

DELAWARE COMPENSATION RATING BUREAU, INC.

Table II - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is on-level, trended and developed to ultimate. All medical losses, regardless of type of claim, are shown in the “medical” column.

Pages 5 through 8 contain the medical unit statistical data, on the same basis as pages 1 through 4, but separated by type of claim.

TABLE II
Total Experience All Industries - Policy Years 2015 - 2019

| 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 | | | | | | | | | | | | | | |
| 2015 | 16,203,613 | 130,463,207 | 5 | 56,837 | 3 | 21,042 | 178 | 278,392 | 744 | 163,493 | 1,403 | 102,823 | 682,044 | 0.805 |
| 2016 | 17,012,255 | 133,334,405 | 3 | 23,514 | 1 | 12,601 | 191 | 344,575 | 708 | 145,334 | 1,341 | 106,947 | 700,373 | 0.784 |
| 2017 | 17,877,927 | 120,203,156 | 2 | 2,031 | 3 | 21,538 | 192 | 312,686 | 649 | 143,424 | 1,562 | 118,477 | 603,875 | 0.672 |
| 2018 | 18,422,150 | 100,835,570 | 7 | 45,817 | 0 | 0 | 140 | 216,421 | 569 | 128,841 | 1,528 | 117,714 | 499,562 | 0.547 |
| 2019 | 19,689,370 | 83,008,379 | 6 | 23,016 | 2 | 18,644 | 58 | 93,316 | 301 | 72,225 | 1,708 | 155,634 | 467,249 | 0.422 |
| Total | 89,205,315 | 567,844,717 | 23 | 151,216 | 9 | 73,826 | 759 | 1,245,390 | 2,971 | 653,317 | 7,542 | 601,595 | 2,953,103 | 0.637 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 20,228,578 | 219,428,308 | 5 | 88,381 | 3 | 53,110 | 178 | 522,542 | 744 | 212,378 | 1,403 | 147,140 | 1,170,732 | 1.085 |
| 2016 | 20,471,537 | 211,959,569 | 3 | 36,856 | 1 | 37,996 | 196 | 577,391 | 702 | 200,294 | 1,340 | 140,520 | 1,126,538 | 1.035 |
| 2017 | 21,230,038 | 218,280,960 | 2 | 2,963 | 3 | 55,429 | 202 | 591,932 | 650 | 185,363 | 1,542 | 161,612 | 1,185,511 | 1.028 |
| 2018 | 21,305,504 | 187,674,966 | 7 | 65,451 | 1 | 24,604 | 175 | 513,049 | 563 | 160,557 | 1,475 | 154,649 | 958,439 | 0.881 |
| 2019 | 21,926,155 | 187,065,302 | 6 | 35,052 | 4 | 71,206 | 162 | 474,795 | 521 | 148,586 | 1,319 | 138,282 | 1,002,731 | 0.853 |
| Total | 105,161,812 | 1,024,409,104 | 23 | 228,704 | 13 | 242,345 | 913 | 2,679,709 | 3,179 | 907,178 | 7,079 | 742,204 | 5,443,951 | 0.974 |
| Pure Premium | | 0.974 | | 0.022 | | 0.023 | | 0.255 | | 0.086 | | 0.071 | 0.518 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 20,228,578 | 159,203,007 | 4 | 70,705 | 2 | 35,414 | 129 | 378,613 | 481 | 137,334 | 1,068 | 111,975 | 857,989 | 0.787 |
| 2016 | 20,471,537 | 165,153,101 | 4 | 49,134 | 2 | 57,381 | 131 | 385,161 | 487 | 138,933 | 1,081 | 113,338 | 907,583 | 0.807 |
| 2017 | 21,230,038 | 154,500,731 | 4 | 5,927 | 2 | 33,248 | 136 | 399,359 | 505 | 144,054 | 1,122 | 117,580 | 844,840 | 0.728 |
| 2018 | 21,305,504 | 154,364,336 | 4 | 37,413 | 2 | 40,337 | 136 | 399,614 | 506 | 144,359 | 1,128 | 118,265 | 803,655 | 0.725 |
| 2019 | 21,926,155 | 158,446,056 | 4 | 23,368 | 2 | 37,900 | 140 | 409,921 | 520 | 148,481 | 1,163 | 121,806 | 842,984 | 0.723 |
| Total | 105,161,812 | 791,667,232 | 20 | 186,548 | 10 | 204,280 | 672 | 1,972,669 | 2,499 | 713,161 | 5,561 | 582,964 | 4,257,051 | 0.753 |
| Pure Premium | | 0.753 | | 0.018 | | 0.019 | | 0.188 | | 0.068 | | 0.055 | 0.405 | |

TABLE II
Total Experience Manufacturing - Policy Years 2015 - 2019

| 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 | | | | | | | | | | | | | | |
| 2015 | 896,760 | 11,466,111 | 1 | 1,978 | 0 | 0 | 18 | 33,473 | 59 | 13,293 | 100 | 5,521 | 60,396 | 1.279 |
| 2016 | 935,092 | 10,477,780 | 0 | 0 | 0 | 0 | 21 | 32,592 | 77 | 19,356 | 110 | 8,019 | 44,811 | 1.121 |
| 2017 | 973,405 | 11,468,917 | 0 | 0 | 0 | 0 | 17 | 34,088 | 63 | 13,228 | 121 | 11,260 | 56,114 | 1.178 |
| 2018 | 994,300 | 7,847,835 | 0 | 0 | 0 | 0 | 13 | 19,556 | 54 | 12,010 | 106 | 8,566 | 38,347 | 0.789 |
| 2019 | 1,077,039 | 8,683,014 | 0 | 0 | 0 | 0 | 7 | 16,557 | 28 | 6,323 | 120 | 12,770 | 51,181 | 0.806 |
| Total | 4,876,596 | 49,943,657 | 1 | 1,978 | 0 | 0 | 76 | 136,265 | 281 | 64,209 | 557 | 46,135 | 250,849 | 1.024 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 1,119,515 | 19,533,790 | 1 | 3,076 | 0 | 0 | 18 | 62,828 | 59 | 17,268 | 100 | 7,901 | 104,265 | 1.745 |
| 2016 | 1,125,234 | 16,296,828 | 0 | 0 | 0 | 752 | 22 | 55,208 | 76 | 26,453 | 110 | 10,668 | 69,888 | 1.448 |
| 2017 | 1,155,918 | 20,713,968 | 0 | 0 | 0 | 829 | 18 | 63,529 | 62 | 17,273 | 120 | 15,432 | 110,077 | 1.792 |
| 2018 | 1,149,923 | 14,610,420 | 0 | 0 | 0 | 2,228 | 16 | 45,953 | 51 | 14,489 | 103 | 11,650 | 71,785 | 1.271 |
| 2019 | 1,199,395 | 19,866,559 | 0 | 87 | 0 | 4,328 | 14 | 54,658 | 42 | 13,224 | 94 | 11,856 | 114,514 | 1.656 |
| Total | 5,749,985 | 91,021,566 | 1 | 3,163 | 0 | 8,137 | 88 | 282,175 | 291 | 88,707 | 527 | 57,506 | 470,528 | 1.583 |
| Pure Premium | | 1.583 | | 0.006 | | 0.014 | | 0.491 | | 0.154 | | 0.100 | 0.818 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 1,119,515 | 14,196,579 | 1 | 2,461 | 0 | 0 | 13 | 45,523 | 38 | 11,166 | 76 | 6,012 | 76,803 | 1.268 |
| 2016 | 1,125,234 | 11,619,631 | 0 | 0 | 0 | 1,135 | 14 | 36,805 | 53 | 18,328 | 89 | 8,611 | 51,317 | 1.033 |
| 2017 | 1,155,918 | 14,766,177 | 0 | 0 | 0 | 497 | 12 | 42,841 | 48 | 13,426 | 87 | 11,226 | 79,672 | 1.277 |
| 2018 | 1,149,923 | 12,184,975 | 0 | 0 | 0 | 3,653 | 12 | 35,736 | 46 | 12,994 | 79 | 8,943 | 60,525 | 1.060 |
| 2019 | 1,199,395 | 17,060,184 | 0 | 58 | 0 | 2,323 | 12 | 46,964 | 42 | 13,194 | 83 | 10,464 | 97,599 | 1.422 |
| Total | 5,749,985 | 69,827,547 | 1 | 2,519 | 0 | 7,608 | 64 | 207,868 | 227 | 69,108 | 414 | 45,257 | 365,915 | 1.214 |
| Pure Premium | | 1.214 | | 0.004 | | 0.013 | | 0.362 | | 0.120 | | 0.079 | 0.636 | |

TABLE II
Total Experience Contracting - Policy Years 2015 - 2019

| 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 | | | | | | | | | | | | | | |
| 2015 | 798,768 | 27,790,713 | 2 | 52,879 | 1 | 8,485 | 29 | 45,694 | 69 | 21,474 | 146 | 12,835 | 136,540 | 3.479 |
| 2016 | 860,410 | 30,936,300 | 1 | 4,035 | 0 | 0 | 45 | 102,764 | 61 | 17,094 | 149 | 17,141 | 168,328 | 3.596 |
| 2017 | 954,759 | 21,899,665 | 0 | 0 | 1 | 9,730 | 43 | 70,136 | 59 | 18,586 | 169 | 17,380 | 103,165 | 2.294 |
| 2018 | 1,046,521 | 16,299,793 | 2 | 10,995 | 0 | 0 | 28 | 39,536 | 59 | 18,112 | 186 | 18,808 | 75,547 | 1.558 |
| 2019 | 1,061,282 | 18,621,340 | 1 | 6,804 | 1 | 12,206 | 16 | 20,943 | 28 | 8,291 | 215 | 27,911 | 110,059 | 1.755 |
| Total | 4,721,740 | 115,547,811 | 6 | 74,712 | 3 | 30,421 | 161 | 279,074 | 276 | 83,557 | 865 | 94,075 | 593,639 | 2.447 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 997,182 | 48,134,082 | 2 | 82,226 | 1 | 21,417 | 29 | 85,768 | 69 | 27,895 | 146 | 18,367 | 245,668 | 4.827 |
| 2016 | 1,035,366 | 49,048,360 | 1 | 6,324 | 0 | 2,371 | 45 | 168,897 | 61 | 24,236 | 149 | 22,704 | 265,952 | 4.737 |
| 2017 | 1,133,776 | 42,128,517 | 0 | 0 | 1 | 23,247 | 42 | 127,765 | 61 | 25,037 | 167 | 24,099 | 221,136 | 3.716 |
| 2018 | 1,210,318 | 30,507,151 | 2 | 15,706 | 0 | 4,280 | 29 | 88,341 | 61 | 23,517 | 179 | 24,676 | 148,551 | 2.521 |
| 2019 | 1,181,848 | 41,379,932 | 1 | 11,020 | 1 | 30,089 | 25 | 85,415 | 60 | 23,112 | 165 | 24,408 | 239,755 | 3.501 |
| Total | 5,558,490 | 211,198,042 | 6 | 115,277 | 4 | 81,404 | 170 | 556,186 | 313 | 123,797 | 807 | 114,254 | 1,121,061 | 3.800 |
| Pure Premium | | 3.800 | | 0.207 | | 0.146 | | 1.001 | | 0.223 | | 0.206 | 2.017 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 997,182 | 35,835,232 | 2 | 65,781 | 1 | 14,281 | 21 | 62,144 | 45 | 18,038 | 111 | 13,977 | 184,131 | 3.594 |
| 2016 | 1,035,366 | 34,714,618 | 1 | 8,431 | 0 | 3,580 | 30 | 112,618 | 43 | 16,827 | 120 | 18,307 | 187,383 | 3.353 |
| 2017 | 1,133,776 | 28,961,620 | 0 | 0 | 1 | 13,944 | 28 | 86,230 | 48 | 19,470 | 122 | 17,528 | 152,445 | 2.554 |
| 2018 | 1,210,318 | 24,843,941 | 1 | 8,978 | 0 | 7,018 | 23 | 68,854 | 55 | 21,173 | 137 | 18,841 | 123,576 | 2.053 |
| 2019 | 1,181,848 | 32,144,136 | 1 | 7,347 | 1 | 15,918 | 22 | 74,335 | 61 | 23,228 | 145 | 21,364 | 179,249 | 2.720 |
| Total | 5,558,490 | 156,499,548 | 5 | 90,537 | 2 | 54,741 | 124 | 404,181 | 251 | 98,736 | 634 | 90,017 | 826,783 | 2.816 |
| Pure Premium | | 2.816 | | 0.163 | | 0.098 | | 0.727 | | 0.178 | | 0.162 | 1.487 | |

TABLE II
Total Experience All Other Industries - Policy Years 2015 - 2019

| 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 | | | | | | | | | | | | | | |
| 2015 | 14,508,085 | 91,206,383 | 2 | 1,980 | 2 | 12,557 | 131 | 199,225 | 616 | 128,726 | 1,157 | 84,467 | 485,109 | 0.629 |
| 2016 | 15,216,753 | 91,920,325 | 2 | 19,479 | 1 | 12,601 | 125 | 209,218 | 570 | 108,884 | 1,082 | 81,787 | 487,233 | 0.604 |
| 2017 | 15,949,763 | 86,834,574 | 2 | 2,031 | 2 | 11,809 | 132 | 208,462 | 527 | 111,611 | 1,272 | 89,836 | 444,597 | 0.544 |
| 2018 | 16,381,329 | 76,687,942 | 5 | 34,823 | 0 | 0 | 99 | 157,329 | 456 | 98,719 | 1,236 | 90,341 | 385,668 | 0.468 |
| 2019 | 17,551,049 | 55,704,025 | 5 | 16,213 | 1 | 6,439 | 35 | 55,816 | 245 | 57,611 | 1,373 | 114,953 | 306,009 | 0.317 |
| Total | 79,606,979 | 402,353,249 | 16 | 74,525 | 6 | 43,405 | 522 | 830,051 | 2,414 | 505,551 | 6,120 | 461,385 | 2,108,615 | 0.505 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 18,111,881 | 151,760,435 | 2 | 3,079 | 2 | 31,693 | 131 | 373,946 | 616 | 167,215 | 1,157 | 120,873 | 820,799 | 0.838 |
| 2016 | 18,310,937 | 146,614,381 | 2 | 30,532 | 1 | 34,874 | 130 | 353,287 | 564 | 149,604 | 1,081 | 107,149 | 790,699 | 0.801 |
| 2017 | 18,940,344 | 155,438,474 | 2 | 2,963 | 2 | 31,353 | 142 | 400,638 | 526 | 143,052 | 1,255 | 122,081 | 854,298 | 0.821 |
| 2018 | 18,945,263 | 142,557,395 | 5 | 49,745 | 1 | 18,095 | 129 | 378,755 | 450 | 122,552 | 1,192 | 118,323 | 738,104 | 0.752 |
| 2019 | 19,544,912 | 125,818,811 | 5 | 23,945 | 2 | 36,789 | 122 | 334,723 | 419 | 112,250 | 1,060 | 102,018 | 648,462 | 0.644 |
| Total | 93,853,337 | 722,189,496 | 16 | 110,264 | 9 | 152,804 | 654 | 1,841,348 | 2,575 | 694,674 | 5,745 | 570,444 | 3,852,362 | 0.769 |
| Pure Premium | | 0.769 | | 0.012 | | 0.016 | | 0.196 | | 0.074 | | 0.061 | 0.410 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 18,111,881 | 109,171,195 | 2 | 2,463 | 1 | 21,133 | 95 | 270,946 | 398 | 108,130 | 880 | 91,985 | 597,055 | 0.603 |
| 2016 | 18,310,937 | 118,818,852 | 3 | 40,703 | 2 | 52,666 | 87 | 235,738 | 391 | 103,778 | 872 | 86,420 | 668,884 | 0.649 |
| 2017 | 18,940,344 | 110,772,934 | 4 | 5,927 | 1 | 18,806 | 96 | 270,288 | 409 | 111,158 | 913 | 88,826 | 612,724 | 0.585 |
| 2018 | 18,945,263 | 117,335,420 | 3 | 28,435 | 1 | 29,667 | 101 | 295,025 | 404 | 110,192 | 912 | 90,481 | 619,554 | 0.619 |
| 2019 | 19,544,912 | 109,241,736 | 3 | 15,963 | 1 | 19,658 | 105 | 288,623 | 418 | 112,059 | 935 | 89,977 | 566,137 | 0.559 |
| Total | 93,853,337 | 565,340,137 | 14 | 93,492 | 7 | 141,930 | 483 | 1,360,620 | 2,021 | 545,317 | 4,512 | 447,689 | 3,064,353 | 0.602 |
| Pure Premium | | 0.602 | | 0.010 | | 0.015 | | 0.145 | | 0.058 | | 0.048 | 0.327 | |

TABLE II
Total Medical Experience All Industries - Policy Years 2015 - 2019

| 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) | |
| A. LOSS EXPERIENCE AS REPORTED | | | | | | | | | | | | | | |
| 2015 | 16,203,613 | 68,204,448 | 5 | 48,260 | 3 | 43,267 | 178 | 205,941 | 744 | 166,661 | 1,403 | 144,255 | 73,661 | 0.421 |
| 2016 | 17,012,255 | 70,037,273 | 3 | 361 | 1 | 43,950 | 191 | 322,085 | 708 | 133,261 | 1,341 | 132,605 | 68,111 | 0.412 |
| 2017 | 17,877,927 | 60,387,527 | 2 | 42 | 3 | 63,104 | 192 | 198,758 | 649 | 132,082 | 1,562 | 141,371 | 68,518 | 0.338 |
| 2018 | 18,422,150 | 49,956,167 | 7 | 262 | 0 | 0 | 140 | 159,014 | 569 | 137,234 | 1,528 | 133,988 | 69,064 | 0.271 |
| 2019 | 19,689,370 | 46,724,867 | 6 | 975 | 2 | 42,590 | 58 | 77,679 | 301 | 79,249 | 1,708 | 202,316 | 64,439 | 0.237 |
| Total | 89,205,315 | 295,310,282 | 23 | 49,899 | 9 | 192,912 | 759 | 963,476 | 2,971 | 648,487 | 7,542 | 754,535 | 343,794 | 0.331 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 20,228,578 | 117,073,180 | 5 | 85,516 | 3 | 104,231 | 178 | 469,132 | 744 | 239,825 | 1,403 | 197,629 | 74,398 | 0.579 |
| 2016 | 20,471,537 | 112,653,833 | 3 | 656 | 1 | 117,927 | 196 | 517,858 | 702 | 226,194 | 1,340 | 188,572 | 75,331 | 0.550 |
| 2017 | 21,230,038 | 118,551,067 | 2 | 74 | 3 | 149,631 | 202 | 531,142 | 650 | 209,405 | 1,542 | 217,148 | 78,111 | 0.558 |
| 2018 | 21,305,504 | 95,843,917 | 7 | 464 | 1 | 30,466 | 175 | 460,088 | 563 | 181,349 | 1,475 | 207,684 | 78,387 | 0.450 |
| 2019 | 21,926,155 | 100,273,141 | 6 | 5,322 | 4 | 136,689 | 162 | 426,319 | 521 | 167,926 | 1,319 | 185,733 | 80,742 | 0.457 |
| Total | 105,161,812 | 544,395,137 | 23 | 92,033 | 13 | 538,945 | 913 | 2,404,540 | 3,179 | 1,024,699 | 7,079 | 996,766 | 386,969 | 0.518 |
| Pure Premium | | 0.518 | | 0.009 | | 0.051 | | 0.229 | | 0.097 | | 0.095 | 0.037 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 20,228,578 | 85,798,907 | 3 | 68,432 | 2 | 69,488 | 129 | 340,008 | 481 | 155,161 | 1,068 | 150,458 | 74,443 | 0.424 |
| 2016 | 20,471,537 | 90,758,331 | 4 | 875 | 2 | 178,084 | 131 | 344,406 | 486 | 156,683 | 1,080 | 152,002 | 75,535 | 0.443 |
| 2017 | 21,230,038 | 84,483,987 | 4 | 149 | 2 | 89,729 | 135 | 356,657 | 503 | 162,023 | 1,121 | 157,851 | 78,431 | 0.398 |
| 2018 | 21,305,504 | 80,365,476 | 4 | 265 | 2 | 49,916 | 135 | 355,972 | 503 | 162,127 | 1,112 | 156,526 | 78,850 | 0.377 |
| 2019 | 21,926,155 | 84,298,415 | 4 | 3,549 | 2 | 72,407 | 137 | 360,778 | 513 | 165,532 | 1,125 | 158,338 | 82,381 | 0.384 |
| Total | 105,161,812 | 425,705,116 | 19 | 73,270 | 10 | 459,623 | 667 | 1,757,820 | 2,486 | 801,525 | 5,506 | 775,174 | 389,639 | 0.405 |
| Pure Premium | | 0.405 | | 0.007 | | 0.044 | | 0.167 | | 0.076 | | 0.074 | 0.037 | |

TABLE II
Total Medical Experience Manufacturing - Policy Years 2015 - 2019

| 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 | | | | | | | | | | | | | | |
| 2015 | 896,760 | 6,039,603 | 1 | 0 | 0 | 0 | 18 | 26,097 | 59 | 15,744 | 100 | 9,501 | 9,055 | 0.673 |
| 2016 | 935,092 | 4,481,133 | 0 | 0 | 0 | 0 | 21 | 14,656 | 77 | 15,334 | 110 | 9,956 | 4,866 | 0.479 |
| 2017 | 973,405 | 5,611,355 | 0 | 0 | 0 | 0 | 17 | 23,746 | 63 | 12,595 | 121 | 12,784 | 6,988 | 0.576 |
| 2018 | 994,300 | 3,834,678 | 0 | 0 | 0 | 0 | 13 | 9,298 | 54 | 12,241 | 106 | 10,600 | 6,209 | 0.386 |
| 2019 | 1,077,039 | 5,118,115 | 0 | 0 | 0 | 0 | 7 | 24,886 | 28 | 5,925 | 120 | 14,749 | 5,621 | 0.475 |
| Total | 4,876,596 | 25,084,884 | 1 | 0 | 0 | 0 | 76 | 98,682 | 281 | 61,838 | 557 | 57,590 | 32,739 | 0.514 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 1,119,515 | 10,426,515 | 1 | 0 | 0 | 0 | 18 | 59,449 | 59 | 22,655 | 100 | 13,016 | 9,145 | 0.931 |
| 2016 | 1,125,234 | 6,988,815 | 0 | 0 | 0 | 387 | 22 | 24,542 | 76 | 25,343 | 110 | 14,234 | 5,382 | 0.621 |
| 2017 | 1,155,918 | 11,007,656 | 0 | 0 | 0 | 658 | 18 | 61,416 | 62 | 20,201 | 120 | 19,835 | 7,967 | 0.952 |
| 2018 | 1,149,923 | 7,178,460 | 0 | 0 | 0 | 2,102 | 16 | 30,739 | 51 | 15,483 | 103 | 16,413 | 7,047 | 0.624 |
| 2019 | 1,199,395 | 11,451,391 | 0 | 107 | 0 | 7,662 | 14 | 70,473 | 42 | 14,476 | 94 | 14,753 | 7,044 | 0.955 |
| Total | 5,749,985 | 47,052,837 | 1 | 107 | 0 | 10,809 | 88 | 246,618 | 291 | 98,159 | 527 | 78,251 | 36,584 | 0.818 |
| Pure Premium | | 0.818 | | 0.000 | | 0.019 | | 0.429 | | 0.171 | | 0.136 | 0.064 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 1,119,515 | 7,680,336 | 0 | 0 | 0 | 0 | 13 | 43,086 | 38 | 14,657 | 76 | 9,909 | 9,151 | 0.686 |
| 2016 | 1,125,234 | 5,131,689 | 0 | 0 | 0 | 585 | 14 | 16,317 | 53 | 17,543 | 89 | 11,476 | 5,396 | 0.456 |
| 2017 | 1,155,918 | 7,967,157 | 0 | 0 | 0 | 394 | 12 | 41,230 | 48 | 15,626 | 87 | 14,421 | 7,999 | 0.689 |
| 2018 | 1,149,923 | 6,052,460 | 0 | 0 | 0 | 3,444 | 12 | 23,784 | 46 | 13,828 | 78 | 12,380 | 7,088 | 0.526 |
| 2019 | 1,199,395 | 9,759,851 | 0 | 71 | 0 | 4,108 | 12 | 59,396 | 41 | 14,224 | 80 | 12,613 | 7,187 | 0.814 |
| Total | 5,749,985 | 36,591,492 | 0 | 71 | 0 | 8,532 | 64 | 183,813 | 226 | 75,878 | 410 | 60,800 | 36,821 | 0.636 |
| Pure Premium | | 0.636 | | 0.000 | | 0.015 | | 0.320 | | 0.132 | | 0.106 | 0.064 | |

TABLE II
Total Medical Experience Contracting - Policy Years 2015 - 2019

| 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) | |
| A. LOSS EXPERIENCE AS REPORTED | | | | | | | | | | | | | | |
| 2015 | 798,768 | 13,653,981 | 2 | 47,726 | 1 | 7,528 | 29 | 36,015 | 69 | 18,727 | 146 | 19,898 | 6,646 | 1.709 |
| 2016 | 860,410 | 16,832,810 | 1 | 99 | 0 | 0 | 45 | 127,823 | 61 | 13,556 | 149 | 18,530 | 8,320 | 1.956 |
| 2017 | 954,759 | 10,316,499 | 0 | 0 | 1 | 12,995 | 43 | 53,501 | 59 | 14,384 | 169 | 16,478 | 5,806 | 1.081 |
| 2018 | 1,046,521 | 7,554,728 | 2 | 5 | 0 | 0 | 28 | 26,608 | 59 | 20,199 | 186 | 21,933 | 6,801 | 0.722 |
| 2019 | 1,061,282 | 11,005,863 | 1 | 493 | 1 | 41,075 | 16 | 12,453 | 28 | 9,615 | 215 | 39,409 | 7,013 | 1.037 |
| Total | 4,721,740 | 59,363,881 | 6 | 48,323 | 3 | 61,599 | 161 | 256,400 | 276 | 76,482 | 865 | 116,249 | 34,587 | 1.257 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 997,182 | 24,566,758 | 2 | 84,571 | 1 | 18,134 | 29 | 82,042 | 69 | 26,948 | 146 | 27,261 | 6,713 | 2.464 |
| 2016 | 1,035,366 | 26,595,155 | 1 | 181 | 0 | 3,378 | 45 | 201,177 | 61 | 25,373 | 149 | 26,640 | 9,202 | 2.569 |
| 2017 | 1,133,776 | 22,113,599 | 0 | 0 | 1 | 31,092 | 42 | 132,447 | 61 | 24,838 | 167 | 26,139 | 6,619 | 1.950 |
| 2018 | 1,210,318 | 14,855,101 | 2 | 9 | 0 | 4,891 | 29 | 74,814 | 61 | 27,358 | 179 | 33,759 | 7,720 | 1.227 |
| 2019 | 1,181,848 | 23,975,508 | 1 | 3,772 | 1 | 93,046 | 25 | 71,868 | 60 | 27,306 | 165 | 34,975 | 8,788 | 2.029 |
| Total | 5,558,490 | 112,106,122 | 6 | 88,532 | 4 | 150,542 | 170 | 562,348 | 313 | 131,823 | 807 | 148,775 | 39,041 | 2.017 |
| Pure Premium | | 2.017 | | 0.159 | | 0.271 | | 1.012 | | 0.237 | | 0.268 | 0.070 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 997,182 | 18,413,067 | 2 | 67,676 | 1 | 12,089 | 21 | 59,460 | 45 | 17,435 | 111 | 20,754 | 6,717 | 1.847 |
| 2016 | 1,035,366 | 18,738,290 | 1 | 241 | 0 | 5,102 | 30 | 133,756 | 42 | 17,586 | 120 | 21,472 | 9,227 | 1.810 |
| 2017 | 1,133,776 | 15,244,453 | 0 | 0 | 1 | 18,645 | 28 | 88,933 | 47 | 19,219 | 121 | 19,001 | 6,646 | 1.345 |
| 2018 | 1,210,318 | 12,357,592 | 1 | 5 | 0 | 8,014 | 23 | 57,882 | 55 | 24,485 | 135 | 25,424 | 7,765 | 1.021 |
| 2019 | 1,181,848 | 17,924,896 | 1 | 2,515 | 1 | 49,056 | 22 | 61,942 | 60 | 27,089 | 140 | 29,680 | 8,966 | 1.517 |
| Total | 5,558,490 | 82,678,297 | 5 | 70,437 | 2 | 92,906 | 123 | 401,974 | 249 | 105,813 | 628 | 116,331 | 39,321 | 1.487 |
| Pure Premium | | 1.487 | | 0.127 | | 0.167 | | 0.723 | | 0.190 | | 0.209 | 0.071 | |

TABLE II
Total Medical Experience All Other Industries - Policy Years 2015 - 2019

| 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 | | | | | | | | | | | | | | |
| 2015 | 14,508,085 | 48,510,864 | 2 | 534 | 2 | 35,740 | 131 | 143,829 | 616 | 132,190 | 1,157 | 114,856 | 57,960 | 0.334 |
| 2016 | 15,216,753 | 48,723,330 | 2 | 261 | 1 | 43,950 | 125 | 179,606 | 570 | 104,371 | 1,082 | 104,119 | 54,925 | 0.320 |
| 2017 | 15,949,763 | 44,459,673 | 2 | 42 | 2 | 50,108 | 132 | 121,512 | 527 | 105,102 | 1,272 | 112,109 | 55,724 | 0.279 |
| 2018 | 16,381,329 | 38,566,761 | 5 | 257 | 0 | 0 | 99 | 123,108 | 456 | 104,795 | 1,236 | 101,455 | 56,054 | 0.235 |
| 2019 | 17,551,049 | 30,600,889 | 5 | 483 | 1 | 1,515 | 35 | 40,340 | 245 | 63,709 | 1,373 | 148,157 | 51,804 | 0.174 |
| Total | 79,606,979 | 210,861,517 | 16 | 1,576 | 6 | 131,313 | 522 | 608,395 | 2,414 | 510,168 | 6,120 | 580,696 | 276,467 | 0.265 |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 18,111,881 | 82,079,907 | 2 | 946 | 2 | 86,097 | 131 | 327,642 | 616 | 190,222 | 1,157 | 157,352 | 58,540 | 0.453 |
| 2016 | 18,310,937 | 79,069,862 | 2 | 475 | 1 | 114,161 | 130 | 292,140 | 564 | 175,478 | 1,081 | 147,697 | 60,747 | 0.432 |
| 2017 | 18,940,344 | 85,429,811 | 2 | 74 | 2 | 117,881 | 142 | 337,278 | 526 | 164,366 | 1,255 | 171,173 | 63,525 | 0.451 |
| 2018 | 18,945,263 | 73,810,356 | 5 | 455 | 1 | 23,473 | 129 | 354,535 | 450 | 138,507 | 1,192 | 157,512 | 63,621 | 0.390 |
| 2019 | 19,544,912 | 64,846,242 | 5 | 1,443 | 2 | 35,981 | 122 | 283,979 | 419 | 126,144 | 1,060 | 136,005 | 64,911 | 0.332 |
| Total | 93,853,337 | 385,236,178 | 16 | 3,394 | 9 | 377,594 | 654 | 1,595,573 | 2,575 | 794,717 | 5,745 | 769,740 | 311,344 | 0.410 |
| Pure Premium | | 0.410 | | 0.000 | | 0.040 | | 0.170 | | 0.085 | | 0.082 | 0.033 | |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) | | | | | | | | | | | | | | |
| 2015 | 18,111,881 | 59,705,504 | 2 | 757 | 1 | 57,398 | 95 | 237,461 | 399 | 123,069 | 881 | 119,794 | 58,575 | 0.330 |
| 2016 | 18,310,937 | 66,888,353 | 3 | 634 | 2 | 172,397 | 87 | 194,333 | 391 | 121,554 | 871 | 119,054 | 60,911 | 0.365 |
| 2017 | 18,940,344 | 61,272,377 | 4 | 149 | 1 | 70,690 | 95 | 226,493 | 407 | 127,177 | 912 | 124,429 | 63,785 | 0.324 |
| 2018 | 18,945,263 | 61,955,425 | 3 | 260 | 1 | 38,457 | 100 | 274,306 | 402 | 123,814 | 899 | 118,721 | 63,996 | 0.327 |
| 2019 | 19,544,912 | 56,613,668 | 3 | 962 | 1 | 19,242 | 103 | 239,440 | 412 | 124,219 | 905 | 116,044 | 66,229 | 0.290 |
| Total | 93,853,337 | 306,435,326 | 14 | 2,762 | 7 | 358,185 | 480 | 1,172,033 | 2,011 | 619,834 | 4,467 | 598,043 | 313,497 | 0.327 |
| Pure Premium | | 0.327 | | 0.000 | | 0.038 | | 0.125 | | 0.066 | | 0.064 | 0.033 | |