

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 1998 - 2002

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														
98	7,667,378	82,896,425	4	14,275	6	21,083	162	175,307	420	57,082	2870	114,793	446,425	1.081
99	7,998,326	95,521,126	6	3,920	6	17,131	185	223,580	470	63,044	2853	136,467	511,069	1.194
00	8,535,963	106,895,824	2	7,971	3	9,353	241	267,849	485	71,344	2854	157,608	554,833	1.252
01	9,262,251	97,473,499	6	18,725	2	9,416	180	187,416	447	76,718	2612	151,852	530,607	1.052
02	9,377,334	90,181,943	5	12,456	3	18,036	76	66,015	471	78,674	2630	142,171	584,467	.962
ALL	42,841,252	472,968,817	23	57,347	20	75,019	844	920,167	2293	346,862	13819	702,891	2,627,401	1.104
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	9,986,919	271,545,947	4	25,509	6	69,003	162	335,888	420	112,223	2870	234,292	1,938,543	2.719
99	9,920,516	298,798,994	6	38,247	7	80,513	184	381,526	483	129,092	2838	231,582	2,127,029	3.012
00	10,161,323	328,641,924	2	12,754	6	69,010	248	514,126	508	135,676	2820	229,983	2,324,870	3.234
01	10,500,747	305,707,038	6	38,260	6	69,020	219	454,068	475	126,928	2539	207,108	2,161,686	2.911
02	10,581,581	292,037,586	5	31,896	6	69,045	200	414,981	486	129,820	2482	202,633	2,072,001	2.760
ALL	51,151,086	1,496,731,489	23	146,666	31	356,591	1013	2,100,589	2372	633,739	13549	1,105,598	10,624,129	2.926
PURE PREMIUM		2.926		.029		.070		.411		.124		.216	2.077	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	9,986,919	328,811,095	5	31,890	6	69,003	255	528,726	546	145,902	2408	196,639	2,315,950	3.292
99	9,920,516	327,442,943	5	31,874	7	69,028	254	526,966	543	145,066	2395	195,445	2,306,052	3.301
00	10,161,323	333,347,690	4	31,884	6	69,200	259	536,598	554	148,126	2455	200,160	2,347,510	3.281
01	10,500,747	342,851,335	6	31,893	6	69,536	268	554,238	571	152,630	2538	207,028	2,413,187	3.265
02	10,581,581	344,184,418	5	32,143	6	71,699	269	557,187	574	153,186	2569	209,587	2,418,043	3.253
ALL	51,151,086	1,676,637,481	25	159,684	31	348,466	1305	2,703,715	2788	744,910	12365	1,008,859	11,800,742	3.278
PURE PREMIUM		3.278		.031		.068		.529		.146		.197	2.307	

TABLE II

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	727,845	15,314,192	1	8,677	1	2,590	36	31,119	96	13,644	373	15,312	81,801	2.104
99	671,743	21,245,088		0	3	12,919	39	51,181	102	15,188	434	20,119	113,044	3.163
00	672,400	16,025,245	1	5,880	1	3,871	44	45,606	93	13,160	328	14,665	77,071	2.383
01	778,488	13,749,945	1	1,961		0	25	23,817	69	12,611	302	16,315	82,796	1.766
02	724,636	9,311,875		0		0	6	4,674	56	8,916	265	15,657	63,872	1.285
ALL	3,575,112	75,646,345	3	16,518	5	19,380	150	156,397	416	63,519	1702	82,068	418,584	2.116
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	948,033	49,047,540	1	15,505	1	8,477	36	59,624	96	26,824	373	31,251	348,795	5.174
99	833,179	77,289,661		14,374	3	37,837	39	87,264	104	30,374	432	34,434	568,614	9.276
00	800,433	49,062,945	1	8,123	1	14,833	44	84,732	94	23,252	326	22,243	337,446	6.130
01	882,583	44,929,103	1	3,741	1	7,177	30	58,064	70	18,679	295	22,935	338,695	5.091
02	817,694	31,542,874		492		4,743	20	41,197	54	14,176	251	22,125	232,695	3.858
ALL	4,281,922	251,872,123	3	42,235	6	73,067	169	330,881	418	113,305	1677	132,988	1,826,245	5.882
PURE PREMIUM		5.882		.099		.171		.773		.265		.311	4.265	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	948,033	61,638,337	1	19,383	1	8,477	57	93,854	125	34,874	313	26,229	433,567	6.502
99	833,179	81,526,967		11,978	3	32,439	54	120,607	117	34,119	365	29,126	587,001	9.785
00	800,433	51,528,325	2	20,305	1	14,870	46	88,615	102	25,340	285	19,467	346,687	6.438
01	882,583	50,832,705	1	3,119	1	7,241	37	70,828	84	22,380	296	23,051	381,708	5.760
02	817,694	37,444,946		515		4,986	27	54,996	64	16,728	260	22,884	274,340	4.579
ALL	4,281,922	282,971,280	4	55,300	6	68,013	221	428,900	492	133,441	1519	120,757	2,023,303	6.609
PURE PREMIUM		6.609		.129		.159		1.002		.312		.282	4.725	

TABLE II

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

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														
98	565,120	19,422,325		0	3	10,685	47	54,669	60	8,914	495	24,333	95,622	3.437
99	611,418	20,082,447	2	204	1	5	44	59,306	88	12,155	471	27,617	101,538	3.285
00	645,911	25,427,163	1	2,092	1	4,364	72	93,606	58	7,143	488	29,367	117,700	3.937
01	663,044	23,497,919	2	4,383	1	5,456	53	63,398	76	15,337	483	32,941	113,463	3.544
02	616,063	28,145,477	3	9,487	2	9,154	21	20,165	73	14,212	453	33,523	194,914	4.569
ALL	3,101,556	116,575,331	8	16,166	8	29,664	237	291,144	355	57,761	2390	147,781	623,237	3.759
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	736,080	72,158,582		0	3	34,972	47	104,746	60	17,525	495	49,664	514,680	9.803
99	758,356	59,406,977	2	1,004	1	11,567	43	99,733	90	25,358	469	47,007	409,400	7.834
00	768,901	82,341,230	1	3,817	2	24,334	68	165,127	67	18,441	482	43,665	568,028	10.709
01	751,702	79,920,390	2	10,453	2	24,386	55	134,481	85	27,861	470	46,029	555,994	10.632
02	695,178	86,595,644	3	20,109	2	22,368	39	99,913	80	27,398	427	47,447	648,721	12.457
ALL	3,710,217	380,422,823	8	35,383	10	117,627	252	604,000	382	116,583	2343	233,812	2,696,823	10.253
PURE PREMIUM		10.253		.095		.317		1.628		.314		.630	7.269	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	736,080	86,416,438		0	3	34,972	74	164,881	78	22,784	415	41,683	599,844	11.740
99	758,356	67,733,133	2	837	1	9,917	59	137,696	101	28,497	396	39,667	460,718	8.932
00	768,901	84,796,816	2	9,541	2	24,396	71	172,359	73	20,166	419	37,925	583,581	11.028
01	751,702	89,304,299	2	8,714	2	24,541	67	164,203	102	33,509	470	46,002	616,074	11.880
02	695,178	101,218,869	3	20,176	2	23,085	53	135,361	95	32,521	440	48,847	752,199	14.560
ALL	3,710,217	429,469,555	9	39,268	10	116,911	324	774,500	449	137,477	2140	214,124	3,012,416	11.575
PURE PREMIUM		11.575		.106		.315		2.087		.371		.577	8.119	

TABLE II

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	6,374,413	48,159,908	3	5,598	2	7,808	79	89,519	264	34,524	2002	75,148	269,001	.756
99	6,715,165	54,193,591	4	3,716	2	4,206	102	113,093	280	35,702	1948	88,731	296,487	.807
00	7,217,652	65,443,416		0	1	1,118	125	128,637	334	51,041	2038	113,576	360,062	.907
01	7,820,719	60,225,635	3	12,381	1	3,960	102	100,202	302	48,769	1827	102,596	334,348	.770
02	8,036,635	52,724,591	2	2,969	1	8,882	49	41,175	342	55,547	1912	92,991	325,682	.656
ALL	36,164,584	280,747,141	12	24,664	7	25,974	457	472,626	1522	225,583	9727	473,042	1,585,580	.776
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	8,302,806	150,339,825	3	10,004	2	25,554	79	171,519	264	67,875	2002	153,377	1,075,069	1.811
99	8,328,981	162,102,356	4	22,869	3	31,110	102	194,529	289	73,360	1937	150,142	1,149,014	1.946
00	8,591,988	197,237,749		813	3	29,843	136	264,267	347	93,983	2012	164,075	1,419,397	2.296
01	8,866,462	180,857,545	3	24,066	3	37,457	134	261,524	320	80,388	1774	138,144	1,266,997	2.040
02	9,068,708	173,899,068	2	11,295	4	41,933	141	273,871	352	88,246	1804	133,061	1,190,585	1.918
ALL	43,158,945	864,436,543	12	69,047	15	165,897	592	1,165,710	1572	403,852	9529	738,799	6,101,062	2.003
PURE PREMIUM		2.003		.016		.038		.270		.094		.171	1.414	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	8,302,806	180,756,320	4	12,507	2	25,554	124	269,990	343	88,245	1680	128,728	1,282,539	2.177
99	8,328,981	178,182,843	3	19,058	3	26,672	141	268,663	325	82,450	1634	126,652	1,258,333	2.139
00	8,591,988	197,022,549		2,037	3	29,935	142	275,624	379	102,620	1751	142,768	1,417,242	2.293
01	8,866,462	202,714,331	3	20,061	3	37,753	164	319,207	385	96,742	1772	137,975	1,415,405	2.286
02	9,068,708	205,520,603	2	11,452	4	43,627	189	366,830	415	103,937	1869	137,856	1,391,504	2.266
ALL	43,158,945	964,196,646	12	65,115	15	163,541	760	1,500,314	1847	473,994	8706	673,979	6,765,023	2.234
PURE PREMIUM		2.234		.015		.038		.348		.110		.156	1.567	

TABLE II

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	7,667,378	44,642,503	4	4,896	6	27,224	162	112,937	420	75,624	2870	164,563	61,182	.582
99	7,998,326	51,106,914	6	11,455	6	32,697	185	151,274	470	75,673	2853	171,894	68,076	.639
00	8,535,963	55,483,294	2	98	3	3,542	241	184,270	485	78,565	2854	213,874	74,484	.650
01	9,262,251	53,060,729	6	1,434	2	13,225	180	136,845	447	87,099	2612	214,443	77,561	.573
02	9,377,334	58,446,686	5	11,710	3	96,672	76	78,221	471	96,396	2630	225,010	76,458	.623
ALL	42,841,252	262,740,126	23	29,593	20	173,360	844	663,547	2293	413,357	13819	989,784	357,761	.613
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	9,986,919	193,854,348	4	30,284	6	302,701	162	669,040	420	260,978	2870	576,794	98,747	1.941
99	9,920,516	212,702,883	6	45,426	7	353,164	184	759,941	483	300,069	2838	570,332	98,097	2.144
00	10,161,323	232,487,033	2	15,124	6	302,697	248	1,024,246	508	315,619	2820	566,706	100,478	2.288
01	10,500,747	216,168,598	6	45,411	6	302,714	219	904,510	475	295,121	2539	510,154	103,777	2.059
02	10,581,581	207,200,099	5	37,843	6	302,665	200	825,935	486	302,007	2482	498,880	104,671	1.958
ALL	51,151,086	1,062,412,961	23	174,088	31	1,563,941	1013	4,183,672	2372	1,473,794	13549	2,722,866	505,770	2.077
PURE PREMIUM		2.077		.034		.306		.818		.288		.532	.099	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	9,986,919	231,595,023	5	37,857	6	302,701	255	1,053,252	546	339,249	2408	484,144	98,747	2.319
99	9,920,516	230,608,319	5	37,861	7	302,687	254	1,049,886	543	337,183	2389	480,094	98,372	2.325
00	10,161,323	234,845,709	6	37,815	6	303,256	259	1,070,914	553	343,707	2448	491,674	101,091	2.311
01	10,500,747	240,975,501	5	37,840	6	303,853	267	1,103,297	565	351,350	2529	508,103	105,312	2.295
02	10,581,581	240,876,469	5	38,117	6	308,001	264	1,090,666	566	351,677	2541	510,829	109,476	2.276
ALL	51,151,086	1,178,901,021	26	189,490	31	1,520,498	1299	5,368,015	2773	1,723,166	12315	2,474,844	512,998	2.305
PURE PREMIUM		2.305		.037		.297		1.049		.337		.484	.100	

TABLE II

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	727,845	8,180,132	1	4,825	1	2,688	36	21,128	96	18,129	373	23,687	11,343	1.124
99	671,743	11,304,422		0	3	28,246	39	31,132	102	13,888	434	27,772	12,006	1.683
00	672,400	7,707,078	1	5	1	1,000	44	30,561	93	11,979	328	20,164	13,362	1.146
01	778,488	8,279,566	1	1,006		0	25	25,928	69	15,499	302	26,487	13,875	1.064
02	724,636	6,387,164		0		0	6	10,018	56	13,480	265	27,263	13,111	.881
ALL	3,575,112	41,858,362	3	5,836	5	31,934	150	118,767	416	72,975	1702	125,373	63,697	1.171
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	948,033	34,879,534	1	29,850	1	29,884	36	125,164	96	62,564	373	83,025	18,308	3.679
99	833,179	56,861,424		13,869	3	230,484	39	159,510	104	55,024	432	92,426	17,301	6.825
00	800,433	33,744,618	1	3,230	1	52,770	44	162,291	94	45,923	326	55,207	18,026	4.216
01	882,583	33,869,471	1	10,689	1	37,126	30	157,582	70	48,963	295	65,770	18,565	3.838
02	817,694	23,269,514		315		10,049	20	103,453	54	39,716	251	61,214	17,949	2.846
ALL	4,281,922	182,624,561	3	57,953	6	360,313	169	708,000	418	252,190	1677	357,642	90,149	4.265
PURE PREMIUM		4.265		.135		.841		1.653		.589		.835	.211	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	948,033	43,356,670	1	37,315	1	29,884	57	197,043	125	81,328	313	69,689	18,308	4.573
99	833,179	58,696,717		11,559	3	197,541	54	220,865	117	61,823	364	77,829	17,349	7.045
00	800,433	34,682,032	3	8,075	1	52,861	46	169,754	102	49,963	284	48,031	18,135	4.333
01	882,583	38,102,251	1	8,907	1	37,313	37	192,018	83	58,171	295	65,774	18,840	4.317
02	817,694	27,379,880		343		10,591	26	135,126	63	46,097	258	62,868	18,772	3.348
ALL	4,281,922	202,217,550	5	66,199	6	328,190	220	914,806	490	297,382	1514	324,191	91,404	4.723
PURE PREMIUM		4.723		.155		.766		2.136		.695		.757	.213	

TABLE II

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

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														
98	565,120	9,562,235		0	3	17,291	47	26,615	60	11,898	495	31,426	8,393	1.692
99	611,418	10,153,767	2	11,413	1	1	44	36,226	88	16,152	471	29,898	7,847	1.661
00	645,911	11,770,013	1	94	1	2,033	72	59,115	58	7,756	488	37,714	10,989	1.822
01	663,044	11,346,326	2	377	1	12,840	53	41,080	76	14,445	483	34,815	9,906	1.711
02	616,063	19,491,365	3	11,695	2	81,315	21	30,748	73	17,465	453	42,539	11,151	3.164
ALL	3,101,556	62,323,706	8	23,579	8	113,480	237	193,784	355	67,716	2390	176,392	48,286	2.009
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	736,080	51,467,960		0	3	192,261	47	157,666	60	41,060	495	110,147	13,546	6.992
99	758,356	40,940,027	2	29,264	1	27,156	43	178,246	90	63,773	469	99,653	11,308	5.399
00	768,901	56,802,756	1	7,616	2	100,950	68	302,611	67	40,997	482	101,029	14,824	7.388
01	751,702	55,599,408	2	26,548	2	143,939	55	233,245	85	53,196	470	85,812	13,254	7.396
02	695,178	64,872,115	3	32,624	2	210,156	39	229,957	80	62,643	427	98,075	15,266	9.332
ALL	3,710,217	269,682,266	8	96,052	10	674,462	252	1,101,725	382	261,669	2343	494,716	68,198	7.269
PURE PREMIUM		7.269		.259		1.818		2.969		.705		1.333	.184	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	736,080	59,984,449		0	3	192,261	74	248,209	78	53,375	415	92,454	13,546	8.149
99	758,356	46,072,570	2	24,390	1	23,275	59	246,138	101	71,650	395	83,933	11,340	6.075
00	768,901	58,388,252	3	19,041	2	101,123	71	316,593	73	44,692	418	87,519	14,914	7.594
01	751,702	61,437,740	2	22,122	2	144,295	67	285,663	101	63,292	469	85,554	13,451	8.173
02	695,178	74,480,166	3	32,730	2	212,219	53	310,471	93	72,760	438	100,656	15,967	10.714
ALL	3,710,217	300,363,177	10	98,283	10	673,173	324	1,407,074	446	305,769	2135	450,116	69,218	8.096
PURE PREMIUM		8.096		.265		1.814		3.792		.824		1.213	.187	



TABLE II

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	6,374,413	26,900,136	3	70	2	7,245	79	65,194	264	45,597	2002	109,450	41,446	.422
99	6,715,165	29,648,725	4	42	2	4,450	102	83,916	280	45,633	1948	114,224	48,222	.442
00	7,217,652	36,006,203		0	1	509	125	94,593	334	58,830	2038	155,996	50,133	.499
01	7,820,719	33,434,837	3	52	1	385	102	69,837	302	57,154	1827	153,141	53,780	.428
02	8,036,635	32,568,157	2	15	1	15,357	49	37,454	342	65,451	1912	155,208	52,196	.405
ALL	36,164,584	158,558,058	12	179	7	27,946	457	350,994	1522	272,665	9727	688,019	245,777	.438
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	8,302,806	107,506,854	3	434	2	80,555	79	386,210	264	157,354	2002	383,622	66,893	1.295
99	8,328,981	114,901,432	4	2,293	3	95,524	102	422,184	289	181,272	1937	378,253	69,488	1.380
00	8,591,988	141,939,659		4,278	3	148,977	136	559,344	347	228,699	2012	410,469	67,629	1.652
01	8,866,462	126,699,719	3	8,174	3	121,650	134	513,683	320	192,961	1774	358,572	71,957	1.429
02	9,068,708	119,058,470	2	4,904	4	82,460	141	492,525	352	199,648	1804	339,591	71,457	1.313
ALL	43,158,945	610,106,134	12	20,083	15	529,166	592	2,373,946	1572	959,934	9529	1,870,507	347,424	1.414
PURE PREMIUM		1.414		.005		.123		.550		.222		.433	.080	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	8,302,806	128,253,904	4	542	2	80,555	124	608,000	343	204,546	1680	322,002	66,893	1.545
99	8,328,981	125,839,032	3	1,911	3	81,871	141	582,884	325	203,710	1630	318,332	69,682	1.511
00	8,591,988	141,775,425		10,699	3	149,272	142	584,567	378	249,051	1746	356,124	68,041	1.650
01	8,866,462	141,435,510	2	6,811	3	122,244	163	625,615	381	229,887	1765	356,775	73,022	1.595
02	9,068,708	139,016,423	2	5,044	4	85,191	185	645,069	410	232,819	1845	347,305	74,736	1.533
ALL	43,158,945	676,320,294	11	25,007	15	519,133	755	3,046,135	1837	1,120,013	8666	1,700,538	352,374	1.567
PURE PREMIUM		1.567		.006		.120		.706		.260		.394	.082	