

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 (4/1/03).

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 (4/1/03).

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

TABLE II

## TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1995 - 1999

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														
95	93,460,563	1,530,067,486	112	234,796	242	760,900	3639	5,230,795	4939	1,076,105	45543	2,202,827	5,795,251	1.637
96	98,251,411	1,349,604,339	115	240,093	105	289,260	2872	3,954,879	4910	1,099,571	43821	2,142,921	5,769,320	1.374
97	106,345,506	1,302,268,111	101	172,123	71	194,089	2410	3,238,526	5085	1,138,114	43923	2,402,023	5,877,805	1.225
98	115,818,427	1,272,136,284	93	205,551	34	103,718	1744	2,335,501	5271	1,236,922	45133	2,611,005	6,228,666	1.098
99	126,409,496	1,088,478,670	90	192,203	36	97,946	781	1,087,185	4922	1,015,192	46048	2,750,231	5,742,030	.861
ALL	540,285,403	6,542,554,890	511	1,044,766	488	1,445,913	11446	15,846,886	25127	5,565,904	224468	12,109,007	29,413,072	1.211
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	120,511,981	2,555,103,346	112	317,209	242	1,377,229	3639	6,998,804	4939	1,296,707	45543	2,744,723	12,816,361	2.120
96	122,457,793	2,204,891,192	116	328,147	170	967,041	2946	5,666,047	4846	1,272,085	43712	2,633,416	11,182,177	1.801
97	126,572,558	2,165,138,430	105	297,433	178	1,012,491	2811	5,405,680	4867	1,276,961	43540	2,622,496	11,036,323	1.711
98	132,758,818	2,188,257,298	101	286,043	177	1,006,816	2854	5,489,769	4803	1,260,448	44173	2,659,185	11,180,313	1.648
99	139,074,463	2,185,578,220	107	303,085	185	1,052,334	2842	5,465,632	4571	1,199,685	43824	2,637,950	11,197,096	1.572
ALL	641,375,613	11,298,968,486	541	1,531,917	952	5,415,911	15092	29,025,932	24026	6,305,886	220792	13,297,770	57,412,270	1.762
PURE PREMIUM		1.762		.024		.084		.453		.098		.207	.895	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	120,511,981	1,655,798,500	84	237,848	121	688,615	1939	3,729,557	3894	1,022,301	37684	2,271,117	8,608,547	1.374
96	122,457,793	1,682,455,871	86	244,405	122	694,063	1973	3,795,112	3958	1,038,913	38303	2,307,639	8,744,427	1.374
97	126,572,558	1,739,345,543	88	249,146	128	724,337	2038	3,920,221	4090	1,073,202	39572	2,383,510	9,043,039	1.374
98	132,758,818	1,823,240,918	92	261,381	134	760,728	2139	4,112,881	4291	1,125,924	41549	2,501,149	9,470,346	1.373
99	139,074,463	1,905,399,519	95	268,840	140	791,194	2240	4,308,573	4483	1,176,510	43547	2,621,203	9,887,674	1.370
ALL	641,375,613	8,806,240,351	445	1,261,620	645	3,658,937	10329	19,866,344	20716	5,436,850	200655	12,084,618	45,754,033	1.373
PURE PREMIUM		1.373		.020		.057		.310		.085		.188	.713	

TABLE II

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR 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														
95	15,214,734	430,442,037	19	52,651	63	199,688	992	1,440,873	1367	304,583	13844	686,629	1,619,997	2.829
96	15,877,011	354,407,990	22	46,012	27	70,354	699	949,120	1228	277,226	12498	636,377	1,564,992	2.232
97	17,061,134	340,709,825	13	26,528	14	33,830	598	810,330	1307	270,618	12737	692,659	1,573,134	1.997
98	17,579,099	316,685,183	14	31,841	11	29,228	383	504,741	1404	318,806	12440	729,954	1,552,282	1.801
99	18,639,039	269,284,676	10	20,617	8	21,970	177	237,730	1253	253,011	12203	715,788	1,443,730	1.445
ALL	84,371,017	1,711,529,711	78	177,649	123	355,070	2849	3,942,794	6559	1,424,244	63722	3,461,407	7,754,135	2.029
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	19,618,518	701,415,888	19	71,132	63	361,434	992	1,927,888	1367	367,022	13844	855,539	3,431,143	3.575
96	19,788,660	570,880,570	22	62,933	43	234,099	723	1,376,033	1217	321,933	12460	778,637	2,935,169	2.885
97	20,306,184	555,552,664	14	47,075	42	235,465	715	1,369,667	1263	311,143	12610	749,661	2,842,516	2.736
98	20,150,337	529,790,968	16	46,460	45	245,265	705	1,328,327	1277	325,050	12164	735,617	2,617,191	2.629
99	20,506,485	534,604,984	14	37,489	46	257,964	723	1,356,301	1177	302,567	11599	682,318	2,709,411	2.607
ALL	100,370,184	2,892,245,074	85	265,089	239	1,334,227	3858	7,358,216	6301	1,627,715	62677	3,801,772	14,535,430	2.882
PURE PREMIUM		2.882		.026		.133		.733		.162		.379	1.448	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	19,618,518	462,813,318	14	53,336	32	180,717	529	1,027,342	1078	289,354	11455	707,915	2,369,469	2.359
96	19,788,660	440,879,521	16	46,918	31	168,019	484	921,636	994	263,021	10917	682,233	2,326,968	2.228
97	20,306,184	450,253,910	12	39,977	30	168,478	518	993,028	1063	261,883	11456	681,032	2,358,141	2.217
98	20,150,337	446,615,008	15	43,249	34	185,274	528	994,840	1143	290,842	11435	691,467	2,260,479	2.216
99	20,506,485	468,962,919	13	35,581	35	193,848	569	1,067,485	1156	297,130	11517	677,550	2,418,035	2.287
ALL	100,370,184	2,269,524,676	70	219,061	162	896,336	2628	5,004,331	5434	1,402,230	56780	3,440,197	11,733,092	2.261
PURE PREMIUM		2.261		.022		.089		.499		.140		.343	1.169	

TABLE II

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. 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														
95	4,657,063	283,977,984	28	66,341	50	186,637	740	1,162,667	642	134,402	5456	300,536	989,197	6.098
96	5,064,457	256,585,337	28	89,877	21	65,466	637	941,837	699	159,916	5802	325,585	983,172	5.066
97	5,441,050	247,641,484	34	59,763	21	59,149	513	757,197	717	171,310	5810	384,922	1,044,074	4.551
98	5,962,431	237,836,788	21	52,370	8	32,562	392	560,923	718	188,951	6246	428,745	1,114,817	3.989
99	6,790,668	213,749,824	25	63,258	11	34,370	212	307,768	740	174,958	6523	486,629	1,070,515	3.148
ALL	27,915,669	1,239,791,417	136	331,609	111	378,184	2494	3,730,392	3516	829,537	29837	1,926,417	5,201,775	4.441
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	6,005,013	515,132,851	28	89,626	50	337,812	740	1,555,649	642	161,954	5456	374,468	2,631,819	8.578
96	6,312,196	443,652,420	28	122,697	35	222,867	632	1,309,705	695	189,605	5792	402,342	2,189,308	7.028
97	6,475,945	436,176,436	35	101,444	40	243,791	544	1,166,937	696	201,990	5769	423,875	2,223,727	6.735
98	6,834,537	429,113,040	22	71,437	33	218,510	509	1,105,999	676	207,712	6120	440,919	2,246,553	6.279
99	7,471,025	447,098,882	28	95,612	34	224,135	478	1,086,523	691	218,854	6229	472,185	2,373,681	5.984
ALL	33,098,716	2,271,173,629	141	480,816	192	1,247,115	2903	6,224,813	3400	980,115	29366	2,113,789	11,665,088	6.862
PURE PREMIUM		6.862		.145		.377		1.881		.296		.639	3.524	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	6,005,013	311,531,696	21	67,203	25	168,906	394	828,982	506	127,682	4515	309,853	1,612,691	5.188
96	6,312,196	327,153,281	21	91,258	25	159,958	423	877,317	568	154,858	5075	352,561	1,635,581	5.183
97	6,475,945	342,043,170	29	84,259	29	174,380	395	846,598	585	169,792	5243	385,222	1,760,181	5.282
98	6,834,537	350,235,410	20	64,825	25	165,016	382	829,024	604	185,570	5756	414,692	1,843,227	5.124
99	7,471,025	381,883,445	24	82,660	26	168,332	378	858,535	677	214,409	6193	469,418	2,025,479	5.112
ALL	33,098,716	1,712,847,002	115	390,205	130	836,592	1972	4,240,456	2940	852,311	26782	1,931,746	8,877,159	5.175
PURE PREMIUM		5.175		.118		.253		1.281		.258		.584	2.682	

TABLE II

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1995 - 1999

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														
95	73,588,766	815,647,465	65	115,804	129	374,576	1907	2,627,255	2930	637,121	26243	1,215,663	3,186,057	1.108
96	77,309,943	738,611,012	65	104,205	57	153,440	1536	2,063,922	2983	662,429	25521	1,180,959	3,221,156	.955
97	83,843,322	713,916,802	54	85,833	36	101,110	1299	1,671,000	3061	696,186	25376	1,324,442	3,260,597	.851
98	92,276,897	717,614,313	58	121,340	15	41,928	969	1,269,837	3149	729,165	26447	1,452,306	3,561,567	.778
99	100,979,789	605,444,170	55	108,328	17	41,605	392	541,687	2929	587,222	27322	1,547,814	3,227,786	.600
ALL	427,998,717	3,591,233,762	297	535,510	254	712,659	6103	8,173,701	15052	3,312,123	130909	6,721,184	16,457,163	.839
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	94,888,450	1,338,554,607	65	156,451	129	677,982	1907	3,515,268	2930	767,731	26243	1,514,716	6,753,399	1.411
96	96,356,937	1,190,358,202	66	142,516	92	510,074	1591	2,980,309	2934	760,546	25460	1,452,437	6,057,700	1.235
97	99,790,429	1,173,409,330	56	148,915	96	533,235	1552	2,869,076	2908	763,828	25161	1,448,960	5,970,080	1.176
98	105,773,944	1,229,353,290	63	168,145	99	543,041	1640	3,055,443	2850	727,685	25889	1,482,649	6,316,570	1.162
99	111,096,954	1,203,874,354	65	169,985	105	570,235	1641	3,022,808	2703	678,264	25996	1,483,448	6,114,004	1.084
ALL	507,906,714	6,135,549,783	315	786,012	521	2,834,567	8331	15,442,904	14325	3,698,054	128749	7,382,210	31,211,753	1.208
PURE PREMIUM		1.208		.015		.056		.304		.073		.145	.615	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	94,888,450	881,453,486	49	117,309	64	338,991	1016	1,873,233	2310	605,266	21714	1,253,349	4,626,386	.929
96	96,356,937	914,423,069	49	106,229	66	366,087	1066	1,996,160	2396	621,034	22311	1,272,844	4,781,878	.949
97	99,790,429	947,048,463	47	124,910	69	381,480	1125	2,080,595	2442	641,526	22873	1,317,257	4,924,716	.949
98	105,773,944	1,026,390,500	57	153,307	75	410,438	1229	2,289,018	2544	649,512	24358	1,394,990	5,366,640	.970
99	111,096,954	1,054,553,155	58	150,599	79	429,014	1293	2,382,553	2650	664,970	25837	1,474,235	5,444,160	.949
ALL	507,906,714	4,823,868,673	260	652,354	353	1,926,010	5729	10,621,559	12342	3,182,308	117093	6,712,675	25,143,780	.950
PURE PREMIUM		.950		.013		.038		.209		.063		.132	.495	

TABLE II

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1995 - 1999

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														
95	93,460,563	579,525,144	112	26,184	242	285,978	3639	1,697,683	4939	704,231	45543	2,046,912	1,034,265	.620
96	98,251,411	576,931,997	115	76,411	105	272,397	2872	1,378,317	4910	815,367	43821	2,138,512	1,088,317	.587
97	106,345,506	587,780,467	101	30,752	71	309,737	2410	1,229,153	5085	859,394	43923	2,294,010	1,154,759	.553
98	115,818,427	622,866,573	93	10,709	34	288,145	1744	1,013,448	5271	1,077,329	45133	2,613,512	1,225,524	.538
99	126,409,496	574,203,030	90	51,519	36	230,603	781	480,395	4922	818,925	46048	2,905,897	1,254,691	.454
ALL	540,285,403	2,941,307,211	511	195,575	488	1,386,860	11446	5,798,996	25127	4,275,246	224468	11,998,843	5,757,556	.544
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	120,511,981	1,281,636,069	112	140,634	242	1,420,165	3639	5,702,517	4939	1,180,995	45543	3,211,605	1,160,445	1.063
96	122,457,793	1,118,217,663	116	145,693	170	997,768	2946	4,616,851	4846	1,159,161	43712	3,084,057	1,178,647	.913
97	126,572,558	1,103,632,314	105	131,845	178	1,044,711	2811	4,404,799	4867	1,163,892	43540	3,071,651	1,219,425	.872
98	132,758,818	1,118,031,298	101	126,753	177	1,038,684	2854	4,472,561	4803	1,148,343	44173	3,115,751	1,278,221	.842
99	139,074,463	1,119,709,609	107	134,339	185	1,085,770	2842	4,454,709	4571	1,092,974	43824	3,090,548	1,338,756	.805
ALL	641,375,613	5,741,226,953	541	679,264	952	5,587,098	15092	23,651,437	24026	5,745,365	220792	15,573,612	6,175,494	.895
PURE PREMIUM		.895		.011		.087		.369		.090		.243		.096
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	120,511,981	860,854,680	84	105,469	120	710,082	1941	3,040,550	3894	930,993	37735	2,661,007	1,160,445	.714
96	122,457,793	874,296,189	86	108,009	122	716,057	1971	3,088,670	3953	945,374	38301	2,702,197	1,182,655	.714
97	126,572,558	903,907,382	86	107,623	128	746,558	2034	3,188,160	4080	975,677	39566	2,791,266	1,229,790	.714
98	132,758,818	946,184,858	89	111,649	133	780,415	2128	3,336,111	4262	1,018,594	41351	2,916,662	1,298,417	.713
99	139,074,463	985,644,314	89	112,496	137	799,829	2201	3,449,791	4402	1,052,076	43215	3,048,071	1,394,180	.709
ALL	641,375,613	4,570,887,423	434	545,246	640	3,752,941	10275	16,103,282	20591	4,922,714	200168	14,119,203	6,265,487	.713
PURE PREMIUM		.713		.009		.059		.251		.077		.220		.098

TABLE II

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1995 - 1999

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														
95	15,214,734	161,999,744	19	14,037	63	56,500	992	424,493	1367	189,904	13844	630,176	304,887	1.065
96	15,877,011	156,499,221	22	14,870	27	80,570	699	319,991	1228	184,642	12498	637,172	327,747	.986
97	17,061,134	157,313,401	13	2,192	14	27,370	598	327,445	1307	199,150	12737	669,731	347,246	.922
98	17,579,099	155,228,175	14	3,571	11	34,301	383	181,617	1404	231,412	12440	732,877	368,504	.883
99	18,639,039	144,372,959	10	8,352	8	23,244	177	104,849	1253	193,343	12203	752,825	361,117	.775
ALL	84,371,017	775,413,500	78	43,022	123	221,985	2849	1,358,395	6559	998,451	63722	3,422,781	1,709,501	.919
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	19,618,518	343,114,340	19	75,391	63	280,581	992	1,425,872	1367	318,470	13844	988,747	342,083	1.749
96	19,788,660	293,516,938	22	28,624	43	282,954	723	1,087,953	1217	265,930	12460	914,758	354,950	1.483
97	20,306,184	284,251,607	14	12,920	42	152,301	715	1,143,469	1263	277,113	12610	890,023	366,691	1.400
98	20,150,337	261,719,064	16	29,287	45	164,873	705	926,865	1277	253,929	12164	857,887	384,349	1.299
99	20,506,485	270,941,088	14	22,458	46	190,811	723	1,053,159	1177	263,630	11599	794,041	385,311	1.321
ALL	100,370,184	1,453,543,037	85	168,680	239	1,071,520	3858	5,637,318	6301	1,379,072	62677	4,445,456	1,833,384	1.448
PURE PREMIUM		1.448		.017		.107		.562		.137		.443	.183	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	19,618,518	236,946,940	14	56,539	31	140,291	529	760,267	1078	251,053	11471	819,236	342,083	1.208
96	19,788,660	232,669,957	16	21,220	31	203,064	484	727,885	993	216,992	10915	801,382	356,157	1.176
97	20,306,184	235,748,121	11	10,538	30	108,940	517	827,092	1060	232,673	11454	808,430	369,808	1.161
98	20,150,337	225,946,927	14	25,784	34	124,044	525	690,864	1138	226,317	11372	802,038	390,422	1.121
99	20,506,485	241,166,421	12	18,921	34	141,218	559	813,584	1136	254,495	11425	782,183	401,263	1.176
ALL	100,370,184	1,172,478,366	67	133,002	160	717,557	2614	3,819,692	5405	1,181,530	56637	4,013,269	1,859,733	1.168
PURE PREMIUM		1.168		.013		.071		.381		.118		.400	.185	

TABLE II

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1995 - 1999

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														
95	4,657,063	98,919,735	28	8,200	50	93,357	740	429,154	642	103,228	5456	248,152	107,106	2.124
96	5,064,457	98,317,162	28	13,118	21	67,600	637	362,586	699	142,321	5802	288,656	108,891	1.941
97	5,441,050	104,407,386	34	20,783	21	106,892	513	308,022	717	151,063	5810	339,419	117,895	1.919
98	5,962,431	111,481,734	21	3,370	8	142,902	392	267,840	718	185,690	6246	388,952	126,064	1.870
99	6,790,668	107,051,481	25	12,823	11	142,458	212	158,979	740	159,667	6523	468,046	128,541	1.576
ALL	27,915,669	520,177,498	136	58,294	111	553,209	2494	1,526,581	3516	741,969	29837	1,733,225	588,497	1.863
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	6,005,013	263,181,864	28	44,042	50	463,610	740	1,441,530	642	173,113	5456	389,351	120,173	4.383
96	6,312,196	218,930,756	28	25,093	35	249,524	632	1,172,548	695	204,120	5792	420,093	117,929	3.468
97	6,475,945	222,372,722	35	71,780	40	323,519	544	1,031,355	696	211,272	5769	461,305	124,497	3.434
98	6,834,537	224,655,254	22	41,659	33	383,097	509	1,005,596	676	209,946	6120	474,770	131,484	3.287
99	7,471,025	237,368,102	28	40,413	34	439,886	478	1,022,689	691	220,042	6229	513,498	137,154	3.177
ALL	33,098,716	1,166,508,698	141	222,987	192	1,859,636	2903	5,673,718	3400	1,018,493	29366	2,259,017	631,237	3.524
PURE PREMIUM		3.524		.067		.562		1.714		.308		.683	.191	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	6,005,013	161,269,093	21	33,030	25	231,805	395	768,616	506	136,467	4521	322,601	120,173	2.686
96	6,312,196	163,497,976	21	18,603	25	179,076	423	784,417	567	166,409	5076	368,145	118,330	2.590
97	6,475,945	175,853,991	29	58,608	29	231,126	394	746,961	583	176,881	5245	419,408	125,556	2.715
98	6,834,537	184,002,807	19	36,663	25	287,364	381	751,808	598	185,619	5736	445,013	133,562	2.692
99	7,471,025	201,466,876	23	33,768	25	322,089	373	797,250	660	210,174	6169	508,555	142,832	2.697
ALL	33,098,716	886,090,743	113	180,672	129	1,251,460	1966	3,849,052	2914	875,550	26747	2,063,722	640,453	2.677
PURE PREMIUM		2.677		.055		.378		1.163		.265		.624	.193	



TABLE II

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. TOTAL COMP. IN HUNDREDS	MAJOR NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY 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														
95	73,588,766	318,605,665	65	3,947	129	136,120	1907	844,035	2930	411,099	26243	1,168,583	622,272	.433
96	77,309,943	322,115,614	65	48,422	57	124,227	1536	695,740	2983	488,404	25521	1,212,684	651,679	.417
97	83,843,322	326,059,680	54	7,777	36	175,475	1299	593,686	3061	509,181	25376	1,284,860	689,618	.389
98	92,276,897	356,156,664	58	3,768	15	110,941	969	563,992	3149	660,227	26447	1,491,683	730,956	.386
99	100,979,789	322,778,590	55	30,345	17	64,901	392	216,567	2929	465,914	27322	1,685,026	765,033	.320
ALL	427,998,717	1,645,716,213	297	94,259	254	611,664	6103	2,914,020	15052	2,534,825	130909	6,842,836	3,459,558	.385
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	94,888,450	675,339,865	65	21,201	129	675,974	1907	2,835,115	2930	689,413	26243	1,833,507	698,189	.712
96	96,356,937	605,769,969	66	91,976	92	465,289	1591	2,356,350	2934	689,111	25460	1,749,206	705,769	.629
97	99,790,429	597,007,985	56	47,146	96	568,892	1552	2,229,975	2908	675,507	25161	1,720,324	728,236	.598
98	105,773,944	631,656,980	63	55,807	99	490,714	1640	2,540,100	2850	684,468	25889	1,783,094	762,387	.597
99	111,096,954	611,400,419	65	71,469	105	455,073	1641	2,378,861	2703	609,302	25996	1,783,009	816,290	.550
ALL	507,906,714	3,121,175,218	315	287,599	521	2,655,942	8331	12,340,401	14325	3,347,801	128749	8,869,140	3,710,871	.615
PURE PREMIUM		.615		.006		.052		.243		.066		.175	.073	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	94,888,450	462,638,647	49	15,900	64	337,987	1017	1,511,667	2310	543,473	21743	1,519,170	698,189	.488
96	96,356,937	478,128,256	49	68,186	66	333,917	1064	1,576,368	2393	561,973	22310	1,532,670	708,168	.496
97	99,790,429	492,305,270	46	38,478	69	406,492	1123	1,614,106	2437	566,123	22867	1,563,428	734,426	.493
98	105,773,944	536,235,124	56	49,203	74	369,007	1222	1,893,439	2526	606,658	24243	1,669,611	774,433	.507
99	111,096,954	543,011,017	54	59,807	78	336,522	1269	1,838,957	2606	587,407	25621	1,757,333	850,085	.489
ALL	507,906,714	2,512,318,314	254	231,574	351	1,783,925	5695	8,434,537	12272	2,865,634	116784	8,042,212	3,765,301	.495
PURE PREMIUM		.495		.005		.035		.166		.056		.158	.074	