

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 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   | 93,441,871       | 1,759,004,575 | 112       | 254,284           | 242       | 1,068,304               | 3639      | 5,267,411               | 4939      | 1,056,736               | 45543         | 2,086,072         | 7,857,240           | 1.882      |
| 96   | 98,320,187       | 1,593,657,628 | 116       | 260,542           | 170       | 742,709                 | 2946      | 4,155,644               | 4846      | 1,032,413               | 43712         | 1,976,106         | 7,769,163           | 1.621      |
| 97   | 106,515,659      | 1,621,373,751 | 105       | 199,507           | 178       | 801,760                 | 2811      | 4,077,528               | 4867      | 1,000,776               | 43540         | 2,110,032         | 8,024,134           | 1.522      |
| 98   | 116,281,701      | 1,756,370,077 | 101       | 242,541           | 177       | 847,466                 | 2854      | 4,352,904               | 4803      | 1,016,233               | 44173         | 2,224,603         | 8,879,952           | 1.510      |
| 99   | 128,179,229      | 1,825,518,585 | 107       | 240,596           | 185       | 944,678                 | 2842      | 4,700,158               | 4571      | 1,054,690               | 43824         | 2,383,724         | 8,931,338           | 1.424      |
| ALL  | 542,738,647      | 8,555,924,616 | 541       | 1,197,470         | 952       | 4,404,917               | 15092     | 22,553,645              | 24026     | 5,160,848               | 220792        | 10,780,537        | 41,461,827          | 1.576      |
| PURE PREMIUM   |                  | 1.576         |           | .022              |           | .081                    |           | .416                    |           | .095                    |               | .199              | .764                |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |               |           |                   |           |                         |           |                         |           |                         |               |                   |                     |            |
| 95   | 93,441,871       | 1,759,004,575 | 112       | 254,284           | 242       | 1,068,304               | 3639      | 5,267,411               | 4939      | 1,056,736               | 45543         | 2,086,072         | 7,857,240           | 1.882      |
| 96   | 98,320,187       | 1,597,576,645 | 116       | 261,573           | 170       | 742,709                 | 2955      | 4,167,510               | 4860      | 1,035,422               | 43831         | 1,981,521         | 7,787,032           | 1.625      |
| 97   | 106,515,659      | 1,635,581,059 | 109       | 206,109           | 178       | 803,792                 | 2835      | 4,112,064               | 4926      | 1,012,908               | 43989         | 2,131,808         | 8,089,129           | 1.536      |
| 98   | 116,281,701      | 1,796,650,840 | 106       | 253,971           | 178       | 856,175                 | 2916      | 4,448,700               | 4965      | 1,050,586               | 45538         | 2,293,309         | 9,063,767           | 1.545      |
| 99   | 128,179,229      | 1,943,957,908 | 118       | 263,549           | 192       | 978,225                 | 3022      | 4,999,138               | 4963      | 1,145,121               | 47764         | 2,597,938         | 9,455,608           | 1.517      |
| ALL  | 542,738,647      | 8,732,771,027 | 561       | 1,239,486         | 960       | 4,449,205               | 15367     | 22,994,823              | 24653     | 5,300,773               | 226665        | 11,090,648        | 42,252,776          | 1.609      |
| PURE PREMIUM   |                  | 1.609         |           | .023              |           | .082                    |           | .424                    |           | .098                    |               | .204              | .779                |            |

TABLE III

## TOTAL 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 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   | 15,211,691       | 486,281,861   | 19        | 57,021            | 63        | 280,361                 | 992       | 1,450,959               | 1367      | 299,100                 | 13844         | 650,236           | 2,125,141           | 3.197      |
| 96   | 15,888,125       | 413,792,477   | 22        | 49,967            | 43        | 179,794                 | 723       | 1,009,223               | 1217      | 261,278                 | 12460         | 584,286           | 2,053,376           | 2.604      |
| 97   | 17,088,432       | 417,853,247   | 14        | 31,566            | 42        | 186,457                 | 715       | 1,033,145               | 1263      | 243,848                 | 12610         | 603,169           | 2,080,347           | 2.445      |
| 98   | 17,649,415       | 427,280,576   | 16        | 39,389            | 45        | 206,447                 | 705       | 1,053,246               | 1277      | 262,072                 | 12164         | 615,397           | 2,096,255           | 2.421      |
| 99   | 18,899,986       | 448,859,685   | 14        | 29,752            | 46        | 231,575                 | 723       | 1,166,349               | 1177      | 265,998                 | 11599         | 616,561           | 2,178,363           | 2.375      |
| ALL  | 84,737,649       | 2,194,067,846 | 85        | 207,695           | 239       | 1,084,634               | 3858      | 5,712,922               | 6301      | 1,332,296               | 62677         | 3,069,649         | 10,533,482          | 2.589      |
| PURE PREMIUM   |                  | 2.589         |           | .025              |           | .128                    |           | .674                    |           | .157                    |               | .362              | 1.243               |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |               |           |                   |           |                         |           |                         |           |                         |               |                   |                     |            |
| 95   | 15,211,691       | 486,281,861   | 19        | 57,021            | 63        | 280,361                 | 992       | 1,450,959               | 1367      | 299,100                 | 13844         | 650,236           | 2,125,141           | 3.197      |
| 96   | 15,888,125       | 414,811,258   | 22        | 50,215            | 43        | 179,794                 | 725       | 1,012,073               | 1221      | 262,124                 | 12492         | 585,808           | 2,058,098           | 2.611      |
| 97   | 17,088,432       | 421,525,071   | 15        | 33,193            | 42        | 186,958                 | 721       | 1,041,653               | 1280      | 247,152                 | 12734         | 609,098           | 2,097,197           | 2.467      |
| 98   | 17,649,415       | 437,177,219   | 17        | 42,117            | 45        | 208,526                 | 720       | 1,076,110               | 1322      | 271,373                 | 12532         | 633,999           | 2,139,647           | 2.477      |
| 99   | 18,899,986       | 478,089,303   | 17        | 35,320            | 48        | 239,712                 | 768       | 1,238,875               | 1280      | 289,209                 | 12634         | 671,544           | 2,306,232           | 2.530      |
| ALL  | 84,737,649       | 2,237,884,712 | 90        | 217,866           | 241       | 1,095,351               | 3926      | 5,819,670               | 6470      | 1,368,958               | 64236         | 3,150,685         | 10,726,315          | 2.641      |
| PURE PREMIUM   |                  | 2.641         |           | .026              |           | .129                    |           | .687                    |           | .162                    |               | .372              | 1.266               |            |

TABLE III

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

| MAN<br>YEAR  | PAYROLL<br>IN THOUS | ALL<br>LOSSES | DEATH<br>NO. | COMP.<br>IN<br>HUNDREDS | PERM.<br>NO. | TOTAL<br>COMP.<br>IN<br>HUNDREDS | MAJOR<br>NO. | PERM.<br>COMP.<br>IN<br>HUNDREDS | MINOR<br>NO. | PERM.<br>COMP.<br>IN<br>HUNDREDS | TEMPORARY<br>NO. | COMP.<br>IN<br>HUNDREDS | MEDICAL<br>IN<br>HUNDREDS | PURE<br>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   | 4,656,132           | 345,385,630   | 28           | 71,847                  | 50           | 262,038                          | 740          | 1,170,806                        | 642          | 131,983                          | 5456             | 284,607                 | 1,532,576                 | 7.418         |
| 96   | 5,068,002           | 316,050,559   | 28           | 97,420                  | 35           | 171,172                          | 632          | 960,578                          | 695          | 153,880                          | 5792             | 301,916                 | 1,475,540                 | 6.236         |
| 97   | 5,449,756           | 321,999,510   | 35           | 68,059                  | 40           | 193,053                          | 544          | 880,227                          | 696          | 158,303                          | 5769             | 341,045                 | 1,579,308                 | 5.909         |
| 98   | 5,986,281           | 341,166,357   | 22           | 60,578                  | 33           | 183,926                          | 509          | 876,961                          | 676          | 167,468                          | 6120             | 368,861                 | 1,753,869                 | 5.699         |
| 99   | 6,885,737           | 367,751,454   | 28           | 75,908                  | 34           | 201,206                          | 478          | 934,353                          | 691          | 192,403                          | 6229             | 426,679                 | 1,846,967                 | 5.341         |
| ALL  | 28,045,908          | 1,692,353,510 | 141          | 373,812                 | 192          | 1,011,395                        | 2903         | 4,822,925                        | 3400         | 804,037                          | 29366            | 1,723,108               | 8,188,260                 | 6.034         |
| PURE PREMIUM   |                     | 6.034         |              | .133                    |              | .361                             |              | 1.720                            |              | .287                             |                  | .614                    | 2.920                     |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 95   | 4,656,132           | 345,385,630   | 28           | 71,847                  | 50           | 262,038                          | 740          | 1,170,806                        | 642          | 131,983                          | 5456             | 284,607                 | 1,532,576                 | 7.418         |
| 96   | 5,068,002           | 316,824,848   | 28           | 97,665                  | 35           | 171,172                          | 634          | 963,405                          | 697          | 154,336                          | 5808             | 302,736                 | 1,478,934                 | 6.251         |
| 97   | 5,449,756           | 324,793,178   | 36           | 69,543                  | 40           | 193,509                          | 549          | 887,989                          | 705          | 160,250                          | 5828             | 344,540                 | 1,592,100                 | 5.960         |
| 98   | 5,986,281           | 348,891,114   | 23           | 62,933                  | 33           | 185,721                          | 520          | 896,699                          | 699          | 173,153                          | 6309             | 380,232                 | 1,790,174                 | 5.828         |
| 99   | 6,885,737           | 391,395,469   | 30           | 80,632                  | 35           | 208,111                          | 509          | 995,896                          | 749          | 208,685                          | 6793             | 465,247                 | 1,955,383                 | 5.684         |
| ALL  | 28,045,908          | 1,727,290,239 | 145          | 382,620                 | 193          | 1,020,551                        | 2952         | 4,914,795                        | 3492         | 828,407                          | 30194            | 1,777,362               | 8,349,167                 | 6.159         |
| PURE PREMIUM   |                     | 6.159         |              | .136                    |              | .364                             |              | 1.752                            |              | .295                             |                  | .634                    | 2.977                     |               |

TABLE III

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

| MAN<br>YEAR  | PAYROLL<br>IN THOUS | ALL<br>LOSSES | DEATH<br>NO. | COMP.<br>IN<br>HUNDREDS | PERM.<br>NO. | TOTAL<br>COMP.<br>IN<br>HUNDREDS | MAJOR<br>NO. | PERM.<br>COMP.<br>IN<br>HUNDREDS | MINOR<br>NO. | PERM.<br>COMP.<br>IN<br>HUNDREDS | TEMPORARY<br>NO. | COMP.<br>IN<br>HUNDREDS | MEDICAL<br>IN<br>HUNDREDS | PURE<br>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   | 73,574,048          | 927,337,084   | 65           | 125,416                 | 129          | 525,904                          | 1907         | 2,645,646                        | 2930         | 625,653                          | 26243            | 1,151,229               | 4,199,523                 | 1.260         |
| 96   | 77,364,060          | 863,814,592   | 66           | 113,155                 | 92           | 391,743                          | 1591         | 2,185,843                        | 2934         | 617,255                          | 25460            | 1,089,904               | 4,240,247                 | 1.117         |
| 97   | 83,977,471          | 881,520,994   | 56           | 99,882                  | 96           | 422,250                          | 1552         | 2,164,156                        | 2908         | 598,625                          | 25161            | 1,165,818               | 4,364,479                 | 1.050         |
| 98   | 92,646,005          | 987,923,144   | 63           | 142,574                 | 99           | 457,093                          | 1640         | 2,422,697                        | 2850         | 586,694                          | 25889            | 1,240,345               | 5,029,829                 | 1.066         |
| 99   | 102,393,506         | 1,008,907,446 | 65           | 134,937                 | 105          | 511,898                          | 1641         | 2,599,456                        | 2703         | 596,289                          | 25996            | 1,340,485               | 4,906,009                 | .985          |
| ALL  | 429,955,090         | 4,669,503,260 | 315          | 615,964                 | 521          | 2,308,888                        | 8331         | 12,017,798                       | 14325        | 3,024,516                        | 128749           | 5,987,781               | 22,740,087                | 1.086         |
| PURE PREMIUM   |                     | 1.086         |              | .014                    |              | .054                             |              | .280                             |              | .070                             |                  | .139                    | .529                      |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 95   | 73,574,048          | 927,337,084   | 65           | 125,416                 | 129          | 525,904                          | 1907         | 2,645,646                        | 2930         | 625,653                          | 26243            | 1,151,229               | 4,199,523                 | 1.260         |
| 96   | 77,364,060          | 865,940,539   | 66           | 113,693                 | 92           | 391,743                          | 1596         | 2,192,032                        | 2942         | 618,962                          | 25531            | 1,092,977               | 4,249,999                 | 1.119         |
| 97   | 83,977,471          | 889,262,810   | 58           | 103,374                 | 96           | 423,325                          | 1565         | 2,182,422                        | 2941         | 605,506                          | 25427            | 1,178,169               | 4,399,831                 | 1.059         |
| 98   | 92,646,005          | 1,010,582,507 | 66           | 148,921                 | 100          | 461,929                          | 1676         | 2,475,891                        | 2944         | 606,060                          | 26697            | 1,279,078               | 5,133,946                 | 1.091         |
| 99   | 102,393,506         | 1,074,473,136 | 71           | 147,597                 | 109          | 530,402                          | 1745         | 2,764,368                        | 2934         | 647,226                          | 28337            | 1,461,146               | 5,193,992                 | 1.049         |
| ALL  | 429,955,090         | 4,767,596,076 | 326          | 639,001                 | 526          | 2,333,303                        | 8489         | 12,260,359                       | 14691        | 3,103,407                        | 132235           | 6,162,599               | 23,177,291                | 1.109         |
| PURE PREMIUM   |                     | 1.109         |              | .015                    |              | .054                             |              | .285                             |              | .072                             |                  | .143                    | .539                      |               |

TABLE III

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - 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. | PERM. COMP. IN HUNDREDS | MINOR NO. | 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   | 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   | 93,441,871       | 785,723,982   | 112       | 49,566                  | 242       | 640,590                 | 3639      | 3,334,249               | 4939      | 737,330                 | 45543         | 2,061,240                   | 1,034,265                | .841       |
| 96   | 98,320,187       | 776,916,254   | 116       | 154,077                 | 170       | 681,370                 | 2946      | 2,894,193               | 4846      | 822,243                 | 43712         | 2,125,698                   | 1,091,582                | .790       |
| 97   | 106,515,659      | 802,413,351   | 105       | 87,543                  | 178       | 751,715                 | 2811      | 2,975,933               | 4867      | 825,604                 | 43540         | 2,220,497                   | 1,162,842                | .753       |
| 98   | 116,281,701      | 887,995,247   | 101       | 52,994                  | 177       | 824,473                 | 2854      | 3,400,742               | 4803      | 926,280                 | 44173         | 2,430,331                   | 1,245,132                | .764       |
| 99   | 128,179,229      | 893,133,841   | 107       | 120,138                 | 185       | 801,354                 | 2842      | 3,286,648               | 4571      | 875,549                 | 43824         | 2,530,223                   | 1,317,426                | .697       |
| ALL  | 542,738,647      | 4,146,182,675 | 541       | 464,318                 | 952       | 3,699,502               | 15092     | 15,891,765              | 24026     | 4,187,006               | 220792        | 11,367,989                  | 5,851,247                | .764       |
| PURE PREMIUM   |                  | .764          |           | .009                    |           | .068                    |           | .293                    |           | .077                    |               | .209                        | .108                     |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |               |           |                         |           |                         |           |                         |           |                         |               |                             |                          |            |
| 95   | 93,441,871       | 785,723,982   | 112       | 49,566                  | 242       | 640,590                 | 3639      | 3,334,249               | 4939      | 737,330                 | 45543         | 2,061,240                   | 1,034,265                | .841       |
| 96   | 98,320,187       | 778,554,343   | 116       | 154,077                 | 170       | 681,370                 | 2951      | 2,899,788               | 4856      | 824,012                 | 43821         | 2,131,005                   | 1,095,293                | .792       |
| 97   | 106,515,659      | 808,462,530   | 105       | 87,543                  | 178       | 752,860                 | 2830      | 2,996,154               | 4914      | 833,524                 | 43957         | 2,241,820                   | 1,172,726                | .759       |
| 98   | 116,281,701      | 905,216,974   | 102       | 53,422                  | 178       | 828,752                 | 2904      | 3,460,637               | 4926      | 949,776                 | 45344         | 2,494,778                   | 1,264,805                | .778       |
| 99   | 128,179,229      | 941,705,081   | 108       | 122,242                 | 188       | 815,241                 | 2973      | 3,438,562               | 4867      | 931,744                 | 47407         | 2,737,294                   | 1,371,967                | .735       |
| ALL  | 542,738,647      | 4,219,662,910 | 543       | 466,850                 | 956       | 3,718,813               | 15297     | 16,129,390              | 24502     | 4,276,386               | 226072        | 11,666,137                  | 5,939,056                | .777       |
| PURE PREMIUM   |                  | .777          |           | .009                    |           | .069                    |           | .297                    |           | .079                    |               | .215                        | .109                     |            |

TABLE III

## 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   | 15,211,691       | 212,514,100   | 19        | 26,571            | 63        | 126,561                 | 992       | 833,704                 | 1367      | 198,830                 | 13844         | 634,588           | 304,887                  | 1.397      |
| 96   | 15,888,125       | 205,337,568   | 22        | 30,271            | 43        | 193,227                 | 723       | 682,012                 | 1217      | 188,635                 | 12460         | 630,500           | 328,730                  | 1.292      |
| 97   | 17,088,432       | 208,034,653   | 14        | 8,578             | 42        | 109,584                 | 715       | 772,541                 | 1263      | 196,569                 | 12610         | 643,398           | 349,676                  | 1.217      |
| 98   | 17,649,415       | 209,625,475   | 16        | 12,247            | 45        | 130,871                 | 705       | 704,748                 | 1277      | 204,825                 | 12164         | 669,164           | 374,400                  | 1.188      |
| 99   | 18,899,986       | 217,836,260   | 14        | 20,084            | 46        | 140,828                 | 723       | 777,012                 | 1177      | 211,186                 | 11599         | 650,080           | 379,173                  | 1.153      |
| ALL  | 84,737,649       | 1,053,348,056 | 85        | 97,751            | 239       | 701,071                 | 3858      | 3,770,017               | 6301      | 1,000,045               | 62677         | 3,227,730         | 1,736,866                | 1.243      |
| PURE PREMIUM   |                  | 1.243         |           | .012              |           | .083                    |           | .445                    |           | .118                    |               | .381              | .205                     |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |               |           |                   |           |                         |           |                         |           |                         |               |                   |                          |            |
| 95   | 15,211,691       | 212,514,100   | 19        | 26,571            | 63        | 126,561                 | 992       | 833,704                 | 1367      | 198,830                 | 13844         | 634,588           | 304,887                  | 1.397      |
| 96   | 15,888,125       | 205,781,754   | 22        | 30,271            | 43        | 193,227                 | 724       | 683,370                 | 1220      | 189,127                 | 12489         | 631,975           | 329,848                  | 1.295      |
| 97   | 17,088,432       | 209,637,040   | 14        | 8,578             | 42        | 109,851                 | 719       | 777,262                 | 1277      | 198,753                 | 12725         | 649,277           | 352,649                  | 1.227      |
| 98   | 17,649,415       | 213,787,156   | 16        | 12,332            | 45        | 131,719                 | 717       | 716,618                 | 1315      | 210,943                 | 12469         | 685,944           | 380,315                  | 1.211      |
| 99   | 18,899,986       | 229,805,936   | 14        | 20,553            | 47        | 143,923                 | 755       | 810,871                 | 1256      | 225,397                 | 12534         | 702,445           | 394,870                  | 1.216      |
| ALL  | 84,737,649       | 1,071,525,986 | 85        | 98,305            | 240       | 705,281                 | 3907      | 3,821,825               | 6435      | 1,023,050               | 64061         | 3,304,229         | 1,762,569                | 1.265      |
| PURE PREMIUM   |                  | 1.265         |           | .012              |           | .083                    |           | .451                    |           | .121                    |               | .390              | .208                     |            |

TABLE III

## 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   | 4,656,132        | 153,257,584 | 28        | 15,523            | 50        | 209,119                 | 740       | 842,859                 | 642       | 108,079                 | 5456          | 249,889           | 107,106                  | 3.292      |
| 96   | 5,068,002        | 147,554,009 | 28        | 26,537            | 35        | 170,403                 | 632       | 735,041                 | 695       | 144,791                 | 5792          | 289,551           | 109,217                  | 2.911      |
| 97   | 5,449,756        | 157,930,780 | 35        | 47,660            | 40        | 232,790                 | 544       | 696,795                 | 696       | 149,865                 | 5769          | 333,477           | 118,720                  | 2.898      |
| 98   | 5,986,281        | 175,386,876 | 22        | 17,412            | 33        | 304,089                 | 509       | 764,612                 | 676       | 169,348                 | 6120          | 370,327           | 128,081                  | 2.930      |
| 99   | 6,885,737        | 184,696,653 | 28        | 36,138            | 34        | 324,660                 | 478       | 754,532                 | 691       | 176,269                 | 6229          | 420,399           | 134,969                  | 2.682      |
| ALL  | 28,045,908       | 818,825,902 | 141       | 143,270           | 192       | 1,241,061               | 2903      | 3,793,839               | 3400      | 748,352                 | 29366         | 1,663,643         | 598,093                  | 2.920      |
| PURE PREMIUM   |                  | 2.920       |           | .051              |           | .443                    |           | 1.353                   |           | .267                    |               | .593              | .213                     |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |             |           |                   |           |                         |           |                         |           |                         |               |                   |                          |            |
| 95   | 4,656,132        | 153,257,584 | 28        | 15,523            | 50        | 209,119                 | 740       | 842,859                 | 642       | 108,079                 | 5456          | 249,889           | 107,106                  | 3.292      |
| 96   | 5,068,002        | 147,835,183 | 28        | 26,537            | 35        | 170,403                 | 633       | 736,439                 | 696       | 145,052                 | 5808          | 290,332           | 109,589                  | 2.917      |
| 97   | 5,449,756        | 159,042,958 | 35        | 47,660            | 40        | 233,083                 | 548       | 701,974                 | 702       | 151,122                 | 5827          | 336,861           | 119,730                  | 2.918      |
| 98   | 5,986,281        | 178,643,222 | 22        | 17,521            | 33        | 305,175                 | 519       | 779,818                 | 691       | 173,125                 | 6292          | 380,689           | 130,104                  | 2.984      |
| 99   | 6,885,737        | 194,317,834 | 28        | 36,696            | 34        | 328,340                 | 504       | 794,795                 | 730       | 186,114                 | 6767          | 456,677           | 140,556                  | 2.822      |
| ALL  | 28,045,908       | 833,096,781 | 141       | 143,937           | 192       | 1,246,120               | 2944      | 3,855,885               | 3461      | 763,492                 | 30150         | 1,714,448         | 607,085                  | 2.970      |
| PURE PREMIUM   |                  | 2.970       |           | .051              |           | .444                    |           | 1.375                   |           | .272                    |               | .611              | .216                     |            |



TABLE III

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

| MAN<br>YEAR  | PAYROLL<br>IN THOUS | ALL<br>LOSSES | DEATH<br>NO. | DEATH<br>COMP.<br>IN<br>HUNDREDS | PERM.<br>NO. | PERM. TOTAL<br>COMP.<br>IN<br>HUNDREDS | MAJOR<br>NO. | MAJOR PERM.<br>COMP.<br>IN<br>HUNDREDS | MINOR<br>NO. | MINOR PERM.<br>COMP.<br>IN<br>HUNDREDS | TEMPORARY<br>NO. | TEMPORARY<br>COMP.<br>IN<br>HUNDREDS | MEDICAL<br>ONLY IN<br>HUNDREDS | PURE<br>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   | 73,574,048          | 419,952,298   | 65           | 7,472                            | 129          | 304,910                                | 1907         | 1,657,685                              | 2930         | 430,421                                | 26243            | 1,176,763                            | 622,272                        | .571          |
| 96   | 77,364,060          | 424,024,677   | 66           | 97,269                           | 92           | 317,740                                | 1591         | 1,477,140                              | 2934         | 488,817                                | 25460            | 1,205,647                            | 653,634                        | .548          |
| 97   | 83,977,471          | 436,447,918   | 56           | 31,304                           | 96           | 409,342                                | 1552         | 1,506,597                              | 2908         | 479,169                                | 25161            | 1,243,622                            | 694,445                        | .520          |
| 98   | 92,646,005          | 502,982,896   | 63           | 23,335                           | 99           | 389,513                                | 1640         | 1,931,381                              | 2850         | 552,108                                | 25889            | 1,390,840                            | 742,652                        | .543          |
| 99   | 102,393,506         | 490,600,928   | 65           | 63,915                           | 105          | 335,867                                | 1641         | 1,755,105                              | 2703         | 488,094                                | 25996            | 1,459,744                            | 803,285                        | .479          |
| ALL  | 429,955,090         | 2,274,008,717 | 315          | 223,295                          | 521          | 1,757,372                              | 8331         | 8,327,908                              | 14325        | 2,438,609                              | 128749           | 6,476,616                            | 3,516,288                      | .529          |
| PURE PREMIUM   |                     | .529          |              | .005                             |              | .041                                   |              | .194                                   |              | .057                                   |                  | .151                                 | .082                           |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                                  |              |  |              |  |              |  |                  |                                      |                                |               |
| 95   | 73,574,048          | 419,952,298   | 65           | 7,472                            | 129          | 304,910                                | 1907         | 1,657,685                              | 2930         | 430,421                                | 26243            | 1,176,763                            | 622,272                        | .571          |
| 96   | 77,364,060          | 424,937,406   | 66           | 97,269                           | 92           | 317,740                                | 1594         | 1,479,978                              | 2940         | 489,833                                | 25524            | 1,208,697                            | 655,857                        | .549          |
| 97   | 83,977,471          | 439,782,532   | 56           | 31,304                           | 96           | 409,926                                | 1563         | 1,516,918                              | 2935         | 483,648                                | 25405            | 1,255,682                            | 700,348                        | .524          |
| 98   | 92,646,005          | 512,786,596   | 64           | 23,570                           | 100          | 391,857                                | 1668         | 1,964,201                              | 2920         | 565,708                                | 26583            | 1,428,145                            | 754,386                        | .553          |
| 99   | 102,393,506         | 517,581,311   | 66           | 64,992                           | 107          | 342,978                                | 1714         | 1,832,896                              | 2881         | 520,233                                | 28106            | 1,578,173                            | 836,541                        | .505          |
| ALL  | 429,955,090         | 2,315,040,143 | 317          | 224,607                          | 524          | 1,767,411                              | 8446         | 8,451,678                              | 14606        | 2,489,843                              | 131861           | 6,647,460                            | 3,569,404                      | .538          |
| PURE PREMIUM   |                     | .538          |              | .005                             |              | .041                                   |              | .197                                   |              | .058                                   |                  | .155                                 | .083                           |               |