

PENNSYLVANIA COMPENSATION RATING BUREAU

Table III - 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.

TABLE III
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	240,407,561	2,148,287,032	70	240,714	12	64,248	1,785	4,461,592	6,163	2,772,726	23,816	3,073,842	10,869,748	0.894
2019	246,226,242	1,947,578,533	70	244,564	7	48,004	1,556	3,929,341	5,501	2,657,385	21,688	2,948,712	9,647,779	0.791
2020	250,057,556	1,850,307,291	70	261,008	7	45,775	1,460	3,832,246	5,683	2,660,993	20,990	2,747,736	8,955,315	0.740
2021	277,598,287	1,958,403,875	74	246,559	6	38,655	1,487	3,958,668	5,790	2,845,404	21,973	3,035,016	9,459,738	0.705
2022	296,274,135	2,068,667,512	66	296,072	7	57,941	1,449	4,276,565	5,380	2,979,935	20,676	3,179,658	9,896,505	0.698
Total	1,310,563,781	9,973,244,243	350	1,288,917	40	254,623	7,736	20,458,411	28,516	13,916,443	109,143	14,984,964	48,829,085	0.761
Pure Premium		0.761		0.010		0.002		0.156		0.106		0.114	0.373	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	240,407,561	2,148,322,599	70	240,714	12	64,248	1,785	4,461,592	6,163	2,772,726	23,816	3,073,842	10,870,104	0.894
2019	246,226,242	1,950,018,086	70	245,068	7	48,004	1,557	3,933,516	5,509	2,661,404	21,718	2,952,842	9,659,346	0.792
2020	250,057,556	1,858,432,883	71	265,097	7	45,782	1,464	3,843,718	5,716	2,676,585	21,092	2,761,156	8,991,991	0.743
2021	277,598,287	1,986,350,468	76	252,637	6	38,770	1,506	4,010,177	5,911	2,904,800	22,337	3,085,172	9,571,949	0.716
2022	296,274,135	2,175,816,241	71	315,826	7	58,492	1,516	4,476,887	5,837	3,232,620	21,974	3,379,598	10,294,739	0.734
Total	1,310,563,781	10,118,940,278	358	1,319,342	40	255,296	7,829	20,725,891	29,136	14,248,135	110,938	15,252,611	49,388,128	0.772
Pure Premium		0.772		0.010		0.002		0.158		0.109		0.116	0.377	

TABLE III
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	22,613,606	406,978,176	5	4,840	2	7,850	348	875,963	1,234	524,754	4,252	548,504	2,107,871	1.800
2019	22,521,484	333,831,559	7	17,409	1	5,184	239	593,471	1,097	483,792	3,924	509,277	1,729,183	1.482
2020	22,426,009	315,688,657	12	45,571	0	1,306	233	590,605	1,086	488,961	3,692	465,095	1,565,349	1.408
2021	24,611,396	339,684,661	6	21,767	2	8,136	236	614,261	1,028	476,413	3,688	507,404	1,768,865	1.380
2022	26,205,310	326,821,778	5	20,591	1	3,885	219	629,610	853	453,562	3,418	517,650	1,642,920	1.247
Total	118,377,805	1,723,004,831	36	110,177	6	26,360	1,275	3,303,910	5,297	2,427,482	18,973	2,547,931	8,814,188	1.456
Pure Premium		1.456		0.009		0.002		0.279		0.205		0.215	0.745	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	22,613,606	406,984,959	5	4,840	2	7,850	348	875,963	1,234	524,754	4,252	548,504	2,107,939	1.800
2019	22,521,484	334,258,342	7	17,482	1	5,184	239	594,081	1,098	484,504	3,929	510,009	1,731,324	1.484
2020	22,426,009	317,097,265	12	46,201	0	1,307	234	592,372	1,092	491,711	3,711	467,462	1,571,920	1.414
2021	24,611,396	344,438,101	7	22,689	2	8,153	239	622,080	1,049	486,351	3,749	515,796	1,789,312	1.400
2022	26,205,310	343,687,905	6	23,381	1	3,963	229	657,906	927	493,404	3,626	549,176	1,709,049	1.312
Total	118,377,805	1,746,466,572	37	114,593	6	26,457	1,289	3,342,401	5,401	2,480,723	19,267	2,590,947	8,909,545	1.475
Pure Premium		1.475		0.010		0.002		0.282		0.210		0.219	0.753	

TABLE III
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) (7)	Amounts (in 100's) (9)	Amounts (in 100's) (11)	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	14,092,205	380,331,702	16	56,061	4	32,189	368	971,488	717	372,443	2,908	421,776	1,949,360	2.699
2019	14,165,531	350,696,213	12	32,766	3	19,683	345	917,285	619	351,679	2,689	417,252	1,768,298	2.476
2020	13,688,700	329,537,475	18	65,520	2	16,065	282	820,891	615	334,810	2,538	368,205	1,689,884	2.407
2021	15,449,901	290,678,980	17	62,655	2	8,943	262	732,734	610	359,220	2,493	375,440	1,367,797	1.881
2022	16,020,540	356,216,335	15	56,657	4	28,608	225	766,579	691	461,708	2,334	418,612	1,829,999	2.223
Total	73,416,877	1,707,460,705	79	273,659	15	105,489	1,483	4,208,978	3,252	1,879,859	12,962	2,001,285	8,605,338	2.326
Pure Premium		2.326		0.037		0.014		0.573		0.256		0.273	1.172	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	14,092,205	380,335,466	16	56,061	4	32,189	368	971,488	717	372,443	2,908	421,776	1,949,398	2.699
2019	14,165,531	351,107,540	12	32,882	3	19,683	346	918,244	620	352,230	2,693	417,818	1,770,218	2.479
2020	13,688,700	330,880,933	19	66,411	2	16,067	283	823,392	618	336,836	2,550	369,950	1,696,153	2.417
2021	15,449,901	294,713,602	18	63,807	2	8,965	265	742,497	622	366,640	2,535	381,707	1,383,520	1.908
2022	16,020,540	373,811,810	16	60,291	4	28,710	236	803,431	745	497,822	2,493	447,187	1,900,678	2.333
Total	73,416,877	1,730,849,350	80	279,453	15	105,613	1,498	4,259,052	3,323	1,925,971	13,179	2,038,437	8,699,968	2.358
Pure Premium		2.358		0.038		0.014		0.580		0.262		0.278	1.185	

TABLE III
Total Experience Office & Clerical - 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	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	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	144,077,754	272,586,158	9	51,259	1	1,620	223	543,528	742	326,965	3,018	348,306	1,454,184	0.189
2019	149,534,084	229,085,133	6	12,894	1	5,288	195	489,723	602	277,599	2,569	340,094	1,165,253	0.153
2020	154,020,213	178,927,578	7	26,504	0	772	142	344,538	554	247,194	2,202	242,411	927,857	0.116
2021	168,907,155	245,757,628	10	36,550	0	1,245	183	473,069	713	344,207	2,730	384,273	1,218,232	0.145
2022	179,515,701	254,989,373	6	26,049	0	3,209	177	512,631	662	363,864	2,756	405,815	1,238,325	0.142
Total	796,054,907	1,181,345,870	39	153,256	3	12,134	920	2,363,489	3,273	1,559,828	13,275	1,720,900	6,003,851	0.148
Pure Premium		0.148		0.002		0.000		0.030		0.020		0.022	0.075	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	144,077,754	272,593,581	9	51,259	1	1,620	223	543,528	742	326,965	3,018	348,306	1,454,258	0.189
2019	149,534,084	229,371,303	6	12,955	1	5,288	195	490,226	603	278,042	2,572	340,549	1,166,653	0.153
2020	154,020,213	179,704,412	7	26,871	0	773	143	345,569	557	248,605	2,213	243,626	931,600	0.117
2021	168,907,155	249,228,706	10	37,281	0	1,258	185	479,270	729	351,565	2,774	390,487	1,232,426	0.148
2022	179,515,701	267,984,294	7	28,361	0	3,274	185	536,073	720	395,438	2,925	430,799	1,285,897	0.149
Total	796,054,907	1,198,882,296	39	156,727	3	12,213	931	2,394,665	3,350	1,600,615	13,503	1,753,767	6,070,835	0.151
Pure Premium		0.151		0.002		0.000		0.030		0.020		0.022	0.076	

TABLE III
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	47,441,171	754,339,601	23	62,566	2	9,296	528	1,238,310	2,638	1,189,254	10,091	1,268,603	3,775,368	1.590
2019	47,680,642	708,253,248	25	100,938	1	8,897	465	1,092,644	2,395	1,158,795	9,154	1,212,922	3,508,337	1.485
2020	47,934,179	693,920,291	12	27,778	5	25,611	489	1,199,742	2,566	1,177,383	8,996	1,142,117	3,366,572	1.448
2021	55,707,526	761,390,024	20	64,574	1	7,464	543	1,392,426	2,647	1,249,986	9,460	1,251,000	3,648,451	1.367
2022	60,699,188	810,307,095	18	102,373	1	9,826	592	1,622,604	2,404	1,234,197	8,984	1,323,348	3,810,723	1.335
Total	259,462,706	3,728,210,258	97	358,229	11	61,093	2,617	6,545,726	12,650	6,009,614	46,685	6,197,989	18,109,451	1.437
Pure Premium		1.437		0.014		0.002		0.252		0.232		0.239	0.698	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	47,441,171	754,353,400	23	62,566	2	9,296	528	1,238,310	2,638	1,189,254	10,091	1,268,603	3,775,506	1.590
2019	47,680,642	709,173,400	25	101,081	1	8,897	466	1,093,833	2,399	1,160,495	9,167	1,214,669	3,512,759	1.487
2020	47,934,179	697,084,122	12	29,016	5	25,613	490	1,203,216	2,581	1,184,069	9,041	1,147,872	3,381,055	1.454
2021	55,707,526	772,518,019	20	66,671	1	7,504	549	1,410,201	2,700	1,275,247	9,622	1,272,332	3,693,225	1.387
2022	60,699,188	853,105,215	19	109,774	1	10,032	620	1,697,653	2,608	1,339,115	9,548	1,406,366	3,968,112	1.405
Total	259,462,706	3,786,234,156	99	369,109	11	61,341	2,653	6,643,212	12,926	6,148,181	47,468	6,309,841	18,330,657	1.459
Pure Premium		1.459		0.014		0.002		0.256		0.237		0.243	0.706	

TABLE III
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) (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	12,182,825	334,051,395	17	65,988	3	13,293	318	832,303	832	359,311	3,547	486,654	1,582,965	2.742
2019	12,324,501	325,712,380	20	80,557	1	8,953	311	836,217	788	385,521	3,353	469,167	1,476,709	2.643
2020	11,988,455	332,233,291	20	95,635	0	2,021	313	876,470	862	412,646	3,561	529,908	1,405,653	2.771
2021	12,922,309	320,892,582	20	61,013	1	12,867	264	746,176	793	415,578	3,602	516,898	1,456,393	2.483
2022	13,833,396	320,332,931	23	90,402	1	12,412	235	745,141	770	466,604	3,185	514,232	1,374,538	2.316
Total	63,251,486	1,633,222,579	100	393,595	7	49,547	1,441	4,036,308	4,045	2,039,659	17,248	2,516,859	7,296,257	2.582
Pure Premium		2.582		0.062		0.008		0.638		0.322		0.398	1.154	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	12,182,825	334,055,194	17	65,988	3	13,293	318	832,303	832	359,311	3,547	486,654	1,583,003	2.742
2019	12,324,501	326,107,501	20	80,668	1	8,953	312	837,132	789	386,133	3,357	469,797	1,478,391	2.646
2020	11,988,455	333,666,151	21	96,597	0	2,023	314	879,170	868	415,363	3,577	532,246	1,411,262	2.783
2021	12,922,309	325,452,041	21	62,188	1	12,889	267	756,130	811	424,996	3,657	524,852	1,473,465	2.519
2022	13,833,396	337,227,018	23	94,019	1	12,513	247	781,824	836	506,841	3,382	546,070	1,431,002	2.438
Total	63,251,486	1,656,507,905	102	399,460	7	49,672	1,458	4,086,560	4,136	2,092,645	17,521	2,559,619	7,377,124	2.619
Pure Premium		2.619		0.063		0.008		0.646		0.331		0.405	1.166	

TABLE III
Total Medical 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 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	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	240,407,561	1,086,974,792	70	57,425	12	889,455	1,785	2,895,457	6,163	2,060,602	23,816	3,188,472	1,778,336	0.452
2019	246,226,242	964,777,907	70	104,925	7	476,004	1,556	2,720,504	5,501	1,835,751	21,688	2,948,558	1,562,038	0.392
2020	250,057,556	895,531,512	70	133,982	7	190,560	1,460	2,502,058	5,683	1,950,420	20,990	2,812,772	1,365,525	0.358
2021	277,598,287	945,973,798	74	105,898	6	281,921	1,487	2,496,489	5,790	2,028,889	21,973	3,055,101	1,491,440	0.341
2022	296,274,135	989,650,464	66	195,679	7	349,185	1,449	2,716,406	5,380	1,992,024	20,676	3,077,373	1,565,839	0.334
Total	1,310,563,781	4,882,908,472	350	597,908	40	2,187,124	7,736	13,330,913	28,516	9,867,686	109,143	15,082,276	7,763,178	0.373
Pure Premium		0.373		0.005		0.017		0.102		0.075		0.115	0.059	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	240,407,561	1,087,010,358	70	57,425	12	889,455	1,785	2,895,457	6,163	2,060,602	23,816	3,188,472	1,778,692	0.452
2019	246,226,242	965,934,611	70	104,925	7	476,004	1,557	2,722,609	5,516	1,840,758	21,716	2,952,388	1,562,663	0.392
2020	250,057,556	899,199,080	70	133,982	7	190,564	1,462	2,506,493	5,725	1,964,893	21,114	2,829,442	1,366,617	0.360
2021	277,598,287	957,194,852	74	106,011	6	282,084	1,500	2,517,516	5,912	2,071,524	22,298	3,100,241	1,494,572	0.345
2022	296,274,135	1,029,473,923	67	196,878	7	350,180	1,493	2,800,642	5,753	2,129,337	21,730	3,234,638	1,583,063	0.347
Total	1,310,563,781	4,938,812,824	351	599,220	40	2,188,287	7,797	13,442,717	29,069	10,067,114	110,675	15,305,182	7,785,607	0.377
Pure Premium		0.377		0.005		0.017		0.103		0.077		0.117	0.059	

TABLE III
Total Medical 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 Only</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	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	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	22,613,606	210,787,096	5	1,321	2	199,911	348	571,493	1,234	407,242	4,252	588,771	339,132	0.932
2019	22,521,484	172,918,289	7	1,261	1	78,411	239	415,210	1,097	347,957	3,924	572,621	313,722	0.768
2020	22,426,009	156,534,935	12	50,294	0	3,567	233	372,589	1,086	360,890	3,692	508,675	269,335	0.698
2021	24,611,396	176,886,483	6	11,174	2	87,779	236	490,961	1,028	345,177	3,688	552,575	281,199	0.719
2022	26,205,310	164,291,987	5	27,859	1	23,726	219	432,293	853	322,038	3,418	538,852	298,151	0.627
Total	118,377,805	881,418,790	36	91,910	6	393,396	1,275	2,282,546	5,297	1,783,303	18,973	2,761,494	1,501,540	0.745
Pure Premium		0.745		0.008		0.033		0.193		0.151		0.233	0.127	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	22,613,606	210,793,878	5	1,321	2	199,911	348	571,493	1,234	407,242	4,252	588,771	339,200	0.932
2019	22,521,484	173,132,436	7	1,261	1	78,411	239	415,526	1,100	348,920	3,929	573,358	313,848	0.769
2020	22,426,009	157,192,019	12	50,294	0	3,568	233	373,258	1,094	363,532	3,715	511,718	269,550	0.701
2021	24,611,396	178,931,213	6	11,197	2	87,813	238	495,261	1,050	352,705	3,741	560,546	281,789	0.727
2022	26,205,310	170,904,915	5	28,037	1	23,874	225	444,792	914	345,356	3,587	565,559	301,431	0.652
Total	118,377,805	890,954,461	36	92,111	6	393,577	1,284	2,300,330	5,392	1,817,756	19,223	2,799,953	1,505,819	0.753
Pure Premium		0.753		0.008		0.033		0.194		0.154		0.237	0.127	

TABLE III
Total Medical 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 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	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	14,092,205	194,936,045	16	36,372	4	352,248	368	619,685	717	288,666	2,908	464,234	188,155	1.383
2019	14,165,531	176,829,763	12	13,874	3	252,042	345	640,672	619	266,534	2,689	423,153	172,022	1.248
2020	13,688,700	168,988,393	18	56,121	2	83,526	282	642,795	615	305,391	2,538	446,425	155,626	1.235
2021	15,449,901	136,779,693	17	21,671	2	36,213	262	477,248	610	260,836	2,493	400,035	171,794	0.885
2022	16,020,540	182,999,867	15	66,834	4	196,166	225	609,583	691	351,182	2,334	434,700	171,534	1.142
Total	73,416,877	860,533,761	79	194,872	15	920,195	1,483	2,989,982	3,252	1,472,609	12,962	2,168,547	859,132	1.172
Pure Premium		1.172		0.027		0.125		0.407		0.201		0.295	0.117	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	14,092,205	194,939,808	16	36,372	4	352,248	368	619,685	717	288,666	2,908	464,234	188,193	1.383
2019	14,165,531	177,021,837	12	13,874	3	252,042	346	641,250	621	267,256	2,693	423,705	172,091	1.250
2020	13,688,700	169,615,304	18	56,121	2	83,527	283	644,023	619	307,676	2,553	449,056	155,750	1.239
2021	15,449,901	138,352,012	17	21,692	2	36,243	264	481,149	623	266,378	2,529	405,903	172,155	0.895
2022	16,020,540	190,067,808	15	67,155	4	196,433	233	632,121	733	372,468	2,465	459,080	173,421	1.186
Total	73,416,877	869,996,770	79	195,213	15	920,493	1,494	3,018,228	3,313	1,502,445	13,148	2,201,979	861,610	1.185
Pure Premium		1.185		0.027		0.125		0.411		0.205		0.300	0.117	

TABLE III
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	144,077,754	145,418,377	9	1,880	1	104,231	223	296,772	742	235,582	3,018	444,563	371,157	0.101
2019	149,534,084	116,525,252	6	1,615	1	11,244	195	254,129	602	211,135	2,569	390,973	296,157	0.078
2020	154,020,213	92,785,655	7	9,407	0	1,770	142	185,596	554	176,054	2,202	320,546	234,485	0.060
2021	168,907,155	121,823,247	10	12,179	0	3,634	183	250,973	713	256,611	2,730	417,611	277,225	0.072
2022	179,515,701	123,832,525	6	27,919	0	12,142	177	245,165	662	224,651	2,756	402,166	326,282	0.069
Total	796,054,907	600,385,056	39	53,000	3	133,021	920	1,232,634	3,273	1,104,031	13,275	1,975,859	1,505,305	0.075
Pure Premium		0.075		0.001		0.002		0.015		0.014		0.025	0.019	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	144,077,754	145,425,800	9	1,880	1	104,231	223	296,772	742	235,582	3,018	444,563	371,231	0.101
2019	149,534,084	116,665,340	6	1,615	1	11,244	195	254,299	603	211,765	2,572	391,455	296,276	0.078
2020	154,020,213	93,160,017	7	9,407	0	1,771	142	185,904	559	177,563	2,214	322,284	234,672	0.060
2021	168,907,155	123,242,555	10	12,190	0	3,649	184	252,918	729	262,265	2,769	423,597	277,807	0.073
2022	179,515,701	128,589,740	6	28,024	0	12,229	183	252,533	713	241,629	2,889	421,612	329,871	0.072
Total	796,054,907	607,083,452	39	53,115	3	133,123	927	1,242,426	3,346	1,128,803	13,462	2,003,511	1,509,857	0.076
Pure Premium		0.076		0.001		0.002		0.016		0.014		0.025	0.019	

TABLE III
Total Medical 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 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	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	47,441,171	377,536,805	23	9,255	2	82,275	528	889,523	2,638	845,594	10,091	1,258,765	689,956	0.796
2019	47,680,642	350,833,746	25	64,383	1	107,726	465	797,608	2,395	755,710	9,154	1,170,428	612,482	0.736
2020	47,934,179	336,657,183	12	12,651	5	96,136	489	756,569	2,566	832,314	8,996	1,106,064	562,838	0.702
2021	55,707,526	364,845,080	20	31,611	1	72,165	543	831,227	2,647	858,837	9,460	1,262,521	592,089	0.655
2022	60,699,188	381,072,312	18	30,333	1	55,703	592	1,041,628	2,404	808,199	8,984	1,271,852	603,007	0.628
Total	259,462,706	1,810,945,125	97	148,233	11	414,006	2,617	4,316,556	12,650	4,100,653	46,685	6,069,630	3,060,373	0.698
Pure Premium		0.698		0.006		0.016		0.166		0.158		0.234	0.118	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	47,441,171	377,550,604	23	9,255	2	82,275	528	889,523	2,638	845,594	10,091	1,258,765	690,094	0.796
2019	47,680,642	351,275,860	25	64,383	1	107,726	466	798,226	2,402	757,726	9,166	1,171,970	612,727	0.737
2020	47,934,179	338,105,518	12	12,651	5	96,137	490	757,927	2,584	838,204	9,051	1,112,848	563,289	0.705
2021	55,707,526	369,322,533	20	31,648	1	72,218	547	838,044	2,702	876,627	9,601	1,281,356	593,332	0.663
2022	60,699,188	396,811,225	18	30,748	1	56,047	609	1,070,755	2,571	864,541	9,440	1,336,381	609,641	0.654
Total	259,462,706	1,833,065,740	97	148,685	11	414,404	2,639	4,354,475	12,897	4,182,691	47,349	6,161,320	3,069,083	0.706
Pure Premium		0.706		0.006		0.016		0.168		0.161		0.237	0.118	

TABLE III
Total Medical 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 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	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	12,182,825	158,296,469	17	8,597	3	150,789	318	517,984	832	283,519	3,547	432,139	189,936	1.299
2019	12,324,501	147,670,858	20	23,791	1	26,581	311	612,884	788	254,416	3,353	391,382	167,654	1.198
2020	11,988,455	140,565,344	20	5,509	0	5,560	313	544,509	862	275,771	3,561	431,063	143,241	1.173
2021	12,922,309	145,639,296	20	29,263	1	82,129	264	446,080	793	307,429	3,602	422,358	169,134	1.127
2022	13,833,396	137,453,774	23	42,734	1	61,447	235	387,736	770	285,955	3,185	429,802	166,864	0.994
Total	63,251,486	729,625,740	100	109,894	7	326,507	1,441	2,509,194	4,045	1,407,089	17,248	2,106,745	836,829	1.154
Pure Premium		1.154		0.017		0.052		0.397		0.222		0.333	0.132	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	12,182,825	158,300,267	17	8,597	3	150,789	318	517,984	832	283,519	3,547	432,139	189,974	1.299
2019	12,324,501	147,839,138	20	23,791	1	26,581	312	613,307	790	255,092	3,357	391,899	167,721	1.200
2020	11,988,455	141,126,221	20	5,509	0	5,561	314	545,381	869	277,919	3,581	433,537	143,356	1.177
2021	12,922,309	147,346,540	20	29,285	1	82,161	266	450,144	808	313,549	3,657	428,838	169,489	1.140
2022	13,833,396	143,100,235	23	42,915	1	61,597	243	400,442	822	305,343	3,349	452,007	168,699	1.034
Total	63,251,486	737,712,401	101	110,096	7	326,689	1,452	2,527,259	4,121	1,435,420	17,492	2,138,420	839,239	1.166
Pure Premium		1.166		0.017		0.052		0.400		0.227		0.338	0.133	