

PENNSYLVANIA COMPENSATION RATING BUREAU

Table II - Unit Statistical Data

Pages 1 through 6 contain indemnity and total medical unit statistical data, by industry group. All medical losses, regardless of type of claim, are shown in the "medical" column.

Pages 7 through 12 contain medical unit statistical data on the same basis as the indemnity seen on Pages 1 through 6.

The data is developed to an ultimate level and trended to the midpoint of the current rating period.

TABLE II
Total Experience All Industries - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	240,455,653	2,022,823,925	70	221,448	12	74,882	1,785	4,093,203	6,163	2,781,069	23,816	3,092,397	9,965,240	0.841
2019	246,275,497	1,825,636,777	70	220,838	7	50,288	1,530	3,493,535	5,519	2,691,705	21,714	2,963,801	8,836,201	0.741
2020	250,282,811	1,716,582,625	68	230,872	7	47,620	1,366	3,170,871	5,749	2,740,268	21,074	2,740,385	8,235,810	0.686
2021	277,959,634	1,747,633,293	72	214,925	6	37,670	1,109	2,535,918	6,033	3,021,598	22,251	3,012,592	8,653,630	0.629
2022	297,225,257	1,589,558,977	64	266,013	6	46,561	497	1,215,084	4,081	2,132,112	23,329	3,468,597	8,767,223	0.535
Total	1,312,198,852	8,902,235,597	344	1,154,097	38	257,021	6,287	14,508,611	27,545	13,366,752	112,184	15,277,772	44,458,104	0.678
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	319,910,341	2,565,641,295	70	305,820	12	91,355	1,785	5,595,409	6,163	3,593,141	23,816	3,899,512	12,171,175	0.802
2019	313,446,006	2,277,857,460	70	307,112	7	56,564	1,556	4,877,430	5,501	3,206,454	21,688	3,550,913	10,780,102	0.727
2020	298,493,704	2,215,151,386	70	304,469	7	56,605	1,460	4,574,084	5,683	3,312,229	20,990	3,438,817	10,465,310	0.742
2021	313,686,063	2,278,668,000	74	322,546	6	46,178	1,487	4,659,606	5,790	3,376,241	21,973	3,599,883	10,782,226	0.726
2022	321,635,201	2,186,311,985	66	289,263	7	56,050	1,449	4,539,436	5,380	3,135,358	20,676	3,387,583	10,455,430	0.680
Total	1,567,171,315	11,523,630,126	350	1,529,209	40	306,753	7,736	24,245,965	28,516	16,623,423	109,143	17,876,708	54,654,243	0.735
Pure Premium		0.735		0.010		0.002		0.155		0.106		0.114	0.349	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	319,910,341	1,677,369,154	55	240,271	6	45,678	1,021	3,200,885	4,207	2,452,903	16,016	2,622,352	8,211,602	0.524
2019	313,446,006	1,641,618,287	54	235,747	6	45,654	999	3,132,426	4,121	2,402,403	15,695	2,569,690	8,030,264	0.524
2020	298,493,704	1,564,063,170	51	221,950	6	45,674	953	2,986,888	3,925	2,287,564	14,936	2,447,053	7,651,503	0.524
2021	313,686,063	1,646,419,954	54	235,059	6	45,639	1,002	3,138,878	4,123	2,403,840	15,686	2,569,808	8,070,975	0.525
2022	321,635,201	1,684,168,700	55	239,531	6	45,644	1,028	3,220,759	4,233	2,466,452	16,071	2,633,316	8,235,985	0.524
Total	1,567,171,315	8,213,639,266	269	1,172,558	30	228,288	5,003	15,679,836	20,609	12,013,161	78,404	12,842,219	40,200,330	0.524
Pure Premium		0.524		0.007		0.001		0.100		0.077		0.082	0.257	

TABLE II
Total Experience Manufacturing - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	22,618,130	382,328,663	5	4,452	2	9,149	348	803,636	1,234	526,333	4,252	551,815	1,927,901	1.690
2019	22,525,989	315,439,742	7	15,720	1	5,289	233	524,413	1,102	490,799	3,928	512,020	1,606,157	1.400
2020	22,446,211	294,265,349	12	40,477	0	0	213	479,092	1,103	506,560	3,706	463,879	1,452,646	1.311
2021	24,643,432	302,780,687	6	18,662	2	8,728	165	376,121	1,079	508,386	3,732	505,141	1,610,769	1.229
2022	26,289,436	252,515,623	5	18,182	0	0	62	154,621	631	309,483	3,862	572,164	1,470,706	0.961
Total	118,523,199	1,547,330,064	35	97,493	5	23,166	1,021	2,337,883	5,149	2,341,560	19,480	2,605,019	8,068,179	1.306
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	30,091,926	483,169,009	5	6,149	2	11,162	348	1,098,570	1,234	680,022	4,252	695,839	2,339,948	1.606
2019	28,669,849	388,561,830	7	21,861	1	6,108	239	736,667	1,097	583,753	3,924	613,284	1,923,945	1.355
2020	26,769,927	373,554,254	12	53,159	0	1,614	233	704,933	1,086	608,626	3,692	582,071	1,785,139	1.395
2021	27,810,877	394,777,867	6	28,475	2	9,719	236	723,025	1,028	565,293	3,688	601,841	2,019,425	1.420
2022	28,448,485	344,765,216	5	20,117	1	3,759	219	668,310	853	477,218	3,418	551,500	1,726,747	1.212
Total	141,791,064	1,984,828,176	36	129,761	6	32,362	1,275	3,931,505	5,297	2,914,912	18,973	3,044,535	9,795,205	1.400
Pure Premium		1.400		0.009		0.002		0.277		0.206		0.215	0.691	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	30,091,926	314,055,588	4	4,831	1	5,581	199	628,443	842	464,225	2,859	467,939	1,569,536	1.044
2019	28,669,849	282,341,693	5	16,811	1	4,930	153	473,088	822	437,354	2,840	443,832	1,447,402	0.985
2020	26,769,927	264,684,110	9	38,685	0	1,303	152	460,319	750	420,241	2,628	414,282	1,312,011	0.989
2021	27,810,877	287,320,535	5	21,056	2	9,600	159	486,899	732	402,475	2,633	429,634	1,523,540	1.033
2022	28,448,485	266,667,224	5	17,677	0	3,090	155	473,257	673	376,485	2,652	427,924	1,368,239	0.937
Total	141,791,064	1,415,069,150	27	99,061	4	24,505	819	2,522,007	3,818	2,100,780	13,611	2,183,612	7,220,728	0.998
Pure Premium		0.998		0.007		0.002		0.178		0.148		0.154	0.509	

TABLE II
Total Experience Contracting - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	14,095,024	350,433,993	16	51,574	4	37,516	368	891,273	717	373,564	2,908	424,322	1,726,091	2.486
2019	14,168,364	321,051,976	12	29,588	3	21,200	345	826,546	619	354,338	2,692	418,076	1,560,773	2.266
2020	13,701,031	299,050,136	18	57,983	2	18,134	279	711,750	615	338,817	2,548	362,695	1,501,123	2.183
2021	15,470,012	257,450,594	17	54,840	2	9,227	239	549,676	618	370,647	2,523	364,538	1,225,580	1.664
2022	16,071,971	276,636,982	14	50,602	5	35,289	124	322,261	554	356,065	2,618	436,856	1,565,295	1.721
Total	73,506,403	1,504,623,681	77	244,587	16	121,366	1,355	3,301,506	3,123	1,793,430	13,289	2,006,486	7,578,861	2.047
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	18,752,497	454,729,188	16	71,224	4	45,770	368	1,218,371	717	482,644	2,908	535,070	2,194,214	2.425
2019	18,032,721	409,139,961	12	41,146	3	23,193	345	1,138,612	619	424,342	2,689	502,465	1,961,641	2.269
2020	16,340,201	399,941,226	18	76,430	2	19,866	282	979,797	615	416,749	2,538	460,812	2,045,758	2.448
2021	17,458,388	339,993,564	17	81,965	2	10,684	262	862,475	610	426,236	2,493	445,316	1,573,260	1.947
2022	17,391,898	378,684,857	15	55,354	4	27,675	225	813,699	691	485,789	2,334	445,986	1,958,345	2.177
Total	87,975,705	1,982,488,796	79	326,119	15	127,187	1,483	5,012,954	3,252	2,235,761	12,962	2,389,649	9,733,218	2.253
Pure Premium		2.253		0.037		0.014		0.570		0.254		0.272	1.106	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	18,752,497	287,774,910	13	55,958	2	22,885	211	696,976	489	329,483	1,956	359,825	1,412,623	1.535
2019	18,032,721	289,399,277	9	31,624	2	18,719	222	731,234	464	317,951	1,946	363,603	1,430,862	1.605
2020	16,340,201	279,406,397	13	55,612	2	16,029	184	639,850	425	287,882	1,806	327,867	1,466,826	1.710
2021	17,458,388	242,992,420	13	59,425	2	10,555	177	581,213	434	303,409	1,780	317,944	1,157,378	1.392
2022	17,391,898	289,034,887	12	45,737	3	22,413	160	578,059	540	379,781	1,823	348,401	1,515,958	1.662
Total	87,975,705	1,388,607,891	60	248,355	11	90,602	953	3,227,331	2,352	1,618,507	9,311	1,717,639	6,983,646	1.578
Pure Premium		1.578		0.028		0.010		0.367		0.184		0.195	0.794	

TABLE II
Total Experience Office & Clerical - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	144,106,576	258,543,910	9	47,157	1	1,888	223	498,649	742	327,949	3,018	350,408	1,359,388	0.179
2019	149,563,996	217,264,787	6	11,643	1	5,489	192	437,475	603	280,558	2,572	341,940	1,095,543	0.145
2020	154,158,956	168,003,658	7	23,535	0	0	133	284,711	559	255,163	2,212	241,354	875,274	0.109
2021	169,127,020	221,942,103	10	32,046	0	0	136	301,204	743	364,224	2,765	383,234	1,138,713	0.131
2022	180,091,996	199,047,924	6	23,311	0	0	58	135,018	473	252,276	3,117	446,471	1,133,404	0.111
Total	797,048,544	1,064,802,382	38	137,692	2	7,378	742	1,657,056	3,120	1,480,169	13,684	1,763,407	5,602,322	0.134
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	191,724,267	318,573,711	9	65,123	1	2,304	223	681,654	742	423,709	3,018	441,865	1,571,082	0.166
2019	190,356,889	265,675,481	6	16,192	1	6,231	195	607,886	602	334,956	2,569	409,550	1,281,939	0.140
2020	183,853,928	209,868,499	7	30,917	0	955	142	411,233	554	307,691	2,202	303,380	1,044,509	0.114
2021	190,865,085	283,482,727	10	47,814	0	1,487	183	556,833	713	408,422	2,730	455,793	1,364,479	0.149
2022	194,882,245	267,375,931	6	25,450	0	3,105	177	544,141	662	382,842	2,756	432,353	1,285,869	0.137
Total	951,682,414	1,344,976,349	39	185,496	3	14,081	920	2,801,746	3,273	1,857,620	13,275	2,042,941	6,547,879	0.141
Pure Premium		0.141		0.002		0.000		0.029		0.020		0.021	0.069	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	191,724,267	213,521,999	7	51,165	1	1,152	128	389,944	507	289,251	2,030	297,146	1,106,563	0.111
2019	190,356,889	193,919,130	5	12,456	1	5,029	125	390,384	451	250,983	1,859	296,360	983,979	0.102
2020	183,853,928	151,189,680	5	22,500	0	771	93	268,534	382	212,471	1,567	215,911	791,710	0.082
2021	190,865,085	206,534,605	7	34,710	0	1,477	123	375,135	508	290,935	1,948	325,259	1,037,830	0.108
2022	194,882,245	209,591,591	5	21,487	0	2,553	126	385,635	522	301,727	2,140	335,679	1,048,836	0.108
Total	951,682,414	974,757,006	30	142,318	2	10,982	594	1,809,631	2,370	1,345,367	9,543	1,470,355	4,968,917	0.102
Pure Premium		0.102		0.001		0.000		0.019		0.014		0.015	0.052	

TABLE II
Total Experience Goods & Services - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	47,450,661	720,097,165	23	57,559	2	10,834	528	1,136,064	2,638	1,192,832	10,091	1,276,260	3,527,423	1.518
2019	47,690,180	671,540,965	25	91,146	1	9,026	451	954,183	2,406	1,176,992	9,165	1,220,756	3,263,307	1.408
2020	47,977,358	650,693,093	11	23,654	5	29,486	437	943,340	2,606	1,222,265	9,032	1,143,859	3,144,327	1.356
2021	55,780,040	680,781,641	19	56,076	1	5,249	349	778,313	2,788	1,352,161	9,576	1,244,851	3,371,166	1.220
2022	60,894,049	616,162,778	17	92,052	0	0	142	323,373	1,883	898,877	10,133	1,453,709	3,393,617	1.012
Total	259,792,289	3,339,275,642	95	320,486	9	54,596	1,907	4,135,273	12,321	5,843,127	47,997	6,339,435	16,699,839	1.285
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	63,129,966	906,713,145	23	79,489	2	13,218	528	1,552,999	2,638	1,541,139	10,091	1,609,364	4,270,923	1.436
2019	60,697,457	828,843,029	25	126,753	1	10,483	465	1,356,282	2,395	1,398,225	9,154	1,460,631	3,936,057	1.366
2020	57,219,029	834,949,294	12	32,404	5	31,670	489	1,431,986	2,566	1,465,529	8,996	1,429,370	3,958,535	1.459
2021	62,949,504	884,192,006	20	84,475	1	8,917	543	1,638,975	2,647	1,483,183	9,460	1,483,832	4,142,539	1.405
2022	65,895,038	857,030,959	18	100,019	1	9,505	592	1,722,342	2,404	1,298,568	8,984	1,409,885	4,029,991	1.301
Total	309,890,994	4,311,728,433	97	423,138	11	73,793	2,617	7,702,584	12,650	7,186,644	46,685	7,393,081	20,338,044	1.391
Pure Premium		1.391		0.014		0.002		0.249		0.232		0.239	0.656	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	63,129,966	603,702,367	18	62,451	1	6,609	302	888,402	1,801	1,052,078	6,786	1,082,269	2,945,215	0.956
2019	60,697,457	604,094,623	19	97,247	1	8,461	299	871,070	1,795	1,047,560	6,624	1,057,059	2,959,549	0.995
2020	57,219,029	593,703,940	9	24,250	4	25,553	319	934,996	1,772	1,011,967	6,402	1,017,287	2,922,987	1.038
2021	62,949,504	638,924,625	14	61,956	1	8,826	365	1,103,734	1,883	1,055,315	6,757	1,059,791	3,099,625	1.015
2022	65,895,038	659,839,545	15	83,230	1	7,822	420	1,221,274	1,891	1,021,734	6,983	1,095,816	3,168,519	1.001
Total	309,890,994	3,100,265,100	75	329,134	8	57,271	1,705	5,019,476	9,142	5,188,654	33,552	5,312,221	15,095,894	1.000
Pure Premium		1.000		0.011		0.002		0.162		0.167		0.171	0.487	

TABLE II
Total Experience Miscellaneous - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	12,185,262	311,420,194	17	60,706	3	15,494	318	763,581	832	360,392	3,547	489,591	1,424,438	2.556
2019	12,326,967	300,339,307	20	72,742	1	9,284	309	750,918	789	389,019	3,357	471,009	1,310,421	2.436
2020	11,999,254	304,570,389	20	85,223	0	0	304	751,979	866	417,464	3,576	528,598	1,262,440	2.538
2021	12,939,129	284,678,268	20	53,301	1	14,466	220	530,605	805	426,180	3,655	514,828	1,307,403	2.200
2022	13,877,805	245,195,670	22	81,866	1	11,272	111	279,810	540	315,411	3,599	559,397	1,204,200	1.767
Total	63,328,417	1,446,203,828	99	353,839	6	50,515	1,262	3,076,893	3,832	1,908,465	17,734	2,563,424	6,508,902	2.284
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	16,211,685	402,456,242	17	83,836	3	18,902	318	1,043,815	832	465,627	3,547	617,375	1,795,008	2.483
2019	15,689,090	385,637,158	20	101,160	1	10,549	311	1,037,983	788	465,177	3,353	564,983	1,676,519	2.458
2020	14,310,619	396,838,113	20	111,559	0	2,499	313	1,046,135	862	513,635	3,561	663,184	1,631,369	2.773
2021	14,602,209	376,221,837	20	79,817	1	15,372	264	878,298	793	493,108	3,602	613,101	1,682,523	2.576
2022	15,017,535	338,455,022	23	88,323	1	12,007	235	790,944	770	490,940	3,185	547,859	1,454,477	2.254
Total	75,831,138	1,899,608,372	100	464,694	7	59,330	1,441	4,797,175	4,045	2,428,486	17,248	3,006,503	8,239,896	2.505
Pure Premium		2.505		0.061		0.008		0.633		0.320		0.396	1.087	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	16,211,685	258,314,290	13	65,866	2	9,451	182	597,120	568	317,866	2,385	415,173	1,177,666	1.593
2019	15,689,090	271,863,562	15	77,609	1	8,515	200	666,648	590	348,555	2,426	408,837	1,208,472	1.733
2020	14,310,619	275,079,043	15	80,904	0	2,018	205	683,189	596	355,003	2,533	471,707	1,157,970	1.922
2021	14,602,209	270,647,770	15	57,912	1	15,180	178	591,897	565	351,706	2,568	437,181	1,252,603	1.853
2022	15,017,535	259,035,453	18	71,400	1	9,766	167	562,535	606	386,725	2,474	425,496	1,134,433	1.725
Total	75,831,138	1,334,940,119	77	353,691	5	44,928	931	3,101,391	2,926	1,759,854	12,386	2,158,393	5,931,144	1.760
Pure Premium		1.760		0.047		0.006		0.409		0.232		0.285	0.782	

TABLE II
Total Medical Experience All Industries - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical Only	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	240,455,653	996,524,036	70	43,769	12	743,692	1,785	2,185,251	6,163	2,040,200	23,816	3,175,769	1,776,560	0.414
2019	246,275,497	883,620,081	70	81,133	7	403,615	1,530	2,017,036	5,519	1,843,053	21,714	2,927,762	1,563,601	0.359
2020	250,282,811	823,581,012	68	85,364	7	167,768	1,366	1,786,700	5,749	2,018,181	21,074	2,802,646	1,375,151	0.329
2021	277,959,634	865,362,987	72	50,749	6	243,389	1,109	1,440,379	6,033	2,267,733	22,251	3,131,053	1,520,327	0.311
2022	297,225,257	876,722,272	64	116,104	6	194,135	497	1,033,942	4,081	1,646,124	23,329	4,125,189	1,651,729	0.295
Total	1,312,198,852	4,445,810,388	344	377,120	38	1,752,598	6,287	8,463,308	27,545	9,815,291	112,184	16,162,419	7,887,367	0.339
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	319,910,341	1,217,117,503	70	140,104	12	717,662	1,785	3,577,255	6,163	2,478,843	23,816	3,823,626	1,433,684	0.380
2019	313,446,006	1,078,010,197	70	140,753	7	444,562	1,556	3,118,827	5,501	2,213,807	21,688	3,483,058	1,379,096	0.344
2020	298,493,704	1,046,530,960	70	139,496	7	444,533	1,460	2,925,047	5,683	2,286,432	20,990	3,370,284	1,299,517	0.351
2021	313,686,063	1,078,222,595	74	147,870	6	363,008	1,487	2,980,713	5,790	2,330,210	21,973	3,529,798	1,430,627	0.344
2022	321,635,201	1,045,543,004	66	132,590	7	440,277	1,449	2,902,966	5,380	2,163,614	20,676	3,319,517	1,496,466	0.325
Total	1,567,171,315	5,465,424,259	350	700,813	40	2,410,043	7,736	15,504,809	28,516	11,472,906	109,143	17,526,281	7,039,391	0.349
Pure Premium		0.349		0.004		0.015		0.099		0.073		0.112	0.045	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	319,910,341	821,160,220	55	110,079	6	358,459	1,021	2,045,395	4,205	1,691,326	16,022	2,572,373	1,433,970	0.257
2019	313,446,006	803,026,414	54	107,804	6	358,993	999	2,003,454	4,125	1,660,178	15,693	2,520,187	1,379,648	0.256
2020	298,493,704	765,150,343	50	100,282	6	358,817	953	1,909,051	3,932	1,582,015	14,952	2,400,783	1,300,557	0.256
2021	313,686,063	807,097,486	53	105,590	6	357,725	997	1,998,046	4,124	1,659,546	15,665	2,516,436	1,433,632	0.257
2022	321,635,201	823,598,499	52	104,100	6	356,056	1,012	2,028,688	4,170	1,676,371	15,930	2,557,841	1,512,927	0.256
Total	1,567,171,315	4,020,032,962	264	527,855	30	1,790,050	4,981	9,984,633	20,556	8,269,436	78,262	12,567,620	7,060,735	0.257
Pure Premium		0.257		0.003		0.011		0.064		0.053		0.080	0.045	

TABLE II
Total Medical Experience Manufacturing - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	22,618,130	192,790,132	5	1,007	2	167,150	348	431,316	1,234	403,210	4,252	586,425	338,794	0.852
2019	22,525,989	160,615,681	7	975	1	66,539	233	305,580	1,102	349,836	3,928	569,190	314,036	0.713
2020	22,446,211	145,264,600	12	37,119	0	0	213	259,872	1,103	376,754	3,706	507,667	271,233	0.647
2021	24,643,432	161,076,863	6	789	2	79,990	165	299,216	1,079	377,179	3,732	566,949	286,645	0.654
2022	26,289,436	147,070,592	5	18,002	0	0	62	162,600	631	247,619	3,862	727,979	314,506	0.559
Total	118,523,199	806,817,868	35	57,892	5	313,679	1,021	1,458,584	5,149	1,754,599	19,480	2,958,211	1,525,214	0.681
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	30,091,926	233,994,834	5	3,222	2	161,300	348	706,064	1,234	489,900	4,252	706,056	273,406	0.778
2019	28,669,849	192,394,529	7	1,692	1	73,232	239	476,003	1,097	419,615	3,924	676,423	276,980	0.671
2020	26,769,927	178,513,913	12	52,364	0	8,321	233	435,577	1,086	423,063	3,692	609,498	256,315	0.667
2021	27,810,877	201,942,540	6	15,603	2	113,027	236	586,188	1,028	396,440	3,688	638,433	269,733	0.726
2022	28,448,485	172,674,730	5	18,877	1	29,916	219	461,983	853	349,777	3,418	581,252	284,942	0.607
Total	141,791,064	979,520,546	36	91,759	6	385,796	1,275	2,665,816	5,297	2,078,796	18,973	3,211,662	1,361,377	0.691
Pure Premium		0.691		0.006		0.027		0.188		0.147		0.227	0.096	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	30,091,926	156,953,611	4	2,532	1	80,566	199	403,711	842	334,261	2,861	475,005	273,461	0.522
2019	28,669,849	144,740,221	5	1,296	1	59,136	154	305,765	823	314,690	2,839	489,424	277,091	0.505
2020	26,769,927	131,201,089	9	37,644	0	6,717	152	284,245	751	292,693	2,630	434,192	256,520	0.490
2021	27,810,877	152,354,000	5	11,152	2	111,368	159	393,165	733	282,563	2,628	454,992	270,300	0.548
2022	28,448,485	136,823,914	4	14,823	0	24,250	153	321,967	663	271,894	2,630	447,228	288,077	0.481
Total	141,791,064	722,072,834	27	67,447	4	282,038	816	1,708,854	3,811	1,496,101	13,588	2,300,840	1,365,449	0.509
Pure Premium		0.509		0.005		0.020		0.121		0.106		0.162	0.096	

TABLE II
Total Medical Experience Contracting - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	14,095,024	172,609,098	16	27,723	4	294,522	368	467,687	717	285,808	2,908	462,385	187,967	1.225
2019	14,168,364	156,077,296	12	10,728	3	214,861	345	477,776	619	266,169	2,692	419,045	172,194	1.102
2020	13,701,031	150,112,270	18	37,448	2	77,771	279	479,348	615	308,262	2,548	441,571	156,723	1.096
2021	15,470,012	122,557,965	17	11,774	2	28,170	239	324,626	618	279,337	2,523	406,551	175,121	0.792
2022	16,071,971	156,529,516	14	36,047	5	155,063	124	311,707	554	317,907	2,618	563,627	180,943	0.974
Total	73,506,403	757,886,145	77	123,720	16	770,387	1,355	2,061,144	3,123	1,457,483	13,289	2,293,179	872,949	1.031
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	18,752,497	219,421,379	16	88,740	4	284,214	368	765,603	717	347,256	2,908	556,711	151,690	1.170
2019	18,032,721	196,164,150	12	18,612	3	235,394	345	734,476	619	321,425	2,689	499,860	151,875	1.088
2020	16,340,201	204,575,781	18	58,431	2	194,847	282	751,464	615	358,003	2,538	534,910	148,103	1.252
2021	17,458,388	157,325,983	17	30,260	2	46,629	262	569,816	610	299,574	2,493	462,192	164,789	0.901
2022	17,391,898	195,834,547	15	45,286	4	247,340	225	651,448	691	381,432	2,334	468,904	163,935	1.126
Total	87,975,705	973,321,840	79	241,328	15	1,008,424	1,483	3,472,807	3,252	1,707,690	12,962	2,522,577	780,392	1.106
Pure Premium		1.106		0.027		0.115		0.395		0.194		0.287	0.089	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	18,752,497	141,262,270	13	69,722	2	141,960	210	437,755	489	236,935	1,956	374,532	151,720	0.753
2019	18,032,721	143,086,216	9	14,255	2	190,085	222	471,869	464	241,038	1,946	361,679	151,936	0.793
2020	16,340,201	146,682,552	13	42,005	2	157,276	184	490,575	425	247,723	1,808	381,025	148,222	0.898
2021	17,458,388	115,737,754	12	21,606	2	45,958	176	381,808	434	213,403	1,777	329,468	165,135	0.663
2022	17,391,898	151,595,777	11	35,500	3	199,817	158	458,662	531	293,224	1,807	363,017	165,738	0.872
Total	87,975,705	698,364,568	59	183,087	11	735,095	951	2,240,669	2,344	1,232,323	9,294	1,809,720	782,751	0.794
Pure Premium		0.794		0.021		0.084		0.255		0.140		0.206	0.089	

TABLE II
Total Medical Experience Office & Clerical - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical Only</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
2018	144,106,576	135,938,794	9	1,433	1	87,150	223	223,979	742	233,249	3,018	442,792	370,786	0.094
2019	149,563,996	109,554,274	6	1,249	1	9,261	192	187,579	603	211,900	2,572	389,099	296,454	0.073
2020	154,158,956	87,527,441	7	6,363	0	0	133	128,909	559	181,660	2,212	322,204	236,138	0.057
2021	169,127,020	113,871,273	10	7,803	0	0	136	127,275	743	289,508	2,765	431,533	282,594	0.067
2022	180,091,996	113,340,446	6	19,631	0	0	58	51,067	473	169,585	3,117	548,942	344,179	0.063
Total	797,048,544	560,232,228	38	36,478	2	96,411	742	718,809	3,120	1,085,903	13,684	2,134,570	1,530,150	0.070
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	191,724,267	157,108,198	9	4,586	1	84,099	223	366,653	742	283,398	3,018	533,121	299,224	0.082
2019	190,356,889	128,193,941	6	2,167	1	10,501	195	291,337	602	254,616	2,569	461,847	261,472	0.067
2020	183,853,928	104,450,942	7	9,794	0	4,130	142	216,972	554	206,384	2,202	384,080	223,150	0.057
2021	190,865,085	136,447,859	10	17,006	0	4,679	183	299,652	713	294,721	2,730	482,499	265,921	0.071
2022	194,882,245	128,586,928	6	18,918	0	15,310	177	262,003	662	244,002	2,756	433,811	311,826	0.066
Total	951,682,414	654,787,868	39	52,471	3	118,719	920	1,436,617	3,273	1,283,120	13,275	2,295,358	1,361,594	0.069
Pure Premium		0.069		0.001		0.001		0.015		0.013		0.024	0.014	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	191,724,267	110,656,250	7	3,603	0	42,006	128	209,644	506	193,364	2,030	358,661	299,284	0.058
2019	190,356,889	98,397,858	5	1,660	1	8,480	125	187,126	451	190,988	1,858	334,149	261,577	0.052
2020	183,853,928	79,171,033	5	7,041	0	3,334	93	141,571	384	142,972	1,568	273,465	223,328	0.043
2021	190,865,085	103,783,006	7	12,141	0	4,621	122	200,647	509	210,109	1,945	343,832	266,479	0.054
2022	194,882,245	104,883,563	5	14,801	0	12,418	124	182,727	516	190,233	2,118	333,400	315,257	0.054
Total	951,682,414	496,891,711	29	39,246	2	70,859	591	921,715	2,366	927,666	9,520	1,643,507	1,365,925	0.052
Pure Premium		0.052		0.000		0.001		0.010		0.010		0.017	0.014	

TABLE II
Total Medical Experience Goods & Services - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical Only</u>	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2018	47,450,661	352,742,250	23	7,054	2	68,792	528	671,338	2,638	837,222	10,091	1,253,750	689,267	0.743
2019	47,690,180	326,330,742	25	49,784	1	91,093	451	585,262	2,406	761,016	9,165	1,163,057	613,095	0.684
2020	47,977,358	314,432,664	11	3,115	5	89,997	437	509,652	2,606	871,486	9,032	1,103,271	566,806	0.655
2021	55,780,040	337,116,596	19	15,645	1	60,229	349	414,050	2,788	980,324	9,576	1,297,362	603,557	0.604
2022	60,894,049	339,361,692	17	15,226	0	0	142	363,685	1,883	668,684	10,133	1,709,939	636,084	0.557
Total	259,792,289	1,669,983,944	95	90,824	9	310,110	1,907	2,543,987	12,321	4,118,731	47,997	6,527,379	3,108,808	0.643
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	63,129,966	427,092,258	23	22,580	2	66,384	528	1,098,981	2,638	1,017,224	10,091	1,509,515	556,238	0.677
2019	60,697,457	393,605,663	25	86,368	1	100,611	465	914,390	2,395	911,341	9,154	1,382,598	540,750	0.648
2020	57,219,029	395,853,469	12	13,172	5	224,263	489	884,472	2,566	975,703	8,996	1,325,294	535,632	0.692
2021	62,949,504	414,253,923	20	44,140	1	92,922	543	992,454	2,647	986,387	9,460	1,458,690	567,947	0.658
2022	65,895,038	402,999,068	18	20,553	1	70,235	592	1,113,166	2,404	877,816	8,984	1,371,928	576,292	0.612
Total	309,890,994	2,033,804,382	97	186,813	11	554,414	2,617	5,003,464	12,650	4,768,471	46,685	7,048,024	2,776,859	0.656
Pure Premium		0.656		0.006		0.018		0.161		0.154		0.227	0.090	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	63,129,966	294,521,509	18	17,741	1	33,158	302	628,373	1,800	694,057	6,789	1,015,537	556,350	0.467
2019	60,697,457	295,954,879	19	66,150	1	81,245	299	587,387	1,796	683,394	6,623	1,000,406	540,966	0.488
2020	57,219,029	292,298,678	8	9,469	4	181,019	319	577,337	1,775	674,859	6,409	944,242	536,060	0.511
2021	62,949,504	309,962,466	14	31,521	1	91,579	364	665,039	1,884	702,283	6,745	1,040,063	569,140	0.492
2022	65,895,038	316,851,917	14	16,303	1	56,934	412	775,253	1,864	680,632	6,920	1,056,766	582,631	0.481
Total	309,890,994	1,509,589,448	74	141,184	8	443,934	1,696	3,233,390	9,119	3,435,226	33,487	5,057,014	2,785,146	0.487
Pure Premium		0.487		0.005		0.014		0.104		0.111		0.163	0.090	

TABLE II
Total Medical Experience Miscellaneous - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	12,185,262	142,443,762	17	6,553	3	126,078	318	390,931	832	280,712	3,547	430,417	189,746	1.169
2019	12,326,967	131,042,088	20	18,396	1	21,861	309	460,839	789	254,132	3,357	387,370	167,822	1.063
2020	11,999,254	126,244,037	20	1,319	0	0	304	408,918	866	280,019	3,576	427,933	144,251	1.052
2021	12,939,129	130,740,290	20	14,738	1	75,000	220	275,211	805	341,384	3,655	428,659	172,410	1.010
2022	13,877,805	120,420,026	22	27,199	1	39,072	111	144,884	540	242,329	3,599	574,701	176,016	0.868
Total	63,328,417	650,890,203	99	68,205	6	262,011	1,262	1,680,783	3,832	1,398,576	17,734	2,249,081	850,245	1.028
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	16,211,685	179,500,834	17	20,976	3	121,665	318	639,955	832	341,065	3,547	518,223	153,125	1.107
2019	15,689,090	167,651,913	20	31,915	1	24,825	311	702,620	788	306,810	3,353	462,330	148,019	1.069
2020	14,310,619	163,136,855	20	5,736	0	12,971	313	636,562	862	323,280	3,561	516,503	136,317	1.140
2021	14,602,209	168,252,290	20	40,861	1	105,751	264	532,603	793	353,086	3,602	487,984	162,237	1.152
2022	15,017,535	145,447,731	23	28,956	1	77,477	235	414,366	770	310,587	3,185	463,621	159,471	0.969
Total	75,831,138	823,989,623	100	128,443	7	342,690	1,441	2,926,105	4,045	1,634,828	17,248	2,448,660	759,170	1.087
Pure Premium		1.087		0.017		0.045		0.386		0.216		0.323	0.100	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	16,211,685	117,766,581	13	16,481	1	60,770	182	365,912	568	232,710	2,386	348,638	153,156	0.726
2019	15,689,090	120,847,240	15	24,444	1	20,047	200	451,306	591	230,068	2,426	334,530	148,078	0.770
2020	14,310,619	115,796,991	15	4,123	0	10,471	204	415,322	597	223,768	2,536	367,859	136,426	0.809
2021	14,602,209	125,260,261	15	29,170	1	104,200	177	357,386	564	251,187	2,569	348,081	162,578	0.858
2022	15,017,535	113,443,328	18	22,674	1	62,637	164	290,079	596	240,387	2,455	357,431	161,225	0.755
Total	75,831,138	593,114,400	76	96,892	5	258,124	928	1,880,005	2,915	1,178,120	12,373	1,756,539	761,464	0.782
Pure Premium		0.782		0.013		0.034		0.248		0.155		0.232	0.100	