

DELAWARE COMPENSATION RATING BUREAU, INC.

Table III - Unit Statistical Data

Table III contains indemnity and medical unit statistical data, in total and by industry group. Losses include loss adjustment expense and 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 1998 - 2002

| 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  |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 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   | 7,670,445           | 138,799,227   | 4            | 20,256                  | 6            | 46,888                           | 162          | 234,736                          | 420          | 70,496                           | 2870             | 130,979                 | 884,637                   | 1.810         |
| 99   | 7,999,126           | 169,187,040   | 6            | 11,654                  | 7            | 49,989                           | 184          | 304,811                          | 483          | 82,179                           | 2838             | 154,433                 | 1,088,804                 | 2.115         |
| 00   | 8,554,742           | 197,106,019   | 2            | 16,528                  | 6            | 53,069                           | 248          | 412,967                          | 508          | 96,299                           | 2820             | 169,079                 | 1,223,118                 | 2.304         |
| 01   | 9,284,480           | 204,660,450   | 6            | 31,916                  | 6            | 60,600                           | 219          | 396,606                          | 475          | 99,591                           | 2539             | 159,561                 | 1,298,331                 | 2.204         |
| 02   | 9,493,613           | 238,272,752   | 5            | 26,829                  | 6            | 69,264                           | 200          | 353,698                          | 486          | 95,206                           | 2482             | 150,230                 | 1,687,501                 | 2.510         |
| ALL  | 43,002,406          | 948,025,488   | 23           | 107,183                 | 31           | 279,810                          | 1013         | 1,702,818                        | 2372         | 443,771                          | 13549            | 764,282                 | 6,182,391                 | 2.205         |
| PURE PREMIUM   |                     | 2.205         |              | .025                    |              | .065                             |              | .396                             |              | .103                             |                  | .178                    | 1.438                     |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 98   | 7,670,445           | 138,799,227   | 4            | 20,256                  | 6            | 46,888                           | 162          | 234,736                          | 420          | 70,496                           | 2870             | 130,979                 | 884,637                   | 1.810         |
| 99   | 7,999,126           | 169,874,676   | 6            | 11,654                  | 7            | 49,989                           | 184          | 306,130                          | 484          | 82,368                           | 2862             | 155,664                 | 1,092,941                 | 2.124         |
| 00   | 8,554,742           | 199,117,345   | 2            | 16,528                  | 6            | 53,214                           | 251          | 417,648                          | 513          | 97,121                           | 2864             | 171,680                 | 1,234,982                 | 2.328         |
| 01   | 9,284,480           | 209,192,902   | 6            | 31,916                  | 6            | 60,992                           | 224          | 404,970                          | 490          | 102,519                          | 2635             | 165,547                 | 1,325,986                 | 2.253         |
| 02   | 9,493,613           | 256,551,794   | 5            | 27,009                  | 6            | 71,198                           | 217          | 383,609                          | 542          | 106,153                          | 2773             | 167,705                 | 1,809,845                 | 2.702         |
| ALL  | 43,002,406          | 973,535,944   | 23           | 107,363                 | 31           | 282,281                          | 1038         | 1,747,093                        | 2449         | 458,657                          | 14004            | 791,575                 | 6,348,391                 | 2.264         |
| PURE PREMIUM   |                     | 2.264         |              | .025                    |              | .066                             |              | .406                             |              | .107                             |                  | .184                    | 1.476                     |               |

TABLE III

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

| 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  |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 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   | 728,136             | 25,208,590    | 1            | 12,312                  | 1            | 5,760                            | 36           | 41,668                           | 96           | 16,850                           | 373              | 17,471                  | 158,025                   | 3.462         |
| 99   | 671,810             | 41,765,647    |              | 4,380                   | 3            | 23,492                           | 39           | 69,718                           | 104          | 19,336                           | 432              | 22,962                  | 277,769                   | 6.217         |
| 00   | 673,879             | 29,714,207    | 1            | 10,527                  | 1            | 11,407                           | 44           | 68,060                           | 94           | 16,504                           | 326              | 16,353                  | 174,292                   | 4.409         |
| 01   | 780,356             | 29,629,645    | 1            | 3,121                   | 1            | 6,302                            | 30           | 50,716                           | 70           | 14,656                           | 295              | 17,670                  | 203,833                   | 3.797         |
| 02   | 733,621             | 23,967,380    |              | 414                     |              | 4,759                            | 20           | 35,113                           | 54           | 10,397                           | 251              | 16,403                  | 172,589                   | 3.267         |
| ALL  | 3,587,802           | 150,285,469   | 3            | 30,754                  | 6            | 51,720                           | 169          | 265,275                          | 418          | 77,743                           | 1677             | 90,859                  | 986,508                   | 4.189         |
| PURE PREMIUM   |                     | 4.189         |              | .086                    |              | .144                             |              | .739                             |              | .217                             |                  | .253                    | 2.750                     |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 98   | 728,136             | 25,208,590    | 1            | 12,312                  | 1            | 5,760                            | 36           | 41,668                           | 96           | 16,850                           | 373              | 17,471                  | 158,025                   | 3.462         |
| 99   | 671,810             | 41,931,710    |              | 4,380                   | 3            | 23,492                           | 39           | 70,069                           | 104          | 19,370                           | 437              | 23,182                  | 278,824                   | 6.242         |
| 00   | 673,879             | 30,015,649    | 1            | 10,527                  | 1            | 11,434                           | 45           | 68,933                           | 95           | 16,606                           | 333              | 16,675                  | 175,982                   | 4.454         |
| 01   | 780,356             | 30,282,656    | 1            | 3,121                   | 1            | 6,350                            | 31           | 51,744                           | 72           | 15,022                           | 308              | 18,416                  | 208,174                   | 3.881         |
| 02   | 733,621             | 25,815,820    |              | 430                     |              | 4,932                            | 22           | 37,792                           | 60           | 11,592                           | 281              | 18,311                  | 185,101                   | 3.519         |
| ALL  | 3,587,802           | 153,254,425   | 3            | 30,770                  | 6            | 51,968                           | 173          | 270,206                          | 427          | 79,440                           | 1732             | 94,055                  | 1,006,106                 | 4.272         |
| PURE PREMIUM   |                     | 4.272         |              | .086                    |              | .145                             |              | .753                             |              | .221                             |                  | .262                    | 2.804                     |               |

TABLE III

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

| 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  |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 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   | 565,346             | 35,873,667    |              | 0                       | 3            | 23,764                           | 47           | 73,202                           | 60           | 11,009                           | 495              | 27,764                  | 222,999                   | 6.345         |
| 99   | 611,479             | 35,045,464    | 2            | 306                     | 1            | 7,182                            | 43           | 79,679                           | 90           | 16,143                           | 469              | 31,347                  | 215,798                   | 5.731         |
| 00   | 647,332             | 48,656,277    | 1            | 4,947                   | 2            | 18,713                           | 68           | 132,637                          | 67           | 13,089                           | 482              | 32,102                  | 285,075                   | 7.516         |
| 01   | 664,635             | 51,583,654    | 2            | 8,720                   | 2            | 21,411                           | 55           | 117,463                          | 85           | 21,860                           | 470              | 35,462                  | 310,921                   | 7.761         |
| 02   | 623,702             | 79,349,132    | 3            | 16,914                  | 2            | 22,439                           | 39           | 85,159                           | 80           | 20,093                           | 427              | 35,177                  | 613,710                   | 12.722        |
| ALL  | 3,112,494           | 250,508,194   | 8            | 30,887                  | 10           | 93,509                           | 252          | 488,140                          | 382          | 82,194                           | 2343             | 161,852                 | 1,648,503                 | 8.048         |
| PURE PREMIUM   |                     | 8.048         |              | .099                    |              | .300                             |              | 1.568                            |              | .264                             |                  | .520                    | 5.296                     |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 98   | 565,346             | 35,873,667    |              | 0                       | 3            | 23,764                           | 47           | 73,202                           | 60           | 11,009                           | 495              | 27,764                  | 222,999                   | 6.345         |
| 99   | 611,479             | 35,187,341    | 2            | 306                     | 1            | 7,182                            | 43           | 79,993                           | 90           | 16,181                           | 473              | 31,594                  | 216,618                   | 5.754         |
| 00   | 647,332             | 49,147,393    | 1            | 4,947                   | 2            | 18,760                           | 69           | 134,153                          | 68           | 13,229                           | 489              | 32,545                  | 287,841                   | 7.592         |
| 01   | 664,635             | 52,707,295    | 2            | 8,720                   | 2            | 21,529                           | 56           | 119,986                          | 88           | 22,508                           | 488              | 36,786                  | 317,543                   | 7.930         |
| 02   | 623,702             | 85,325,074    | 3            | 16,964                  | 2            | 22,974                           | 43           | 93,439                           | 90           | 22,558                           | 475              | 39,112                  | 658,204                   | 13.680        |
| ALL  | 3,112,494           | 258,240,770   | 8            | 30,937                  | 10           | 94,209                           | 258          | 500,773                          | 396          | 85,485                           | 2420             | 167,801                 | 1,703,205                 | 8.297         |
| PURE PREMIUM   |                     | 8.297         |              | .099                    |              | .303                             |              | 1.609                            |              | .275                             |                  | .539                    | 5.472                     |               |

TABLE III

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

| 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  |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 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   | 6,376,963           | 77,716,970    | 3            | 7,944                   | 2            | 17,364                           | 79           | 119,866                          | 264          | 42,638                           | 2002             | 85,744                  | 503,613                   | 1.219         |
| 99   | 6,715,837           | 92,375,929    | 4            | 6,968                   | 3            | 19,315                           | 102          | 155,414                          | 289          | 46,701                           | 1937             | 100,124                 | 595,237                   | 1.375         |
| 00   | 7,233,531           | 118,735,535   |              | 1,054                   | 3            | 22,949                           | 136          | 212,270                          | 347          | 66,706                           | 2012             | 120,624                 | 763,751                   | 1.641         |
| 01   | 7,839,489           | 123,447,151   | 3            | 20,075                  | 3            | 32,887                           | 134          | 228,428                          | 320          | 63,074                           | 1774             | 106,429                 | 783,578                   | 1.575         |
| 02   | 8,136,289           | 134,956,240   | 2            | 9,500                   | 4            | 42,066                           | 141          | 233,426                          | 352          | 64,717                           | 1804             | 98,650                  | 901,202                   | 1.659         |
| ALL  | 36,302,109          | 547,231,825   | 12           | 45,541                  | 15           | 134,581                          | 592          | 949,404                          | 1572         | 283,836                          | 9529             | 511,571                 | 3,547,381                 | 1.507         |
| PURE PREMIUM   |                     | 1.507         |              | .013                    |              | .037                             |              | .262                             |              | .078                             |                  | .141                    | .977                      |               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |              |                         |              |                                  |              |                                  |              |                                  |                  |                         |                           |               |
| 98   | 6,376,963           | 77,716,970    | 3            | 7,944                   | 2            | 17,364                           | 79           | 119,866                          | 264          | 42,638                           | 2002             | 85,744                  | 503,613                   | 1.219         |
| 99   | 6,715,837           | 92,755,625    | 4            | 6,968                   | 3            | 19,315                           | 102          | 156,068                          | 290          | 46,818                           | 1952             | 100,887                 | 597,499                   | 1.381         |
| 00   | 7,233,531           | 119,954,303   |              | 1,054                   | 3            | 23,020                           | 137          | 214,562                          | 350          | 67,287                           | 2042             | 122,460                 | 771,159                   | 1.658         |
| 01   | 7,839,489           | 126,202,951   | 3            | 20,075                  | 3            | 33,113                           | 137          | 233,240                          | 330          | 64,989                           | 1839             | 110,345                 | 800,268                   | 1.610         |
| 02   | 8,136,289           | 145,410,900   | 2            | 9,614                   | 4            | 43,291                           | 152          | 252,378                          | 392          | 72,003                           | 2017             | 110,282                 | 966,540                   | 1.787         |
| ALL  | 36,302,109          | 562,040,749   | 12           | 45,655                  | 15           | 136,103                          | 607          | 976,114                          | 1626         | 293,735                          | 9852             | 529,718                 | 3,639,079                 | 1.548         |
| PURE PREMIUM   |                     | 1.548         |              | .013                    |              | .037                             |              | .269                             |              | .081                             |                  | .146                    | 1.002                     |               |

TABLE III

## 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 PERM. NO. | COMP. IN HUNDREDS | MINOR PERM. 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  |                  |             |           |                   |           |                         |                 |                   |                 |                   |               |                   |                          |            |
| 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   | 7,670,445        | 88,463,726  | 4         | 8,734             | 6         | 115,265                 | 162             | 288,103           | 420             | 138,694           | 2870          | 265,440           | 68,401                   | 1.153      |
| 99   | 7,999,126        | 108,880,356 | 6         | 31,607            | 7         | 149,246                 | 184             | 402,285           | 483             | 152,320           | 2838          | 277,510           | 75,836                   | 1.361      |
| 00   | 8,554,742        | 122,311,803 | 2         | 2,013             | 6         | 83,070                  | 248             | 548,688           | 508             | 170,701           | 2820          | 335,448           | 83,198                   | 1.430      |
| 01   | 9,284,480        | 129,833,130 | 6         | 9,581             | 6         | 130,611                 | 219             | 554,264           | 475             | 184,225           | 2539          | 333,014           | 86,636                   | 1.398      |
| 02   | 9,493,613        | 168,750,112 | 5         | 56,640            | 6         | 398,099                 | 200             | 591,012           | 486             | 206,364           | 2482          | 347,000           | 88,386                   | 1.778      |
| ALL  | 43,002,406       | 618,239,127 | 23        | 108,575           | 31        | 876,291                 | 1013            | 2,384,352         | 2372            | 852,304           | 13549         | 1,558,412         | 402,457                  | 1.438      |
| PURE PREMIUM   |                  | 1.438       |           | .025              |           | .204                    |                 | .554              |                 | .198              |               | .362              |                          | .094       |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |             |           |                   |           |                         |                 |                   |                 |                   |               |                   |                          |            |
| 98   | 7,670,445        | 88,463,726  | 4         | 8,734             | 6         | 115,265                 | 162             | 288,103           | 420             | 138,694           | 2870          | 265,440           | 68,401                   | 1.153      |
| 99   | 7,999,126        | 109,296,347 | 6         | 31,607            | 7         | 149,246                 | 184             | 404,384           | 484             | 152,577           | 2855          | 279,100           | 76,049                   | 1.366      |
| 00   | 8,554,742        | 123,532,888 | 2         | 2,013             | 6         | 83,323                  | 252             | 555,025           | 510             | 171,713           | 2855          | 339,548           | 83,706                   | 1.444      |
| 01   | 9,284,480        | 132,477,455 | 6         | 9,581             | 6         | 131,167                 | 223             | 564,542           | 484             | 187,690           | 2623          | 343,876           | 87,918                   | 1.427      |
| 02   | 9,493,613        | 180,116,802 | 5         | 56,849            | 6         | 402,178                 | 215             | 639,117           | 535             | 226,949           | 2745          | 383,633           | 92,442                   | 1.897      |
| ALL  | 43,002,406       | 633,887,218 | 23        | 108,784           | 31        | 881,179                 | 1036            | 2,451,171         | 2433            | 877,623           | 13948         | 1,611,597         | 408,516                  | 1.474      |
| PURE PREMIUM   |                  | 1.474       |           | .025              |           | .205                    |                 | .570              |                 | .204              |               | .375              |                          | .095       |

TABLE III

## 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   | 728,136          | 15,802,512  | 1         | 8,609             | 1         | 11,380                  | 36        | 53,898                  | 96        | 33,249                  | 373           | 38,208            | 12,682                   | 2.170      |
| 99   | 671,810          | 27,776,868  |           | 9,650             | 3         | 97,402                  | 39        | 84,439                  | 104       | 27,931                  | 432           | 44,972            | 13,375                   | 4.135      |
| 00   | 673,879          | 17,429,184  | 1         | 430               | 1         | 14,482                  | 44        | 86,939                  | 94        | 24,837                  | 326           | 32,679            | 14,925                   | 2.586      |
| 01   | 780,356          | 20,383,252  | 1         | 2,255             | 1         | 16,019                  | 30        | 96,563                  | 70        | 30,565                  | 295           | 42,933            | 15,498                   | 2.612      |
| 02   | 733,621          | 17,258,857  |           | 471               |           | 13,218                  | 20        | 74,027                  | 54        | 27,138                  | 251           | 42,578            | 15,156                   | 2.353      |
| ALL  | 3,587,802        | 98,650,673  | 3         | 21,415            | 6         | 152,501                 | 169       | 395,866                 | 418       | 143,720                 | 1677          | 201,370           | 71,636                   | 2.750      |
| PURE PREMIUM   |                  | 2.750       |           | .060              |           | .425                    |           | 1.103                   |           | .401                    |               | .561              | .200                     |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |             |           |                   |           |                         |           |                         |           |                         |               |                   |                          |            |
| 98   | 728,136          | 15,802,512  | 1         | 8,609             | 1         | 11,380                  | 36        | 53,898                  | 96        | 33,249                  | 373           | 38,208            | 12,682                   | 2.170      |
| 99   | 671,810          | 27,880,898  |           | 9,650             | 3         | 97,402                  | 39        | 85,128                  | 104       | 27,975                  | 435           | 45,242            | 13,412                   | 4.150      |
| 00   | 673,879          | 17,602,305  | 1         | 430               | 1         | 14,523                  | 45        | 87,958                  | 94        | 24,952                  | 331           | 33,144            | 15,017                   | 2.612      |
| 01   | 780,356          | 20,788,923  | 1         | 2,255             | 1         | 16,110                  | 31        | 98,263                  | 71        | 31,057                  | 306           | 44,476            | 15,728                   | 2.664      |
| 02   | 733,621          | 18,488,746  |           | 489               |           | 13,560                  | 21        | 78,062                  | 59        | 29,732                  | 279           | 47,193            | 15,852                   | 2.520      |
| ALL  | 3,587,802        | 100,563,384 | 3         | 21,433            | 6         | 152,975                 | 172       | 403,309                 | 424       | 146,965                 | 1724          | 208,263           | 72,691                   | 2.803      |
| PURE PREMIUM   |                  | 2.803       |           | .060              |           | .426                    |           | 1.124                   |           | .410                    |               | .580              | .203                     |            |

TABLE III

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

| MAN<br>YEAR  | PAYROLL<br>IN THOUS | ALL<br>LOSSES | DEATH<br>NO.<br>COMP.<br>IN<br>HUNDREDS | PERM.<br>NO.<br>COMP.<br>IN<br>HUNDREDS | TOTAL<br>NO.<br>COMP.<br>IN<br>HUNDREDS | MAJOR<br>NO.<br>COMP.<br>IN<br>HUNDREDS | PERM.<br>NO.<br>COMP.<br>IN<br>HUNDREDS | MINOR<br>NO.<br>COMP.<br>IN<br>HUNDREDS | TEMPORARY<br>NO.<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  |                     |               |   |   |   |   |   |   |   |                                |               |         |        |        |
| 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                                       | 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   | 565,346             | 22,299,881    | 0                                       | 3                                       | 73,211                                  | 47                                      | 67,894                                  | 60                                      | 21,821                                      | 495                            | 50,690        | 9,383   | 3.944  |        |
| 99   | 611,479             | 21,579,757    | 2                                       | 20,361                                  | 1                                       | 11,476                                  | 43                                      | 94,357                                  | 90  | 32,372                         | 469           | 48,489  | 8,742  | 3.529  |
| 00   | 647,332             | 28,507,544    | 1                                       | 1,013                                   | 2                                       | 27,704                                  | 68                                      | 162,109                                 | 67  | 22,173                         | 482           | 59,802  | 12,275 | 4.404  |
| 01   | 664,635             | 31,092,080    | 2                                       | 5,601                                   | 2                                       | 62,105                                  | 55                                      | 142,927                                 | 85  | 33,207                         | 470           | 56,016  | 11,065 | 4.678  |
| 02   | 623,702             | 61,371,015    | 3                                       | 48,827                                  | 2                                       | 276,421                                 | 39                                      | 164,550                                 | 80  | 42,804                         | 427           | 68,217  | 12,891 | 9.840  |
| ALL  | 3,112,494           | 164,850,277   | 8                                       | 75,802                                  | 10                                      | 450,917                                 | 252                                     | 631,837                                 | 382   | 152,377                        | 2343          | 283,214 | 54,356 | 5.296  |
| PURE PREMIUM   |                     | 5.296         |   | .244                                    |   | 1.449                                   |   | 2.030                                   |   | .490                           |               | .910    |        | .175   |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                     |               |   |   |   |   |   |   |   |                                |               |         |        |        |
| 98   | 565,346             | 22,299,881    | 0                                       | 3                                       | 73,211                                  | 47                                      | 67,894                                  | 60                                      | 21,821                                      | 495                            | 50,690        | 9,383   | 3.944  |        |
| 99   | 611,479             | 21,662,406    | 2                                       | 20,361                                  | 1                                       | 11,476                                  | 43                                      | 94,811                                  | 90  | 32,421                         | 472           | 48,788  | 8,767  | 3.543  |
| 00   | 647,332             | 28,796,286    | 1                                       | 1,013                                   | 2                                       | 27,780                                  | 69                                      | 164,017                                 | 67  | 22,337                         | 488           | 60,466  | 12,349 | 4.448  |
| 01   | 664,635             | 31,684,191    | 2                                       | 5,601                                   | 2                                       | 62,274                                  | 56                                      | 146,045                                 | 87  | 33,805                         | 486           | 57,889  | 11,229 | 4.767  |
| 02   | 623,702             | 65,032,033    | 3                                       | 48,925                                  | 2                                       | 278,331                                 | 44                                      | 187,081                                 | 88  | 46,934                         | 473           | 75,567  | 13,483 | 10.427 |
| ALL  | 3,112,494           | 169,474,797   | 8                                       | 75,900                                  | 10                                      | 453,072                                 | 259                                     | 659,848                                 | 392   | 157,318                        | 2414          | 293,400 | 55,211 | 5.445  |
| PURE PREMIUM   |                     | 5.445         |   | .244                                    |   | 1.456                                   |   | 2.120                                   |   | .505                           |               | .943    |        | .177   |



TABLE III

## 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 PERM. NO. | COMP. IN HUNDREDS | MINOR PERM. 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  |                  |             |           |                   |           |                         |                 |                   |                 |                   |               |                   |                          |            |
| 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   | 6,376,963        | 50,361,333  | 3         | 125               | 2         | 30,675                  | 79              | 166,310           | 264             | 83,624            | 2002          | 176,543           | 46,336                   | .790       |
| 99   | 6,715,837        | 59,523,731  | 4         | 1,596             | 3         | 40,368                  | 102             | 223,489           | 289             | 92,017            | 1937          | 184,049           | 53,719                   | .886       |
| 00   | 7,233,531        | 76,375,075  |           | 570               | 3         | 40,884                  | 136             | 299,640           | 347             | 123,691           | 2012          | 242,967           | 55,998                   | 1.056      |
| 01   | 7,839,489        | 78,357,798  | 3         | 1,726             | 3         | 52,488                  | 134             | 314,774           | 320             | 120,453           | 1774          | 234,066           | 60,072                   | 1.000      |
| 02   | 8,136,289        | 90,120,240  | 2         | 7,342             | 4         | 108,460                 | 141             | 352,435           | 352             | 136,422           | 1804          | 236,205           | 60,339                   | 1.108      |
| ALL  | 36,302,109       | 354,738,177 | 12        | 11,359            | 15        | 272,875                 | 592             | 1,356,648         | 1572            | 556,207           | 9529          | 1,073,830         | 276,464                  | .977       |
| PURE PREMIUM   |                  | .977        |           | .003              |           | .075                    |                 | .374              |                 | .153              |               | .296              | .076                     |            |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                  |             |           |                   |           |                         |                 |                   |                 |                   |               |                   |                          |            |
| 98   | 6,376,963        | 50,361,333  | 3         | 125               | 2         | 30,675                  | 79              | 166,310           | 264             | 83,624            | 2002          | 176,543           | 46,336                   | .790       |
| 99   | 6,715,837        | 59,753,043  | 4         | 1,596             | 3         | 40,368                  | 102             | 224,445           | 290             | 92,182            | 1948          | 185,070           | 53,870                   | .890       |
| 00   | 7,233,531        | 77,134,297  |           | 570               | 3         | 41,020                  | 138             | 303,051           | 349             | 124,424           | 2036          | 245,937           | 56,340                   | 1.066      |
| 01   | 7,839,489        | 80,004,341  | 3         | 1,726             | 3         | 52,783                  | 136             | 320,235           | 326             | 122,828           | 1831          | 241,511           | 60,961                   | 1.021      |
| 02   | 8,136,289        | 96,596,023  | 2         | 7,435             | 4         | 110,287                 | 150             | 373,974           | 388             | 150,283           | 1993          | 260,873           | 63,108                   | 1.187      |
| ALL  | 36,302,109       | 363,849,037 | 12        | 11,452            | 15        | 275,133                 | 605             | 1,388,015         | 1617            | 573,341           | 9810          | 1,109,934         | 280,615                  | 1.002      |
| PURE PREMIUM   |                  | 1.002       |           | .003              |           | .076                    |                 | .382              |                 | .158              |               | .306              | .077                     |            |