

DELAWARE COMPENSATION RATING BUREAU, INC.

Table II - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is on-level, trended and developed to ultimate.

Pages 5 through 8 contain medical unit statistical data, in total and by industry group. The data is trended and developed to ultimate.

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	6,730,403	77,246,418	4	10,327	5	12,946	178	174,865	441	61,186	2985	106,757	406,382	1.148
98	7,947,272	82,088,807	3	4,956	2	13,078	177	183,444	461	59,515	3011	117,949	441,946	1.033
99	8,256,325	95,946,327	6	3,797	8	22,517	181	195,577	520	68,129	3043	152,248	517,195	1.162
00	8,574,107	93,064,695	2	7,534	1	5,815	185	186,462	476	70,946	2928	166,814	493,077	1.085
01	9,472,516	76,592,090	8	19,298	1	5,294	89	90,271	398	64,087	2690	145,717	441,253	.809
ALL	40,980,623	424,938,337	23	45,912	17	59,650	810	830,619	2296	323,863	14657	689,485	2,299,853	1.037
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	8,695,172	221,607,295	4	14,200	5	80,268	178	409,359	441	131,060	2985	250,239	1,330,947	2.549
98	9,939,453	213,413,565	3	10,646	2	32,111	179	411,723	486	144,454	2981	249,919	1,285,282	2.147
99	9,864,956	260,089,656	6	21,307	9	144,473	199	457,553	556	165,290	2988	250,576	1,561,698	2.637
00	9,840,660	247,029,776	2	7,095	5	80,243	223	513,102	534	158,634	2827	237,034	1,474,190	2.510
01	10,560,507	220,202,696	8	28,399	5	80,270	187	429,881	462	137,342	2520	211,242	1,314,894	2.085
ALL	48,900,748	1,162,342,988	23	81,647	26	417,365	966	2,221,618	2479	736,780	14301	1,199,010	6,967,011	2.377
PURE PREMIUM		2.377		.017		.085		.454		.151		.245	1.425	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	8,695,172	201,744,152	4	14,200	4	64,215	184	420,900	456	135,526	2167	181,701	1,200,900	2.320
98	9,939,453	233,065,128	5	17,739	6	80,286	210	483,062	521	154,823	2479	207,801	1,386,939	2.345
99	9,864,956	231,354,503	5	17,755	5	80,382	209	480,476	516	153,504	2463	206,514	1,374,914	2.345
00	9,840,660	230,696,031	6	19,269	5	80,582	207	478,326	514	152,748	2460	206,324	1,369,711	2.344
01	10,560,507	245,387,566	6	17,601	5	82,480	223	513,762	546	162,377	2656	222,659	1,454,997	2.324
ALL	48,900,748	1,142,247,380	26	86,564	25	387,945	1033	2,376,526	2553	758,978	12225	1,024,999	6,787,461	2.336
PURE PREMIUM		2.336		.018		.079		.486		.155		.210	1.388	

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	683,697	11,680,531		0		0	31	27,165	80	10,830	412	17,514	61,297	1.708
98	773,103	15,287,649		0	1	9,853	41	35,654	94	12,129	395	16,515	78,725	1.977
99	683,850	20,201,433		0	4	15,639	35	39,741	103	14,412	438	21,102	111,121	2.954
00	694,153	13,591,164	1	5,457		0	33	32,049	93	14,570	337	16,912	66,923	1.958
01	781,212	10,811,190	1	4,823		0	15	12,163	64	10,435	304	14,607	66,083	1.384
ALL	3,616,015	71,571,967	2	10,280	5	25,492	155	146,772	434	62,376	1886	86,650	384,149	1.979
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	883,285	30,328,373		0		0	31	63,592	80	23,197	412	41,053	175,441	3.434
98	966,901	39,686,737		0	1	18,401	41	80,823	97	28,721	392	35,288	233,634	4.105
99	817,089	67,440,174		0	4	77,063	38	91,615	106	32,931	432	35,495	437,298	8.254
00	796,692	34,683,000	1	5,139	1	10,473	38	83,150	94	27,045	330	25,673	195,350	4.353
01	870,941	31,378,052	1	7,098	1	8,310	27	55,260	66	17,959	289	22,138	203,015	3.603
ALL	4,334,908	203,516,336	2	12,237	7	114,247	175	374,440	443	129,853	1855	159,647	1,244,738	4.695
PURE PREMIUM		4.695		.028		.264		.864		.300		.368	2.871	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	883,285	27,652,202		0		0	32	65,385	83	23,988	299	29,809	157,340	3.131
98	966,901	47,106,157		0	3	46,007	48	94,827	104	30,773	327	29,398	270,058	4.872
99	817,089	54,041,033		0	2	42,842	40	96,392	98	30,537	357	29,359	341,280	6.614
00	796,692	33,226,205	3	13,118	1	10,533	35	77,650	90	25,865	290	22,599	182,497	4.171
01	870,941	34,922,504	1	3,984	1	8,593	32	66,023	77	21,003	308	23,627	225,995	4.010
ALL	4,334,908	196,948,101	4	17,102	7	107,975	187	400,277	452	132,166	1581	134,792	1,177,170	4.543
PURE PREMIUM		4.543		.039		.249		.923		.305		.311	2.716	

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	538,678	20,865,271	2	7,898	1	3,610	55	64,510	62	10,117	500	21,813	100,705	3.873
98	579,435	18,732,677		0	1	3,225	48	54,807	62	9,310	507	26,430	93,556	3.233
99	627,914	20,324,435	2	204	2	5,528	42	52,974	91	12,063	493	29,190	103,286	3.237
00	652,744	21,699,178	1	2,077	1	5,815	54	62,240	64	8,547	505	35,330	102,983	3.324
01	664,363	19,421,159	3	5,230	1	5,294	31	35,211	60	11,879	503	33,659	102,939	2.923
ALL	3,063,134	101,042,720	8	15,409	6	23,472	230	269,742	339	51,916	2508	146,422	503,469	3.299
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	695,932	58,181,681	2	10,860	1	22,380	55	151,019	62	21,670	500	51,129	324,759	8.360
98	724,685	49,988,631		0	1	8,458	47	120,720	67	23,941	502	56,106	290,660	6.898
99	750,254	51,276,160	2	1,145	2	36,268	44	116,838	97	30,791	485	48,370	279,350	6.835
00	749,166	60,844,217	1	1,956	2	35,783	54	145,874	81	27,482	487	50,206	347,141	8.122
01	740,670	59,301,530	3	7,697	2	34,505	43	122,412	80	31,188	470	49,268	347,946	8.006
ALL	3,660,707	279,592,219	8	21,658	8	137,394	243	656,863	387	135,072	2444	255,079	1,589,856	7.638
PURE PREMIUM		7.638		.059		.375		1.794		.369		.697	4.343	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	695,932	55,235,407	2	10,860	1	17,904	57	155,277	64	22,409	363	37,125	308,779	7.937
98	724,685	57,729,890		0	3	21,148	55	141,638	72	25,671	417	46,594	342,249	7.966
99	750,254	47,120,356	2	954	1	20,178	46	122,660	90	28,601	400	39,852	258,958	6.281
00	749,166	57,548,883	3	5,359	2	35,888	50	136,222	78	26,572	422	43,545	327,903	7.682
01	740,670	66,231,647	2	4,886	2	35,179	52	147,134	95	36,927	495	51,861	386,329	8.942
ALL	3,660,707	283,866,183	9	22,059	9	130,297	260	702,931	399	140,180	2097	218,977	1,624,218	7.754
PURE PREMIUM		7.754		.060		.356		1.920		.383		.598	4.437	

TABLE III

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001									MEDICAL IN HUNDREDS	PURE PREM.
				DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,508,028	44,700,616	2	2,429	4	9,337	92	83,190	299	40,239	2073	67,431	244,381	.812
98	6,594,734	48,068,481	3	4,956		0	88	92,983	305	38,077	2109	75,004	269,665	.729
99	6,944,561	55,420,459	4	3,593	2	1,350	104	102,862	326	41,655	2112	101,956	302,789	.798
00	7,227,210	57,774,353		0		0	98	92,173	319	47,828	2086	114,572	323,170	.799
01	8,026,941	46,359,741	4	9,245		0	43	42,897	274	41,773	1883	97,451	272,232	.578
ALL	34,301,474	252,323,650	13	20,223	6	10,687	425	414,105	1523	209,572	10263	456,414	1,412,237	.736
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	5,504,723	66,515,466	2	3,005	4	21,475	92	109,894	299	52,230	2073	77,343	401,208	1.208
98	6,594,075	72,706,799	3	6,845		6,031	91	127,948	322	51,466	2087	83,445	451,332	1.103
99	6,964,006	88,990,911	4	4,376	3	13,564	117	166,361	353	59,492	2071	106,945	539,171	1.278
00	7,269,128	103,625,665		0	2	22,351	131	206,304	359	70,016	2010	116,842	620,743	1.426
01	8,236,444	98,075,758	4	7,769	2	26,401	117	198,431	316	61,217	1761	101,578	585,360	1.191
ALL	34,568,376	429,914,599	13	21,995	11	89,822	548	808,938	1649	294,421	10002	486,153	2,597,814	1.244
PURE PREMIUM		1.244		.006		.026		.234		.085		.141	.752	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	5,504,723	66,515,466	2	3,005	4	21,475	92	109,894	299	52,230	2073	77,343	401,208	1.208
98	6,594,075	72,961,901	3	6,845		6,031	91	127,948	323	51,588	2109	84,295	452,912	1.106
99	6,964,006	89,853,965	4	4,376	3	13,601	118	167,854	357	60,158	2110	108,959	543,593	1.290
00	7,269,128	106,371,789		617	2	22,488	134	210,488	373	72,707	2098	121,962	635,455	1.463
01	8,236,444	106,710,074	5	9,165	2	27,309	127	215,411	354	68,527	1976	114,032	632,657	1.296
ALL	34,568,376	442,413,195	14	24,008	11	90,904	562	831,595	1706	305,210	10366	506,591	2,665,825	1.280
PURE PREMIUM		1.280		.007		.026		.241		.088		.147	.771	

TABLE III

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1997 - 2001										MEDICAL ONLY IN HUNDREDS	PURE PREM.
			NO. DEATH	COMP. IN HUNDREDS	NO. PERM.	COMP. IN HUNDREDS	NO. MAJOR PERM.	COMP. IN HUNDREDS	NO. MINOR PERM.	COMP. IN HUNDREDS	NO. TEMPORARY	COMP. IN HUNDREDS		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	6,730,403	40,638,242	4	61	5	5,990	178	126,313	441	69,900	2985	145,801	58,318	.604
98	7,947,272	44,194,584	3	70	2	11,937	177	120,564	461	77,007	3011	168,299	64,069	.556
99	8,256,325	51,719,540	6	11,455	8	39,020	181	123,650	520	82,820	3043	187,883	72,367	.626
00	8,574,107	49,307,662	2	98	1	2,750	185	124,074	476	78,253	2928	213,948	73,954	.575
01	9,472,516	44,125,337	8	1,953	1	12,090	89	70,798	398	69,872	2690	214,253	72,287	.466
ALL	40,980,623	229,985,365	23	13,637	17	71,787	810	565,399	2296	377,852	14657	930,184	340,995	.561
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	6,726,365	67,125,481	4	101	5	25,935	178	243,405	441	120,857	2985	215,057	65,900	.998
98	7,946,477	78,555,991	3	101	2	59,029	179	265,639	486	143,202	2981	245,255	72,334	.989
99	8,279,443	102,215,584	6	16,291	9	172,553	199	326,266	556	160,824	2988	264,521	81,702	1.235
00	8,623,837	97,173,151	2	139	5	57,610	223	373,566	534	168,226	2827	288,401	83,789	1.127
01	9,719,749	101,410,051	8	2,727	5	114,320	187	369,399	462	162,366	2520	279,918	85,372	1.043
ALL	41,295,871	446,480,258	23	19,359	26	429,447	966	1,578,275	2479	755,475	14301	1,293,152	389,097	1.081
PURE PREMIUM		1.081		.005		.104		.382		.183		.313	.094	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	6,726,365	67,125,481	4	101	5	25,935	178	243,405	441	120,857	2985	215,057	65,900	.998
98	7,946,477	78,802,730	3	101	2	59,029	179	265,639	487	143,474	3006	247,198	72,587	.992
99	8,279,443	102,988,569	6	16,291	9	172,604	200	328,481	560	161,887	3030	268,349	82,274	1.244
00	8,623,837	99,365,306	2	139	5	57,696	226	378,526	548	172,747	2933	299,314	85,231	1.152
01	9,719,749	109,406,312	8	2,727	5	115,682	201	397,370	503	177,005	2805	311,673	89,606	1.126
ALL	41,295,871	457,688,398	23	19,359	26	430,946	984	1,613,421	2539	775,970	14759	1,341,591	395,598	1.108
PURE PREMIUM		1.108		.005		.104		.391		.188		.325	.096	

TABLE II

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	683,697	6,129,681		0		0	31	13,008	80	12,153	412	24,499	11,638	.897
98	773,103	7,872,499		0	1	4,825	41	22,343	94	14,949	395	24,498	12,109	1.018
99	683,850	11,112,095		0	4	34,196	35	21,963	103	14,315	438	27,996	12,651	1.625
00	694,153	6,692,294	1	5		0	33	17,425	93	15,080	337	21,067	13,346	.964
01	781,212	6,608,284	1	1,006		0	15	20,326	64	10,807	304	22,863	11,081	.846
ALL	3,616,015	38,414,853	2	1,011	5	39,021	155	95,065	434	67,304	1886	120,923	60,825	1.062
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	883,285	17,544,095		0		0	31	45,487	80	38,596	412	75,529	15,828	1.986
98	966,901	23,363,378		0	1	19,522	41	84,596	97	46,601	392	65,780	17,135	2.416
99	817,089	43,729,818		0	4	194,507	38	111,928	106	47,497	432	67,628	15,738	5.352
00	796,692	19,534,954	1	89	1	14,908	38	77,179	94	42,569	330	44,401	16,202	2.452
01	870,941	20,301,514	1	3,998	1	18,033	27	89,033	66	33,835	289	43,346	14,771	2.331
ALL	4,334,908	124,473,759	2	4,087	7	246,970	175	408,223	443	209,098	1855	296,684	79,674	2.871
PURE PREMIUM		2.871		.009		.570		.942		.482		.684	.184	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	883,285	15,733,988		0		0	32	46,775	83	39,909	299	54,828	15,828	1.781
98	966,901	26,976,829		0	2	48,803	48	99,242	104	49,923	325	54,606	17,195	2.790
99	817,089	34,073,256		0	2	108,096	40	117,383	98	43,939	354	55,466	15,848	4.170
00	796,692	18,213,774	3	223	1	14,925	35	71,405	89	40,400	288	38,704	16,481	2.286
01	870,941	22,496,097	1	1,999	1	18,363	32	104,599	76	38,716	305	45,781	15,504	2.583
ALL	4,334,908	117,493,944	4	2,222	6	190,187	187	439,404	450	212,887	1571	249,385	80,856	2.710
PURE PREMIUM		2.710		.005		.439		1.014		.491		.575	.187	

TABLE II

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

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	538,678	10,070,495	2	11	1	75	55	57,978	62	8,867	500	26,438	7,337	1.869
98	579,435	9,355,599		0	1	7,112	48	31,807	62	12,188	507	33,891	8,558	1.615
99	627,914	10,328,551	2	11,413	2	991	42	31,237	91	16,529	493	34,911	8,205	1.645
00	652,744	10,298,326	1	94	1	2,750	54	41,120	64	8,861	505	39,029	11,129	1.578
01	664,363	10,293,883	3	757	1	12,090	31	28,414	60	9,950	503	41,241	10,487	1.549
ALL	3,063,134	50,346,854	8	12,275	6	23,018	230	190,556	339	56,395	2508	175,510	45,716	1.644
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	695,932	32,475,872	2	680	1	1,684	55	202,748	62	28,161	500	81,507	9,979	4.667
98	724,685	29,065,995		0	1	28,676	47	119,167	67	40,363	502	90,344	12,110	4.011
99	750,254	27,934,970	2	5,799	2	11,724	44	110,998	97	56,286	485	84,336	10,207	3.723
00	749,166	34,714,084	1	1,852	2	57,199	54	153,979	81	42,865	487	77,735	13,511	4.634
01	740,670	34,794,594	3	3,009	2	79,563	43	132,920	80	44,562	470	73,913	13,979	4.698
ALL	3,660,707	158,985,515	8	11,340	8	178,846	243	719,812	387	212,237	2444	407,835	59,786	4.343
PURE PREMIUM		4.343		.031		.489		1.966		.580		1.114	.163	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	695,932	30,877,937	2	680	1	1,347	57	208,488	64	29,118	363	59,167	9,979	4.437
98	724,685	34,176,694		0	2	71,686	55	139,799	72	43,260	416	74,870	12,152	4.716
99	750,254	25,885,948	2	4,836	1	6,527	46	115,995	90	52,077	398	69,146	10,278	3.450
00	749,166	32,644,249	3	4,629	2	57,239	50	142,822	77	40,952	420	67,056	13,743	4.357
01	740,670	38,404,142	2	1,505	2	80,199	51	159,100	92	51,508	490	77,057	14,672	5.185
ALL	3,660,707	161,988,970	9	11,650	8	216,998	259	766,204	395	216,915	2087	347,296	60,824	4.425
PURE PREMIUM		4.425		.032		.593		2.093		.593		.949	.166	

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1997 - 2001

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
97	5,508,028	24,438,066	2	50	4	5,915	92	55,328	299	48,881	2073	94,865	39,343	.444
98	6,594,734	26,966,486	3	70		0	88	66,414	305	49,870	2109	109,910	43,401	.409
99	6,944,561	30,278,894	4	42	2	3,834	104	70,449	326	51,976	2112	124,977	51,511	.436
00	7,227,210	32,317,042		0		0	98	65,529	319	54,312	2086	153,852	49,478	.447
01	8,026,941	27,223,170	4	191		0	43	22,057	274	49,115	1883	150,149	50,719	.339
ALL	34,301,474	141,223,658	13	353	6	9,749	425	279,777	1523	254,154	10263	633,753	234,452	.412
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
97	7,115,955	83,074,711	2	3,222	4	132,825	92	193,481	299	155,245	2073	292,469	53,506	1.167
98	8,247,869	76,098,839	3	2,919		5,610	91	240,531	322	157,697	2087	292,819	61,413	.923
99	8,297,613	84,505,059	4	21	3	35,900	117	270,960	353	176,100	2071	297,990	64,079	1.018
00	8,294,802	93,169,934		0	2	62,404	131	322,309	359	183,397	2010	303,523	60,067	1.123
01	8,948,896	76,393,290	4	758	2	36,921	117	242,144	316	154,211	1761	262,290	67,609	.854
ALL	40,905,135	413,241,833	13	6,920	11	273,660	548	1,269,425	1649	826,650	10002	1,449,091	306,674	1.010
PURE PREMIUM		1.010		.002		.067		.310		.202		.354	.075	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
97	7,115,955	73,478,052	2	3,222	3	106,262	95	198,958	309	160,524	1505	212,308	53,506	1.033
98	8,247,869	77,447,958	5	4,865		14,024	107	282,174	345	168,980	1731	242,809	61,628	.939
99	8,297,613	77,477,979	3	18	2	19,978	122	283,126	327	163,002	1697	244,129	64,528	.934
00	8,294,802	85,891,403		0	2	62,475	121	298,185	343	174,972	1736	262,182	61,100	1.035
01	8,948,896	84,419,491	2	379	2	37,770	137	283,491	366	178,448	1834	273,144	70,962	.943
ALL	40,905,135	398,714,883	12	8,484	9	240,509	582	1,345,934	1690	845,926	8503	1,234,572	311,724	.975
PURE PREMIUM		.975		.002		.059		.329		.207		.302	.076	