

PENNSYLVANIA COMPENSATION RATING BUREAU

Table III - 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.

TABLE III
Total Experience All Industries - Policy Years 2017 - 2021

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														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	230,622,251	2,011,057,621	79	315,399	5	51,462	1,830	4,349,727	6,783	2,755,119	23,003	2,794,479	9,844,390	0.872
2018	240,396,637	2,131,686,385	69	244,762	11	60,362	1,762	4,411,668	6,358	2,842,116	23,607	3,053,579	10,704,377	0.887
2019	246,224,374	1,957,961,213	69	215,896	8	58,459	1,550	3,940,946	5,666	2,693,023	21,416	2,914,377	9,756,912	0.795
2020	249,844,897	1,834,563,874	63	243,835	7	44,750	1,413	3,719,536	5,710	2,667,304	20,673	2,733,500	8,936,713	0.734
2021	277,501,192	1,885,169,630	69	262,221	5	55,211	1,406	3,777,671	5,378	2,635,365	21,443	2,937,873	9,183,355	0.679
Total	1,244,589,351	9,820,438,723	349	1,282,113	35	270,245	7,961	20,199,548	29,896	13,592,926	110,141	14,433,808	48,425,747	0.789
Pure Premium		0.789		0.010		0.002		0.162		0.109		0.116	0.389	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	230,622,251	2,011,109,668	79	315,399	5	51,462	1,830	4,349,727	6,783	2,755,119	23,003	2,794,479	9,844,911	0.872
2018	240,396,637	2,134,720,843	70	245,257	11	60,362	1,764	4,415,547	6,367	2,845,813	23,682	3,063,357	10,716,872	0.888
2019	246,224,374	1,966,416,144	69	216,720	8	58,465	1,554	3,949,895	5,698	2,708,142	21,568	2,935,082	9,795,858	0.799
2020	249,844,897	1,859,733,498	64	245,955	7	44,816	1,427	3,755,610	5,818	2,718,039	21,038	2,781,623	9,051,291	0.744
2021	277,501,192	1,982,260,565	73	278,362	5	56,534	1,465	3,937,004	5,810	2,847,168	22,824	3,127,119	9,576,419	0.714
Total	1,244,589,351	9,954,240,717	355	1,301,693	35	271,640	8,038	20,407,783	30,477	13,874,281	112,115	14,701,661	48,985,350	0.800
Pure Premium		0.800		0.010		0.002		0.164		0.111		0.118	0.394	

TABLE III
Total Experience Manufacturing - Policy Years 2017 - 2021

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														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	21,462,384	351,745,902	10	40,814	1	15,245	307	718,272	1,290	477,831	4,014	469,672	1,795,625	1.639
2018	22,592,967	397,835,492	5	5,033	2	12,009	334	844,548	1,281	545,290	4,202	541,113	2,030,361	1.761
2019	22,505,149	333,262,438	7	11,452	1	6,715	238	600,234	1,133	481,983	3,858	500,190	1,732,052	1.481
2020	22,413,594	309,192,057	10	41,993	1	6,122	221	550,975	1,100	488,559	3,610	462,943	1,541,328	1.379
2021	24,324,242	311,974,711	5	26,327	1	4,805	220	562,565	877	400,114	3,562	468,799	1,657,137	1.283
Total	113,298,336	1,704,010,599	38	125,619	6	44,895	1,319	3,276,594	5,680	2,393,777	19,246	2,442,717	8,756,503	1.504
Pure Premium		1.504		0.011		0.004		0.289		0.211		0.216	0.773	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	21,462,384	351,755,557	10	40,814	1	15,245	307	718,272	1,290	477,831	4,014	469,672	1,795,722	1.639
2018	22,592,967	398,401,698	5	5,123	2	12,009	334	845,257	1,282	545,971	4,216	542,915	2,032,741	1.763
2019	22,505,149	334,768,250	7	11,573	1	6,716	238	601,547	1,139	484,631	3,886	503,816	1,739,400	1.488
2020	22,413,594	313,480,751	10	42,310	1	6,132	223	556,367	1,120	497,497	3,676	471,422	1,561,079	1.399
2021	24,324,242	327,813,491	6	28,667	1	4,996	229	585,665	949	433,136	3,786	498,304	1,727,367	1.348
Total	113,298,336	1,726,219,747	38	128,487	6	45,098	1,331	3,307,107	5,781	2,439,067	19,579	2,486,129	8,856,310	1.524
Pure Premium		1.524		0.011		0.004		0.292		0.215		0.219	0.782	

TABLE III
Total Experience Contracting - Policy Years 2017 - 2021

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														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	13,265,814	377,611,857	22	87,060	2	20,655	439	1,116,311	738	355,100	2,856	413,552	1,783,440	2.847
2018	14,082,590	374,922,776	16	65,148	3	22,022	365	967,099	740	381,170	2,886	426,006	1,887,783	2.662
2019	14,158,096	352,014,480	12	33,218	3	20,130	331	881,463	652	372,057	2,656	416,695	1,796,582	2.486
2020	13,684,500	337,667,974	17	64,844	2	19,163	273	797,886	641	349,675	2,493	365,240	1,779,871	2.468
2021	15,429,622	292,257,389	15	58,327	2	20,148	223	673,261	647	375,094	2,440	394,143	1,401,601	1.894
Total	70,620,622	1,734,474,476	83	308,598	12	102,118	1,630	4,436,020	3,417	1,833,096	13,331	2,015,636	8,649,277	2.456
Pure Premium		2.456		0.044		0.014		0.628		0.260		0.285	1.225	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	13,265,814	377,617,218	22	87,060	2	20,655	439	1,116,311	738	355,100	2,856	413,552	1,783,494	2.847
2018	14,082,590	375,387,103	16	65,258	3	22,022	365	967,966	741	381,676	2,895	427,345	1,889,604	2.666
2019	14,158,096	353,351,514	12	33,401	3	20,131	331	883,448	656	374,184	2,675	419,607	1,802,744	2.496
2020	13,684,500	342,046,456	18	65,311	2	19,178	276	805,824	653	356,391	2,536	371,610	1,802,151	2.500
2021	15,429,622	307,032,351	16	61,290	2	20,391	232	702,510	697	404,327	2,602	420,263	1,461,542	1.990
Total	70,620,622	1,755,434,641	84	312,320	12	102,376	1,643	4,476,058	3,485	1,871,679	13,564	2,052,378	8,739,536	2.486
Pure Premium		2.486		0.044		0.014		0.634		0.265		0.291	1.238	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	139,334,644	263,099,766	14	56,653	1	8,370	218	509,556	833	325,292	3,009	338,134	1,392,993	0.189
2018	144,100,525	272,347,527	8	41,873	1	2,315	223	540,236	782	340,462	2,978	347,459	1,451,129	0.189
2019	149,547,523	230,066,276	6	13,355	1	5,529	188	467,509	644	281,148	2,525	342,951	1,190,171	0.154
2020	153,845,005	176,455,498	6	14,319	0	697	139	336,899	539	238,825	2,177	243,830	929,985	0.115
2021	169,091,891	243,078,289	11	40,945	0	2,771	172	461,879	674	327,544	2,774	374,475	1,223,168	0.144
Total	755,919,588	1,185,047,356	46	167,145	3	19,681	939	2,316,078	3,472	1,513,271	13,463	1,646,850	6,187,447	0.157
Pure Premium		0.157		0.002		0.000		0.031		0.020		0.022	0.082	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	139,334,644	263,110,730	14	56,653	1	8,370	218	509,556	833	325,292	3,009	338,134	1,393,103	0.189
2018	144,100,525	272,728,813	8	41,935	1	2,315	223	540,717	783	340,894	2,987	348,600	1,452,828	0.189
2019	149,547,523	231,068,992	6	13,450	1	5,529	188	468,541	648	282,831	2,542	345,256	1,195,083	0.155
2020	153,845,005	178,805,087	6	14,505	0	703	140	340,066	549	243,359	2,215	248,131	941,287	0.116
2021	169,091,891	255,295,473	12	42,937	0	2,934	180	481,551	729	354,224	2,950	398,313	1,272,995	0.151
Total	755,919,588	1,201,009,095	46	169,481	3	19,851	949	2,340,431	3,542	1,546,599	13,704	1,678,434	6,255,295	0.159
Pure Premium		0.159		0.002		0.000		0.031		0.020		0.022	0.083	

TABLE III
Total Experience Goods & Services - Policy Years 2017 - 2021

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														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	45,055,014	719,604,176	14	60,032	1	7,193	542	1,210,319	2,871	1,168,085	9,769	1,153,988	3,596,426	1.597
2018	47,428,151	753,762,343	23	64,074	2	11,530	527	1,230,145	2,718	1,208,509	10,005	1,250,769	3,772,597	1.589
2019	47,685,989	710,965,781	23	89,178	2	16,199	481	1,143,812	2,448	1,169,099	9,043	1,186,284	3,505,085	1.491
2020	47,901,721	687,739,206	10	25,699	3	17,021	490	1,204,855	2,567	1,149,690	8,863	1,130,161	3,349,966	1.436
2021	55,712,841	725,874,104	18	57,109	1	12,366	563	1,427,292	2,352	1,090,022	9,178	1,183,195	3,488,757	1.303
Total	243,783,716	3,597,945,610	89	296,092	10	64,309	2,603	6,216,423	12,955	5,785,405	46,858	5,904,396	17,712,831	1.476
Pure Premium		1.476		0.012		0.003		0.255		0.237		0.242	0.727	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	45,055,014	719,625,027	14	60,032	1	7,193	542	1,210,319	2,871	1,168,085	9,769	1,153,988	3,596,634	1.597
2018	47,428,151	754,938,413	23	64,211	2	11,530	528	1,231,219	2,721	1,210,051	10,038	1,254,847	3,777,526	1.592
2019	47,685,989	714,265,451	24	89,422	2	16,201	482	1,146,463	2,461	1,175,450	9,109	1,194,982	3,520,136	1.498
2020	47,901,721	697,457,417	11	26,359	3	17,042	495	1,216,083	2,615	1,171,106	9,022	1,150,475	3,393,508	1.456
2021	55,712,841	763,982,610	19	63,008	1	12,850	586	1,485,529	2,539	1,176,412	9,776	1,260,385	3,641,642	1.371
Total	243,783,716	3,650,268,919	91	303,033	10	64,815	2,633	6,289,613	13,206	5,901,105	47,715	6,014,676	17,929,447	1.497
Pure Premium		1.497		0.012		0.003		0.258		0.242		0.247	0.735	

TABLE III
Total Experience Miscellaneous - Policy Years 2017 - 2021

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														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	11,504,395	298,995,919	19	70,840	0	0	324	795,270	1,051	428,811	3,355	419,133	1,275,906	2.599
2018	12,192,404	332,818,248	17	68,634	2	12,486	314	829,639	838	366,685	3,536	488,232	1,562,506	2.730
2019	12,327,617	331,652,239	19	68,693	1	9,887	313	847,929	790	388,735	3,332	468,257	1,533,022	2.690
2020	12,000,077	323,509,138	19	96,979	0	1,747	290	828,921	863	440,555	3,530	531,326	1,335,563	2.696
2021	12,942,596	311,985,138	19	79,513	1	15,121	228	652,673	828	442,591	3,489	517,261	1,412,691	2.411
Total	60,967,089	1,598,960,681	94	384,659	4	39,241	1,468	3,954,433	4,371	2,067,377	17,242	2,424,208	7,119,688	2.623
Pure Premium		2.623		0.063		0.006		0.649		0.339		0.398	1.168	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	11,504,395	299,001,136	19	70,840	0	0	324	795,270	1,051	428,811	3,355	419,133	1,275,958	2.599
2018	12,192,404	333,264,816	17	68,730	2	12,486	314	830,388	840	367,221	3,546	489,650	1,564,173	2.733
2019	12,327,617	332,961,936	19	68,874	1	9,888	313	849,896	795	391,046	3,355	471,421	1,538,494	2.701
2020	12,000,077	327,943,787	19	97,470	0	1,762	293	837,270	881	449,684	3,588	539,986	1,353,265	2.733
2021	12,942,596	328,136,640	20	82,459	1	15,363	238	681,750	896	479,069	3,709	549,854	1,472,872	2.535
Total	60,967,089	1,621,308,315	95	388,372	4	39,499	1,482	3,994,574	4,463	2,115,831	17,553	2,470,043	7,204,763	2.659
Pure Premium		2.659		0.064		0.006		0.655		0.347		0.405	1.182	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	230,622,251	984,439,046	79	172,202	5	194,274	1,830	2,743,752	6,783	2,005,012	23,003	2,994,247	1,734,904	0.427
2018	240,396,637	1,070,437,665	69	53,433	11	691,849	1,762	2,897,959	6,358	2,112,824	23,607	3,171,809	1,776,502	0.445
2019	246,224,374	975,691,152	69	82,316	8	457,743	1,550	2,817,949	5,666	1,914,133	21,416	2,933,823	1,550,949	0.396
2020	249,844,897	893,671,330	63	69,458	7	185,450	1,413	2,555,961	5,710	1,950,766	20,673	2,814,491	1,360,587	0.358
2021	277,501,192	918,335,524	69	65,714	5	385,726	1,406	2,410,164	5,378	1,877,591	21,443	2,980,088	1,464,072	0.331
Total	1,244,589,351	4,842,574,716	349	443,123	35	1,915,041	7,961	13,425,786	29,896	9,860,326	110,141	14,894,457	7,887,014	0.389
Pure Premium		0.389		0.004		0.015		0.108		0.079		0.120	0.063	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	230,622,251	984,491,093	79	172,202	5	194,274	1,830	2,743,752	6,783	2,005,012	23,003	2,994,247	1,735,425	0.427
2018	240,396,637	1,071,687,186	69	53,433	11	691,849	1,762	2,898,250	6,371	2,116,882	23,661	3,179,067	1,777,391	0.446
2019	246,224,374	979,585,750	69	82,316	8	457,754	1,552	2,820,979	5,707	1,927,963	21,568	2,954,657	1,552,190	0.398
2020	249,844,897	905,129,123	64	69,561	7	185,682	1,427	2,581,729	5,829	1,991,424	21,007	2,859,859	1,363,036	0.362
2021	277,501,192	957,641,873	69	66,216	5	386,550	1,451	2,488,107	5,763	2,011,670	22,630	3,144,871	1,479,005	0.345
Total	1,244,589,351	4,898,535,025	350	443,728	35	1,916,107	8,022	13,532,817	30,452	10,052,950	111,868	15,132,702	7,907,046	0.394
Pure Premium		0.394		0.004		0.015		0.109		0.081		0.122	0.064	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	21,462,384	179,562,538	10	104,947	1	16,596	307	457,277	1,290	362,308	4,014	532,658	321,840	0.837
2018	22,592,967	203,036,121	5	1,229	2	88,623	334	597,419	1,281	416,945	4,202	590,513	335,634	0.899
2019	22,505,149	173,205,162	7	2,755	1	15,473	238	470,034	1,133	361,126	3,858	569,764	312,901	0.770
2020	22,413,594	154,132,782	10	46,132	1	14,427	221	355,291	1,100	350,657	3,610	502,367	272,453	0.688
2021	24,324,242	165,713,737	5	2,442	1	94,761	220	431,650	877	320,930	3,562	537,768	269,587	0.681
Total	113,298,336	875,650,339	38	157,505	6	229,879	1,319	2,311,670	5,680	1,811,966	19,246	2,733,070	1,512,414	0.773
Pure Premium		0.773		0.014		0.020		0.204		0.160		0.241	0.133	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	21,462,384	179,572,193	10	104,947	1	16,596	307	457,277	1,290	362,308	4,014	532,658	321,936	0.837
2018	22,592,967	203,274,118	5	1,229	2	88,623	334	597,474	1,283	417,718	4,212	591,896	335,802	0.900
2019	22,505,149	173,940,024	7	2,755	1	15,474	238	470,474	1,141	363,782	3,885	573,765	313,151	0.773
2020	22,413,594	156,107,943	10	46,148	1	14,462	223	359,103	1,123	357,935	3,668	510,489	272,943	0.696
2021	24,324,242	172,736,686	5	2,534	1	94,913	227	446,055	942	344,631	3,755	566,897	272,336	0.710
Total	113,298,336	885,630,964	38	157,613	6	230,068	1,329	2,330,382	5,779	1,846,374	19,535	2,775,704	1,516,169	0.782
Pure Premium		0.782		0.014		0.020		0.206		0.163		0.245	0.134	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	13,265,814	178,344,026	22	23,887	2	64,584	439	778,168	738	294,989	2,856	443,132	178,680	1.344
2018	14,082,590	188,778,326	16	33,853	3	294,264	365	599,991	740	303,830	2,886	467,959	187,886	1.341
2019	14,158,096	179,658,166	12	15,140	3	250,641	331	630,474	652	307,378	2,656	421,838	171,110	1.269
2020	13,684,500	177,987,095	17	5,038	2	84,570	273	751,396	641	321,080	2,493	465,287	152,500	1.301
2021	15,429,622	140,160,104	15	15,732	2	59,069	223	454,982	647	279,874	2,440	428,827	163,115	0.908
Total	70,620,622	864,927,716	83	93,650	12	753,129	1,630	3,215,013	3,417	1,507,151	13,331	2,227,043	853,291	1.225
Pure Premium		1.225		0.013		0.107		0.455		0.213		0.315	0.121	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	13,265,814	178,349,386	22	23,887	2	64,584	439	778,168	738	294,989	2,856	443,132	178,733	1.344
2018	14,082,590	188,960,396	16	33,853	3	294,264	365	600,066	741	304,423	2,892	469,019	187,980	1.342
2019	14,158,096	180,274,426	12	15,140	3	250,644	331	631,283	657	309,458	2,676	424,972	171,247	1.273
2020	13,684,500	180,215,146	17	5,069	2	84,639	276	759,106	654	327,789	2,533	472,774	152,774	1.317
2021	15,429,622	146,154,199	15	15,825	2	59,222	230	469,412	692	299,436	2,577	452,868	164,779	0.947
Total	70,620,622	873,953,554	83	93,774	12	753,354	1,640	3,238,035	3,482	1,536,095	13,534	2,262,765	855,514	1.238
Pure Premium		1.238		0.013		0.107		0.459		0.218		0.320	0.121	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	139,334,644	139,299,337	14	38,361	1	80,229	218	247,614	833	244,946	3,009	416,393	365,450	0.100
2018	144,100,525	145,112,933	8	1,743	1	111,424	223	275,278	782	252,047	2,978	440,219	370,419	0.101
2019	149,547,523	119,017,106	6	2,385	1	13,261	188	264,981	644	218,100	2,525	400,738	290,705	0.080
2020	153,845,005	92,998,474	6	8,399	0	1,977	139	192,306	539	177,812	2,177	321,218	228,273	0.060
2021	169,091,891	122,316,846	11	13,766	0	13,147	172	274,904	674	225,682	2,774	399,147	296,523	0.072
Total	755,919,588	618,744,695	46	64,654	3	220,038	939	1,255,084	3,472	1,118,585	13,463	1,977,716	1,551,370	0.082
Pure Premium		0.082		0.001		0.003		0.017		0.015		0.026	0.021	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	139,334,644	139,310,300	14	38,361	1	80,229	218	247,614	833	244,946	3,009	416,393	365,559	0.100
2018	144,100,525	145,282,791	8	1,743	1	111,424	223	275,309	783	252,578	2,984	441,170	370,604	0.101
2019	149,547,523	119,508,263	6	2,385	1	13,262	188	265,235	649	219,865	2,542	403,398	290,938	0.080
2020	153,845,005	94,128,668	6	8,406	0	1,994	140	194,164	552	182,070	2,209	325,969	228,684	0.061
2021	169,091,891	127,299,520	11	13,819	0	13,234	177	283,125	726	242,928	2,921	420,342	299,548	0.075
Total	755,919,588	625,529,542	46	64,715	3	220,143	946	1,265,447	3,543	1,142,386	13,665	2,007,273	1,555,332	0.083
Pure Premium		0.083		0.001		0.003		0.017		0.015		0.027	0.021	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	45,055,014	359,642,566	14	2,333	1	32,864	542	835,650	2,871	813,450	9,769	1,217,090	695,038	0.798
2018	47,428,151	377,259,692	23	8,611	2	96,991	527	871,437	2,718	856,121	10,005	1,247,740	691,697	0.795
2019	47,685,989	350,508,525	23	37,457	2	146,467	481	800,497	2,448	762,122	9,043	1,150,018	608,525	0.735
2020	47,901,721	334,996,643	10	6,657	3	79,608	490	799,045	2,567	807,375	8,863	1,092,876	564,406	0.699
2021	55,712,841	348,875,697	18	14,171	1	108,594	563	825,366	2,352	756,455	9,178	1,205,745	578,426	0.626
Total	243,783,716	1,771,283,123	89	69,229	10	464,524	2,603	4,131,995	12,955	3,995,521	46,858	5,913,470	3,138,092	0.727
Pure Premium		0.727		0.003		0.019		0.169		0.164		0.243	0.129	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	45,055,014	359,663,417	14	2,333	1	32,864	542	835,650	2,871	813,450	9,769	1,217,090	695,246	0.798
2018	47,428,151	377,752,579	23	8,611	2	96,991	527	871,515	2,723	857,736	10,028	1,250,630	692,043	0.796
2019	47,685,989	352,013,591	23	37,457	2	146,470	482	801,385	2,465	767,577	9,108	1,158,236	609,012	0.738
2020	47,901,721	339,350,845	10	6,690	3	79,681	495	807,161	2,618	823,588	9,010	1,110,968	565,422	0.708
2021	55,712,841	364,164,233	18	14,337	1	108,867	581	851,190	2,521	810,614	9,684	1,272,307	584,326	0.654
Total	243,783,716	1,792,944,666	89	69,428	10	464,873	2,627	4,166,902	13,198	4,072,964	47,599	6,009,231	3,146,049	0.735
Pure Premium		0.735		0.003		0.019		0.171		0.167		0.246	0.129	

TABLE III
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)	
A. LOSS EXPERIENCE AS REPORTED														
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. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	11,504,395	127,590,580	19	2,673	0	0	324	425,042	1,051	289,319	3,355	384,974	173,897	1.109
2018	12,192,404	156,250,594	17	7,999	2	100,547	314	553,834	838	283,883	3,536	425,378	190,866	1.282
2019	12,327,617	153,302,194	19	24,579	1	31,900	313	651,962	790	265,407	3,332	391,464	167,709	1.244
2020	12,000,077	133,556,336	19	3,232	0	4,868	290	457,923	863	293,843	3,530	432,741	142,956	1.113
2021	12,942,596	141,269,140	19	19,603	1	110,155	228	423,262	828	294,650	3,489	408,601	156,421	1.092
Total	60,967,089	711,968,843	94	58,085	4	247,471	1,468	2,512,024	4,371	1,427,102	17,242	2,043,158	831,848	1.168
Pure Premium		1.168		0.010		0.041		0.412		0.234		0.335	0.136	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	11,504,395	127,595,796	19	2,673	0	0	324	425,042	1,051	289,319	3,355	384,974	173,949	1.109
2018	12,192,404	156,417,301	17	7,999	2	100,547	314	553,887	840	284,427	3,544	426,352	190,961	1.283
2019	12,327,617	153,849,446	19	24,579	1	31,903	313	652,602	796	267,281	3,356	394,287	167,843	1.248
2020	12,000,077	135,326,521	19	3,249	0	4,907	293	462,195	882	300,043	3,587	439,659	143,213	1.128
2021	12,942,596	147,287,234	20	19,700	1	110,314	236	438,325	883	314,061	3,693	432,457	158,016	1.138
Total	60,967,089	720,476,300	94	58,199	4	247,670	1,479	2,532,051	4,451	1,455,131	17,535	2,077,729	833,983	1.182
Pure Premium		1.182		0.010		0.041		0.415		0.239		0.341	0.137	