.020		.072		.423		.093		.199	.830	

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	17,004,510	371,787,574	13	36,886	19	55,936	749	1,068,688	1311	254,348	12654	650,356	1,651,662	2.186
98	17,500,999	390,041,253	20	33,445	16	44,456	760	1,095,122	1335	295,631	12299	671,839	1,759,919	2.229
99	18,635,741	404,414,996	13	29,687	14	41,740	769	1,110,933	1344	321,024	12238	753,318	1,787,449	2.170
00	18,587,612	379,370,662	17	49,204	15	54,056	541	760,090	1149	331,423	12060	811,191	1,787,743	2.041
01	17,175,290	278,932,057	13	31,949	3	2,386	208	315,865	1010	272,799	10258	676,411	1,489,911	1.624
ALL	88,904,152	1,824,546,542	76	181,171	67	198,574	3027	4,350,698	6149	1,475,225	59509	3,563,115	8,476,684	2.052
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	16,963,699	432,520,136	13	41,754	19	112,544	749	1,094,336	1311	251,805	12654	622,391	2,202,371	2.550
98	17,474,748	473,850,892	21	38,569	28	180,988	788	1,189,356	1326	285,586	12264	625,412	2,418,598	2.712
99	18,630,150	513,167,035	15	38,292	34	234,742	868	1,378,496	1322	296,360	12133	675,805	2,507,974	2.754
00	18,609,917	538,282,469	20	62,732	36	272,675	813	1,393,111	1132	294,159	11771	690,142	2,670,006	2.892
01	17,310,975	491,690,897	17	43,003	28	215,481	696	1,289,485	1019	277,545	9716	584,290	2,507,106	2.840
ALL	88,989,489	2,449,511,429	86	224,350	145	1,016,430	3914	6,344,784	6110	1,405,455	58538	3,198,040	12,306,055	2.753
PURE PREMIUM		2.753		.025		.114		.713		.158		.359	1.383	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	16,963,699	432,520,136	13	41,754	19	112,544	749	1,094,336	1311	251,805	12654	622,391	2,202,371	2.550
98	17,474,748	475,052,475	21	38,569	28	180,988	791	1,193,865	1329	286,224	12295	626,961	2,423,919	2.719
99	18,630,150	517,838,530	15	39,449	34	235,237	877	1,393,360	1338	299,957	12264	683,096	2,527,286	2.780
00	18,609,917	551,063,581	21	65,325	36	274,922	835	1,431,311	1170	304,100	12132	711,305	2,723,673	2.961
01	17,310,975	527,563,480	19	48,266	29	223,221	751	1,391,187	1116	304,003	10649	640,395	2,668,563	3.048
ALL	88,989,489	2,504,038,202	89	233,363	146	1,026,912	4003	6,504,059	6264	1,446,089	59994	3,284,148	12,545,812	2.814
PURE PREMIUM		2.814		.026		.115		.731		.163		.369	1.410	

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,512,333	267,066,615	37	63,832	24	72,238	573	897,596	707	165,128	5762	368,321	1,103,551	4.845
98	6,066,886	277,564,102	21	56,481	17	76,536	595	925,455	633	157,291	6156	375,645	1,184,234	4.575
99	6,775,298	304,428,833	26	56,723	15	41,511	694	1,070,808	667	173,453	6276	424,557	1,277,236	4.493
00	7,154,639	296,294,492	31	73,024	11	36,498	562	846,878	669	196,043	6459	499,104	1,311,398	4.141
01	7,466,978	226,318,832	16	37,097	8	48,478	227	346,119	810	236,863	6210	489,286	1,105,345	3.031
ALL	32,976,134	1,371,672,874	131	287,157	75	275,261	2651	4,086,856	3486	928,778	30863	2,156,913	5,981,764	4.160
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	5,499,103	336,469,539	37	72,257	24	145,344	573	919,138	707	163,477	5762	352,483	1,711,996	6.119
98	6,057,786	367,341,648	21	64,176	26	217,584	598	980,218	635	155,013	6141	351,975	1,904,451	6.064
99	6,773,265	416,304,774	27	69,242	31	214,238	711	1,215,270	675	168,654	6231	388,193	2,107,452	6.146
00	7,163,225	439,663,698	33	89,326	29	227,966	664	1,225,253	675	189,461	6326	435,223	2,229,409	6.138
01	7,525,967	415,534,321	19	49,236	24	230,549	531	1,106,216	756	229,411	5930	434,295	2,105,636	5.521
ALL	33,019,346	1,975,313,980	137	344,237	134	1,035,681	3077	5,446,095	3448	906,016	30390	1,962,169	10,058,944	5.982
PURE PREMIUM		5.982		.104		.314		1.649		.274		.594	3.046	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	5,499,103	336,469,539	37	72,257	24	145,344	573	919,138	707	163,477	5762	352,483	1,711,996	6.119
98	6,057,786	368,286,137	21	64,176	26	217,584	600	984,256	636	155,368	6156	352,837	1,908,641	6.080
99	6,773,265	420,049,928	27	70,291	31	214,687	719	1,228,758	683	170,715	6298	392,369	2,123,679	6.202
00	7,163,225	449,959,746	34	91,640	29	229,971	682	1,259,343	697	195,770	6522	448,654	2,274,220	6.282
01	7,525,967	445,723,191	21	53,948	25	237,479	575	1,197,276	823	249,787	6520	477,503	2,241,239	5.922
ALL	33,019,346	2,020,488,541	140	352,312	135	1,045,065	3149	5,588,771	3546	935,117	31258	2,023,846	10,259,775	6.119
PURE PREMIUM		6.119		.107		.317		1.693		.283		.613	3.107	

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	83,677,440	774,447,285	56	90,715	63	168,994	1543	2,175,396	2976	660,690	25293	1,242,501	3,406,177	.926
98	92,603,899	841,692,716	64	137,368	38	137,168	1631	2,290,980	2990	669,098	26208	1,368,648	3,813,666	.909
99	101,486,929	900,551,702	70	113,809	27	86,877	1680	2,387,004	3067	738,454	26819	1,614,170	4,065,204	.887
00	107,317,625	864,725,427	61	84,615	23	66,802	1200	1,686,684	2915	795,178	26995	1,803,343	4,210,632	.806
01	112,275,434	658,675,161	58	99,482	12	38,589	425	602,938	2514	654,854	25506	1,598,117	3,592,771	.587
ALL	497,361,327	4,040,092,291	309	525,989	163	498,430	6479	9,143,002	14462	3,518,274	130821	7,626,779	19,088,450	.812
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	83,476,614	904,694,522	56	102,689	63	340,016	1543	2,227,605	2976	654,084	25293	1,189,074	4,533,477	1.084
98	92,464,993	1,034,572,666	65	156,478	64	454,326	1694	2,494,081	2963	642,803	26138	1,276,151	5,321,888	1.119
99	101,456,483	1,155,658,154	74	140,579	73	502,980	1905	2,977,007	3002	674,564	26596	1,450,743	5,810,709	1.139
00	107,446,406	1,237,965,009	68	110,496	76	548,881	1854	3,124,585	2791	689,567	26381	1,538,675	6,367,447	1.152
01	113,162,410	1,164,342,131	68	129,281	68	522,343	1670	2,939,487	2521	653,773	24147	1,375,173	6,023,365	1.029
ALL	498,006,906	5,497,232,482	331	639,523	344	2,368,546	8666	13,762,765	14253	3,314,791	128555	6,829,816	28,056,886	1.104
PURE PREMIUM		1.104		.013		.048		.276		.067		.137	.563	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	83,476,614	904,694,522	56	102,689	63	340,016	1543	2,227,605	2976	654,084	25294	1,189,074	4,533,477	1.084
98	92,464,993	1,037,197,593	65	156,478	64	454,326	1701	2,504,016	2969	644,147	26206	1,279,413	5,333,596	1.122
99	101,456,483	1,166,133,310	75	143,113	73	504,066	1926	3,009,592	3037	682,428	26888	1,466,683	5,855,451	1.149
00	107,446,406	1,267,226,885	71	116,172	77	553,800	1904	3,208,211	2882	712,072	27203	1,586,582	6,495,432	1.179
01	113,162,410	1,249,180,031	74	141,491	70	540,298	1804	3,175,423	2761	716,061	26467	1,507,257	6,411,269	1.104
ALL	498,006,906	5,624,432,341	341	659,943	347	2,392,506	8878	14,124,847	14625	3,408,792	132058	7,029,009	28,629,225	1.129
PURE PREMIUM		1.129		.013		.048		.284		.068		.141	.575	

TABLE III

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	106,194,283	616,138,948	106	32,201	106	360,791	2865	1,548,978	4994	862,291	43709	2,189,620	1,167,509	.580
98	116,171,784	675,781,906	105	10,099	71	478,118	2986	1,698,788	4958	892,154	44663	2,421,494	1,257,165	.582
99	126,897,968	712,988,820	109	44,535	56	208,495	3143	1,840,781	5078	967,534	45333	2,684,358	1,384,186	.562
00	133,059,876	730,977,255	109	51,699	49	401,214	2303	1,346,560	4733	1,016,330	45514	3,040,282	1,453,687	.549
01	136,917,702	618,802,696	87	29,797	23	124,407	860	667,970	4334	896,525	41974	3,082,675	1,386,652	.452
ALL	619,241,613	3,354,689,625	516	168,331	305	1,573,025	12157	7,103,077	24097	4,634,834	221193	13,418,429	6,649,199	.542
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	105,939,417	844,784,320	106	64,048	106	881,051	2865	3,228,070	4994	913,167	43709	2,193,999	1,167,509	.797
98	115,997,526	964,493,642	107	26,347	118	1,163,011	3080	3,839,214	4924	965,919	44543	2,388,252	1,262,194	.831
99	126,859,899	1,042,613,478	116	107,777	138	806,319	3484	4,502,883	4999	1,029,314	44960	2,584,582	1,395,259	.822
00	133,219,548	1,126,686,141	121	132,348	141	1,264,314	3331	4,605,824	4598	1,030,144	44478	2,747,108	1,487,122	.846
01	137,999,352	1,063,610,631	104	85,806	120	914,838	2897	4,478,426	4296	1,060,519	39793	2,622,507	1,474,011	.771
ALL	620,015,742	5,042,188,212	554	416,326	623	5,029,533	15657	20,654,417	23811	4,999,063	217483	12,536,448	6,786,095	.813
PURE PREMIUM		.813		.007		.081		.333		.081		.202	.109	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	105,939,417	844,784,320	106	64,048	106	881,051	2865	3,228,070	4994	913,167	43709	2,193,999	1,167,509	.797
98	115,997,526	966,384,926	107	26,347	118	1,163,011	3085	3,846,254	4933	967,596	44694	2,396,302	1,264,339	.833
99	126,859,899	1,050,111,224	116	107,777	138	807,403	3507	4,533,218	5039	1,037,626	45455	2,613,132	1,401,957	.828
00	133,219,548	1,147,837,556	121	132,949	141	1,270,317	3393	4,691,659	4693	1,051,297	45774	2,827,186	1,504,968	.862
01	137,999,352	1,128,777,933	107	87,998	124	943,878	3063	4,735,394	4576	1,129,023	43343	2,856,747	1,534,740	.818
ALL	620,015,742	5,137,895,959	557	419,119	627	5,065,660	15913	21,034,595	24235	5,098,709	222975	12,887,366	6,873,513	.829
PURE PREMIUM		.829		.007		.082		.339		.082		.208	.111	

TABLE III

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	17,004,510	165,166,157	13	6,341	19	82,574	749	380,877	1311	189,939	12654	644,024	347,906	.971
98	17,500,999	175,991,934	20	2,927	16	95,691	760	394,678	1335	209,124	12299	681,293	376,206	1.006
99	18,635,741	178,744,851	13	1,030	14	12,914	769	421,052	1344	235,340	12238	723,632	393,480	.959
00	18,587,612	178,774,253	17	1,064	15	65,192	541	299,901	1149	233,304	12060	789,796	398,487	.962
01	17,175,290	148,991,070	13	1,064	3	2,880	208	155,563	1010	208,743	10258	772,383	349,278	.867
ALL	88,904,152	847,668,265	76	12,426	67	259,251	3027	1,652,071	6149	1,076,450	59509	3,611,128	1,865,357	.953
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	16,963,699	220,237,057	13	12,613	19	201,645	749	793,749	1311	201,145	12654	645,313	347,906	1.298
98	17,474,748	241,859,768	21	7,248	28	239,173	788	897,484	1326	226,947	12264	670,034	377,711	1.384
99	18,630,150	250,797,443	15	5,500	34	120,558	868	1,042,834	1322	248,966	12133	693,488	396,628	1.346
00	18,609,917	267,000,607	20	8,914	36	242,859	813	1,062,200	1132	239,606	11771	708,775	407,652	1.435
01	17,310,975	250,710,576	17	7,320	28	160,866	696	1,063,062	1019	251,269	9716	653,308	371,282	1.448
ALL	88,989,489	1,230,605,451	86	41,595	145	965,101	3914	4,859,329	6110	1,167,933	58538	3,370,918	1,901,179	1.383
PURE PREMIUM		1.383		.005		.108		.546		.131		.379	.214	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	16,963,699	220,237,057	13	12,613	19	201,645	749	793,749	1311	201,145	12654	645,313	347,906	1.298
98	17,474,748	242,344,251	21	7,248	28	239,173	789	899,086	1329	227,396	12304	672,187	378,353	1.387
99	18,630,150	252,627,085	15	5,500	34	120,792	873	1,049,379	1333	251,133	12263	700,934	398,532	1.356
00	18,609,917	272,054,970	20	9,045	36	244,173	827	1,080,990	1157	244,917	12105	728,881	412,544	1.462
01	17,310,975	266,152,237	18	7,812	29	167,392	734	1,120,807	1087	268,094	10572	710,839	386,579	1.537
ALL	88,989,489	1,253,415,600	87	42,218	146	973,175	3972	4,944,011	6217	1,192,685	59898	3,458,154	1,923,914	1.408
PURE PREMIUM		1.408		.005		.109		.556		.134		.389	.216	

TABLE III

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,512,333	110,355,091	37	17,806	24	126,153	573	368,397	707	151,450	5762	321,932	117,812	2.002
98	6,066,886	118,423,365	21	3,050	17	184,366	595	377,207	633	145,462	6156	344,718	129,431	1.952
99	6,775,298	127,723,581	26	11,902	15	73,206	694	494,120	667	160,949	6276	396,115	140,944	1.885
00	7,154,639	131,139,769	31	26,601	11	90,096	562	382,375	669	190,765	6459	465,704	155,857	1.833
01	7,466,978	110,534,528	16	15,292	8	63,790	227	187,163	810	207,186	6210	484,648	147,266	1.480
ALL	32,976,134	598,176,334	131	74,651	75	537,611	2651	1,809,262	3486	855,812	30863	2,013,117	691,310	1.814
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	5,499,103	171,199,579	37	35,417	24	308,065	573	767,740	707	160,386	5762	322,576	117,812	3.113
98	6,057,786	190,445,105	21	7,311	26	415,697	598	845,059	635	164,640	6141	341,796	129,949	3.144
99	6,773,265	210,745,157	27	29,207	31	243,542	711	1,122,527	675	182,622	6231	387,481	142,072	3.111
00	7,163,225	222,940,869	33	57,786	29	293,994	664	1,087,479	675	199,909	6326	430,799	159,442	3.112
01	7,525,967	210,563,582	19	37,654	24	279,532	531	976,412	756	226,463	5930	429,031	156,544	2.798
ALL	33,019,346	1,005,894,292	137	167,375	134	1,540,830	3077	4,799,217	3448	934,020	30390	1,911,683	705,819	3.046
PURE PREMIUM		3.046		.051		.467		1.453		.283		.579	.214	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	5,499,103	171,199,579	37	35,417	24	308,065	573	767,740	707	160,386	5762	322,576	117,812	3.113
98	6,057,786	190,791,592	21	7,311	26	415,697	599	846,835	636	164,893	6163	343,011	130,170	3.150
99	6,773,265	212,204,118	27	29,207	31	243,821	716	1,130,340	680	183,934	6303	391,985	142,754	3.133
00	7,163,225	227,038,957	33	57,930	29	295,433	677	1,108,060	687	203,441	6523	444,170	161,355	3.170
01	7,525,967	223,401,029	19	38,171	25	286,388	564	1,037,082	797	238,655	6507	470,721	162,994	2.968
ALL	33,019,346	1,024,635,275	137	168,036	135	1,549,404	3129	4,890,057	3507	951,309	31258	1,972,463	715,085	3.103
PURE PREMIUM		3.103		.051		.469		1.481		.288		.597	.217	

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	83,677,440	340,617,700	56	8,053	63	152,064	1543	799,703	2976	520,902	25293	1,223,663	701,791	.407
98	92,603,899	381,366,607	64	4,122	38	198,061	1631	926,904	2990	537,568	26208	1,395,483	751,528	.412
99	101,486,929	406,520,388	70	31,603	27	122,375	1680	925,610	3067	571,245	26819	1,564,611	849,761	.401
00	107,317,625	421,063,233	61	24,034	23	245,925	1200	664,285	2915	592,261	26995	1,784,783	899,344	.392
01	112,275,434	359,277,098	58	13,441	12	57,737	425	325,244	2514	480,596	25506	1,825,645	890,108	.320
ALL	497,361,327	1,908,845,026	309	81,253	163	776,162	6479	3,641,746	14462	2,702,572	130821	7,794,185	4,092,532	.384
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	83,476,614	453,347,684	56	16,018	63	371,341	1543	1,666,582	2976	551,635	25293	1,226,110	701,791	.543
98	92,464,993	532,188,769	65	11,788	64	508,142	1694	2,096,671	2963	574,331	26138	1,376,422	754,535	.576
99	101,456,483	581,070,878	74	73,070	73	442,219	1905	2,337,523	3002	597,725	26596	1,503,613	856,559	.573
00	107,446,406	636,744,665	68	65,648	76	727,461	1854	2,456,146	2791	590,629	26381	1,607,534	920,029	.593
01	113,162,410	602,336,473	68	40,833	68	474,441	1670	2,438,952	2521	582,787	24147	1,540,168	946,185	.532
ALL	498,006,906	2,805,688,469	331	207,357	344	2,523,604	8666	10,995,874	14253	2,897,107	128555	7,253,847	4,179,099	.563
PURE PREMIUM		.563		.004		.051		.221		.058		.146	.084	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	83,476,614	453,347,684	56	16,018	63	371,341	1543	1,666,582	2976	551,635	25293	1,226,110	701,791	.543
98	92,464,993	533,249,083	65	11,788	64	508,142	1697	2,100,334	2968	575,307	26227	1,381,104	755,817	.577
99	101,456,483	585,280,021	74	73,070	73	442,789	1918	2,353,499	3026	602,559	26889	1,520,213	860,671	.577
00	107,446,406	648,743,629	68	65,973	76	730,710	1889	2,502,610	2849	602,939	27146	1,654,135	931,069	.604
01	113,162,410	639,224,667	70	42,014	70	490,098	1765	2,577,505	2692	622,274	26264	1,675,188	985,167	.565
ALL	498,006,906	2,859,845,084	333	208,863	346	2,543,080	8812	11,200,530	14511	2,954,714	131819	7,456,750	4,234,515	.574
PURE PREMIUM		.574		.004		.051		.225		.059		.150	.085	