

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.

TABLE III

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2004 - 2008

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														
04	149,727,784	1,933,415,993	113	320,159	46	151,907	3718	6,402,881	5828	1,796,578	35068	2,042,265	8,620,369	1.291
05	156,495,313	1,972,826,544	102	241,458	53	197,506	3649	6,313,399	6119	2,030,981	33793	2,017,112	8,927,811	1.261
06	163,263,292	1,919,704,201	106	292,077	28	108,104	3337	5,736,240	6573	2,244,826	32252	2,045,923	8,769,872	1.176
07	173,793,850	1,928,888,263	136	367,063	28	102,758	2666	4,548,334	7504	2,743,404	31794	2,157,607	9,369,718	1.110
08	173,097,021	1,424,310,168	80	234,382	15	42,577	1083	1,824,976	4574	1,775,261	31035	2,472,534	7,893,373	.823
ALL	816,377,260	9,179,145,169	537	1,455,139	170	602,852	14453	24,825,830	30598	10,591,050	163942	10,735,441	43,581,143	1.124
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	149,667,893	2,172,235,639	113	334,566	46	233,937	3718	6,831,874	5828	1,742,682	35068	2,066,773	10,512,525	1.451
05	156,636,159	2,283,565,769	102	260,117	56	324,835	3730	7,090,753	6078	1,931,540	33749	2,026,157	11,202,256	1.458
06	163,279,618	2,318,958,628	106	319,918	41	248,097	3695	7,255,475	6326	2,011,299	32125	2,029,950	11,324,847	1.420
07	174,124,058	2,597,203,833	135	421,925	50	297,604	3975	8,109,429	6603	2,169,680	31354	2,040,240	12,933,160	1.492
08	173,737,480	2,353,823,464	80	276,718	40	239,735	3342	7,577,104	4993	1,892,122	28321	1,958,312	11,594,244	1.355
ALL	817,445,208	11,725,787,333	536	1,613,244	233	1,344,208	18460	36,864,635	29828	9,747,323	160617	10,121,432	57,567,032	1.434
PURE PREMIUM		1.434		.020		.016		.451		.119		.124	.704	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	149,667,893	2,172,971,516	113	334,566	46	233,937	3718	6,831,874	5828	1,742,682	35068	2,066,773	10,519,883	1.452
05	156,636,159	2,289,762,834	102	260,885	56	324,835	3739	7,106,872	6099	1,938,268	33827	2,030,907	11,235,862	1.462
06	163,279,618	2,335,405,446	107	326,177	41	248,097	3715	7,295,375	6409	2,037,567	32382	2,046,115	11,400,723	1.430
07	174,124,058	2,644,115,990	141	441,349	50	298,487	4035	8,233,918	6833	2,245,459	32034	2,084,444	13,137,504	1.519
08	173,737,480	2,492,833,746	85	293,714	41	245,401	3537	8,019,012	5487	2,079,253	30414	2,103,088	12,187,869	1.435
ALL	817,445,208	11,935,089,532	548	1,656,691	234	1,350,757	18744	37,487,051	30656	10,043,229	163725	10,331,327	58,481,841	1.460
PURE PREMIUM		1.460		.020		.017		.459		.123		.126	.715	

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2004 - 2008

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														
04	18,197,473	441,578,252	15	59,118	8	33,949	812	1,395,397	1390	408,051	8667	518,071	2,001,196	2.427
05	18,681,576	436,727,010	11	26,985	11	37,544	795	1,387,254	1409	440,774	8120	489,959	1,984,755	2.338
06	19,028,158	422,463,602	13	39,388	2	10,500	737	1,249,082	1607	509,842	7803	504,435	1,911,388	2.220
07	19,878,595	428,219,077	24	85,436	4	19,258	552	927,410	1805	606,320	7297	488,654	2,155,113	2.154
08	18,778,003	270,394,048	6	15,210		0	186	303,541	990	368,375	6314	524,171	1,492,644	1.440
ALL	94,563,805	1,999,381,989	69	226,137	25	101,251	3082	5,262,684	7201	2,333,362	38201	2,525,290	9,545,096	2.114
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	18,190,194	494,429,845	15	61,779	8	52,282	812	1,488,889	1390	395,810	8667	524,288	2,421,251	2.718
05	18,698,389	501,328,341	11	29,338	12	63,205	815	1,558,663	1400	420,112	8108	491,328	2,450,637	2.681
06	19,030,061	505,814,802	13	43,383	6	36,898	829	1,591,595	1542	457,515	7772	497,976	2,430,780	2.658
07	19,916,364	579,604,296	23	98,144	10	59,893	874	1,710,620	1571	477,625	7201	459,612	2,990,149	2.910
08	18,847,482	452,953,391	6	18,860	6	38,368	670	1,503,578	1045	390,484	5766	412,181	2,166,063	2.403
ALL	94,682,490	2,534,130,675	68	251,504	42	250,646	4000	7,853,345	6948	2,141,546	37514	2,385,385	12,458,880	2.676
PURE PREMIUM		2.676		.027		.026		.829		.226		.252	1.316	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	18,190,194	494,599,333	15	61,779	8	52,282	812	1,488,889	1390	395,810	8667	524,288	2,422,946	2.719
05	18,698,389	502,691,115	11	29,503	12	63,205	817	1,562,131	1405	421,661	8126	492,422	2,457,989	2.688
06	19,030,061	509,433,097	13	44,721	6	36,898	833	1,600,122	1563	463,726	7832	501,798	2,447,067	2.677
07	19,916,364	590,064,455	24	102,255	10	60,080	887	1,736,968	1626	494,495	7355	469,453	3,037,394	2.963
08	18,847,482	479,921,631	7	22,137	6	39,461	708	1,588,798	1149	429,493	6189	442,361	2,276,965	2.546
ALL	94,682,490	2,576,709,631	70	260,395	42	251,926	4057	7,976,908	7133	2,205,185	38169	2,430,322	12,642,361	2.721
PURE PREMIUM		2.721		.028		.027		.842		.233		.257	1.335	

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2004 - 2008

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 IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
04	7,967,136	359,194,560	31	77,351	6	22,614	757	1,397,562	737	243,343	5014	316,467	1,534,607	4.508
05	8,473,414	375,210,085	27	55,196	13	48,744	757	1,399,090	766	275,981	4997	330,293	1,642,796	4.428
06	9,001,323	367,706,157	22	64,632	6	36,700	718	1,368,165	745	279,895	4752	325,560	1,602,110	4.085
07	9,402,375	368,022,554	44	135,247	7	44,537	652	1,217,708	851	350,037	4539	343,372	1,589,325	3.914
08	9,109,893	247,151,898	12	48,222	3	7,147	280	504,623	684	299,768	3983	366,781	1,244,977	2.713
ALL	43,954,141	1,717,285,254	136	380,648	35	159,742	3164	5,887,148	3783	1,449,024	23285	1,682,473	7,613,815	3.907
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	7,963,949	414,245,158	31	80,832	6	34,825	757	1,491,199	737	236,043	5014	320,265	1,979,287	5.202
05	8,481,040	447,298,079	27	59,226	13	78,814	761	1,548,736	769	267,200	4990	332,153	2,186,852	5.274
06	9,002,223	458,484,899	22	70,552	8	72,051	741	1,624,535	743	266,624	4728	324,989	2,226,097	5.093
07	9,420,240	497,577,186	43	154,519	10	91,631	766	1,762,062	804	310,446	4467	328,870	2,328,244	5.282
08	9,143,600	407,400,897	11	56,730	7	44,856	560	1,428,049	725	317,636	3656	299,726	1,927,013	4.456
ALL	44,011,052	2,225,006,219	134	421,859	44	322,177	3585	7,854,581	3778	1,397,949	22855	1,606,003	10,647,493	5.056
PURE PREMIUM		5.056		.096		.073		1.785		.318		.365	2.419	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	7,963,949	414,383,708	31	80,832	6	34,825	757	1,491,199	737	236,043	5014	320,265	1,980,672	5.203
05	8,481,040	448,499,038	27	59,395	13	78,814	763	1,552,278	772	268,219	5000	332,872	2,193,413	5.288
06	9,002,223	461,640,190	22	71,966	8	72,051	745	1,633,547	754	270,470	4762	327,356	2,241,012	5.128
07	9,420,240	506,371,328	44	158,937	10	91,832	778	1,790,378	834	321,954	4558	335,582	2,365,030	5.375
08	9,143,600	431,368,961	12	59,942	7	45,926	593	1,511,567	793	347,640	3940	322,938	2,025,676	4.718
ALL	44,011,052	2,262,263,225	136	431,072	44	323,448	3636	7,978,969	3890	1,444,326	23274	1,639,013	10,805,803	5.140
PURE PREMIUM		5.140		.098		.073		1.813		.328		.372	2.455	

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL IN HUNDREDS	PURE PREM.
			NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.	NO.	COMP.		
(1)	(2)	(3)	(4)	(5) IN HUNDREDS	(6)	(7) IN HUNDREDS	(8)	(9) IN HUNDREDS	(10)	(11) IN HUNDREDS	(12)	(13) IN HUNDREDS	(14)	(15)
A. EXPERIENCE AS REPORTED														
04	123,563,175	1,132,643,181	67	183,689	32	95,344	2149	3,609,922	3701	1,145,184	21387	1,207,727	5,084,566	.917
05	129,340,323	1,160,889,449	64	159,277	29	111,218	2097	3,527,054	3944	1,314,226	20676	1,196,859	5,300,260	.898
06	135,233,811	1,129,534,442	71	188,058	20	60,904	1882	3,118,992	4221	1,455,089	19697	1,215,927	5,256,374	.835
07	144,512,880	1,132,646,632	68	146,380	17	38,963	1462	2,403,216	4848	1,787,047	19958	1,325,581	5,625,280	.784
08	145,209,125	906,764,222	62	170,950	12	35,429	617	1,016,811	2900	1,107,118	20738	1,581,582	5,155,752	.624
ALL	677,859,314	5,462,477,926	332	848,354	110	341,858	8207	13,675,995	19614	6,808,664	102456	6,527,676	26,422,232	.806
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	123,513,750	1,263,560,636	67	191,955	32	146,830	2149	3,851,786	3701	1,110,829	21387	1,222,220	6,111,986	1.023
05	129,456,729	1,334,939,349	64	171,553	31	182,816	2154	3,983,354	3909	1,244,228	20651	1,202,676	6,564,766	1.031
06	135,247,334	1,354,658,927	71	205,983	27	139,148	2125	4,039,345	4041	1,287,160	19625	1,206,985	6,667,969	1.002
07	144,787,454	1,520,022,351	69	169,262	30	146,079	2335	4,636,747	4228	1,381,610	19686	1,251,758	7,614,767	1.050
08	145,746,399	1,493,469,176	63	201,129	27	156,512	2112	4,645,476	3223	1,184,002	18899	1,246,405	7,501,168	1.025
ALL	678,751,666	6,966,650,439	334	939,882	147	771,385	10875	21,156,708	19102	6,207,829	100248	6,130,044	34,460,656	1.026
PURE PREMIUM		1.026		.014		.011		.312		.091		.090	.508	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	123,513,750	1,263,988,475	67	191,955	32	146,830	2149	3,851,786	3701	1,110,829	21387	1,222,220	6,116,265	1.023
05	129,456,729	1,338,572,681	64	171,987	31	182,816	2159	3,992,463	3922	1,248,388	20701	1,205,613	6,584,461	1.034
06	135,247,334	1,364,332,159	72	209,491	27	139,148	2137	4,061,706	4092	1,303,372	19788	1,216,961	6,712,644	1.009
07	144,787,454	1,547,680,207	73	180,157	30	146,575	2370	4,706,572	4373	1,429,010	20121	1,279,408	7,735,080	1.069
08	145,746,399	1,581,543,154	66	211,635	28	160,014	2236	4,918,646	3545	1,302,120	20285	1,337,788	7,885,228	1.085
ALL	678,751,666	7,096,116,676	342	965,225	148	775,383	11051	21,531,173	19633	6,393,719	102282	6,261,990	35,033,678	1.045
PURE PREMIUM		1.045		.014		.011		.317		.094		.092	.516	

TABLE III

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2004 - 2008

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														
04	149,727,784	862,036,900	113	56,432	46	259,051	3718	2,900,598	5828	1,345,483	35068	2,454,361	1,604,444	.576
05	156,495,313	892,781,075	102	42,889	53	364,533	3649	2,869,236	6119	1,598,401	33793	2,422,402	1,630,350	.570
06	163,263,292	876,987,184	106	37,600	28	179,026	3337	2,628,028	6573	1,715,346	32252	2,544,281	1,665,590	.537
07	173,793,850	936,971,765	136	57,431	28	412,366	2666	2,252,972	7504	2,154,718	31794	2,707,712	1,784,519	.539
08	173,097,021	789,337,282	80	31,473	15	112,754	1083	1,113,018	4574	1,465,941	31035	3,416,524	1,753,663	.456
ALL	816,377,260	4,358,114,206	537	225,825	170	1,327,730	14453	11,763,852	30598	8,279,889	163942	13,545,280	8,438,566	.534
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	149,667,893	1,051,252,452	113	86,115	46	435,983	3718	4,548,137	5828	1,380,466	35068	2,444,544	1,617,280	.702
05	156,636,159	1,120,225,569	102	61,553	56	592,126	3730	4,881,847	6078	1,624,374	33749	2,394,071	1,648,284	.715
06	163,279,618	1,132,484,651	106	53,356	41	360,626	3695	5,081,760	6326	1,654,831	32125	2,480,369	1,693,905	.694
07	174,124,058	1,293,315,984	135	90,064	50	773,702	3975	5,926,364	6603	1,814,087	31354	2,499,810	1,829,132	.743
08	173,737,480	1,159,424,391	80	57,672	40	348,563	3342	5,358,847	4993	1,561,180	28321	2,459,955	1,808,027	.667
ALL	817,445,208	5,756,703,047	536	348,760	233	2,511,000	18460	25,796,955	29828	8,034,938	160617	12,278,749	8,596,628	.704
PURE PREMIUM		.704		.004		.031		.316		.098		.150	.105	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	149,667,893	1,051,818,500	113	86,115	46	435,983	3718	4,548,137	5828	1,380,466	35068	2,444,544	1,622,940	.703
05	156,636,159	1,123,409,021	102	61,553	56	592,126	3739	4,892,365	6103	1,631,206	33851	2,401,304	1,655,537	.717
06	163,279,618	1,139,477,805	106	53,356	41	360,626	3709	5,102,094	6400	1,674,267	32393	2,501,045	1,703,391	.698
07	174,124,058	1,312,303,176	135	90,064	50	774,381	4019	5,992,907	6801	1,868,443	32009	2,552,008	1,845,229	.754
08	173,737,480	1,217,049,670	80	58,249	41	357,210	3490	5,595,792	5406	1,690,259	30194	2,622,811	1,846,176	.701
ALL	817,445,208	5,844,058,172	536	349,337	234	2,520,326	18675	26,131,295	30538	8,244,641	163515	12,521,712	8,673,273	.715
PURE PREMIUM		.715		.004		.031		.320		.101		.153	.106	

TABLE III

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
04	18,197,473	200,119,564	15	3,194	8	75,967	812	630,783	1390	291,187	8667	613,852	386,213	1.100
05	18,681,576	198,475,464	11	7,806	11	51,773	795	606,071	1409	338,377	8120	596,042	384,685	1.062
06	19,028,158	191,138,826	13	3,119	2	11,273	737	541,948	1607	382,693	7803	590,260	382,096	1.005
07	19,878,595	215,511,286	24	28,836	4	126,713	552	509,599	1805	488,164	7297	608,632	393,169	1.084
08	18,778,003	149,264,352	6	646		0	186	172,749	990	276,323	6314	697,291	345,636	.795
ALL	94,563,805	954,509,492	69	43,601	25	265,726	3082	2,461,150	7201	1,776,744	38201	3,106,077	1,891,799	1.009
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
04	18,190,194	242,125,144	15	4,874	8	127,853	812	989,067	1390	298,758	8667	611,397	389,303	1.331
05	18,698,389	245,063,744	11	11,232	12	86,946	815	1,030,845	1400	344,754	8108	587,943	388,917	1.311
06	19,030,061	243,078,043	13	4,561	6	37,635	829	1,058,248	1542	367,554	7772	574,191	388,591	1.277
07	19,916,364	299,014,931	23	41,870	10	223,702	874	1,347,566	1571	411,750	7201	562,264	402,998	1.501
08	18,847,482	216,606,283	6	3,762	6	34,835	670	974,142	1045	298,829	5766	498,144	356,350	1.149
ALL	94,682,490	1,245,888,145	68	66,299	42	510,971	4000	5,399,868	6948	1,721,645	37514	2,833,939	1,926,159	1.316
PURE PREMIUM		1.316		.007		.054		.570		.182		.299	.203	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
04	18,190,194	242,261,400	15	4,874	8	127,853	812	989,067	1390	298,758	8667	611,397	390,665	1.332
05	18,698,389	245,775,826	11	11,232	12	86,946	817	1,032,990	1406	346,340	8131	589,622	390,628	1.314
06	19,030,061	244,616,310	13	4,561	6	37,635	832	1,062,320	1561	371,980	7836	578,899	390,767	1.285
07	19,916,364	303,372,389	23	41,870	10	223,864	884	1,363,375	1618	424,022	7352	574,049	406,544	1.523
08	18,847,482	227,468,603	6	3,864	6	36,354	699	1,015,766	1134	324,412	6140	530,421	363,869	1.207
ALL	94,682,490	1,263,494,528	68	66,401	42	512,652	4044	5,463,518	7109	1,765,512	38126	2,884,388	1,942,473	1.334
PURE PREMIUM		1.334		.007		.054		.577		.186		.305	.205	

TABLE III

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		PERM. NO.	TOTAL		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS		COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
A. EXPERIENCE AS REPORTED															
04	7,967,136	153,460,726	31	26,567	6	49,842	757	688,548	737	218,246	5014	376,449	174,956	1.926	
05	8,473,414	164,279,624	27	24,852	13	107,138	757	687,270	766	231,157	4997	398,726	193,653	1.939	
06	9,001,323	160,210,950	22	7,236	6	101,014	718	672,499	745	222,292	4752	409,892	189,177	1.780	
07	9,402,375	158,932,520	44	9,359	7	73,592	652	601,512	851	293,012	4539	419,988	191,862	1.690	
08	9,109,893	124,497,715	12	592	3	13,986	280	312,054	684	259,504	3983	474,347	184,494	1.367	
ALL	43,954,141	761,381,535	136	68,606	35	345,572	3164	2,961,883	3783	1,224,211	23285	2,079,402	934,142	1.732	
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)															
04	7,963,949	197,928,673	31	40,542	6	83,883	757	1,079,643	737	223,920	5014	374,943	176,356	2.485	
05	8,481,040	218,685,201	27	35,240	13	171,774	761	1,149,106	769	240,836	4990	394,114	195,783	2.579	
06	9,002,223	222,609,701	22	10,214	8	170,053	741	1,219,461	743	234,126	4728	399,850	192,393	2.473	
07	9,420,240	232,824,398	43	14,905	10	143,767	766	1,308,897	804	274,196	4467	389,820	196,659	2.472	
08	9,143,600	192,701,276	11	4,230	7	58,797	560	1,057,356	725	264,779	3656	351,637	190,213	2.107	
ALL	44,011,052	1,064,749,249	134	105,131	44	628,274	3585	5,814,463	3778	1,237,857	22855	1,910,364	951,404	2.419	
PURE PREMIUM		2.419		.024		.143		1.321		.281		.434		.216	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
04	7,963,949	197,990,398	31	40,542	6	83,883	757	1,079,643	737	223,920	5014	374,943	176,973	2.486	
05	8,481,040	219,251,241	27	35,240	13	171,774	763	1,151,682	772	241,915	5004	395,257	196,644	2.585	
06	9,002,223	223,850,297	22	10,214	8	170,053	744	1,224,640	752	237,106	4765	403,019	193,471	2.487	
07	9,420,240	236,090,470	43	14,905	10	143,914	774	1,323,279	829	282,562	4559	397,854	198,390	2.506	
08	9,143,600	202,361,844	11	4,342	7	60,478	584	1,103,404	779	284,565	3916	376,602	194,227	2.213	
ALL	44,011,052	1,079,544,250	134	105,243	44	630,102	3622	5,882,648	3869	1,270,068	23258	1,947,675	959,705	2.453	
PURE PREMIUM		2.453		.024		.143		1.337		.289		.443		.218	

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2004 - 2008

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH		EXPERIENCE		OTHER INDUSTRIES		MAJOR PERM.		MINOR PERM.		TEMPORARY		MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS	NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
A. EXPERIENCE AS REPORTED																
04	123,563,175	508,456,610	67	26,671	32	133,242	2149	1,581,267	3701	836,051	21387	1,464,060	1,043,275	.411		
05	129,340,323	530,025,987	64	10,231	29	205,622	2097	1,575,895	3944	1,028,867	20676	1,427,633	1,052,012	.410		
06	135,233,811	525,637,408	71	27,246	20	66,739	1882	1,413,581	4221	1,110,361	19697	1,544,130	1,094,317	.389		
07	144,512,880	562,527,959	68	19,236	17	212,061	1462	1,141,860	4848	1,373,543	19958	1,679,092	1,199,488	.389		
08	145,209,125	515,575,215	62	30,235	12	98,767	617	628,216	2900	930,114	20738	2,244,887	1,223,534	.355		
ALL	677,859,314	2,642,223,179	332	113,619	110	716,431	8207	6,340,819	19614	5,278,936	102456	8,359,802	5,612,626	.390		
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)																
04	123,513,750	611,198,635	67	40,700	32	224,246	2149	2,479,427	3701	857,788	21387	1,458,204	1,051,621	.495		
05	129,456,729	656,476,624	64	15,081	31	333,406	2154	2,701,897	3909	1,038,784	20651	1,412,014	1,063,584	.507		
06	135,247,334	666,796,907	71	38,581	27	152,939	2125	2,804,050	4041	1,053,151	19625	1,506,328	1,112,920	.493		
07	144,787,454	761,476,655	69	33,289	30	406,233	2335	3,269,901	4228	1,128,142	19686	1,547,727	1,229,475	.526		
08	145,746,399	750,116,832	63	49,680	27	254,930	2112	3,327,348	3223	997,572	18899	1,610,174	1,261,463	.515		
ALL	678,751,666	3,446,065,653	334	177,331	147	1,371,754	10875	14,582,623	19102	5,075,437	100248	7,534,447	5,719,063	.508		
PURE PREMIUM		.508		.003		.020		.215		.075		.111		.084		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)																
04	123,513,750	611,566,702	67	40,700	32	224,246	2149	2,479,427	3701	857,788	21387	1,458,204	1,055,302	.495		
05	129,456,729	658,381,954	64	15,081	31	333,406	2159	2,707,692	3925	1,042,951	20716	1,416,425	1,068,264	.509		
06	135,247,334	671,011,198	71	38,581	27	152,939	2133	2,815,134	4087	1,065,180	19792	1,519,126	1,119,152	.496		
07	144,787,454	772,840,317	69	33,289	30	406,604	2361	3,306,253	4354	1,161,858	20098	1,580,105	1,240,295	.534		
08	145,746,399	787,219,223	63	50,043	28	260,378	2207	3,476,622	3493	1,081,281	20138	1,715,788	1,288,080	.540		
ALL	678,751,666	3,501,019,394	334	177,694	148	1,377,573	11009	14,785,128	19560	5,209,058	102131	7,689,648	5,771,093	.516		
PURE PREMIUM		.516		.003		.020		.218		.077		.113		.085		