

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 (4/1/19).

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 (4/1/19).

Superseded

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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.	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														
11	187,293,932	1,990,237,913	100	263,263	24	61,667	2482	4,930,571	7442	2,632,630	26021	2,414,325	9,599,924	1.063
12	192,493,572	1,943,802,110	95	271,059	27	73,442	2218	4,495,933	7560	2,667,443	24500	2,488,198	9,441,946	1.010
13	199,141,118	1,992,669,026	89	193,303	31	108,414	2195	4,391,189	8382	2,938,794	24445	2,525,444	9,769,546	1.001
14	208,358,783	1,855,045,187	76	210,623	16	33,773	1830	3,551,780	8237	2,870,706	23591	2,481,137	9,402,433	.890
15	214,341,512	1,451,688,278	58	157,271	28	61,930	726	1,410,938	3845	1,533,066	26993	3,174,111	8,179,567	.677
ALL	1,001,628,917	9,233,442,514	418	1,095,519	126	339,226	9451	18,780,411	35466	12,642,639	125550	13,083,215	46,393,416	.922
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	220,785,434	2,583,948,194	99	297,750	24	107,671	2482	5,961,061	7442	3,138,094	26021	3,247,270	13,087,636	1.170
12	223,276,370	2,468,042,313	93	279,773	31	139,198	2250	5,405,391	7599	3,204,975	24423	3,046,269	12,604,817	1.105
13	226,321,160	2,585,348,722	87	261,699	37	166,012	2353	5,654,451	8457	3,565,477	24201	3,018,719	13,187,130	1.142
14	230,301,155	2,525,026,133	74	222,655	24	107,669	2385	5,728,836	8309	3,503,997	22949	2,862,890	12,824,215	1.096
15	232,955,604	2,309,453,066	59	177,531	33	148,136	2108	5,062,851	7091	2,991,402	22346	2,787,107	11,927,504	.991
ALL	1,133,639,723	12,471,818,428	412	1,239,408	149	668,686	11578	27,812,590	38898	16,403,945	119940	14,962,255	63,631,302	1.100
PURE PREMIUM		1.100		.011		.006		.245		.145		.132	.561	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	220,785,434	1,789,544,336	66	198,500	24	107,671	1573	3,776,818	5518	2,327,245	16948	2,114,948	9,370,262	.811
12	223,276,370	1,809,480,082	67	201,524	23	107,672	1590	3,818,986	5579	2,353,028	17141	2,137,976	9,475,614	.810
13	226,321,160	1,834,122,426	68	204,490	24	107,693	1610	3,869,570	5659	2,385,900	17367	2,166,340	9,607,231	.810
14	230,301,155	1,866,854,156	69	208,704	25	112,599	1639	3,935,606	5755	2,426,656	17672	2,204,550	9,780,425	.811
15	232,955,604	1,881,913,471	69	208,979	26	113,804	1660	3,986,015	5808	2,450,257	17890	2,231,525	9,828,554	.808
ALL	1,133,639,723	9,181,914,471	339	1,022,197	122	549,439	8072	19,386,995	28319	11,943,086	87018	10,855,339	48,062,086	.810
PURE PREMIUM		.810		.009		.005		.171		.105		.096	.424	

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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														
11	20,735,619	400,640,886	11	24,312		0	510	1,014,857	1759	546,837	5271	461,935	1,958,468	1.932
12	20,820,138	377,131,895	16	48,587	2	5,668	434	878,361	1573	550,511	5064	486,516	1,801,675	1.811
13	21,274,008	405,035,977	13	30,372	3	11,246	446	889,493	1835	594,606	4832	502,053	2,022,591	1.904
14	22,507,940	376,249,240	10	29,898	2	8,831	371	726,362	1895	625,559	4663	473,214	1,898,628	1.672
15	22,454,229	299,574,014	5	19,721	5	7,525	146	281,993	672	273,372	5579	650,994	1,762,136	1.334
ALL	107,791,934	1,858,632,012	55	152,890	12	33,270	1907	3,791,066	7734	2,590,885	25409	2,574,712	9,443,498	1.724
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	24,443,519	518,096,494	11	27,497		0	510	1,226,962	1759	651,829	5271	621,304	2,653,374	2.120
12	24,149,611	475,057,706	16	50,149	3	14,264	441	1,057,239	1581	660,634	5048	595,883	2,372,408	1.967
13	24,177,620	527,167,351	13	41,172	4	21,531	481	1,143,884	1842	720,853	4788	600,967	2,743,266	2.180
14	24,878,263	514,938,607	9	31,664	4	24,302	499	1,181,641	1877	750,053	4550	554,653	2,607,073	2.070
15	24,404,225	478,566,365	5	22,578	6	23,944	414	993,690	1374	580,289	4606	565,651	2,599,512	1.961
ALL	122,053,238	2,513,826,523	54	173,060	17	84,041	2345	5,603,416	8433	3,363,658	24263	2,938,458	12,975,633	2.060
PURE PREMIUM		2.060		.014		.007		.459		.276		.241	1.063	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	24,443,519	355,726,861	7	18,331		0	323	777,380	1304	483,404	3433	404,656	1,873,498	1.455
12	24,149,611	348,700,056	12	36,123	2	11,026	312	746,948	1161	485,001	3543	418,232	1,789,670	1.444
13	24,177,620	373,121,095	10	32,172	3	13,970	329	782,769	1233	482,345	3436	431,296	1,988,660	1.543
14	24,878,263	378,906,620	8	29,759	4	25,405	343	811,663	1299	518,891	3507	427,497	1,975,852	1.523
15	24,404,225	389,148,899	6	26,927	5	18,446	326	781,594	1127	476,150	3682	452,206	2,136,167	1.595
ALL	122,053,238	1,845,603,531	43	143,312	14	68,847	1633	3,900,354	6124	2,445,791	17601	2,133,887	9,763,847	1.512
PURE PREMIUM		1.512		.012		.006		.320		.200		.175	.800	

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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.	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														
11	10,323,545	360,336,545	25	69,047	4	13,562	590	1,284,434	862	355,079	3227	312,817	1,568,427	3.490
12	10,144,864	348,046,833	19	64,538	7	32,629	501	1,116,106	773	326,071	2871	319,381	1,621,743	3.431
13	10,662,596	329,804,327	21	46,505	9	32,144	446	999,670	837	348,507	2864	324,286	1,546,931	3.093
14	11,327,025	328,175,080	26	97,951	5	17,357	437	903,374	791	359,199	2822	350,157	1,553,713	2.897
15	11,402,245	233,761,961	12	37,403	5	5,463	183	399,240	507	248,979	3024	436,166	1,210,367	2.050
ALL	53,860,275	1,600,124,746	103	315,444	30	101,155	2157	4,702,824	3770	1,637,835	14808	1,742,807	7,501,181	2.971
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	12,169,579	474,962,225	24	78,092	4	23,679	590	1,552,881	862	423,254	3227	420,739	2,250,977	3.903
12	11,767,189	455,446,986	18	66,613	8	55,867	498	1,318,522	782	396,003	2864	397,758	2,319,706	3.870
13	12,117,895	435,958,171	19	62,945	10	45,262	446	1,214,247	861	435,796	2838	401,524	2,199,808	3.598
14	12,519,880	448,326,606	26	103,332	6	34,731	452	1,223,984	846	471,720	2750	426,969	2,222,531	3.581
15	12,392,452	369,418,268	12	41,645	6	21,036	316	916,268	872	464,042	2523	408,162	1,843,030	2.981
ALL	60,966,995	2,184,112,256	99	352,627	34	180,575	2302	6,225,902	4223	2,190,815	14202	2,055,152	10,836,052	3.582
PURE PREMIUM		3.582		.058		.030		1.021		.359		.337	1.777	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	12,169,579	318,671,693	16	52,061	4	23,679	374	983,876	639	313,890	2102	274,028	1,539,182	2.619
12	11,767,189	329,963,428	13	47,982	6	43,229	352	931,563	574	290,753	2010	279,147	1,706,961	2.804
13	12,117,895	304,842,777	15	49,184	6	29,356	305	830,983	576	291,710	2036	288,077	1,559,117	2.516
14	12,519,880	332,446,862	24	96,555	6	36,279	311	841,451	587	327,078	2116	328,506	1,694,599	2.655
15	12,392,452	298,864,847	14	48,742	5	16,227	249	721,655	713	379,289	2024	327,465	1,495,271	2.412
ALL	60,966,995	1,584,789,607	82	294,524	27	148,770	1591	4,309,528	3089	1,602,720	10288	1,497,223	7,995,130	2.599
PURE PREMIUM		2.599		.048		.024		.707		.263		.246	1.311	

TABLE II

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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														
11	156,234,768	1,229,260,482	64	169,904	20	48,105	1382	2,631,281	4821	1,730,714	17523	1,639,572	6,073,029	.787
12	161,528,570	1,218,623,382	60	157,934	18	35,146	1283	2,501,465	5214	1,790,861	16565	1,682,301	6,018,528	.754
13	167,204,514	1,257,828,722	55	116,427	19	65,024	1303	2,502,026	5710	1,995,681	16749	1,699,105	6,200,024	.752
14	174,523,818	1,150,620,867	40	82,774	9	7,585	1022	1,922,044	5551	1,885,948	16106	1,657,766	5,950,092	.659
15	180,485,038	918,352,303	41	100,147	18	48,941	397	729,705	2666	1,010,715	18390	2,086,951	5,207,064	.509
ALL	839,976,708	5,774,685,756	260	627,186	84	204,801	5387	10,286,521	23962	8,413,919	85333	8,765,695	29,448,737	.687
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	184,172,336	1,590,889,475	64	192,161	20	83,991	1382	3,181,218	4821	2,063,011	17523	2,205,228	8,183,285	.864
12	187,359,570	1,537,537,621	59	163,010	20	69,068	1311	3,029,629	5236	2,148,338	16511	2,052,628	7,912,703	.821
13	190,025,647	1,622,223,200	55	157,582	23	99,219	1426	3,296,320	5754	2,408,829	16575	2,016,228	8,244,055	.854
14	192,903,012	1,561,760,920	39	87,660	14	48,635	1434	3,323,211	5586	2,282,224	15649	1,881,269	7,994,611	.810
15	196,158,928	1,461,468,433	42	113,308	21	103,156	1378	3,152,893	4845	1,947,071	15217	1,813,295	7,484,961	.745
ALL	950,619,493	7,773,879,649	259	713,721	98	404,069	6931	15,983,271	26242	10,849,473	81475	9,968,648	39,819,615	.818
PURE PREMIUM		.818		.008		.004		.168		.114		.105	.419	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	184,172,336	1,115,145,782	43	128,108	20	83,991	876	2,015,561	3575	1,529,951	11413	1,436,265	5,957,582	.605
12	187,359,570	1,130,816,598	42	117,419	15	53,417	926	2,140,474	3844	1,577,275	11588	1,440,598	5,978,983	.604
13	190,025,647	1,156,158,554	43	123,134	15	64,368	976	2,255,818	3850	1,611,845	11895	1,446,968	6,059,454	.608
14	192,903,012	1,155,500,674	37	82,391	15	50,915	985	2,282,492	3869	1,580,688	12049	1,448,548	6,109,974	.599
15	196,158,928	1,193,899,725	49	133,310	16	79,131	1085	2,482,767	3968	1,594,818	12184	1,451,855	6,197,116	.609
ALL	950,619,493	5,751,521,333	214	584,362	81	331,822	4848	11,177,112	19106	7,894,577	59129	7,224,234	30,303,109	.605
PURE PREMIUM		.605		.006		.003		.118		.083		.076	.319	

TABLE II

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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														
11	187,293,932	959,992,368	100	103,719	24	180,924	2482	2,875,662	7442	2,059,991	26021	2,697,774	1,681,855	.513
12	192,493,572	944,194,565	95	31,562	27	321,323	2218	2,587,812	7560	2,134,754	24500	2,690,352	1,676,143	.491
13	199,141,118	976,954,553	89	42,160	31	412,263	2195	2,436,763	8382	2,380,311	24445	2,799,258	1,698,791	.491
14	208,358,783	940,243,311	76	123,200	16	112,763	1830	2,015,791	8237	2,595,152	23591	2,859,454	1,696,073	.451
15	214,341,512	817,956,747	58	27,071	28	244,909	726	808,555	3845	1,313,367	26993	4,082,270	1,703,395	.382
ALL	1,001,628,917	4,639,341,544	418	327,712	126	1,272,182	9451	10,724,583	35466	10,483,575	125550	15,129,108	8,456,257	.463
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	220,785,434	1,308,763,557	99	126,848	24	389,710	2482	4,739,090	7442	2,634,728	26021	3,596,134	1,601,126	.593
12	223,276,370	1,260,481,719	93	119,176	31	503,176	2250	4,297,845	7599	2,690,039	24423	3,375,427	1,619,154	.565
13	226,321,160	1,318,712,962	87	111,490	37	600,509	2353	4,493,721	8457	2,993,918	24201	3,344,760	1,642,730	.583
14	230,301,155	1,282,421,469	74	94,884	24	389,729	2385	4,554,126	8309	2,942,870	22949	3,171,974	1,670,632	.557
15	232,955,604	1,192,750,371	59	75,600	33	535,822	2108	4,025,538	7091	2,511,612	22346	3,089,162	1,689,768	.512
ALL	1,133,639,723	6,363,130,078	412	527,998	149	2,418,946	11578	22,110,320	38898	13,773,167	119940	16,577,457	8,223,410	.561
PURE PREMIUM		.561		.005		.021		.195		.121		.146		.073
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	220,785,434	937,060,602	66	84,635	24	389,710	1571	2,999,315	5516	1,952,872	16944	2,341,669	1,602,407	.424
12	223,276,370	947,500,673	68	85,873	23	389,696	1589	3,034,499	5588	1,978,227	17118	2,365,937	1,620,773	.424
13	226,321,160	960,461,866	68	87,157	24	389,542	1610	3,076,233	5675	2,009,180	17343	2,396,984	1,645,523	.424
14	230,301,155	977,330,771	68	88,447	25	406,402	1635	3,122,130	5777	2,045,780	17615	2,434,738	1,675,811	.424
15	232,955,604	980,808,940	68	87,158	26	408,575	1637	3,125,982	5740	2,032,826	17696	2,446,376	1,707,173	.421
ALL	1,133,639,723	4,803,162,852	338	433,270	122	1,983,925	8042	15,358,159	28296	10,018,885	86716	11,985,704	8,251,687	.424
PURE PREMIUM		.424		.004		.018		.135		.088		.106		.073

TABLE II

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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.	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														
11	20,735,619	195,846,828	11	14,078		0	510	629,747	1759	439,309	5271	533,173	342,161	.944
12	20,820,138	180,167,533	16	2,664	2	36,253	434	463,241	1573	419,683	5064	534,905	344,930	.865
13	21,274,008	202,259,051	13	1,253	3	99,855	446	531,279	1835	498,341	4832	560,776	331,087	.951
14	22,507,940	189,862,791	10	1,716	2	16,812	371	404,399	1895	587,745	4663	547,713	340,244	.844
15	22,454,229	176,213,589	5	2,097	5	138,661	146	181,190	672	215,804	5579	877,703	346,681	.785
ALL	107,791,934	944,349,792	55	21,808	12	291,581	1907	2,209,856	7734	2,160,882	25409	3,054,270	1,705,103	.876
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	24,443,519	265,337,379	11	17,217		0	510	1,037,823	1759	561,877	5271	710,720	325,738	1.086
12	24,149,611	237,240,773	16	10,058	3	60,186	441	770,170	1581	528,434	5048	670,358	333,202	.982
13	24,177,620	274,326,635	13	6,977	4	143,497	481	974,149	1842	626,216	4788	672,266	320,161	1.135
14	24,878,263	260,707,346	9	2,892	4	67,489	499	937,608	1877	649,080	4550	614,865	335,140	1.048
15	24,404,225	259,951,222	5	15,985	6	246,440	414	840,361	1374	494,739	4606	658,079	343,908	1.065
ALL	122,053,238	1,297,563,355	54	53,129	17	517,612	2345	4,560,111	8433	2,860,346	24263	3,326,288	1,658,149	1.063
PURE PREMIUM		1.063		.004		.042		.374		.234		.273	.136	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	24,443,519	187,357,104	7	11,487		0	323	656,826	1304	416,465	3432	462,794	325,998	.766
12	24,149,611	178,965,033	12	7,247	2	46,613	311	543,770	1163	388,614	3538	469,872	333,535	.741
13	24,177,620	198,806,682	10	5,454	3	93,083	329	666,857	1236	420,151	3431	481,816	320,705	.822
14	24,878,263	197,465,817	8	2,698	4	70,384	342	642,597	1303	450,422	3495	472,377	336,179	.794
15	24,404,225	213,030,445	6	18,439	5	187,290	323	655,330	1115	401,643	3641	520,153	347,450	.873
ALL	122,053,238	975,625,081	43	45,325	14	397,370	1628	3,165,380	6121	2,077,295	17537	2,407,012	1,663,867	.799
PURE PREMIUM		.799		.004		.033		.259		.170		.197	.136	

TABLE II

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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.	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														
11	10,323,545	156,842,677	25	13,437	4	9,981	590	734,164	862	292,005	3227	356,251	162,589	1.519
12	10,144,864	162,174,278	19	10,184	7	142,805	501	679,218	773	278,219	2871	352,800	158,517	1.599
13	10,662,596	154,693,073	21	11,866	9	177,006	446	545,316	837	280,650	2864	376,082	156,011	1.451
14	11,327,025	155,371,327	26	79,616	5	68,468	437	511,627	791	333,491	2822	399,257	161,255	1.372
15	11,402,245	121,036,748	12	9,059	5	25,552	183	214,703	507	251,672	3024	550,560	158,821	1.062
ALL	53,860,275	750,118,103	103	124,162	30	423,812	2157	2,685,028	3770	1,436,037	14808	2,034,950	797,193	1.393
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	12,169,579	225,097,682	24	16,434	4	21,500	590	1,209,902	862	373,475	3227	474,882	154,784	1.850
12	11,767,189	231,970,648	18	38,454	8	214,053	498	1,112,614	782	354,618	2864	446,839	153,128	1.971
13	12,117,895	219,980,824	19	30,257	10	241,082	446	955,007	861	367,193	2838	455,406	150,862	1.815
14	12,519,880	222,253,063	26	57,848	6	171,963	452	974,788	846	403,666	2750	455,429	158,836	1.775
15	12,392,452	184,303,018	12	19,085	6	71,590	316	754,581	872	405,816	2523	434,408	157,551	1.487
ALL	60,966,995	1,083,605,235	99	162,078	34	720,188	2302	5,006,892	4223	1,904,768	14202	2,266,964	775,161	1.777
PURE PREMIUM		1.777		.027		.118		.821		.312		.372	.127	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	12,169,579	153,915,207	16	10,965	4	21,500	373	765,733	639	276,821	2101	309,226	154,908	1.265
12	11,767,189	170,633,828	13	27,708	6	165,777	352	785,585	575	260,785	2007	313,202	153,281	1.450
13	12,117,895	155,792,625	15	23,654	6	156,380	305	653,911	578	246,573	2033	326,289	151,119	1.286
14	12,519,880	169,188,981	24	53,916	6	179,248	310	669,116	589	280,805	2110	349,477	159,328	1.351
15	12,392,452	149,358,226	14	21,974	5	54,727	245	585,523	702	326,869	2006	345,315	159,174	1.205
ALL	60,966,995	798,888,867	82	138,217	27	577,632	1585	3,459,868	3083	1,391,853	10257	1,643,509	777,810	1.310
PURE PREMIUM		1.310		.023		.095		.567		.228		.270	.128	

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2011 - 2015

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	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														
11	156,234,768	607,302,863	64	76,204	20	170,942	1382	1,511,751	4821	1,328,676	17523	1,808,350	1,177,105	.389
12	161,528,570	601,852,754	60	18,714	18	142,265	1283	1,445,354	5214	1,436,852	16565	1,802,647	1,172,696	.373
13	167,204,514	620,002,429	55	29,041	19	135,402	1303	1,360,169	5710	1,601,349	16749	1,862,400	1,211,693	.371
14	174,523,818	595,009,193	40	41,868	9	27,484	1022	1,099,765	5551	1,673,916	16106	1,912,485	1,194,574	.341
15	180,485,038	520,706,410	41	15,914	18	80,696	397	412,663	2666	845,891	18390	2,654,008	1,197,893	.289
ALL	839,976,708	2,944,873,649	260	181,741	84	556,789	5387	5,829,702	23962	6,886,654	85333	10,039,890	5,953,961	.351
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
11	184,172,336	818,328,496	64	93,197	20	368,210	1382	2,491,366	4821	1,699,377	17523	2,410,531	1,120,604	.444
12	187,359,570	791,270,298	59	70,664	20	228,937	1311	2,415,061	5236	1,806,987	16511	2,258,229	1,132,824	.422
13	190,025,647	824,405,503	55	74,256	23	215,930	1426	2,564,565	5754	2,000,509	16575	2,217,088	1,171,707	.434
14	192,903,012	799,461,060	39	34,144	14	150,277	1434	2,641,730	5586	1,890,124	15649	2,101,680	1,176,655	.414
15	196,158,928	748,496,131	42	40,530	21	217,793	1378	2,430,596	4845	1,611,057	15217	1,996,676	1,188,309	.382
ALL	950,619,493	3,981,961,488	259	312,791	98	1,181,147	6931	12,543,318	26242	9,008,054	81475	10,984,204	5,790,099	.419
PURE PREMIUM		.419		.003		.012		.132		.095		.116		.061
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
11	184,172,336	595,788,291	43	62,182	20	368,210	875	1,576,757	3573	1,259,585	11411	1,569,649	1,121,500	.323
12	187,359,570	597,901,812	43	50,918	15	177,306	926	1,705,145	3850	1,328,829	11573	1,582,863	1,133,957	.319
13	190,025,647	605,862,559	43	58,049	15	140,079	976	1,755,464	3861	1,342,455	11879	1,588,879	1,173,699	.319
14	192,903,012	610,675,973	36	31,833	15	156,770	983	1,810,417	3885	1,314,553	12010	1,612,884	1,180,303	.317
15	196,158,928	618,420,269	48	46,744	16	166,558	1069	1,885,129	3923	1,304,314	12049	1,580,908	1,200,549	.315
ALL	950,619,493	3,028,648,904	213	249,726	81	1,008,923	4829	8,732,912	19092	6,549,736	58922	7,935,183	5,810,008	.319
PURE PREMIUM		.319		.003		.011		.092		.069		.083		.061