

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 2017 - 2021**

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</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. LOSS EXPERIENCE AS REPORTED</b>														
2017	230,668,385	1,896,726,261	79	278,867	5	54,515	1,830	4,005,273	6,783	2,755,119	23,003	2,817,015	9,056,473	0.822
2018	240,420,680	1,991,505,741	69	216,520	10	57,807	1,748	3,961,876	6,362	2,851,379	23,640	3,063,231	9,764,243	0.828
2019	246,273,630	1,806,010,753	67	191,084	8	57,752	1,478	3,289,106	5,686	2,729,024	21,527	2,915,540	8,877,602	0.733
2020	250,044,933	1,631,560,972	62	213,432	8	42,600	1,083	2,454,533	5,940	2,813,268	20,911	2,677,545	8,114,232	0.653
2021	278,029,447	1,459,215,753	67	227,423	5	40,597	476	1,083,609	3,823	1,853,848	24,330	3,198,417	8,188,264	0.525
Total	1,245,437,075	8,785,019,480	344	1,127,326	36	253,272	6,615	14,794,396	28,594	13,002,638	113,411	14,671,749	44,000,814	0.705
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	301,723,091	2,476,445,571	79	344,959	5	48,955	1,830	5,555,314	6,783	3,636,757	23,003	3,540,988	11,637,483	0.821
2018	305,207,571	2,460,816,147	69	302,544	11	104,738	1,762	5,345,999	6,358	3,407,697	23,607	3,632,282	11,814,901	0.806
2019	299,039,503	2,194,868,325	69	299,314	8	75,118	1,550	4,703,008	5,666	3,037,730	21,416	3,296,301	10,537,213	0.734
2020	284,548,353	2,087,120,402	63	276,821	7	63,759	1,413	4,288,084	5,710	3,062,065	20,673	3,182,654	9,997,821	0.733
2021	299,174,035	2,082,746,964	69	300,244	5	50,532	1,406	4,264,663	5,378	2,883,089	21,443	3,299,184	10,029,756	0.696
Total	1,489,692,553	11,301,997,409	349	1,523,882	35	343,102	7,961	24,157,068	29,896	16,027,338	110,141	16,951,409	54,017,175	0.759
Pure Premium		0.759		0.010		0.002		0.162		0.108		0.114	0.363	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	301,723,091	1,600,265,000	55	240,105	5	48,955	950	2,883,797	4,455	2,388,688	16,378	2,521,229	7,919,877	0.530
2018	305,207,571	1,619,024,381	55	239,688	5	48,916	961	2,915,309	4,508	2,416,064	16,578	2,550,816	8,019,452	0.530
2019	299,039,503	1,584,338,167	54	235,215	5	48,926	941	2,855,308	4,415	2,366,742	16,245	2,500,366	7,836,824	0.530
2020	284,548,353	1,509,401,902	52	226,216	5	48,923	896	2,718,731	4,203	2,253,918	15,442	2,377,225	7,469,006	0.530
2021	299,174,035	1,585,430,272	54	233,759	5	48,582	943	2,861,822	4,412	2,365,203	16,266	2,502,721	7,842,215	0.530
Total	1,489,692,553	7,898,459,722	269	1,174,983	25	244,303	4,691	14,234,965	21,993	11,790,615	80,909	12,452,357	39,087,375	0.530
Pure Premium		0.530		0.008		0.002		0.096		0.079		0.084	0.262	

**TABLE II**  
**Total Experience Manufacturing - Policy Years 2017 - 2021**

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</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. LOSS EXPERIENCE AS REPORTED</b>														
2017	21,466,678	331,815,320	10	36,086	1	16,149	307	661,392	1,290	477,831	4,014	473,460	1,653,235	1.546
2018	22,595,226	371,776,419	5	4,452	2	11,530	331	758,821	1,283	547,526	4,207	542,062	1,853,374	1.645
2019	22,509,651	309,772,853	7	9,836	1	6,302	220	491,268	1,143	490,749	3,877	501,373	1,598,200	1.376
2020	22,431,539	276,407,340	10	36,847	1	5,752	150	323,143	1,159	525,069	3,647	454,362	1,418,901	1.232
2021	24,370,546	243,189,073	5	22,710	1	1,828	63	147,139	617	270,700	4,045	515,618	1,473,895	0.998
Total	113,373,641	1,532,961,005	37	109,931	6	41,560	1,071	2,381,764	5,492	2,311,876	19,790	2,486,875	7,997,604	1.352
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	28,079,237	426,960,509	10	44,639	1	14,502	307	917,351	1,290	630,737	4,014	595,139	2,067,237	1.521
2018	28,684,031	459,327,071	5	6,221	2	20,838	334	1,023,412	1,281	653,803	4,202	643,662	2,245,334	1.601
2019	27,332,503	371,255,423	7	15,876	1	8,628	238	716,301	1,133	543,677	3,858	565,739	1,862,333	1.358
2020	25,526,842	349,656,224	10	47,674	1	8,722	221	635,194	1,100	560,866	3,610	539,012	1,705,094	1.370
2021	26,223,965	343,285,723	5	30,145	1	4,397	220	635,087	877	437,725	3,562	526,454	1,799,049	1.309
Total	135,846,578	1,950,484,950	38	144,555	6	57,088	1,319	3,927,346	5,680	2,826,807	19,246	2,870,006	9,679,048	1.436
Pure Premium		1.436		0.011		0.004		0.289		0.208		0.211	0.712	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	28,079,237	276,800,039	7	31,070	1	14,502	159	476,202	847	414,280	2,858	423,747	1,408,200	0.986
2018	28,684,031	301,138,472	4	4,982	1	9,732	182	558,059	908	463,524	2,951	452,079	1,523,009	1.050
2019	27,332,503	271,161,816	6	12,532	1	5,620	144	434,830	882	423,538	2,927	429,198	1,405,901	0.992
2020	25,526,842	255,991,516	8	38,924	1	6,693	140	402,770	809	412,538	2,698	402,877	1,296,114	1.003
2021	26,223,965	262,471,784	4	23,992	1	4,284	147	425,645	721	359,788	2,698	398,785	1,412,225	1.001
Total	135,846,578	1,367,563,628	29	111,500	4	40,831	773	2,297,506	4,167	2,073,667	14,133	2,106,685	7,045,448	1.007
Pure Premium		1.007		0.008		0.003		0.169		0.153		0.155	0.519	

**TABLE II**  
**Total Experience Contracting - Policy Years 2017 - 2021**

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</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. LOSS EXPERIENCE AS REPORTED</b>														
2017	13,268,467	346,763,819	22	76,976	2	21,880	439	1,027,910	738	355,100	2,856	416,887	1,568,884	2.613
2018	14,083,998	341,633,013	16	57,631	3	21,637	366	877,930	738	380,608	2,889	425,089	1,653,435	2.426
2019	14,160,929	317,540,694	12	29,032	3	20,953	331	768,442	647	371,460	2,668	411,022	1,574,498	2.242
2020	13,695,457	295,126,721	17	56,751	3	20,068	254	627,202	649	353,416	2,519	346,123	1,547,707	2.155
2021	15,458,994	229,483,763	15	50,598	2	19,524	138	322,617	460	261,168	2,758	414,417	1,226,514	1.484
Total	70,667,845	1,530,548,010	82	270,987	13	104,062	1,528	3,624,102	3,232	1,721,753	13,690	2,013,538	7,571,038	2.166
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,355,664	475,683,129	22	95,220	2	19,648	439	1,425,712	738	468,732	2,856	524,028	2,223,492	2.741
2018	17,879,256	438,506,518	16	80,527	3	38,212	365	1,171,917	740	457,022	2,886	506,741	2,130,645	2.453
2019	17,195,008	397,668,672	12	46,053	3	25,866	331	1,051,912	652	419,681	2,656	471,302	1,961,873	2.313
2020	15,585,277	391,505,139	17	73,616	2	27,303	273	919,847	641	401,427	2,493	425,254	2,067,604	2.512
2021	16,634,675	324,755,965	15	66,785	2	18,440	223	760,054	647	410,353	2,440	442,616	1,549,312	1.952
Total	84,649,880	2,028,119,424	83	362,201	12	129,470	1,630	5,329,441	3,417	2,157,215	13,331	2,369,941	9,932,926	2.396
Pure Premium		2.396		0.043		0.015		0.630		0.255		0.280	1.173	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,355,664	293,700,196	15	66,277	2	19,648	228	740,095	485	307,872	2,034	373,114	1,429,995	1.692
2018	17,879,256	276,385,729	13	63,783	1	17,846	199	639,091	524	324,038	2,027	355,844	1,363,254	1.546
2019	17,195,008	277,160,487	10	36,231	2	16,847	201	638,618	508	327,012	2,015	357,458	1,395,438	1.612
2020	15,585,277	276,505,743	14	60,090	2	20,940	173	583,399	472	295,537	1,862	317,586	1,487,506	1.774
2021	16,634,675	243,784,070	12	51,545	2	17,553	150	510,765	529	335,912	1,855	336,372	1,185,694	1.466
Total	84,649,880	1,367,536,226	64	277,926	8	92,834	950	3,111,969	2,518	1,590,371	9,791	1,740,374	6,861,888	1.616
Pure Premium		1.616		0.033		0.011		0.368		0.188		0.206	0.811	

**TABLE II**  
**Total Experience Office & Clerical - Policy Years 2017 - 2021**

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</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. LOSS EXPERIENCE AS REPORTED</b>														
2017	139,362,517	249,235,925	14	50,091	1	8,867	218	469,204	833	325,292	3,009	340,861	1,298,045	0.179
2018	144,114,937	256,302,546	8	37,042	1	1,895	221	485,631	782	341,705	2,982	348,161	1,348,591	0.178
2019	149,577,439	215,115,447	6	11,643	1	5,227	180	394,557	645	282,759	2,539	343,903	1,113,065	0.144
2020	153,968,179	159,657,601	6	12,486	0	0	108	224,142	555	251,851	2,206	238,563	869,533	0.104
2021	169,413,777	191,877,049	11	35,686	0	0	53	124,285	468	226,373	3,151	410,040	1,122,387	0.113
Total	756,436,848	1,072,188,568	45	146,948	3	15,989	780	1,697,820	3,283	1,427,979	13,887	1,681,528	5,751,621	0.142
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	182,291,515	316,952,650	14	61,963	1	7,962	218	650,786	833	429,385	3,009	428,462	1,590,969	0.174
2018	182,950,027	307,163,846	8	51,759	1	4,016	223	654,651	782	408,214	2,978	413,309	1,539,690	0.168
2019	181,625,467	255,067,924	6	18,515	1	7,104	188	557,911	644	317,135	2,525	387,895	1,262,120	0.140
2020	175,214,076	197,014,583	6	16,256	0	993	139	388,395	539	274,171	2,177	283,895	1,006,435	0.112
2021	182,297,968	268,100,103	11	46,882	0	2,536	172	521,422	674	358,334	2,774	420,530	1,331,298	0.147
Total	904,379,053	1,344,299,106	46	195,375	3	22,612	939	2,773,165	3,472	1,787,239	13,463	1,934,090	6,730,511	0.149
Pure Premium		0.149		0.002		0.000		0.031		0.020		0.021	0.074	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	182,291,515	214,971,159	10	43,128	1	7,962	113	337,827	547	282,028	2,142	305,070	1,173,696	0.118
2018	182,950,027	207,206,371	6	40,990	1	1,876	121	357,004	554	289,415	2,091	290,275	1,092,504	0.113
2019	181,625,467	187,717,441	5	14,582	1	4,627	114	338,690	502	247,174	1,915	294,117	977,984	0.103
2020	175,214,076	145,593,968	5	13,329	0	766	88	246,153	397	201,804	1,626	212,057	781,832	0.083
2021	182,297,968	206,495,405	9	36,114	0	2,510	116	350,061	554	294,250	2,103	318,772	1,063,247	0.113
Total	904,379,053	961,984,345	35	148,143	2	17,740	552	1,629,735	2,554	1,314,671	9,877	1,420,292	5,089,262	0.106
Pure Premium		0.106		0.002		0.000		0.018		0.015		0.016	0.056	

**TABLE II**  
**Total Experience Goods & Services - Policy Years 2017 - 2021**

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</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. LOSS EXPERIENCE AS REPORTED</b>														
2017	45,064,027	687,499,284	14	53,079	1	7,619	542	1,114,474	2,871	1,168,085	9,769	1,163,294	3,368,442	1.526
2018	47,432,895	714,404,216	23	56,681	2	10,722	517	1,088,686	2,722	1,215,745	10,021	1,258,281	3,513,927	1.506
2019	47,695,529	662,678,811	23	79,403	2	15,986	439	900,932	2,465	1,195,874	9,093	1,193,872	3,240,720	1.389
2020	47,940,073	613,736,622	10	21,829	4	16,781	319	666,321	2,697	1,235,936	8,964	1,117,524	3,078,976	1.280
2021	55,818,897	557,503,894	17	49,093	1	5,249	134	291,462	1,722	798,982	10,411	1,291,817	3,138,436	0.999
Total	243,951,420	3,235,822,827	87	260,085	10	56,358	1,951	4,061,875	12,477	5,614,622	48,258	6,024,788	16,340,501	1.326
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	58,945,475	883,783,197	14	65,659	1	6,842	542	1,545,776	2,871	1,541,872	9,769	1,462,260	4,215,423	1.499
2018	60,214,781	866,398,223	23	79,200	2	20,006	527	1,490,673	2,718	1,449,002	10,005	1,487,809	4,137,291	1.439
2019	57,914,634	794,203,203	23	123,635	2	20,815	481	1,364,991	2,448	1,318,744	9,043	1,341,745	3,772,102	1.371
2020	54,555,270	781,961,909	10	29,176	3	24,252	490	1,389,022	2,567	1,319,844	8,863	1,315,863	3,741,463	1.433
2021	60,064,014	801,080,255	18	65,390	1	11,318	563	1,611,289	2,352	1,192,484	9,178	1,328,709	3,801,612	1.334
Total	291,694,174	4,127,426,786	89	363,059	10	83,234	2,603	7,401,751	12,955	6,821,946	46,858	6,936,387	19,667,892	1.415
Pure Premium		1.415		0.012		0.003		0.254		0.234		0.238	0.674	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	58,945,475	581,156,370	10	45,701	1	6,842	281	802,421	1,886	1,012,729	6,956	1,041,148	2,902,722	0.986
2018	60,214,781	584,320,737	18	62,750	1	9,343	287	812,895	1,927	1,027,321	7,027	1,044,895	2,886,002	0.970
2019	57,914,634	584,143,673	18	97,089	1	13,558	292	828,778	1,907	1,027,273	6,861	1,017,998	2,856,741	1.009
2020	54,555,270	570,379,158	9	24,160	2	18,605	311	880,251	1,889	971,122	6,622	983,206	2,826,448	1.046
2021	60,064,014	611,315,143	14	52,643	1	11,018	377	1,079,596	1,928	977,309	6,968	1,008,752	2,983,834	1.018
Total	291,694,174	2,931,315,081	69	282,343	7	59,366	1,549	4,403,941	9,536	5,015,753	34,434	5,096,000	14,455,747	1.005
Pure Premium		1.005		0.010		0.002		0.151		0.172		0.175	0.496	

**TABLE II**  
**Total Experience Miscellaneous - Policy Years 2017 - 2021**

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</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. LOSS EXPERIENCE AS REPORTED</b>														
2017	11,506,696	281,411,913	19	62,635	0	0	324	732,292	1,051	428,811	3,355	422,513	1,167,868	2.446
2018	12,193,624	307,389,547	17	60,715	2	12,024	313	750,807	837	365,796	3,541	489,638	1,394,916	2.521
2019	12,330,083	300,902,948	19	61,170	1	9,284	308	733,906	786	388,182	3,350	465,370	1,351,118	2.440
2020	12,009,685	286,632,688	19	85,519	0	0	252	613,724	880	446,995	3,575	520,973	1,199,116	2.387
2021	12,967,233	237,161,974	19	69,336	1	13,996	88	198,106	556	296,625	3,965	566,525	1,227,032	1.829
Total	61,007,321	1,413,499,070	93	339,374	4	35,304	1,285	3,028,836	4,110	1,926,409	17,786	2,465,019	6,340,050	2.317
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,051,200	373,066,087	19	77,479	0	0	324	1,015,690	1,051	566,031	3,355	531,099	1,540,363	2.479
2018	15,479,476	389,420,488	17	84,837	2	21,665	314	1,005,345	838	439,655	3,536	580,760	1,761,942	2.516
2019	14,971,891	376,673,103	19	95,234	1	12,704	313	1,011,894	790	438,493	3,332	529,621	1,678,785	2.516
2020	13,666,888	366,982,548	19	110,098	0	2,489	290	955,626	863	505,757	3,530	618,630	1,477,225	2.685
2021	13,953,413	345,524,918	19	91,043	1	13,840	228	736,812	828	484,194	3,489	580,876	1,548,484	2.476
Total	73,122,868	1,851,667,143	94	458,692	4	50,698	1,468	4,725,366	4,371	2,434,130	17,242	2,840,986	8,006,799	2.532
Pure Premium		2.532		0.063		0.007		0.646		0.333		0.389	1.095	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,051,200	233,637,236	13	53,928	0	0	168	527,251	690	371,779	2,389	378,149	1,005,265	1.552
2018	15,479,476	249,973,072	14	67,183	1	10,118	171	548,259	595	311,766	2,482	407,723	1,154,682	1.615
2019	14,971,891	264,154,750	15	74,781	1	8,275	190	614,391	616	341,746	2,527	401,595	1,200,760	1.764
2020	13,666,888	260,931,516	16	89,713	0	1,919	184	606,158	637	372,917	2,634	461,499	1,077,107	1.909
2021	13,953,413	261,363,869	15	69,466	1	13,218	153	495,754	681	397,944	2,643	440,040	1,197,215	1.873
Total	73,122,868	1,270,060,442	72	355,071	3	33,531	866	2,791,814	3,218	1,796,153	12,675	2,089,007	5,635,029	1.737
Pure Premium		1.737		0.049		0.005		0.382		0.246		0.286	0.771	

**TABLE II**  
**Total Medical Experience All Industries - Policy Years 2017 - 2021**

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. LOSS EXPERIENCE AS REPORTED</b>														
2017	230,668,385	905,647,296	79	138,649	5	140,473	1,830	2,092,870	6,783	1,989,099	23,003	2,958,743	1,736,641	0.393
2018	240,420,680	976,424,329	69	43,775	10	502,103	1,748	2,199,562	6,362	2,113,704	23,640	3,123,251	1,781,848	0.406
2019	246,273,630	887,760,170	67	60,224	8	377,150	1,478	2,040,869	5,686	1,926,461	21,527	2,906,283	1,566,615	0.360
2020	250,044,933	811,423,178	62	49,862	8	138,075	1,083	1,519,634	5,940	2,172,638	20,911	2,842,830	1,391,193	0.325
2021	278,029,447	818,826,410	67	48,952	5	226,755	476	773,186	3,823	1,582,542	24,330	3,997,648	1,559,182	0.295
Total	1,245,437,075	4,400,081,383	344	341,461	36	1,384,556	6,615	8,626,120	28,594	9,784,444	113,411	15,828,754	8,035,479	0.353
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	301,723,091	1,163,748,349	79	118,267	5	321,542	1,830	3,748,329	6,783	2,534,112	23,003	3,512,027	1,403,206	0.386
2018	305,207,571	1,181,490,128	69	103,769	11	687,847	1,762	3,609,739	6,358	2,374,831	23,607	3,604,328	1,434,388	0.387
2019	299,039,503	1,053,721,295	69	102,663	8	493,488	1,550	3,176,910	5,666	2,115,420	21,416	3,270,111	1,378,621	0.352
2020	284,548,353	999,782,102	63	94,959	7	419,040	1,413	2,895,196	5,710	2,132,683	20,673	3,156,568	1,299,374	0.351
2021	299,174,035	1,002,975,633	69	102,910	5	332,176	1,406	2,880,799	5,378	2,007,979	21,443	3,274,563	1,431,329	0.335
Total	1,489,692,553	5,401,717,506	349	522,569	35	2,254,093	7,961	16,310,973	29,896	11,165,026	110,141	16,817,597	6,946,918	0.363
Pure Premium		0.363		0.004		0.015		0.109		0.075		0.113	0.047	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	301,723,091	791,987,731	55	82,357	5	321,542	950	1,946,369	4,451	1,662,887	16,395	2,503,096	1,403,627	0.262
2018	305,207,571	801,945,150	55	82,086	5	321,662	960	1,967,530	4,509	1,684,265	16,563	2,528,804	1,435,105	0.263
2019	299,039,503	783,682,422	54	80,460	5	321,387	940	1,925,870	4,421	1,650,483	16,234	2,478,901	1,379,724	0.262
2020	284,548,353	746,900,619	52	77,145	5	321,201	897	1,839,327	4,213	1,573,419	15,432	2,356,201	1,301,713	0.262
2021	299,174,035	784,221,534	51	76,424	5	313,577	933	1,912,304	4,376	1,633,856	16,111	2,460,126	1,445,929	0.262
Total	1,489,692,553	3,908,737,456	266	398,473	25	1,599,368	4,681	9,591,399	21,970	8,204,909	80,734	12,327,127	6,966,097	0.262
Pure Premium		0.262		0.003		0.011		0.064		0.055		0.083	0.047	



**TABLE II**  
**Total Medical Experience Manufacturing - Policy Years 2017 - 2021**

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. LOSS EXPERIENCE AS REPORTED</b>														
2017	21,466,678	165,323,455	10	84,499	1	12,000	307	348,800	1,290	359,433	4,014	526,342	322,162	0.770
2018	22,595,226	185,337,397	5	1,007	2	63,523	331	454,120	1,283	417,220	4,207	580,861	336,644	0.820
2019	22,509,651	159,820,018	7	975	1	9,294	220	339,480	1,143	366,430	3,877	565,960	316,061	0.710
2020	22,431,539	141,890,056	10	36,827	1	9,385	150	184,727	1,159	399,020	3,647	510,359	278,582	0.633
2021	24,370,546	147,389,488	5	862	1	61,726	63	147,397	617	252,033	4,045	724,777	287,100	0.605
Total	113,373,641	799,760,414	37	124,170	6	155,929	1,071	1,474,524	5,492	1,794,136	19,790	2,908,297	1,540,548	0.705
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	28,079,237	206,723,724	10	72,077	1	27,468	307	624,701	1,290	457,917	4,014	624,767	260,307	0.736
2018	28,684,031	224,533,369	5	2,386	2	88,110	334	744,153	1,281	468,649	4,202	671,037	270,998	0.783
2019	27,332,503	186,233,316	7	3,435	1	16,681	238	529,908	1,133	399,102	3,858	635,073	278,134	0.681
2020	25,526,842	170,509,409	10	63,070	1	32,600	221	402,446	1,100	383,357	3,610	563,426	260,195	0.668
2021	26,223,965	179,904,949	5	3,824	1	81,605	220	515,939	877	343,217	3,562	590,907	263,558	0.686
Total	135,846,578	967,904,765	38	144,793	6	246,464	1,319	2,817,147	5,680	2,052,242	19,246	3,085,210	1,333,192	0.712
Pure Premium		0.712		0.011		0.018		0.207		0.151		0.227	0.098	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	28,079,237	140,819,957	7	50,192	1	27,468	159	324,384	846	300,486	2,861	445,285	260,385	0.502
2018	28,684,031	152,300,860	4	1,888	1	41,204	182	405,606	908	332,351	2,948	470,827	271,134	0.531
2019	27,332,503	140,590,057	6	2,692	1	10,864	144	321,187	884	311,424	2,925	481,377	278,356	0.514
2020	25,526,842	129,611,386	8	51,196	1	25,001	140	255,866	812	282,803	2,695	420,584	260,664	0.508
2021	26,223,965	141,222,492	4	2,897	1	76,996	146	342,759	715	279,882	2,673	443,445	266,246	0.539
Total	135,846,578	704,544,752	29	108,865	4	181,533	772	1,649,802	4,165	1,506,945	14,102	2,261,518	1,336,785	0.519
Pure Premium		0.519		0.008		0.013		0.121		0.111		0.166	0.098	

**TABLE II**  
**Total Medical Experience Contracting - Policy Years 2017 - 2021**

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. LOSS EXPERIENCE AS REPORTED</b>														
2017	13,268,467	156,888,370	22	19,232	2	46,699	439	593,569	738	292,648	2,856	437,877	178,859	1.182
2018	14,083,998	165,343,465	16	27,734	3	215,755	366	459,190	738	302,482	2,889	459,822	188,452	1.174
2019	14,160,929	157,449,813	12	10,748	3	214,903	331	461,207	647	301,506	2,668	413,296	172,838	1.112
2020	13,695,457	154,770,674	17	1,965	3	66,518	254	531,793	649	331,586	2,519	459,914	155,930	1.130
2021	15,458,994	122,651,443	15	12,023	2	29,800	138	215,961	460	227,355	2,758	567,664	173,712	0.793
Total	70,667,845	757,103,765	82	71,702	13	573,674	1,528	2,261,720	3,232	1,455,578	13,690	2,338,573	869,790	1.071
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,355,664	222,349,172	22	16,405	2	106,893	439	1,063,081	738	372,834	2,856	519,760	144,518	1.281
2018	17,879,256	213,064,472	16	65,743	3	292,562	365	747,358	740	341,507	2,886	531,771	151,704	1.192
2019	17,195,008	196,187,334	12	18,883	3	270,214	331	710,786	652	339,701	2,656	470,191	152,098	1.141
2020	15,585,277	206,760,368	17	6,888	2	191,092	273	851,124	641	351,021	2,493	521,839	145,639	1.327
2021	16,634,675	154,931,209	15	24,637	2	50,869	223	543,827	647	299,310	2,440	471,202	159,467	0.931
Total	84,649,880	993,292,555	83	132,556	12	911,631	1,630	3,916,177	3,417	1,704,374	13,331	2,514,763	753,425	1.173
Pure Premium		1.173		0.016		0.108		0.463		0.201		0.297	0.089	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	17,355,664	142,999,537	15	11,424	2	106,893	228	552,019	484	244,654	2,036	370,444	144,561	0.824
2018	17,879,256	136,325,437	13	52,005	1	136,813	199	407,364	525	242,209	2,025	373,083	151,779	0.762
2019	17,195,008	139,543,832	10	14,799	2	175,977	200	430,976	509	264,922	2,014	356,546	152,219	0.812
2020	15,585,277	148,750,551	14	5,615	2	146,449	173	541,042	473	258,986	1,861	389,513	145,901	0.954
2021	16,634,675	118,569,443	11	18,275	1	48,041	148	360,799	525	243,211	1,835	354,274	161,094	0.713
Total	84,649,880	686,188,800	63	102,119	8	614,173	949	2,292,200	2,516	1,253,982	9,770	1,843,859	755,555	0.811
Pure Premium		0.811		0.012		0.073		0.271		0.148		0.218	0.089	

**TABLE II**  
**Total Medical Experience Office & Clerical - Policy Years 2017 - 2021**

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. LOSS EXPERIENCE AS REPORTED</b>														
2017	139,362,517	129,804,499	14	30,887	1	58,011	218	188,874	833	243,001	3,009	411,456	365,816	0.093
2018	144,114,937	134,859,138	8	1,428	1	81,542	221	207,213	782	252,167	2,982	434,707	371,534	0.094
2019	149,577,439	111,306,520	6	1,249	1	9,261	180	188,525	645	220,112	2,539	400,277	293,641	0.074
2020	153,968,179	86,953,321	6	6,363	0	0	108	102,978	555	196,058	2,206	330,727	233,408	0.056
2021	169,413,777	112,238,660	11	10,899	0	0	53	79,275	468	174,488	3,151	541,939	315,786	0.066
Total	756,436,848	575,162,138	45	50,825	3	148,815	780	766,865	3,283	1,085,826	13,887	2,119,105	1,580,184	0.076
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	182,291,515	159,096,856	14	26,346	1	132,787	218	338,274	833	309,584	3,009	488,398	295,579	0.087
2018	182,950,027	153,968,986	8	3,384	1	110,779	223	342,890	782	283,302	2,978	500,249	299,085	0.084
2019	181,625,467	126,211,951	6	2,975	1	14,297	188	298,736	644	241,035	2,525	446,672	258,404	0.069
2020	175,214,076	100,643,497	6	11,482	0	4,467	139	217,830	539	194,393	2,177	360,260	218,003	0.057
2021	182,297,968	133,129,818	11	21,558	0	11,322	172	328,585	674	241,354	2,774	438,588	289,892	0.073
Total	904,379,053	673,051,109	46	65,746	3	273,652	939	1,526,314	3,472	1,269,668	13,463	2,234,168	1,360,962	0.074
Pure Premium		0.074		0.001		0.003		0.017		0.014		0.025	0.015	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	182,291,515	117,369,568	10	18,347	1	132,787	113	175,653	547	203,149	2,145	348,092	295,668	0.064
2018	182,950,027	109,250,401	6	2,677	1	51,804	121	186,898	555	200,960	2,089	350,931	299,234	0.060
2019	181,625,467	97,798,441	5	2,332	1	9,311	114	181,072	503	188,218	1,914	338,440	258,611	0.054
2020	175,214,076	78,183,169	5	9,324	0	3,434	88	138,230	399	143,872	1,623	268,577	218,395	0.045
2021	182,297,968	106,324,666	8	15,969	0	10,734	114	217,634	551	197,269	2,079	328,792	292,848	0.058
Total	904,379,053	508,926,245	34	48,649	2	208,072	551	899,487	2,554	933,467	9,849	1,634,831	1,364,757	0.056
Pure Premium		0.056		0.001		0.002		0.010		0.010		0.018	0.015	

**TABLE II**  
**Total Medical Experience Goods & Services - Policy Years 2017 - 2021**

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. LOSS EXPERIENCE AS REPORTED</b>														
2017	45,064,027	336,844,181	14	1,879	1	23,763	542	637,415	2,871	806,994	9,769	1,202,659	695,734	0.747
2018	47,432,895	351,392,735	23	7,054	2	68,792	517	655,225	2,722	859,062	10,021	1,230,016	693,779	0.741
2019	47,695,529	324,072,007	23	28,840	2	121,830	439	554,112	2,465	777,227	9,093	1,144,041	614,671	0.679
2020	47,940,073	307,897,561	10	3,345	4	62,172	319	405,667	2,697	924,240	8,964	1,106,448	577,102	0.642
2021	55,818,897	313,843,610	17	9,746	1	60,229	134	164,972	1,722	661,655	10,411	1,625,832	616,002	0.562
Total	243,951,420	1,634,050,094	87	50,864	10	336,785	1,951	2,417,391	12,477	4,029,178	48,258	6,308,996	3,197,288	0.670
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	58,945,475	421,542,331	14	1,603	1	54,393	542	1,141,609	2,871	1,028,110	9,769	1,427,556	562,153	0.715
2018	60,214,781	413,729,116	23	16,722	2	96,430	527	1,085,474	2,718	962,286	10,005	1,417,887	558,492	0.687
2019	57,914,634	377,210,203	23	46,715	2	157,905	481	902,467	2,448	842,266	9,043	1,281,838	540,911	0.651
2020	54,555,270	374,146,308	10	9,101	3	179,880	490	905,097	2,567	882,666	8,863	1,225,706	539,013	0.686
2021	60,064,014	380,161,235	18	22,193	1	93,518	563	986,536	2,352	808,986	9,178	1,324,890	565,490	0.633
Total	291,694,174	1,966,789,194	89	96,333	10	582,126	2,603	5,021,183	12,955	4,524,314	46,858	6,677,877	2,766,059	0.674
Pure Premium		0.674		0.003		0.020		0.172		0.155		0.229	0.095	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	58,945,475	290,272,171	10	1,116	1	54,393	281	592,795	1,884	674,647	6,963	1,017,449	562,321	0.492
2018	60,214,781	288,600,245	18	13,228	1	45,094	287	591,645	1,927	682,445	7,020	994,819	558,771	0.479
2019	57,914,634	285,674,137	18	36,612	1	102,836	292	547,106	1,909	657,105	6,855	971,738	541,344	0.493
2020	54,555,270	282,644,773	8	7,412	2	137,862	311	575,201	1,892	650,694	6,618	915,296	539,983	0.518
2021	60,064,014	298,383,401	13	16,526	1	88,313	373	654,091	1,914	658,368	6,894	995,279	571,258	0.497
Total	291,694,174	1,445,574,727	68	74,894	7	428,498	1,545	2,960,838	9,527	3,323,258	34,351	4,894,582	2,773,677	0.496
Pure Premium		0.496		0.003		0.015		0.102		0.114		0.168	0.095	

**TABLE II**  
**Total Medical Experience Miscellaneous - Policy Years 2017 - 2021**

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. LOSS EXPERIENCE AS REPORTED</b>														
2017	11,506,696	116,786,791	19	2,152	0	0	324	324,212	1,051	287,023	3,355	380,409	174,071	1.015
2018	12,193,624	139,491,594	17	6,553	2	72,491	313	423,813	837	282,773	3,541	417,846	191,440	1.144
2019	12,330,083	135,111,812	19	18,411	1	21,862	308	497,546	786	261,187	3,350	382,709	169,403	1.096
2020	12,009,685	119,911,566	19	1,360	0	0	252	294,468	880	321,733	3,575	435,383	146,172	0.998
2021	12,967,233	122,703,209	19	15,422	1	75,000	88	165,581	556	267,011	3,965	537,436	166,582	0.946
Total	61,007,321	634,004,972	93	43,899	4	169,353	1,285	1,705,620	4,110	1,419,727	17,786	2,153,782	847,668	1.039
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,051,200	154,036,265	19	1,836	0	0	324	580,664	1,051	365,667	3,355	451,546	140,649	1.023
2018	15,479,476	176,194,184	17	15,534	2	99,966	314	689,863	838	319,086	3,536	483,384	154,110	1.138
2019	14,971,891	167,878,491	19	30,655	1	34,391	313	735,012	790	293,317	3,332	436,336	149,074	1.121
2020	13,666,888	147,722,520	19	4,418	0	11,000	290	518,700	863	321,245	3,530	485,337	136,524	1.081
2021	13,953,413	154,848,423	19	30,698	1	94,862	228	505,913	828	315,112	3,489	448,976	152,923	1.110
Total	73,122,868	800,679,883	94	83,141	4	240,219	1,468	3,030,152	4,371	1,614,428	17,242	2,305,579	733,280	1.095
Pure Premium		1.095		0.011		0.033		0.414		0.221		0.315	0.100	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2017	15,051,200	100,526,498	13	1,278	0	0	168	301,517	690	239,951	2,391	321,826	140,692	0.668
2018	15,479,476	115,468,208	14	12,288	1	46,748	171	376,016	595	226,300	2,481	339,143	154,187	0.746
2019	14,971,891	120,075,956	15	24,025	1	22,399	190	445,528	616	228,813	2,526	330,800	149,194	0.802
2020	13,666,888	107,710,739	16	3,598	0	8,455	184	328,988	637	237,066	2,635	362,231	136,770	0.788
2021	13,953,413	119,721,531	14	22,757	1	89,492	152	337,021	670	255,127	2,629	338,336	154,482	0.858
Total	73,122,868	563,502,932	72	63,946	3	167,093	865	1,789,072	3,208	1,187,257	12,662	1,692,337	735,324	0.771
Pure Premium		0.771		0.009		0.023		0.245		0.162		0.231	0.101	