

PENNSYLVANIA COMPENSATION RATING BUREAU

Table II - Unit Statistical Data

Pages 1 through 4 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 5 through 8 contain medical unit statistical data on the same basis as the indemnity seen on Pages 1 through 4.

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 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	208,202,317	2,004,788,538	76	185,692	16	66,744	2,210	4,690,964	8,383	2,871,251	23,102	2,521,771	9,711,463	0.963
2015	214,813,791	1,868,760,415	67	193,031	8	54,573	1,901	4,065,021	7,841	2,887,743	22,801	2,631,204	8,856,032	0.870
2016	220,061,234	1,818,022,385	75	280,986	8	49,253	1,729	3,686,765	7,402	2,810,674	22,405	2,545,127	8,807,419	0.826
2017	230,579,669	1,799,983,097	74	271,083	11	64,122	1,522	3,124,596	6,954	2,858,552	22,825	2,638,188	9,043,289	0.781
2018	240,204,424	1,635,984,356	58	181,206	12	62,209	771	1,634,871	4,134	1,876,779	25,681	3,143,468	9,461,310	0.681
Total	1,113,861,435	9,127,538,791	350	1,111,999	55	296,901	8,133	17,202,217	34,714	13,304,999	116,814	13,479,759	45,879,514	0.819
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	253,997,658	2,527,401,052	76	271,111	16	152,310	2,210	5,741,739	8,383	3,405,304	23,102	2,884,906	12,818,640	0.995
2015	257,621,897	2,300,252,283	67	238,989	10	96,622	1,921	4,991,120	7,849	3,187,267	22,745	2,841,773	11,646,751	0.893
2016	256,166,052	2,223,777,130	76	269,330	11	102,323	1,838	4,775,377	7,389	3,000,602	22,239	2,777,621	11,312,518	0.868
2017	262,071,354	2,223,604,650	75	267,400	14	130,276	1,850	4,804,564	6,907	2,806,600	22,378	2,796,616	11,430,590	0.848
2018	264,708,349	2,181,889,314	59	210,133	14	130,420	1,843	4,790,103	6,737	2,737,776	21,554	2,692,296	11,258,165	0.824
Total	1,294,565,310	11,456,924,429	352	1,256,964	64	611,951	9,661	25,102,905	37,265	15,137,549	112,019	13,993,212	58,466,664	0.885
Pure Premium		0.885		0.010		0.005		0.194		0.117		0.108	0.452	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	253,997,658	1,632,501,452	56	199,805	10	95,177	1,244	3,232,074	5,379	2,185,022	16,095	2,009,851	8,603,085	0.643
2015	257,621,897	1,654,346,596	57	202,731	10	95,173	1,261	3,276,913	5,452	2,213,699	16,312	2,038,082	8,716,868	0.642
2016	256,166,052	1,645,116,269	57	203,010	10	95,170	1,253	3,254,920	5,421	2,201,564	16,230	2,027,018	8,669,481	0.642
2017	262,071,354	1,680,123,722	58	207,210	10	95,217	1,283	3,332,751	5,538	2,250,693	16,589	2,073,053	8,842,313	0.641
2018	264,708,349	1,699,689,499	58	205,218	11	104,561	1,295	3,367,209	5,602	2,276,418	16,765	2,094,180	8,949,309	0.642
Total	1,294,565,310	8,311,777,538	286	1,017,975	51	485,299	6,336	16,463,866	27,392	11,127,395	81,991	10,242,184	43,781,056	0.642
Pure Premium		0.642		0.008		0.004		0.127		0.086		0.079	0.338	

**TABLE II**  
**Total Experience Manufacturing - Policy Years 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	22,517,301	413,434,945	12	32,109	2	4,670	459	977,877	1,911	621,851	4,646	519,726	1,978,117	1.836
2015	22,438,904	399,190,970	6	41,771	2	8,581	405	883,749	1,783	619,312	4,522	500,380	1,938,116	1.779
2016	22,561,542	366,966,719	9	15,227	0	0	334	733,515	1,665	598,580	4,356	470,503	1,851,843	1.627
2017	23,680,643	330,016,772	9	35,143	1	6,118	255	525,486	1,467	526,888	4,280	487,021	1,719,512	1.394
2018	24,847,626	326,195,576	4	7,277	1	5,378	171	369,873	833	345,003	5,015	604,668	1,929,757	1.313
Total	116,046,016	1,835,804,982	40	131,526	6	24,746	1,624	3,490,499	7,659	2,711,634	22,819	2,582,298	9,417,345	1.582
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	27,470,116	510,414,583	12	46,879	2	10,657	459	1,196,921	1,911	737,516	4,646	594,566	2,517,608	1.858
2015	26,910,530	498,925,284	6	51,717	2	15,943	410	1,083,461	1,782	682,681	4,513	542,054	2,613,398	1.854
2016	26,263,150	450,522,991	9	14,612	1	5,488	360	953,696	1,652	635,025	4,328	516,734	2,379,674	1.715
2017	26,914,854	403,764,525	9	34,625	2	15,473	331	830,901	1,435	514,819	4,203	513,929	2,127,897	1.500
2018	27,382,402	431,421,726	4	8,963	2	17,332	377	958,406	1,339	520,650	4,214	519,857	2,289,010	1.576
Total	134,941,052	2,295,049,110	40	156,796	9	64,892	1,937	5,023,386	8,119	3,090,691	21,904	2,687,140	11,927,587	1.701
Pure Premium		1.701		0.012		0.005		0.372		0.229		0.199	0.884	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	27,470,116	329,302,717	9	34,549	1	6,659	258	673,757	1,226	473,229	3,237	414,221	1,690,612	1.199
2015	26,910,530	361,467,190	5	43,869	2	15,704	269	711,340	1,238	474,105	3,237	388,790	1,980,865	1.343
2016	26,263,150	329,813,499	7	11,250	1	5,104	246	649,919	1,211	465,717	3,160	377,275	1,788,870	1.256
2017	26,914,854	306,414,890	7	27,059	1	11,309	229	576,250	1,151	412,856	3,116	380,955	1,655,720	1.138
2018	27,382,402	333,777,119	5	9,939	2	13,935	264	672,059	1,114	433,177	3,276	404,174	1,804,487	1.219
Total	134,941,052	1,660,775,415	33	126,666	7	52,711	1,267	3,283,325	5,940	2,259,083	16,025	1,965,415	8,920,554	1.231
Pure Premium		1.231		0.009		0.004		0.243		0.167		0.146	0.661	

**TABLE II**  
**Total Experience Contracting - Policy Years 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	11,356,755	353,888,934	25	85,829	6	28,034	497	1,134,252	783	341,450	2,789	365,124	1,584,200	3.116
2015	11,441,233	283,868,882	15	45,166	2	6,159	362	814,215	761	341,330	2,665	399,045	1,232,774	2.481
2016	11,681,123	301,392,454	18	106,143	6	44,945	365	840,004	701	320,172	2,562	347,980	1,354,682	2.580
2017	12,937,309	308,025,751	21	82,112	4	32,554	361	784,132	689	348,014	2,546	367,795	1,465,651	2.381
2018	13,766,987	262,822,446	14	65,621	5	34,697	165	354,948	505	270,763	2,828	418,983	1,483,212	1.909
Total	61,183,407	1,509,998,467	93	384,870	23	146,389	1,750	3,927,551	3,439	1,621,728	13,390	1,898,927	7,120,520	2.468
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,854,741	477,775,425	25	125,310	6	63,974	497	1,388,325	783	404,959	2,789	417,702	2,377,484	3.448
2015	13,721,243	360,479,353	15	55,920	2	11,995	360	987,834	766	380,544	2,659	432,095	1,736,405	2.627
2016	13,597,612	397,655,961	18	102,809	6	74,295	363	1,030,474	713	353,392	2,544	385,559	2,030,031	2.924
2017	14,704,237	399,131,014	21	81,468	4	54,562	363	1,028,237	713	366,320	2,501	402,138	2,058,584	2.714
2018	15,171,395	354,312,246	14	76,242	4	51,375	265	782,194	796	393,646	2,387	371,077	1,868,587	2.335
Total	71,049,228	1,989,353,998	94	441,750	23	256,202	1,848	5,217,064	3,772	1,898,861	12,881	2,008,571	10,071,091	2.800
Pure Premium		2.800		0.062		0.036		0.734		0.267		0.283	1.417	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,854,741	297,996,818	18	92,352	4	39,977	280	781,500	502	259,843	1,943	291,004	1,515,293	2.151
2015	13,721,243	255,058,792	13	47,385	2	11,815	236	648,562	532	264,371	1,907	309,842	1,268,613	1.859
2016	13,597,612	299,296,603	14	77,240	6	69,102	248	702,614	524	259,456	1,856	281,222	1,603,333	2.201
2017	14,704,237	294,925,806	16	62,668	3	39,879	252	713,564	573	294,070	1,853	297,822	1,541,255	2.006
2018	15,171,395	275,639,167	14	72,992	3	41,040	187	552,598	661	326,769	1,859	289,031	1,473,963	1.817
Total	71,049,228	1,422,917,186	75	352,637	18	201,812	1,203	3,398,836	2,792	1,404,510	9,417	1,468,921	7,402,456	2.003
Pure Premium		2.003		0.050		0.028		0.478		0.198		0.207	1.042	

**TABLE II**  
**Total Experience All Other Industries - Policy Years 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	174,328,261	1,237,464,659	39	67,755	8	34,040	1,254	2,578,835	5,689	1,907,950	15,667	1,636,921	6,149,145	0.710
2015	180,933,654	1,185,700,563	46	106,093	4	39,833	1,134	2,367,058	5,297	1,927,100	15,614	1,731,779	5,685,142	0.655
2016	185,818,569	1,149,663,212	48	159,617	2	4,308	1,030	2,113,246	5,036	1,891,923	15,487	1,726,644	5,600,894	0.619
2017	193,961,717	1,161,940,574	44	153,828	6	25,451	906	1,814,977	4,798	1,983,651	15,999	1,783,372	5,858,126	0.599
2018	201,589,811	1,046,966,334	40	108,309	6	22,134	435	910,050	2,796	1,261,013	17,838	2,119,817	6,048,341	0.519
Total	936,632,012	5,781,735,342	217	595,602	26	125,766	4,759	9,784,166	23,616	8,971,637	80,605	8,998,534	29,341,649	0.617
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	212,672,801	1,539,211,044	39	98,922	8	77,680	1,254	3,156,494	5,689	2,262,829	15,667	1,872,638	7,923,548	0.724
2015	216,990,124	1,440,847,646	46	131,352	5	68,684	1,151	2,919,825	5,301	2,124,042	15,574	1,867,625	7,296,948	0.664
2016	216,305,290	1,375,598,178	48	151,910	4	22,539	1,114	2,791,207	5,023	2,012,185	15,367	1,875,327	6,902,814	0.636
2017	220,452,263	1,420,709,112	45	151,307	8	60,241	1,156	2,945,426	4,758	1,925,461	15,674	1,880,548	7,244,109	0.644
2018	222,154,552	1,396,155,342	41	124,928	8	61,712	1,201	3,049,503	4,603	1,823,481	14,953	1,801,363	7,100,567	0.628
Total	1,088,575,030	7,172,521,321	218	658,418	33	290,857	5,876	14,862,454	25,374	10,147,998	77,234	9,297,501	36,467,986	0.659
Pure Premium		0.659		0.006		0.003		0.137		0.093		0.085	0.335	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	212,672,801	1,005,201,916	29	72,904	5	48,541	706	1,776,817	3,650	1,451,950	10,915	1,304,626	5,397,180	0.473
2015	216,990,124	1,037,820,613	39	111,477	5	67,654	756	1,917,012	3,682	1,475,223	11,169	1,339,449	5,467,391	0.478
2016	216,305,290	1,016,006,167	36	114,520	4	20,964	760	1,902,387	3,686	1,476,391	11,214	1,368,522	5,277,277	0.470
2017	220,452,263	1,078,783,026	35	117,482	6	44,029	802	2,042,936	3,815	1,543,767	11,621	1,394,277	5,645,339	0.489
2018	222,154,552	1,090,273,214	40	122,288	6	49,586	844	2,142,552	3,828	1,516,471	11,629	1,400,975	5,670,859	0.491
Total	1,088,575,030	5,228,084,936	178	538,671	26	230,775	3,867	9,781,704	18,660	7,463,802	56,548	6,807,849	27,458,047	0.480
Pure Premium		0.480		0.005		0.002		0.090		0.069		0.063	0.252	

**TABLE II**  
**Total Medical Experience All Industries - Policy Years 2014 - 2018**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	208,202,317	971,146,303	76	120,577	16	213,255	2,210	2,596,051	8,383	2,393,127	23,102	2,722,483	1,665,970	0.466
2015	214,813,791	885,603,230	67	36,296	8	334,145	1,901	2,036,989	7,841	2,133,296	22,801	2,647,680	1,667,626	0.412
2016	220,061,234	880,741,915	75	56,159	8	269,372	1,729	1,839,898	7,402	2,192,745	22,405	2,774,859	1,674,386	0.400
2017	230,579,669	904,328,943	74	84,877	11	312,541	1,522	1,698,849	6,954	2,229,585	22,825	2,952,946	1,764,493	0.392
2018	240,204,424	946,131,011	58	42,647	12	460,870	771	1,355,355	4,134	1,690,267	25,681	4,097,586	1,814,585	0.394
Total	1,113,861,435	4,587,951,402	350	340,557	55	1,590,184	8,133	9,527,141	34,714	10,639,020	116,814	15,195,553	8,587,059	0.412
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	253,997,658	1,281,864,001	76	125,762	16	1,007,419	2,210	4,662,507	8,383	2,503,211	23,102	2,850,439	1,669,302	0.505
2015	257,621,897	1,164,675,064	67	110,816	10	639,227	1,921	4,053,431	7,849	2,345,096	22,745	2,805,540	1,692,640	0.452
2016	256,166,052	1,131,251,845	76	124,896	11	676,937	1,838	3,877,648	7,389	2,206,896	22,239	2,743,383	1,682,758	0.442
2017	262,071,354	1,143,059,022	75	123,958	14	861,844	1,850	3,901,402	6,907	2,062,221	22,378	2,759,020	1,722,145	0.436
2018	264,708,349	1,125,816,465	59	97,375	14	862,513	1,843	3,888,326	6,737	2,012,253	21,554	2,657,510	1,740,187	0.425
Total	1,294,565,310	5,846,666,397	352	582,807	64	4,047,940	9,661	20,383,315	37,265	11,129,677	112,019	13,815,893	8,507,032	0.452
Pure Premium		0.452		0.005		0.031		0.157		0.086		0.107	0.066	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	253,997,658	860,308,472	56	92,603	10	629,743	1,243	2,622,011	5,378	1,605,788	16,063	1,981,967	1,670,971	0.339
2015	257,621,897	871,686,839	56	93,360	10	629,734	1,259	2,657,529	5,455	1,629,625	16,310	2,011,780	1,694,841	0.338
2016	256,166,052	866,948,067	56	93,351	10	629,702	1,252	2,641,376	5,425	1,620,303	16,202	1,998,625	1,686,123	0.338
2017	262,071,354	884,231,346	57	93,736	10	629,763	1,279	2,698,831	5,542	1,654,527	16,526	2,037,456	1,728,000	0.337
2018	264,708,349	894,930,924	55	91,694	11	688,934	1,285	2,713,027	5,537	1,653,654	16,563	2,042,148	1,759,852	0.338
Total	1,294,565,310	4,378,105,649	281	464,745	51	3,207,876	6,319	13,332,775	27,335	8,163,898	81,663	10,071,976	8,539,786	0.338
Pure Premium		0.338		0.004		0.025		0.103		0.063		0.078	0.066	

**TABLE II**  
**Total Medical Experience Manufacturing - Policy Years 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	22,517,301	197,811,732	12	1,643	2	14,379	459	546,633	1,911	508,207	4,646	567,984	339,270	0.878
2015	22,438,904	193,811,644	6	11,670	2	138,825	405	450,224	1,783	465,485	4,522	530,807	341,105	0.864
2016	22,561,542	185,184,263	9	10,652	0	0	334	473,004	1,665	466,363	4,356	553,745	348,078	0.821
2017	23,680,643	171,951,228	9	42,256	1	40,071	255	291,003	1,467	420,668	4,280	570,874	354,640	0.726
2018	24,847,626	192,975,666	4	1,103	1	40,541	171	355,747	833	348,472	5,015	820,380	363,513	0.777
Total	116,046,016	941,734,533	40	67,325	6	233,816	1,624	2,116,611	7,659	2,209,195	22,819	3,043,791	1,746,607	0.812
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	27,470,116	251,760,775	12	1,714	2	67,928	459	981,753	1,911	531,584	4,646	594,680	339,949	0.916
2015	26,910,530	261,339,774	6	35,629	2	262,246	410	894,941	1,782	511,117	4,513	563,242	346,222	0.971
2016	26,263,150	237,967,405	9	21,961	1	14,090	360	972,813	1,652	471,019	4,328	549,973	349,819	0.906
2017	26,914,854	212,789,709	9	58,665	2	114,811	331	689,205	1,435	387,757	4,203	531,329	346,129	0.791
2018	27,382,402	228,900,993	4	4,213	2	97,873	377	882,634	1,339	418,585	4,214	537,095	348,609	0.836
Total	134,941,052	1,192,758,656	40	122,182	9	556,949	1,937	4,421,348	8,119	2,320,062	21,904	2,776,319	1,730,727	0.884
Pure Premium		0.884		0.009		0.041		0.328		0.172		0.206	0.128	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	27,470,116	169,061,185	9	1,262	1	42,462	258	552,100	1,226	341,007	3,230	413,493	340,289	0.615
2015	26,910,530	198,086,469	5	30,016	2	258,351	269	586,771	1,238	355,144	3,236	403,909	346,672	0.736
2016	26,263,150	178,887,049	7	16,414	1	13,107	245	662,372	1,212	345,729	3,154	400,730	350,518	0.681
2017	26,914,854	165,571,953	7	44,262	1	83,894	229	476,766	1,152	311,182	3,103	392,310	347,305	0.615
2018	27,382,402	180,448,700	4	4,020	2	78,322	262	613,002	1,099	343,602	3,240	412,993	352,548	0.659
Total	134,941,052	892,055,356	31	95,974	7	476,136	1,263	2,891,011	5,927	1,696,665	15,964	2,023,434	1,737,333	0.661
Pure Premium		0.661		0.007		0.035		0.214		0.126		0.150	0.129	

**TABLE II**  
**Total Medical Experience Contracting - Policy Years 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	11,356,755	158,420,036	25	77,930	6	72,077	497	615,683	783	286,907	2,789	381,649	149,955	1.395
2015	11,441,233	123,277,399	15	10,826	2	56,066	362	389,875	761	264,388	2,665	358,891	152,729	1.077
2016	11,681,123	135,468,234	18	7,094	6	235,527	365	327,018	701	267,434	2,562	366,844	150,765	1.160
2017	12,937,309	146,565,109	21	27,545	4	98,985	361	451,404	689	325,277	2,546	392,358	170,082	1.133
2018	13,766,987	148,321,219	14	13,893	5	234,301	165	217,171	505	255,305	2,828	585,986	176,556	1.077
Total	61,183,407	712,051,997	93	137,288	23	696,956	1,750	2,001,151	3,439	1,399,311	13,390	2,085,728	800,087	1.164
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,854,741	237,748,427	25	81,281	6	340,491	497	1,105,766	783	300,105	2,789	399,587	150,254	1.716
2015	13,721,243	173,640,492	15	33,052	2	107,659	360	766,340	766	293,229	2,659	381,105	155,020	1.265
2016	13,597,612	203,003,053	18	22,717	6	553,224	363	663,206	713	274,579	2,544	364,785	151,519	1.493
2017	14,704,237	205,858,437	21	40,118	4	265,755	363	895,981	713	314,197	2,501	376,534	166,000	1.400
2018	15,171,395	186,858,735	14	34,222	4	382,040	265	600,688	796	298,506	2,387	383,813	169,318	1.232
Total	71,049,228	1,007,109,145	94	211,390	23	1,649,170	1,848	4,031,981	3,772	1,480,616	12,881	1,905,823	792,111	1.417
Pure Premium		1.417		0.030		0.232		0.567		0.208		0.268	0.111	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,854,741	151,529,277	18	59,850	4	212,843	279	621,839	502	192,515	1,939	277,841	150,405	1.094
2015	13,721,243	126,861,297	13	27,845	2	106,060	236	502,431	532	203,789	1,906	273,266	155,221	0.925
2016	13,597,612	160,333,294	14	16,980	6	514,621	248	452,538	524	201,657	1,853	265,715	151,822	1.179
2017	14,704,237	154,125,454	16	30,311	3	194,191	251	620,124	572	251,791	1,849	278,273	166,565	1.048
2018	15,171,395	147,396,281	13	32,180	3	304,775	188	425,609	653	245,053	1,836	295,114	171,231	0.972
Total	71,049,228	740,245,603	74	167,166	18	1,332,491	1,202	2,622,541	2,784	1,094,805	9,383	1,390,210	795,243	1.042
Pure Premium		1.042		0.024		0.188		0.369		0.154		0.196	0.112	



**TABLE II**  
**Total Medical Experience All Other Industries - Policy Years 2014 - 2018**

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)	
<b>A. EXPERIENCE AS REPORTED</b>														
2014	174,328,261	614,914,535	39	41,004	8	126,799	1,254	1,433,735	5,689	1,598,013	15,667	1,772,849	1,176,745	0.353
2015	180,933,654	568,514,187	46	13,801	4	139,255	1,134	1,196,890	5,297	1,403,423	15,614	1,757,982	1,173,792	0.314
2016	185,818,569	560,089,418	48	38,413	2	33,846	1,030	1,039,875	5,036	1,458,949	15,487	1,854,270	1,175,543	0.301
2017	193,961,717	585,812,606	44	15,076	6	173,484	906	956,442	4,798	1,483,639	15,999	1,989,713	1,239,771	0.302
2018	201,589,811	604,834,126	40	27,650	6	186,028	435	782,438	2,796	1,086,489	17,838	2,691,220	1,274,516	0.300
Total	936,632,012	2,934,164,872	217	135,945	26	659,412	4,759	5,409,379	23,616	7,030,513	80,605	10,066,034	6,040,366	0.313
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	212,672,801	792,354,799	39	42,767	8	599,000	1,254	2,574,988	5,689	1,671,522	15,667	1,856,173	1,179,099	0.373
2015	216,990,124	729,694,798	46	42,135	5	269,322	1,151	2,392,150	5,301	1,540,750	15,574	1,861,193	1,191,398	0.336
2016	216,305,290	690,281,387	48	80,218	4	109,623	1,114	2,241,629	5,023	1,461,298	15,367	1,828,626	1,181,420	0.319
2017	220,452,263	724,410,876	45	25,175	8	481,278	1,156	2,316,216	4,758	1,360,267	15,674	1,851,156	1,210,016	0.329
2018	222,154,552	710,056,736	41	58,940	8	382,599	1,201	2,405,004	4,603	1,295,162	14,953	1,736,602	1,222,261	0.320
Total	1,088,575,030	3,646,798,596	218	249,236	33	1,841,821	5,876	11,929,986	25,374	7,328,999	77,234	9,133,750	5,984,194	0.335
Pure Premium		0.335		0.002		0.017		0.110		0.067		0.084	0.055	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	212,672,801	539,718,011	29	31,491	5	374,438	705	1,448,072	3,649	1,072,267	10,894	1,290,634	1,180,278	0.254
2015	216,990,124	546,739,074	39	35,498	5	265,322	755	1,568,327	3,684	1,070,692	11,167	1,334,605	1,192,947	0.252
2016	216,305,290	527,727,724	36	59,958	4	101,973	759	1,526,466	3,688	1,072,917	11,195	1,332,180	1,183,783	0.244
2017	220,452,263	564,533,939	34	19,164	6	351,677	799	1,601,941	3,818	1,091,554	11,573	1,366,872	1,214,130	0.256
2018	222,154,552	567,085,943	38	55,494	6	305,838	836	1,674,416	3,785	1,064,999	11,487	1,334,041	1,236,072	0.255
Total	1,088,575,030	2,745,804,691	176	201,605	26	1,399,248	3,854	7,819,223	18,624	5,372,429	56,316	6,658,332	6,007,210	0.252
Pure Premium		0.252		0.002		0.013		0.072		0.049		0.061	0.055	