

DELAWARE COMPENSATION RATING BUREAU, INC.

Table III - 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 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 III
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	19,525,343	172,852,601	7	31,117	1	76,648	186	492,026	477	157,191	1,512	199,464	772,080	0.885
2020	20,554,989	151,733,848	2	5,562	0	0	159	441,006	538	179,364	1,509	181,921	709,486	0.738
2021	23,079,123	167,212,005	3	21,646	0	0	186	487,973	474	175,401	1,463	200,887	786,214	0.725
2022	25,184,294	166,111,161	8	46,149	1	7,301	176	473,231	474	186,573	1,515	241,233	706,624	0.660
2023	26,279,595	177,733,810	5	16,316	0	0	170	538,121	442	190,200	1,472	246,166	786,535	0.676
Total	114,623,344	835,643,425	25	120,789	2	83,949	878	2,432,357	2,404	888,728	7,471	1,069,670	3,760,940	0.729
Pure Premium		0.729		0.011		0.007		0.212		0.078		0.093	0.328	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	19,525,343	172,852,601	7	31,117	1	76,648	186	492,026	477	157,191	1,512	199,464	772,080	0.885
2020	20,554,989	152,046,156	2	5,562	0	0	159	441,006	540	180,066	1,516	182,713	711,115	0.740
2021	23,079,123	168,383,193	3	21,646	0	0	187	490,481	480	177,782	1,481	203,366	790,557	0.730
2022	25,184,294	169,784,634	8	46,149	1	7,301	178	481,078	492	193,872	1,558	248,124	721,321	0.674
2023	26,279,595	191,204,594	6	18,420	0	0	182	573,346	499	214,367	1,605	268,471	837,443	0.728
Total	114,623,344	854,271,179	26	122,893	2	83,949	893	2,477,938	2,488	923,278	7,672	1,102,138	3,832,516	0.745
Pure Premium		0.745		0.011		0.007		0.216		0.081		0.096	0.334	

TABLE III
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	894,152	15,244,916	0	0	0	0	16	55,782	35	11,965	85	11,223	73,479	1.705
2020	887,847	10,471,587	0	0	0	0	12	41,233	34	12,709	100	16,496	34,277	1.179
2021	1,054,430	19,679,234	0	0	0	0	12	22,680	43	15,563	86	15,820	142,729	1.866
2022	1,101,347	12,548,313	1	10,324	0	0	11	30,522	38	15,966	107	14,962	53,708	1.139
2023	1,111,213	15,524,836	0	29	0	0	14	56,740	34	16,724	84	19,974	61,782	1.397
Total	5,048,989	73,468,885	1	10,353	0	0	65	206,958	184	72,926	462	78,476	365,976	1.455
Pure Premium		1.455		0.021		0.000		0.410		0.144		0.155	0.725	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	894,152	15,244,916	0	0	0	0	16	55,782	35	11,965	85	11,223	73,479	1.705
2020	887,847	10,493,901	0	0	0	0	12	41,233	34	12,766	100	16,560	34,379	1.182
2021	1,054,430	19,773,226	0	0	0	0	12	22,792	44	15,762	87	16,027	143,152	1.875
2022	1,101,347	12,824,309	1	10,324	0	0	11	31,131	39	16,493	111	15,461	54,834	1.164
2023	1,111,213	16,698,694	0	244	0	0	15	60,347	39	18,757	92	21,849	65,790	1.503
Total	5,048,989	75,035,045	1	10,568	0	0	66	211,285	190	75,742	475	81,120	371,635	1.486
Pure Premium		1.486		0.021		0.000		0.418		0.150		0.161	0.736	

TABLE III
Total 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</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	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	1,155,660	39,191,111	3	16,308	0	0	44	135,514	61	22,586	201	35,172	182,331	3.391
2020	1,180,954	33,316,876	1	64	0	0	32	109,983	68	25,875	193	25,093	172,153	2.821
2021	1,255,647	22,231,264	2	8,669	0	0	33	82,395	53	21,154	179	21,765	88,330	1.771
2022	1,371,139	31,106,488	3	8,154	0	0	32	84,619	71	33,435	180	39,035	145,821	2.269
2023	1,514,548	38,068,723	4	13,206	0	0	32	125,714	68	34,931	188	40,837	165,999	2.514
Total	6,477,948	163,914,463	13	46,401	0	0	173	538,225	321	137,982	941	161,901	754,635	2.530
Pure Premium		2.530		0.072		0.000		0.831		0.213		0.250	1.165	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,155,660	39,191,111	3	16,308	0	0	44	135,514	61	22,586	201	35,172	182,331	3.391
2020	1,180,954	33,360,309	1	64	0	0	32	109,983	69	25,974	194	25,205	172,377	2.825
2021	1,255,647	22,381,995	2	8,669	0	0	33	82,843	54	21,426	182	22,048	88,835	1.783
2022	1,371,139	31,757,499	3	8,154	0	0	32	86,002	74	34,672	185	40,202	148,545	2.316
2023	1,514,548	40,832,838	4	13,733	0	0	34	134,540	76	39,128	206	44,709	176,218	2.696
Total	6,477,948	167,523,752	13	46,928	0	0	175	548,882	333	143,786	968	167,336	768,306	2.586
Pure Premium		2.586		0.072		0.000		0.847		0.222		0.258	1.186	

TABLE III
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	12,769,703	31,033,476	0	0	1	76,648	20	50,101	61	17,779	187	28,124	137,682	0.243
2020	13,590,536	20,066,470	0	0	0	0	21	54,188	74	22,536	157	24,938	99,002	0.148
2021	15,110,776	18,904,467	0	0	0	0	21	56,233	68	28,169	153	21,447	83,195	0.125
2022	16,554,107	20,962,394	1	12,869	0	0	21	57,062	63	22,695	203	26,377	90,620	0.127
2023	17,205,792	25,403,359	0	48	0	0	27	75,836	59	24,260	216	32,040	121,850	0.148
Total	75,230,914	116,370,166	1	12,917	1	76,648	111	293,420	325	115,440	916	132,926	532,350	0.155
Pure Premium		0.155		0.002		0.010		0.039		0.015		0.018	0.071	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	12,769,703	31,033,476	0	0	1	76,648	20	50,101	61	17,779	187	28,124	137,682	0.243
2020	13,590,536	20,112,892	0	0	0	0	21	54,188	74	22,629	158	25,042	99,270	0.148
2021	15,110,776	19,051,787	0	0	0	0	21	56,510	69	28,483	155	21,774	83,751	0.126
2022	16,554,107	21,418,947	1	12,869	0	0	22	58,104	66	23,532	209	27,168	92,516	0.129
2023	17,205,792	27,268,175	0	336	0	0	29	80,657	66	27,379	235	34,917	129,393	0.158
Total	75,230,914	118,885,278	1	13,205	1	76,648	113	299,560	336	119,802	945	137,025	542,612	0.158
Pure Premium		0.158		0.002		0.010		0.040		0.016		0.018	0.072	

TABLE III
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	4,115,528	71,211,348	4	14,809	0	0	81	195,066	256	79,779	917	108,484	313,976	1.730
2020	4,283,387	68,735,789	1	5,498	0	0	71	173,338	304	95,030	894	86,475	327,017	1.605
2021	4,922,403	82,386,700	0	0	0	0	87	242,080	250	87,085	880	114,260	380,442	1.674
2022	5,473,386	84,035,943	2	7,340	1	7,301	91	244,704	258	97,186	860	133,286	350,543	1.535
2023	5,740,514	83,093,345	1	2,993	0	0	82	229,158	234	91,405	842	126,618	380,760	1.447
Total	24,535,218	389,463,126	8	30,639	1	7,301	411	1,084,346	1,302	450,485	4,393	569,122	1,752,738	1.587
Pure Premium		1.587		0.012		0.003		0.442		0.184		0.232	0.714	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	4,115,528	71,211,348	4	14,809	0	0	81	195,066	256	79,779	917	108,484	313,976	1.730
2020	4,283,387	68,897,017	1	5,498	0	0	71	173,338	305	95,383	898	86,873	327,879	1.608
2021	4,922,403	83,003,075	0	0	0	0	88	243,272	253	88,359	890	115,586	382,813	1.686
2022	5,473,386	85,941,588	2	7,340	1	7,301	92	248,568	269	101,118	884	136,998	358,090	1.570
2023	5,740,514	89,514,848	2	3,874	0	0	87	243,908	265	103,479	916	137,762	406,126	1.559
Total	24,535,218	398,567,877	9	31,520	1	7,301	419	1,104,151	1,349	468,119	4,506	585,704	1,788,884	1.624
Pure Premium		1.624		0.013		0.003		0.450		0.191		0.239	0.729	

TABLE III
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	590,300	16,171,750	0	0	0	0	25	55,563	64	25,082	122	16,461	64,611	2.740
2020	612,265	19,143,126	0	0	0	0	23	62,264	57	23,213	164	28,918	77,037	3.127
2021	735,867	24,010,340	1	12,977	0	0	33	84,584	60	23,429	166	27,595	91,518	3.263
2022	684,315	17,458,024	1	7,461	0	0	21	56,324	43	17,291	164	27,573	65,932	2.551
2023	707,528	15,643,547	0	41	0	0	16	50,673	47	22,879	143	26,699	56,144	2.211
Total	3,330,275	92,426,787	2	20,479	0	0	118	309,407	272	111,894	759	127,246	355,242	2.775
Pure Premium		2.775		0.061		0.000		0.929		0.336		0.382	1.067	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	590,300	16,171,750	0	0	0	0	25	55,563	64	25,082	122	16,461	64,611	2.740
2020	612,265	19,182,037	0	0	0	0	23	62,264	58	23,314	165	29,032	77,210	3.133
2021	735,867	24,173,109	1	12,977	0	0	33	85,064	61	23,752	168	27,931	92,006	3.285
2022	684,315	17,842,291	1	7,461	0	0	21	57,274	45	18,057	169	28,295	67,336	2.607
2023	707,528	16,890,039	0	233	0	0	17	53,895	53	25,625	156	29,233	59,915	2.387
Total	3,330,275	94,259,226	2	20,671	0	0	119	314,060	280	115,830	779	130,953	361,078	2.830
Pure Premium		2.830		0.062		0.000		0.943		0.348		0.393	1.084	

TABLE III
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	19,525,343	77,208,022	7	1,185	1	58,093	186	348,692	477	121,789	1,512	164,750	77,572	0.395
2020	20,554,989	70,948,626	2	0	0	0	159	332,978	538	140,760	1,509	174,505	61,243	0.345
2021	23,079,123	78,621,440	3	5,533	0	0	186	390,415	474	142,865	1,463	183,199	64,202	0.341
2022	25,184,294	70,662,401	8	30,396	1	2,380	176	284,757	474	124,516	1,515	188,922	75,652	0.281
2023	26,279,595	78,653,518	5	4,848	0	17,973	170	339,238	442	148,929	1,472	205,206	70,342	0.299
Total	114,623,344	376,094,006	25	41,962	2	78,446	878	1,696,080	2,404	678,859	7,471	916,583	349,010	0.328
Pure Premium		0.328		0.004		0.007		0.148		0.059		0.080	0.030	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	19,525,343	77,208,022	7	1,185	1	58,093	186	348,692	477	121,789	1,512	164,750	77,572	0.395
2020	20,554,989	71,111,462	0	0	0	0	159	332,978	540	141,330	1,517	175,441	61,365	0.346
2021	23,079,123	79,055,669	3	5,533	0	0	186	390,667	480	144,636	1,480	185,295	64,426	0.343
2022	25,184,294	72,132,147	7	30,396	1	2,380	178	288,652	491	129,125	1,561	194,684	76,083	0.286
2023	26,279,595	83,744,258	5	4,848	0	17,973	179	355,920	485	163,332	1,603	223,460	71,910	0.319
Total	114,623,344	383,251,557	22	41,962	2	78,446	888	1,716,909	2,473	700,212	7,673	943,629	351,357	0.334
Pure Premium		0.334		0.004		0.007		0.150		0.061		0.082	0.031	

TABLE III
Total Medical Experience Manufacturing - 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	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	894,152	7,347,921	0	0	0	0	16	50,332	35	9,000	85	8,565	5,582	0.822
2020	887,847	3,427,701	0	0	0	0	12	9,945	34	7,373	100	11,948	5,012	0.386
2021	1,054,430	14,272,905	0	0	0	0	12	109,402	43	13,801	86	14,528	4,998	1.354
2022	1,101,347	5,370,835	1	5,239	0	0	11	15,122	38	11,466	107	13,570	8,312	0.488
2023	1,111,213	6,178,210	0	163	0	1,522	14	26,969	34	11,308	84	16,572	5,247	0.556
Total	5,048,989	36,597,571	1	5,401	0	1,522	65	211,771	184	52,948	462	65,182	29,151	0.725
Pure Premium		0.725		0.011		0.003		0.419		0.105		0.129	0.058	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	894,152	7,347,921	0	0	0	0	16	50,332	35	9,000	85	8,565	5,582	0.822
2020	887,847	3,437,932	0	0	0	0	12	9,945	34	7,408	101	12,005	5,022	0.387
2021	1,054,430	14,315,190	0	0	0	0	12	109,472	44	13,955	87	14,710	5,015	1.358
2022	1,101,347	5,483,387	1	5,239	0	0	11	15,372	39	11,834	111	14,030	8,359	0.498
2023	1,111,213	6,579,039	0	163	0	1,522	15	28,290	38	12,442	91	18,009	5,365	0.592
Total	5,048,989	37,163,468	1	5,401	0	1,522	66	213,410	190	54,639	474	67,319	29,343	0.736
Pure Premium		0.736		0.011		0.003		0.423		0.108		0.133	0.058	

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

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical Only	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)
A. LOSS EXPERIENCE AS REPORTED														
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	1,155,660	18,233,149	3	714	0	0	44	129,327	61	15,806	201	25,312	11,172	1.578
2020	1,180,954	17,215,342	1	0	0	0	32	120,923	68	21,384	193	22,197	7,649	1.458
2021	1,255,647	8,833,010	2	4,795	0	0	33	38,848	53	15,423	179	22,929	6,336	0.703
2022	1,371,139	14,582,095	3	25,123	0	0	32	63,545	71	20,869	180	26,983	9,301	1.064
2023	1,514,548	16,599,935	4	3,150	0	7,302	32	88,145	68	25,819	188	33,865	7,717	1.096
Total	6,477,948	75,463,531	13	33,781	0	7,302	173	440,789	321	99,301	941	131,286	42,175	1.165
Pure Premium		1.165		0.052		0.011		0.680		0.153		0.203	0.065	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	1,155,660	18,233,149	3	714	0	0	44	129,327	61	15,806	201	25,312	11,172	1.578
2020	1,180,954	17,237,688	0	0	0	0	32	120,923	69	21,463	194	22,326	7,664	1.460
2021	1,255,647	8,883,472	2	4,795	0	0	33	38,876	54	15,631	181	23,175	6,358	0.707
2022	1,371,139	14,854,500	3	25,123	0	0	32	64,633	74	21,572	186	27,863	9,354	1.083
2023	1,514,548	17,621,830	4	3,150	0	7,302	33	92,688	74	28,247	205	36,942	7,889	1.164
Total	6,477,948	76,830,640	12	33,781	0	7,302	175	446,447	331	102,719	967	135,618	42,438	1.186
Pure Premium		1.186		0.052		0.011		0.689		0.159		0.209	0.066	

TABLE III
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	12,769,703	13,768,226	0	0	1	58,093	20	26,664	61	15,784	187	21,585	15,556	0.108
2020	13,590,536	9,900,191	0	0	0	0	21	36,009	74	22,817	157	28,261	11,915	0.073
2021	15,110,776	8,319,531	0	0	0	0	21	27,147	68	20,387	153	20,540	15,121	0.055
2022	16,554,107	9,062,029	1	0	0	0	21	33,502	63	15,382	203	26,949	14,788	0.055
2023	17,205,792	12,184,995	0	294	0	3,156	27	51,372	59	20,245	216	30,139	16,644	0.071
Total	75,230,914	53,234,973	1	294	1	61,249	111	174,693	325	94,616	916	127,475	74,022	0.071
Pure Premium		0.071		0.000		0.008		0.023		0.013		0.017	0.010	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	12,769,703	13,768,226	0	0	1	58,093	20	26,664	61	15,784	187	21,585	15,556	0.108
2020	13,590,536	9,926,972	0	0	0	0	21	36,009	74	22,910	158	28,413	11,938	0.073
2021	15,110,776	8,375,075	0	0	0	0	21	27,164	68	20,610	155	20,803	15,174	0.055
2022	16,554,107	9,251,620	0	0	0	0	22	33,913	66	16,005	209	27,727	14,872	0.056
2023	17,205,792	12,939,329	0	294	0	3,156	29	53,898	65	22,294	235	32,736	17,015	0.075
Total	75,230,914	54,261,221	0	294	1	61,249	113	177,647	334	97,602	943	131,265	74,555	0.072
Pure Premium		0.072		0.000		0.008		0.024		0.013		0.017	0.010	

TABLE III
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	4,115,528	31,397,617	4	471	0	0	81	120,565	256	63,644	917	89,189	40,107	0.763
2020	4,283,387	32,701,725	1	0	0	0	71	127,379	304	75,108	894	91,312	33,218	0.763
2021	4,922,403	38,044,188	0	0	0	0	87	166,235	250	74,006	880	107,372	32,829	0.773
2022	5,473,386	35,054,270	2	15	1	2,380	91	142,602	258	66,123	860	101,742	37,681	0.640
2023	5,740,514	38,075,973	1	1,087	0	5,699	82	152,033	234	78,294	842	109,065	34,582	0.663
Total	24,535,218	175,273,772	8	1,574	1	8,079	411	708,814	1,302	357,174	4,393	498,679	178,417	0.714
Pure Premium		0.714		0.001		0.003		0.289		0.146		0.203	0.073	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	4,115,528	31,397,617	4	471	0	0	81	120,565	256	63,644	917	89,189	40,107	0.763
2020	4,283,387	32,787,859	0	0	0	0	71	127,379	305	75,409	899	91,806	33,285	0.765
2021	4,922,403	38,281,295	0	0	0	0	87	166,340	253	74,991	889	108,537	32,944	0.778
2022	5,473,386	35,809,046	2	15	1	2,380	92	144,380	268	68,591	886	104,828	37,895	0.654
2023	5,740,514	40,612,592	1	1,087	0	5,699	86	159,351	257	85,914	916	118,722	35,353	0.707
Total	24,535,218	178,888,409	7	1,574	1	8,079	417	718,016	1,339	368,549	4,508	513,082	179,585	0.729
Pure Premium		0.729		0.001		0.003		0.293		0.150		0.209	0.073	

TABLE III
Total Medical Experience Miscellaneous - 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	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	590,300	6,461,109	0	0	0	0	25	21,803	64	17,554	122	20,100	5,154	1.095
2020	612,265	7,703,667	0	0	0	0	23	38,722	57	14,078	164	20,787	3,449	1.258
2021	735,867	9,151,806	1	739	0	0	33	48,783	60	19,248	166	17,831	4,918	1.244
2022	684,315	6,593,172	1	20	0	0	21	29,986	43	10,677	164	19,678	5,571	0.963
2023	707,528	5,614,406	0	154	0	293	16	20,719	47	13,262	143	15,564	6,152	0.794
Total	3,330,275	35,524,159	2	912	0	293	118	160,013	272	74,820	759	93,960	25,244	1.067
Pure Premium		1.067		0.003		0.001		0.480		0.225		0.282	0.076	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2019	590,300	6,461,109	0	0	0	0	25	21,803	64	17,554	122	20,100	5,154	1.095
2020	612,265	7,721,011	0	0	0	0	23	38,722	58	14,141	165	20,891	3,456	1.261
2021	735,867	9,200,636	1	739	0	0	33	48,814	61	19,449	168	18,069	4,935	1.250
2022	684,315	6,733,594	1	20	0	0	21	30,355	45	11,123	169	20,236	5,603	0.984
2023	707,528	5,991,469	0	154	0	293	17	21,694	51	14,435	156	17,050	6,289	0.847
Total	3,330,275	36,107,818	2	912	0	293	119	161,388	279	76,703	780	96,345	25,437	1.084
Pure Premium		1.084		0.003		0.001		0.485		0.230		0.289	0.076	