

DELAWARE COMPENSATION RATING BUREAU, INC.

Table II - Unit Statistical Data

Pages 1 through 6 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 7 through 12 contain the medical unit statistical data, on the same basis as pages 1 through 6, but separated by type of claim.

TABLE II
Total Experience All Industries - Policy Years 2019 - 2023

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														
2019	19,525,896	125,395,228	7	23,609	1	38,190	186	360,195	477	120,730	1,512	153,316	557,912	0.642
2020	20,557,247	109,157,291	2	4,150	0	0	157	305,293	544	138,689	1,508	134,952	508,488	0.531
2021	23,091,113	116,020,453	3	15,959	0	0	175	304,512	483	137,297	1,471	145,285	557,152	0.502
2022	25,207,854	107,608,384	8	35,095	1	4,654	139	218,731	485	141,903	1,556	173,973	501,729	0.427
2023	26,309,955	94,204,057	5	11,350	0	0	69	117,802	290	79,929	1,768	217,694	515,266	0.358
Total	114,692,065	552,385,413	25	90,162	2	42,844	726	1,306,533	2,279	618,549	7,815	825,220	2,640,547	0.482
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	26,134,671	198,357,012	7	28,897	1	72,982	186	493,107	477	227,697	1,512	279,802	881,085	0.759
2020	26,094,558	175,043,046	2	5,245	0	0	159	422,604	538	256,647	1,509	279,243	786,691	0.671
2021	27,821,882	183,384,352	3	20,792	0	0	186	494,045	474	226,189	1,463	270,680	822,138	0.659
2022	29,236,447	186,412,621	8	44,958	1	7,243	176	465,610	474	226,123	1,515	280,357	839,835	0.638
2023	29,816,828	175,495,048	5	15,883	0	0	170	451,848	442	210,944	1,472	272,278	803,998	0.589
Total	139,104,386	918,692,079	25	115,775	2	80,225	878	2,327,214	2,404	1,147,600	7,471	1,382,359	4,133,747	0.660
Pure Premium		0.660		0.008		0.006		0.167		0.082		0.099	0.297	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	26,134,671	143,874,882	7	28,897	1	72,982	123	326,337	348	166,125	1,066	197,318	647,091	0.551
2020	26,094,558	127,969,471	2	5,245	0	0	123	326,396	347	165,739	1,065	196,975	585,339	0.490
2021	27,821,882	138,268,292	3	20,792	0	0	131	347,601	370	176,603	1,134	209,886	627,801	0.497
2022	29,236,447	150,936,568	8	44,958	1	7,243	137	363,626	388	185,404	1,194	221,055	687,079	0.516
2023	29,816,828	148,804,017	6	17,266	0	0	140	371,795	396	188,742	1,220	225,769	684,468	0.499
Total	139,104,386	709,853,231	26	117,159	2	80,225	655	1,735,755	1,850	882,613	5,680	1,051,003	3,231,778	0.510
Pure Premium		0.510		0.008		0.006		0.125		0.063		0.076	0.232	

TABLE II
Total Experience Manufacturing - Policy Years 2019 - 2023

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)	
A. LOSS EXPERIENCE AS REPORTED														
2019	894,177	11,079,095	0	0	0	0	16	40,836	35	9,190	85	8,626	52,139	1.239
2020	887,945	7,583,083	0	0	0	0	12	28,754	34	9,758	100	12,246	25,073	0.854
2021	1,054,978	13,591,870	0	0	0	0	11	12,531	45	12,497	86	11,778	99,112	1.288
2022	1,102,377	8,241,031	1	7,851	0	0	7	12,218	40	13,050	110	10,652	38,638	0.748
2023	1,112,497	8,214,906	0	0	0	0	7	17,745	29	7,363	99	16,712	40,328	0.738
Total	5,051,974	48,709,985	1	7,851	0	0	53	112,084	183	51,859	480	60,015	255,291	0.964
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	1,196,822	17,060,143	0	0	0	0	16	55,905	35	17,331	85	15,743	81,622	1.425
2020	1,127,122	12,263,117	0	0	0	0	12	39,513	34	18,185	100	25,322	39,612	1.088
2021	1,271,115	20,611,832	0	0	0	0	12	22,962	43	20,069	86	21,317	141,770	1.622
2022	1,278,554	13,968,488	1	10,058	0	0	11	30,031	38	19,350	107	17,389	62,857	1.093
2023	1,260,782	15,145,868	0	28	0	0	14	47,643	34	18,548	84	22,092	63,147	1.201
Total	6,134,395	79,049,447	1	10,086	0	0	65	196,054	184	93,484	462	101,863	389,008	1.289
Pure Premium		1.289		0.016		0.000		0.320		0.152		0.166	0.634	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,196,822	11,769,460	0	0	0	0	11	36,998	26	12,645	60	11,102	56,950	0.983
2020	1,127,122	8,977,307	0	0	0	0	9	30,518	22	11,751	71	17,854	29,650	0.796
2021	1,271,115	15,179,810	0	0	0	0	9	16,151	34	15,656	67	16,541	103,450	1.194
2022	1,278,554	11,596,444	1	10,058	0	0	8	23,553	31	15,779	85	13,779	52,796	0.907
2023	1,260,782	12,781,315	0	167	0	0	11	39,098	31	16,518	70	18,377	53,653	1.014
Total	6,134,395	60,304,337	1	10,226	0	0	48	146,317	143	72,350	352	77,653	296,498	0.983
Pure Premium		0.983		0.017		0.000		0.239		0.118		0.127	0.483	

TABLE II
Total Experience Contracting - Policy Years 2019 - 2023

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														
2019	1,155,693	28,497,147	3	12,373	0	0	44	99,205	61	17,347	201	27,034	129,012	2.466
2020	1,181,084	23,579,835	1	48	0	0	32	77,101	69	19,795	193	18,284	120,570	1.996
2021	1,256,300	15,418,807	2	6,391	0	0	33	53,429	53	16,321	180	15,069	62,978	1.227
2022	1,372,422	20,324,810	3	6,201	0	0	28	39,605	74	25,862	183	27,685	103,894	1.481
2023	1,516,297	20,657,409	4	9,360	0	0	20	42,650	50	15,426	223	33,478	105,660	1.362
Total	6,481,796	108,478,008	13	34,373	0	0	157	311,989	307	94,752	980	121,551	522,115	1.674
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	1,546,851	43,547,001	3	15,145	0	0	44	135,811	61	32,717	201	49,338	202,459	2.815
2020	1,499,221	36,009,619	1	60	0	0	32	105,394	68	37,024	193	38,517	179,101	2.402
2021	1,513,682	24,132,379	2	8,327	0	0	33	83,420	53	27,279	179	29,327	92,971	1.594
2022	1,591,755	34,847,433	3	7,944	0	0	32	83,257	71	40,523	180	45,365	171,385	2.189
2023	1,718,406	37,091,381	4	12,855	0	0	32	105,559	68	38,741	188	45,168	168,590	2.158
Total	7,869,915	175,627,813	13	44,331	0	0	173	513,441	321	176,285	941	207,715	814,506	2.232
Pure Premium		2.232		0.056		0.000		0.652		0.224		0.264	1.035	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,546,851	30,406,188	3	15,145	0	0	29	89,880	45	23,870	142	34,793	140,374	1.966
2020	1,499,221	26,740,733	1	60	0	0	25	81,400	44	23,907	136	27,172	134,867	1.784
2021	1,513,682	18,318,161	2	8,327	0	0	23	58,717	41	21,283	139	22,754	72,101	1.210
2022	1,591,755	28,476,363	3	7,944	0	0	25	65,000	58	33,162	142	35,820	142,838	1.789
2023	1,718,406	31,540,998	4	13,213	0	0	26	87,438	60	34,460	156	37,605	142,693	1.835
Total	7,869,915	135,482,443	13	44,689	0	0	128	382,435	248	136,683	715	158,144	632,873	1.722
Pure Premium		1.722		0.057		0.000		0.486		0.174		0.201	0.804	

TABLE II
Total Experience Office & Clerical - Policy Years 2019 - 2023

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)	
A. LOSS EXPERIENCE AS REPORTED														
2019	12,770,064	20,977,759	0	0	1	38,190	20	36,677	61	13,655	187	21,617	99,637	0.164
2020	13,592,029	14,521,675	0	0	0	0	21	37,488	75	17,419	157	18,551	71,759	0.107
2021	15,118,627	13,160,775	0	0	0	0	19	33,640	70	22,611	153	15,349	60,008	0.087
2022	16,569,593	13,761,800	1	9,787	0	0	16	26,627	65	17,579	209	18,712	64,913	0.083
2023	17,225,669	13,910,103	0	0	0	0	16	20,373	32	9,435	260	27,991	81,302	0.081
Total	75,275,982	76,332,112	1	9,787	1	38,190	92	154,805	303	80,700	966	102,220	377,619	0.101
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	17,092,247	34,022,952	0	0	1	72,982	20	50,211	61	25,754	187	39,451	151,831	0.199
2020	17,253,185	23,504,005	0	0	0	0	21	51,927	74	32,247	157	38,279	112,587	0.136
2021	18,216,040	21,167,557	0	0	0	0	21	56,933	68	36,326	153	28,898	89,519	0.116
2022	19,217,663	23,404,260	1	12,537	0	0	21	56,143	63	27,506	203	30,655	107,201	0.122
2023	19,521,692	25,104,670	0	47	0	0	27	63,678	59	26,906	216	35,438	124,978	0.129
Total	91,300,827	127,203,444	1	12,584	1	72,982	111	278,892	325	148,739	916	172,722	586,116	0.139
Pure Premium		0.139		0.001		0.008		0.031		0.016		0.019	0.064	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	17,092,247	28,088,082	0	0	1	72,982	13	33,230	45	18,790	132	27,821	128,058	0.164
2020	17,253,185	17,178,795	0	0	0	0	16	40,106	48	20,829	111	26,998	83,856	0.100
2021	18,216,040	16,220,672	0	0	0	0	15	40,045	53	28,292	119	22,469	71,400	0.089
2022	19,217,663	19,107,326	1	12,537	0	0	17	43,939	52	22,508	161	24,207	87,883	0.099
2023	19,521,692	21,345,041	0	233	0	0	22	52,257	53	24,104	179	29,363	107,494	0.109
Total	91,300,827	101,939,917	1	12,771	1	72,982	84	209,576	250	114,522	701	130,857	478,691	0.112
Pure Premium		0.112		0.001		0.008		0.023		0.013		0.014	0.052	

TABLE II
Total Experience Goods & Services - Policy Years 2019 - 2023

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														
2019	4,115,645	52,844,006	4	11,236	0	0	81	142,801	256	61,274	917	83,385	229,744	1.284
2020	4,283,857	49,717,531	1	4,102	0	0	69	118,738	308	73,824	894	64,342	236,170	1.161
2021	4,924,960	57,253,613	0	0	0	0	80	150,565	254	67,796	886	83,516	270,660	1.163
2022	5,478,506	53,985,817	2	5,582	1	4,654	69	111,505	264	73,208	885	97,085	247,825	0.985
2023	5,747,146	43,688,436	1	1,990	0	0	22	33,051	144	35,726	1,015	115,565	250,553	0.760
Total	24,550,114	257,489,403	8	22,909	1	4,654	321	556,659	1,226	311,827	4,597	443,893	1,234,952	1.049
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	5,508,634	84,429,437	4	13,752	0	0	81	195,494	256	115,562	917	152,178	367,307	1.533
2020	5,437,760	81,027,031	1	5,185	0	0	71	166,105	304	135,977	894	132,737	370,267	1.490
2021	5,933,957	91,426,401	0	0	0	0	87	245,093	250	112,301	880	153,956	402,914	1.541
2022	6,354,054	94,708,510	2	7,150	1	7,243	91	240,763	258	117,788	860	154,902	419,239	1.491
2023	6,513,187	82,649,739	1	2,913	0	0	82	192,419	234	101,374	842	140,048	389,743	1.269
Total	29,747,592	434,241,119	8	29,001	1	7,243	411	1,039,874	1,302	583,002	4,393	733,822	1,949,469	1.460
Pure Premium		1.460		0.010		0.002		0.350		0.196		0.247	0.655	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	5,508,634	60,067,514	4	13,752	0	0	54	129,377	187	84,313	647	107,317	265,915	1.090
2020	5,437,760	58,931,702	1	5,185	0	0	55	128,290	196	87,791	631	93,651	274,400	1.084
2021	5,933,957	68,866,123	0	0	0	0	61	172,392	195	87,777	682	119,295	309,197	1.161
2022	6,354,054	76,089,471	2	7,150	1	7,243	71	187,841	212	96,693	678	122,046	339,922	1.197
2023	6,513,187	69,998,030	1	3,488	0	0	67	158,084	210	91,091	696	115,836	331,481	1.075
Total	29,747,592	333,952,840	8	29,576	1	7,243	308	775,984	1,001	447,665	3,334	558,145	1,520,916	1.123
Pure Premium		1.123		0.010		0.002		0.261		0.150		0.188	0.511	

TABLE II
Total Experience Miscellaneous - Policy Years 2019 - 2023

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)	
A. LOSS EXPERIENCE AS REPORTED														
2019	590,317	11,997,221	0	0	0	0	25	40,676	64	19,264	122	12,653	47,379	2.032
2020	612,332	13,755,167	0	0	0	0	23	43,213	58	17,892	164	21,530	54,917	2.246
2021	736,249	16,595,388	1	9,568	0	0	32	54,348	61	18,072	166	19,573	64,394	2.254
2022	684,955	11,294,926	1	5,674	0	0	19	28,776	42	12,204	169	19,838	46,458	1.649
2023	708,345	7,733,203	0	0	0	0	4	3,983	35	11,979	171	23,949	37,422	1.092
Total	3,332,199	61,375,905	2	15,241	0	0	103	170,995	260	79,411	792	97,541	250,570	1.842
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	790,117	19,297,479	0	0	0	0	25	55,685	64	36,332	122	23,092	77,866	2.442
2020	777,270	22,239,274	0	0	0	0	23	59,666	57	33,214	164	44,388	85,124	2.861
2021	887,088	26,046,183	1	12,465	0	0	33	85,637	60	30,214	166	37,182	94,964	2.936
2022	794,421	19,483,930	1	7,268	0	0	21	55,417	43	20,957	164	32,045	79,153	2.453
2023	802,761	15,503,389	0	40	0	0	16	42,549	47	25,374	143	29,531	57,540	1.931
Total	4,051,657	102,570,256	2	19,773	0	0	118	298,953	272	146,091	759	166,238	394,648	2.532
Pure Premium		2.532		0.049		0.000		0.738		0.361		0.410	0.974	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	790,117	13,543,638	0	0	0	0	17	36,852	47	26,508	86	16,284	55,792	1.714
2020	777,270	16,140,933	0	0	0	0	18	46,083	37	21,461	116	31,300	62,566	2.077
2021	887,088	19,683,526	1	12,465	0	0	23	60,296	47	23,595	128	28,827	71,653	2.219
2022	794,421	15,666,964	1	7,268	0	0	16	43,294	35	17,262	129	25,204	63,641	1.972
2023	802,761	13,138,633	0	165	0	0	13	34,918	42	22,568	119	24,588	49,147	1.637
Total	4,051,657	78,173,694	2	19,898	0	0	87	221,443	208	111,394	578	126,204	302,799	1.929
Pure Premium		1.929		0.049		0.000		0.547		0.275		0.311	0.747	

TABLE II
Total Medical Experience All Industries - Policy Years 2019 - 2023

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														
2019	19,525,896	55,791,187	7	893	1	40,968	186	239,157	477	91,571	1,512	124,434	60,888	0.286
2020	20,557,247	50,848,835	2	0	0	0	157	224,199	544	107,342	1,508	128,226	48,722	0.247
2021	23,091,113	55,715,182	3	4,264	0	0	175	253,321	483	114,735	1,471	133,347	51,485	0.241
2022	25,207,854	50,172,895	8	23,357	1	2,000	139	152,776	485	111,411	1,556	148,344	63,841	0.199
2023	26,309,955	51,526,569	5	2,276	0	0	69	109,838	290	86,181	1,768	251,779	65,191	0.196
Total	114,692,065	264,054,668	25	30,791	2	42,968	726	979,291	2,279	511,240	7,815	786,129	290,128	0.230
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	26,134,671	88,108,532	7	1,233	1	60,141	186	369,498	477	161,439	1,512	221,492	67,282	0.337
2020	26,094,558	78,669,096	2	0	0	0	159	316,535	538	182,035	1,509	221,031	67,090	0.301
2021	27,821,882	82,213,785	3	5,696	0	0	186	370,064	474	160,481	1,463	214,332	71,564	0.296
2022	29,236,447	83,983,493	8	31,130	1	2,426	176	348,818	474	160,373	1,515	221,883	75,205	0.287
2023	29,816,828	80,399,829	5	4,936	0	18,214	170	338,772	442	149,601	1,472	215,745	76,730	0.270
Total	139,104,386	413,374,734	25	42,995	2	80,781	878	1,743,687	2,404	813,930	7,471	1,094,484	357,871	0.297
Pure Premium		0.297		0.003		0.006		0.125		0.059		0.079	0.026	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	26,134,671	64,709,061	7	1,233	1	60,141	123	244,419	348	117,851	1,066	156,164	67,282	0.248
2020	26,094,558	58,533,878	0	0	0	0	123	244,367	347	117,546	1,067	156,203	67,224	0.224
2021	27,821,882	62,780,134	3	5,696	0	0	130	259,106	369	125,093	1,134	166,092	71,815	0.226
2022	29,236,447	68,707,913	7	31,130	1	2,426	137	271,462	387	131,031	1,197	175,397	75,634	0.235
2023	29,816,828	68,446,781	5	4,936	0	18,214	138	274,155	386	130,639	1,215	178,083	78,441	0.230
Total	139,104,386	323,177,768	22	42,995	2	80,781	651	1,293,508	1,838	622,160	5,679	831,939	360,395	0.232
Pure Premium		0.232		0.003		0.006		0.093		0.045		0.060	0.026	

TABLE II
Total Medical Experience Manufacturing - Policy Years 2019 - 2023

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														
2019	894,177	5,213,884	0	0	0	0	16	34,521	35	6,767	85	6,469	4,381	0.583
2020	887,945	2,507,263	0	0	0	0	12	6,499	34	5,687	100	8,899	3,987	0.282
2021	1,054,978	9,911,239	0	0	0	0	11	77,127	45	9,356	86	8,621	4,008	0.939
2022	1,102,377	3,863,844	1	4,026	0	0	7	5,328	40	11,384	110	10,886	7,014	0.351
2023	1,112,497	4,032,835	0	0	0	0	7	9,302	29	5,682	99	20,481	4,863	0.363
Total	5,051,974	25,529,065	1	4,026	0	0	53	132,778	183	38,876	480	55,357	24,254	0.505
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	1,196,822	8,162,214	0	0	0	0	16	53,335	35	11,930	85	11,515	4,841	0.682
2020	1,127,122	3,961,177	0	0	0	0	12	9,454	34	9,535	100	15,133	5,490	0.351
2021	1,271,115	14,177,006	0	0	0	0	12	103,700	43	15,503	86	16,996	5,571	1.115
2022	1,278,554	6,285,697	1	5,365	0	0	11	18,524	38	14,767	107	15,937	8,263	0.492
2023	1,260,782	6,314,719	0	166	0	1,542	14	26,932	34	11,360	84	17,423	5,724	0.501
Total	6,134,395	38,900,814	1	5,531	0	1,542	65	211,945	184	63,095	462	77,005	29,890	0.634
Pure Premium		0.634		0.009		0.003		0.346		0.103		0.126	0.049	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,196,822	5,695,012	0	0	0	0	11	35,281	26	8,709	60	8,119	4,841	0.476
2020	1,127,122	2,964,992	0	0	0	0	9	7,298	22	6,161	71	10,689	5,501	0.263
2021	1,271,115	10,344,999	0	0	0	0	9	72,606	34	12,069	67	13,185	5,591	0.814
2022	1,278,554	5,279,566	1	5,365	0	0	8	14,460	31	12,015	85	12,645	8,310	0.413
2023	1,260,782	5,365,276	0	166	0	1,542	11	21,789	30	9,952	69	14,352	5,852	0.426
Total	6,134,395	29,649,845	1	5,531	0	1,542	48	151,434	142	48,906	351	58,990	30,095	0.483
Pure Premium		0.483		0.009		0.003		0.247		0.080		0.096	0.049	

TABLE II
Total Medical Experience Contracting - Policy Years 2019 - 2023

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														
2019	1,155,693	12,901,174	3	538	0	0	44	88,702	61	11,884	201	19,117	8,770	1.116
2020	1,181,084	12,057,042	1	0	0	0	32	83,277	69	15,554	193	15,655	6,085	1.021
2021	1,256,300	6,297,764	2	3,695	0	0	33	24,862	53	12,380	180	16,961	5,081	0.501
2022	1,372,422	10,389,438	3	19,304	0	0	28	38,665	74	18,262	183	19,813	7,849	0.757
2023	1,516,297	10,566,032	4	2,276	0	0	20	44,628	50	13,678	223	37,926	7,152	0.697
Total	6,481,796	52,211,450	13	25,814	0	0	157	280,133	307	71,759	980	109,472	34,937	0.806
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	1,546,851	20,245,909	3	743	0	0	44	137,044	61	20,952	201	34,029	9,690	1.309
2020	1,499,221	17,910,067	1	0	0	0	32	114,952	68	27,654	193	28,115	8,379	1.195
2021	1,513,682	9,297,094	2	4,936	0	0	33	36,823	53	17,324	179	26,825	7,063	0.614
2022	1,591,755	17,138,515	3	25,729	0	0	32	77,841	71	26,878	180	31,691	9,246	1.077
2023	1,718,406	16,858,998	4	3,207	0	7,400	32	88,024	68	25,936	188	35,605	8,418	0.981
Total	7,869,915	81,450,583	13	34,615	0	7,400	173	454,684	321	118,745	941	156,266	42,796	1.035
Pure Premium		1.035		0.044		0.009		0.578		0.151		0.199	0.054	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,546,851	14,037,437	3	743	0	0	29	90,653	45	15,295	142	23,992	9,690	0.907
2020	1,499,221	13,486,737	0	0	0	0	25	88,744	44	17,850	137	19,878	8,396	0.900
2021	1,513,682	7,210,138	2	4,936	0	0	23	25,785	41	13,519	139	20,774	7,087	0.476
2022	1,591,755	14,283,773	3	25,729	0	0	25	60,802	58	21,899	142	25,109	9,299	0.897
2023	1,718,406	14,269,255	4	3,207	0	7,400	26	71,446	59	22,593	155	29,441	8,606	0.830
Total	7,869,915	63,287,339	12	34,615	0	7,400	127	337,430	247	91,157	715	119,194	43,078	0.804
Pure Premium		0.804		0.044		0.009		0.429		0.116		0.151	0.055	

TABLE II
Total Medical Experience Office & Clerical - Policy Years 2019 - 2023

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2019	12,770,064	9,963,743	0	0	1	40,968	20	18,288	61	11,868	187	16,303	12,210	0.078
2020	13,592,029	7,175,858	0	0	0	0	21	23,770	75	17,600	157	20,910	9,479	0.053
2021	15,118,627	6,000,785	0	0	0	0	19	15,310	70	17,258	153	15,315	12,126	0.040
2022	16,569,593	6,491,316	1	0	0	0	16	17,375	65	13,436	209	21,623	12,479	0.039
2023	17,225,669	8,130,224	0	0	0	0	16	19,290	32	9,543	260	37,045	15,425	0.047
Total	75,275,982	37,761,926	1	0	1	40,968	92	94,032	303	69,705	966	111,196	61,719	0.050
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	17,092,247	15,183,123	0	0	1	60,141	20	28,255	61	20,923	187	29,019	13,492	0.089
2020	17,253,185	11,258,689	0	0	0	0	21	34,230	74	29,508	157	35,796	13,052	0.065
2021	18,216,040	8,951,873	0	0	0	0	21	25,732	68	22,901	153	24,031	16,855	0.049
2022	19,217,663	10,720,105	1	0	0	0	21	41,038	63	19,812	203	31,651	14,700	0.056
2023	19,521,692	12,497,802	0	299	0	3,199	27	51,301	59	20,336	216	31,687	18,155	0.064
Total	91,300,827	58,611,593	1	299	1	63,340	111	180,557	325	113,481	916	152,185	76,255	0.064
Pure Premium		0.064		0.000		0.007		0.020		0.012		0.017	0.008	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	17,092,247	12,805,832	0	0	1	60,141	13	18,690	45	15,274	132	20,460	13,492	0.075
2020	17,253,185	8,385,572	0	0	0	0	16	26,426	48	19,054	111	25,297	13,078	0.049
2021	18,216,040	7,140,043	0	0	0	0	15	18,016	53	17,824	118	18,646	16,914	0.039
2022	19,217,663	8,788,289	0	0	0	0	17	31,889	52	16,235	160	24,975	14,784	0.046
2023	19,521,692	10,749,371	0	299	0	3,199	22	41,516	52	17,831	178	26,089	18,560	0.055
Total	91,300,827	47,869,107	0	299	1	63,340	83	136,537	248	86,218	700	115,468	76,828	0.052
Pure Premium		0.052		0.000		0.007		0.015		0.009		0.013	0.008	

TABLE II
Total Medical Experience Goods & Services - Policy Years 2019 - 2023

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2019	4,115,645	22,974,445	4	355	0	0	81	82,692	256	47,853	917	67,363	31,481	0.558
2020	4,283,857	23,616,985	1	0	0	0	69	84,436	308	57,848	894	67,460	26,427	0.551
2021	4,924,960	27,065,979	0	0	0	0	80	104,551	254	59,991	886	79,791	26,327	0.550
2022	5,478,506	24,782,500	2	12	1	2,000	69	73,960	264	59,526	885	80,528	31,798	0.452
2023	5,747,146	25,055,294	1	0	0	0	22	34,826	144	46,705	1,015	136,972	32,050	0.436
Total	24,550,114	123,495,203	8	367	1	2,000	321	380,466	1,226	271,923	4,597	432,114	148,082	0.503
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	5,508,634	36,730,694	4	490	0	0	81	127,760	256	84,364	917	119,906	34,787	0.667
2020	5,437,760	37,026,744	1	0	0	0	71	121,089	304	97,132	894	115,657	36,389	0.681
2021	5,933,957	40,291,364	0	0	0	0	87	157,570	250	83,131	880	125,618	36,594	0.679
2022	6,354,054	41,923,866	2	16	1	2,426	91	174,682	258	85,164	860	119,493	37,458	0.660
2023	6,513,187	38,974,281	1	1,107	0	5,775	82	151,825	234	78,647	842	114,666	37,723	0.598
Total	29,747,592	194,946,949	8	1,613	1	8,201	411	732,925	1,302	428,439	4,393	595,341	182,951	0.655
Pure Premium		0.655		0.001		0.003		0.246		0.144		0.200	0.062	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	5,508,634	26,591,545	4	490	0	0	54	84,511	187	61,586	647	84,541	34,787	0.483
2020	5,437,760	27,440,012	0	0	0	0	55	93,481	196	62,718	632	81,738	36,462	0.505
2021	5,933,957	30,919,702	0	0	0	0	61	110,323	195	64,860	681	97,291	36,722	0.521
2022	6,354,054	33,992,215	2	16	1	2,426	70	135,767	211	69,601	680	94,441	37,672	0.535
2023	6,513,187	33,148,141	1	1,107	0	5,775	66	122,705	205	68,717	695	94,614	38,564	0.509
Total	29,747,592	152,091,614	7	1,613	1	8,201	306	546,788	994	327,483	3,335	452,625	184,207	0.511
Pure Premium		0.511		0.001		0.003		0.184		0.110		0.152	0.062	

TABLE II
Total Medical Experience Miscellaneous - Policy Years 2019 - 2023

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														
2019	590,317	4,737,941	0	0	0	0	25	14,954	64	13,199	122	15,181	4,046	0.803
2020	612,332	5,491,687	0	0	0	0	23	26,217	58	10,654	164	15,302	2,744	0.897
2021	736,249	6,439,415	1	569	0	0	32	31,472	61	15,750	166	12,659	3,944	0.875
2022	684,955	4,645,797	1	15	0	0	19	17,447	42	8,802	169	15,493	4,701	0.678
2023	708,345	3,742,184	0	0	0	0	4	1,793	35	10,573	171	19,355	5,702	0.528
Total	3,332,199	25,057,024	2	584	0	0	103	91,882	260	58,978	792	77,990	21,136	0.752
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2019	790,117	7,786,592	0	0	0	0	25	23,104	64	23,269	122	27,022	4,471	0.985
2020	777,270	8,512,419	0	0	0	0	23	36,810	57	18,207	164	26,329	3,779	1.095
2021	887,088	9,496,448	1	760	0	0	33	46,240	60	21,621	166	20,861	5,482	1.071
2022	794,421	7,915,310	1	20	0	0	21	36,732	43	13,752	164	23,111	5,538	0.996
2023	802,761	5,754,028	0	156	0	297	16	20,690	47	13,322	143	16,363	6,711	0.717
Total	4,051,657	39,464,796	2	937	0	297	118	163,577	272	90,171	759	113,687	25,979	0.974
Pure Premium		0.974		0.002		0.001		0.404		0.223		0.281	0.064	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	790,117	5,579,236	0	0	0	0	17	15,283	47	16,986	86	19,052	4,471	0.706
2020	777,270	6,256,565	0	0	0	0	18	28,417	37	11,762	116	18,600	3,786	0.805
2021	887,088	7,165,252	1	760	0	0	23	32,376	47	16,820	129	16,196	5,501	0.808
2022	794,421	6,364,071	1	20	0	0	16	28,543	35	11,282	130	18,226	5,570	0.801
2023	802,761	4,914,739	0	156	0	297	13	16,700	41	11,546	119	13,588	6,860	0.612
Total	4,051,657	30,279,864	2	937	0	297	86	121,319	207	68,396	579	85,662	26,187	0.747
Pure Premium		0.747		0.002		0.001		0.299		0.169		0.211	0.065	