

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2025 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages

April 1, 2025 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Pure Premium Test Correction Factor	1.0128	0.9668	1.0741	1.0323	1.0849
(2) Off-Balance Factor (Collectible Prem Ratic	1.0562	1.1725	1.0237	0.9861	1.0344
(3) Final Loss Cost Test Correction Factor	0.9880	1.0843	0.8554	0.9547	0.8685
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0569	1.2291	0.9406	0.9719	0.9747

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2017 through 2021 were translated using composite multipliers, yielding an average claim value of \$ 559,507. Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group	Hazard Group Relativities @	Per Claim Limit [2 * 559,507] * (2)	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.801	896,693	1,793,386
B	0.852	953,712	1,907,424
C	0.906	1,014,357	2,028,714
D	0.964	1,078,858	2,157,716
E	1.025	1,147,460	2,294,920
F	1.091	1,220,425	2,440,850
G	1.160	1,298,029	2,596,058

@ From Pennsylvania 4/1/25 loss cost filing materials - Excess Loss Factor Study

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10% of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	349	157,484,421	54,170,722	211,655,143	606,325
Permanent Total	35	35,472,852	233,641,732	269,114,584	7,677,483
Major	7,961	2,497,373,194	1,690,787,277	4,188,160,470	526,112
Total Serious	8,345	2,690,330,467	1,978,599,730	4,668,930,197	559,507
Minor	29,896	1,651,991,438	1,142,152,863	2,794,144,301	93,463
Temporary	110,141	1,747,233,608	1,720,931,280	3,468,164,888	31,488
Total Non-Serious	140,037	3,399,225,046	2,863,084,143	6,262,309,189	44,719

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	559,507 =	97,913,725
Non-Serious: 500 *	44,719 =	22,359,500
Medical: 0.10 *	22,359,500 =	2,235,950

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	97,180,328	22,192,022	2,219,202
0.99	95,719,057	21,858,328	2,185,833
0.98	94,265,185	21,526,323	2,152,632
0.97	92,818,748	21,196,015	2,119,602
0.96	91,379,785	20,867,415	2,086,742
0.95	89,948,335	20,540,530	2,054,053
0.94	88,524,439	20,215,370	2,021,537
0.93	87,108,135	19,891,944	1,989,194
0.92	85,699,465	19,570,262	1,957,026
0.91	84,298,471	19,250,332	1,925,033
0.90	82,905,194	18,932,164	1,893,216
0.89	81,519,679	18,615,769	1,861,577
0.88	80,141,968	18,301,156	1,830,116
0.87	78,772,107	17,988,336	1,798,834
0.86	77,410,140	17,677,318	1,767,732
0.85	76,056,113	17,368,114	1,736,811
0.84	74,710,073	17,060,733	1,706,073
0.83	73,372,069	16,755,187	1,675,519
0.82	72,042,148	16,451,488	1,645,149
0.81	70,720,360	16,149,645	1,614,965
0.80	69,406,755	15,849,672	1,584,967
0.79	68,101,385	15,551,578	1,555,158
0.78	66,804,302	15,255,377	1,525,538
0.77	65,515,559	14,961,081	1,496,108
0.76	64,235,211	14,668,702	1,466,870
0.75	62,963,313	14,378,252	1,437,825
0.74	61,699,922	14,089,745	1,408,975
0.73	60,445,094	13,803,194	1,380,319
0.72	59,198,890	13,518,612	1,351,861
0.71	57,961,369	13,236,012	1,323,601
0.70	56,732,593	12,955,410	1,295,541
0.69	55,512,624	12,676,819	1,267,682
0.68	54,301,526	12,400,254	1,240,025
0.67	53,099,366	12,125,729	1,212,573
0.66	51,906,209	11,853,261	1,185,326
0.65	50,722,124	11,582,864	1,158,286
0.64	49,547,182	11,314,555	1,131,456
0.63	48,381,454	11,048,350	1,104,835
0.62	47,225,013	10,784,267	1,078,427
0.61	46,077,935	10,522,321	1,052,232
0.60	44,940,297	10,262,531	1,026,253
0.59	43,812,178	10,004,914	1,000,491
0.58	42,693,658	9,749,490	974,949
0.57	41,584,822	9,496,277	949,628
0.56	40,485,754	9,245,295	924,530
0.55	39,396,542	8,996,563	899,656
0.54	38,317,276	8,750,103	875,010
0.53	37,248,048	8,505,935	850,594
0.52	36,188,954	8,264,081	826,408
0.51	35,140,092	8,024,564	802,456

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	34,101,563	7,787,406	778,741
0.49	33,073,469	7,552,631	755,263
0.48	32,055,920	7,320,265	732,027
0.47	31,049,024	7,090,331	709,033
0.46	30,052,896	6,862,856	686,286
0.45	29,067,653	6,637,866	663,787
0.44	28,093,418	6,415,391	641,539
0.43	27,130,316	6,195,458	619,546
0.42	26,178,477	5,978,096	597,810
0.41	25,238,036	5,763,338	576,334
0.40	24,309,134	5,551,215	555,122
0.39	23,391,914	5,341,759	534,176
0.38	22,486,529	5,135,006	513,501
0.37	21,593,135	4,930,992	493,099
0.36	20,711,895	4,729,752	472,975
0.35	19,842,980	4,531,327	453,133
0.34	18,986,566	4,335,757	433,576
0.33	18,142,838	4,143,084	414,308
0.32	17,311,992	3,953,353	395,335
0.31	16,494,229	3,766,609	376,661
0.30	15,689,763	3,582,902	358,290
0.29	14,898,816	3,402,282	340,228
0.28	14,121,625	3,224,803	322,480
0.27	13,358,437	3,050,522	305,052
0.26	12,609,515	2,879,499	287,950
0.25	11,875,134	2,711,797	271,180
0.24	11,155,590	2,547,482	254,748
0.23	10,451,195	2,386,627	238,663
0.22	9,762,282	2,229,307	222,931
0.21	9,089,207	2,075,604	207,560
0.20	8,432,353	1,925,606	192,561
0.19	7,792,129	1,779,405	177,941
0.18	7,168,981	1,637,103	163,710
0.17	6,563,390	1,498,811	149,881
0.16	5,975,880	1,364,648	136,465
0.15	5,407,027	1,234,745	123,475
0.14	4,857,463	1,109,247	110,925
0.13	4,327,892	988,314	98,831
0.12	3,819,098	872,127	87,213
0.11	3,331,969	760,886	76,089
0.10	2,867,515	654,824	65,482
0.09	2,426,903	554,206	55,421
0.08	2,011,500	459,345	45,935
0.07	1,622,941	370,614	37,061
0.06	1,263,229	288,470	28,847
0.05	934,897	213,493	21,349
0.04	641,291	146,445	14,645
0.03	387,146	88,409	8,841
0.02	179,936	41,090	4,109
0.01	34,632	7,909	791
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A	<hr/> Five Year Payroll (00's) <hr/>		
	12,454,398,418		
B	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	2,633,469,266	3,928,295,164	607,348,145
C = A / B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	4.7293	3.1704	20.5062

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	459,594,925	70,357,587	45,507,400
0.99	452,684,136	69,299,643	44,823,129
0.98	445,808,339	68,247,054	44,142,302
0.97	438,967,705	67,199,846	43,464,983
0.96	432,162,417	66,158,053	42,791,149
0.95	425,392,661	65,121,696	42,120,822
0.94	418,658,629	64,090,809	41,454,042
0.93	411,960,503	63,065,419	40,790,810
0.92	405,298,480	62,045,559	40,131,167
0.91	398,672,759	61,031,253	39,475,112
0.90	392,083,534	60,022,533	38,822,666
0.89	385,531,018	59,019,434	38,173,870
0.88	379,015,409	58,021,985	37,528,725
0.87	372,536,926	57,030,220	36,887,250
0.86	366,095,775	56,044,169	36,249,466
0.85	359,692,175	55,063,869	35,615,394
0.84	353,326,348	54,089,348	34,985,074
0.83	346,998,526	53,120,645	34,358,528
0.82	340,708,931	52,157,798	33,735,754
0.81	334,457,799	51,200,835	33,116,795
0.80	328,245,366	50,249,800	32,501,650
0.79	322,071,880	49,304,723	31,890,381
0.78	315,937,585	48,365,647	31,282,987
0.77	309,842,733	47,432,611	30,679,490
0.76	303,787,583	46,505,653	30,079,930
0.75	297,772,396	45,584,810	29,484,327
0.74	291,797,441	44,670,128	28,892,723
0.73	285,862,983	43,761,646	28,305,097
0.72	279,969,310	42,859,407	27,721,532
0.71	274,116,702	41,963,452	27,142,027
0.70	268,305,452	41,073,832	26,566,623
0.69	262,535,853	40,190,587	25,995,341
0.68	256,808,207	39,313,765	25,428,201
0.67	251,122,832	38,443,411	24,865,264
0.66	245,480,034	37,579,579	24,306,532
0.65	239,880,141	36,722,312	23,752,044
0.64	234,323,488	35,871,665	23,201,863
0.63	228,810,410	35,027,689	22,655,967
0.62	223,341,254	34,190,440	22,114,440
0.61	217,916,378	33,359,966	21,577,280
0.60	212,536,147	32,536,328	21,044,549
0.59	207,200,933	31,719,579	20,516,269
0.58	201,911,117	30,909,783	19,992,499
0.57	196,667,099	30,106,997	19,473,262
0.56	191,469,276	29,311,283	18,958,597
0.55	186,318,066	28,522,703	18,448,526
0.54	181,213,893	27,741,327	17,943,130
0.53	176,157,193	26,967,216	17,442,451
0.52	171,148,420	26,200,442	16,946,488
0.51	166,188,037	25,441,078	16,455,323

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	161,276,522	24,689,192	15,969,019
0.49	156,414,357	23,944,861	15,487,574
0.48	151,602,062	23,208,168	15,011,092
0.47	146,840,149	22,479,185	14,539,573
0.46	142,129,161	21,757,999	14,073,118
0.45	137,469,651	21,044,690	13,611,749
0.44	132,862,202	20,339,356	13,155,527
0.43	128,307,403	19,642,080	12,704,534
0.42	123,805,871	18,952,956	12,258,811
0.41	119,358,244	18,272,087	11,818,420
0.40	114,965,187	17,599,572	11,383,443
0.39	110,627,379	16,935,513	10,953,920
0.38	106,345,542	16,280,023	10,529,954
0.37	102,120,413	15,633,217	10,111,587
0.36	97,952,765	14,995,206	9,698,920
0.35	93,843,405	14,366,119	9,292,036
0.34	89,793,167	13,746,084	8,890,996
0.33	85,802,924	13,135,234	8,495,883
0.32	81,873,604	12,533,710	8,106,819
0.31	78,006,157	11,941,657	7,723,886
0.30	74,201,596	11,359,233	7,347,166
0.29	70,460,971	10,786,595	6,976,783
0.28	66,785,401	10,223,915	6,612,839
0.27	63,176,056	9,671,375	6,255,457
0.26	59,634,179	9,129,164	5,904,760
0.25	56,161,071	8,597,481	5,560,871
0.24	52,758,132	8,076,537	5,223,913
0.23	49,426,837	7,566,562	4,894,071
0.22	46,168,760	7,067,795	4,571,468
0.21	42,985,587	6,580,495	4,256,267
0.20	39,879,127	6,104,941	3,948,694
0.19	36,851,316	5,641,426	3,648,894
0.18	33,904,262	5,190,271	3,357,070
0.17	31,040,240	4,751,830	3,073,490
0.16	28,261,729	4,326,480	2,798,379
0.15	25,571,453	3,914,636	2,532,003
0.14	22,972,400	3,516,757	2,274,650
0.13	20,467,900	3,133,351	2,026,648
0.12	18,061,660	2,764,991	1,788,407
0.11	15,757,881	2,412,313	1,560,296
0.10	13,561,339	2,076,054	1,342,787
0.09	11,477,552	1,757,055	1,136,474
0.08	9,512,987	1,456,307	941,952
0.07	7,675,375	1,174,995	759,980
0.06	5,974,189	914,565	591,542
0.05	4,421,408	676,858	437,787
0.04	3,032,858	464,289	300,313
0.03	1,830,930	280,292	181,295
0.02	850,971	130,272	84,260
0.01	163,785	25,075	16,220
0.00	0	0	0

TABLE V
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)	
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	230,668,385	2,540,069,509	79	356,392	5	50,590	1,830	5,739,556	6,783	3,746,962	23,003	3,648,035	11,859,160	1.101
2018	240,420,680	2,524,813,532	69	312,716	11	108,255	1,762	5,528,803	6,358	3,512,855	23,607	3,746,176	12,039,331	1.050
2019	246,273,630	2,250,555,790	69	309,431	8	77,657	1,550	4,862,678	5,666	3,131,985	21,416	3,396,189	10,727,618	0.914
2020	250,044,933	2,139,146,951	63	286,091	7	65,940	1,413	4,431,934	5,710	3,155,421	20,673	3,279,098	10,172,986	0.856
2021	278,029,447	2,134,587,175	69	310,214	5	52,286	1,406	4,410,761	5,378	2,972,692	21,443	3,402,839	10,197,079	0.768
Total	1,245,437,075	11,589,172,958	349	1,574,844	35	354,729	7,961	24,973,732	29,896	16,519,914	110,141	17,472,336	54,996,174	0.931
Pure Premium		0.931		0.013		0.003		0.201		0.133		0.140	0.442	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	230,668,385	1,529,935,792	52	234,527	5	50,590	857	2,687,538	4,190	2,314,300	15,400	2,442,352	7,570,050	0.663
2018	240,420,680	1,548,279,983	53	238,802	5	50,579	867	2,720,158	4,234	2,339,229	15,568	2,470,523	7,663,510	0.644
2019	246,273,630	1,516,245,195	52	234,224	5	50,598	850	2,666,208	4,150	2,293,620	15,263	2,420,482	7,497,320	0.616
2020	250,044,933	1,443,431,271	49	220,299	5	50,580	809	2,538,991	3,951	2,183,217	14,511	2,301,545	7,139,682	0.577
2021	278,029,447	1,516,426,953	51	231,875	5	50,160	851	2,670,306	4,145	2,291,266	15,274	2,423,841	7,496,821	0.545
Total	1,245,437,075	7,554,319,194	257	1,159,727	25	252,507	4,234	13,283,200	20,669	11,421,632	76,016	12,058,743	37,367,383	0.607
Pure Premium		0.607		0.009		0.002		0.107		0.092		0.097	0.300	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	21,466,678	437,736,441	10	46,118	1	14,986	307	947,775	1,290	649,850	4,014	613,131	2,105,504	2.039
2018	22,595,226	471,226,362	5	6,430	2	21,538	334	1,058,407	1,281	673,978	4,202	663,845	2,288,064	2.086
2019	22,509,651	380,121,973	7	16,413	1	8,920	238	740,620	1,133	560,546	3,858	582,882	1,891,839	1.689
2020	22,431,539	357,899,978	10	49,271	1	9,021	221	656,503	1,100	577,965	3,610	555,345	1,730,895	1.596
2021	24,370,546	351,547,479	5	31,146	1	4,550	220	656,844	877	451,329	3,562	542,994	1,828,613	1.443
Total	113,373,641	1,998,532,233	38	149,378	6	59,015	1,319	4,060,149	5,680	2,913,669	19,246	2,958,197	9,844,914	1.763
Pure Premium		1.763		0.013		0.005		0.358		0.257		0.261	0.868	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	21,466,678	264,584,465	7	30,349	1	14,986	144	443,794	797	401,378	2,687	410,490	1,344,848	1.233
2018	22,595,226	287,494,279	4	4,960	1	10,063	164	520,701	853	448,783	2,772	437,848	1,452,587	1.272
2019	22,509,651	259,149,637	5	12,476	1	5,812	130	406,029	829	410,453	2,750	415,485	1,341,242	1.151
2020	22,431,539	244,894,320	8	37,907	1	6,920	126	376,143	761	399,597	2,536	390,051	1,238,324	1.092
2021	24,370,546	251,122,851	4	23,767	1	4,417	133	397,123	677	348,541	2,533	386,216	1,351,165	1.030
Total	113,373,641	1,307,245,551	28	109,459	4	42,198	698	2,143,789	3,917	2,008,752	13,278	2,040,090	6,728,166	1.153
Pure Premium		1.153		0.010		0.004		0.189		0.177		0.180	0.593	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	13,268,467	489,485,635	22	98,376	2	20,305	439	1,472,996	738	482,936	2,856	539,869	2,280,375	3.689
2018	14,083,998	451,204,938	16	83,234	3	39,496	365	1,211,990	740	471,126	2,886	522,631	2,183,573	3.204
2019	14,160,929	408,940,064	12	47,610	3	26,740	331	1,087,625	652	432,703	2,656	485,584	2,009,139	2.888
2020	13,695,457	402,472,644	17	76,082	2	28,237	273	950,704	641	413,666	2,493	438,140	2,117,897	2.939
2021	15,458,994	333,509,185	15	69,002	2	19,081	223	786,091	647	423,106	2,440	456,522	1,581,289	2.157
Total	70,667,845	2,085,612,466	83	374,304	12	133,858	1,630	5,509,406	3,417	2,223,536	13,331	2,442,747	10,172,273	2.951
Pure Premium		2.951		0.053		0.019		0.780		0.315		0.346	1.439	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	13,268,467	280,119,277	14	64,737	2	20,305	206	689,728	456	298,284	1,912	361,441	1,366,697	2.111
2018	14,083,998	264,639,974	12	63,548	1	18,453	179	596,312	493	313,733	1,903	344,643	1,309,711	1.879
2019	14,160,929	265,574,992	9	36,076	2	17,422	181	596,323	478	316,909	1,893	346,038	1,342,981	1.875
2020	13,695,457	264,401,219	13	58,521	2	21,650	156	544,843	443	286,267	1,749	307,475	1,425,256	1.931
2021	15,458,994	232,988,331	11	51,159	2	18,140	135	476,643	497	325,412	1,741	325,770	1,132,760	1.507
Total	70,667,845	1,307,723,792	61	274,042	8	95,970	858	2,903,849	2,367	1,540,604	9,199	1,685,368	6,577,406	1.851
Pure Premium		1.851		0.039		0.014		0.411		0.218		0.238	0.931	

TABLE V
Total Experience Office & Clerical - 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	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	139,362,517	324,083,566	14	64,016	1	8,228	218	672,369	833	442,397	3,009	441,415	1,612,410	0.233
2018	144,114,937	314,055,683	8	53,499	1	4,151	223	677,036	782	420,811	2,978	426,268	1,558,791	0.218
2019	149,577,439	260,603,674	6	19,141	1	7,344	188	576,852	644	326,975	2,525	399,649	1,276,075	0.174
2020	153,968,179	201,021,076	6	16,801	0	1,027	139	401,424	539	282,530	2,177	292,498	1,015,931	0.131
2021	169,413,777	273,839,501	11	48,439	0	2,624	172	539,285	674	369,470	2,774	433,742	1,344,836	0.162
Total	756,436,848	1,373,603,500	46	201,896	3	23,375	939	2,866,967	3,472	1,842,183	13,463	1,993,572	6,808,043	0.182
Pure Premium		0.182		0.003		0.000		0.038		0.024		0.026	0.090	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	139,362,517	206,404,666	9	42,127	1	8,228	102	314,836	515	273,245	2,015	295,526	1,130,085	0.148
2018	144,114,937	198,214,319	6	40,839	1	1,939	110	333,106	521	280,211	1,964	281,138	1,044,909	0.138
2019	149,577,439	179,314,160	5	14,519	1	4,785	103	316,258	472	239,537	1,799	284,720	933,323	0.120
2020	153,968,179	138,968,079	5	12,978	0	791	80	229,873	373	195,474	1,528	205,306	745,258	0.090
2021	169,413,777	197,266,459	8	35,844	0	2,584	104	326,640	520	285,052	1,974	308,725	1,013,820	0.116
Total	756,436,848	920,167,684	33	146,307	2	18,329	498	1,520,713	2,400	1,273,519	9,280	1,375,416	4,867,395	0.122
Pure Premium		0.122		0.002		0.000		0.020		0.017		0.018	0.064	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	45,064,027	905,438,751	14	67,835	1	7,071	542	1,597,042	2,871	1,588,595	9,769	1,506,466	4,287,380	2.009
2018	47,432,895	887,926,498	23	81,863	2	20,678	527	1,541,646	2,718	1,493,717	10,005	1,534,461	4,206,900	1.872
2019	47,695,529	813,617,354	23	127,814	2	21,519	481	1,411,333	2,448	1,359,663	9,043	1,382,404	3,833,441	1.706
2020	47,940,073	800,718,982	10	30,153	3	25,081	490	1,435,619	2,567	1,360,083	8,863	1,355,737	3,800,517	1.670
2021	55,818,897	820,701,067	18	67,561	1	11,711	563	1,666,488	2,352	1,229,545	9,178	1,370,455	3,861,251	1.470
Total	243,951,420	4,228,402,651	89	375,225	10	86,060	2,603	7,652,128	12,955	7,031,602	46,858	7,149,523	19,989,489	1.733
Pure Premium		1.733		0.015		0.004		0.314		0.288		0.293	0.819	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	45,064,027	556,097,475	9	44,639	1	7,071	254	747,812	1,773	981,191	6,540	1,008,576	2,771,686	1.234
2018	47,432,895	559,182,230	18	62,518	1	9,661	259	758,479	1,810	994,650	6,599	1,012,005	2,754,509	1.179
2019	47,695,529	560,121,855	18	96,684	1	14,021	264	773,894	1,792	995,535	6,447	985,475	2,735,611	1.174
2020	47,940,073	546,246,880	8	23,516	2	19,235	281	822,041	1,775	940,660	6,223	951,905	2,705,111	1.139
2021	55,818,897	584,556,642	14	52,116	1	11,362	340	1,007,235	1,811	946,758	6,542	976,959	2,851,137	1.047
Total	243,951,420	2,806,205,082	66	279,473	7	61,350	1,398	4,109,460	8,962	4,858,794	32,351	4,934,919	13,818,054	1.150
Pure Premium		1.150		0.011		0.003		0.168		0.199		0.202	0.566	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	11,506,696	383,325,115	19	80,047	0	0	324	1,049,375	1,051	583,183	3,355	547,154	1,573,492	3.331
2018	12,193,624	400,400,052	17	87,689	2	22,393	314	1,039,722	838	453,223	3,536	598,971	1,802,003	3.284
2019	12,330,083	387,272,726	19	98,453	1	13,134	313	1,046,248	790	452,099	3,332	545,670	1,717,123	3.141
2020	12,009,685	377,034,271	19	113,786	0	2,574	290	987,683	863	521,176	3,530	637,377	1,507,747	3.139
2021	12,967,233	354,989,944	19	94,066	1	14,321	228	762,053	828	499,242	3,489	599,126	1,581,091	2.738
Total	61,007,321	1,903,022,108	94	474,041	4	52,421	1,468	4,885,082	4,371	2,508,923	17,242	2,928,297	8,181,456	3.119
Pure Premium		3.119		0.078		0.009		0.801		0.411		0.480	1.341	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	11,506,696	222,729,909	13	52,676	0	0	152	491,368	649	360,201	2,246	366,319	956,735	1.936
2018	12,193,624	238,749,181	13	66,936	1	10,462	154	511,560	558	301,851	2,331	394,889	1,101,794	1.958
2019	12,330,083	252,084,550	15	74,469	1	8,558	172	573,704	579	331,187	2,374	388,764	1,144,163	2.044
2020	12,009,685	248,920,774	15	87,376	0	1,983	166	566,090	598	361,220	2,475	446,807	1,025,732	2.073
2021	12,967,233	250,492,670	14	68,989	1	13,657	138	462,667	639	385,504	2,482	426,171	1,147,939	1.932
Total	61,007,321	1,212,977,084	69	350,447	3	34,660	782	2,605,389	3,024	1,739,963	11,908	2,022,950	5,376,362	1.988
Pure Premium		1.988		0.057		0.006		0.427		0.285		0.332	0.881	

TABLE V
Total Medical 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 Only	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	230,668,385	1,185,915,996	79	122,565	5	333,201	1,830	3,886,459	6,783	2,591,796	23,003	3,594,872	1,330,267	0.514
2018	240,420,680	1,203,933,113	69	107,555	11	713,360	1,762	3,742,368	6,358	2,429,329	23,607	3,688,951	1,357,768	0.501
2019	246,273,630	1,072,761,774	69	106,441	8	511,361	1,550	3,292,981	5,666	2,164,793	21,416	3,345,486	1,306,557	0.436
2020	250,044,933	1,017,298,625	63	98,427	7	434,326	1,413	3,000,476	5,710	2,181,065	20,673	3,228,877	1,229,815	0.407
2021	278,029,447	1,019,707,937	69	106,719	5	344,169	1,406	2,985,589	5,378	2,054,546	21,443	3,351,126	1,354,929	0.367
Total	1,245,437,075	5,499,617,445	349	541,707	35	2,336,417	7,961	16,907,873	29,896	11,421,529	110,141	17,209,313	6,579,336	0.442
Pure Premium		0.442		0.004		0.019		0.136		0.092		0.138	0.053	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	230,668,385	757,005,013	52	80,694	5	333,201	857	1,820,796	4,185	1,599,235	15,392	2,405,458	1,330,666	0.328
2018	240,420,680	766,351,038	53	82,000	5	333,168	866	1,839,312	4,238	1,619,163	15,559	2,431,421	1,358,447	0.319
2019	246,273,630	749,731,959	52	80,328	5	333,302	849	1,803,250	4,155	1,587,374	15,270	2,385,463	1,307,602	0.304
2020	250,044,933	713,968,170	49	75,352	5	332,992	810	1,721,369	3,959	1,512,154	14,507	2,265,787	1,232,028	0.286
2021	278,029,447	749,682,114	49	76,299	5	324,981	843	1,789,861	4,110	1,570,166	15,145	2,366,765	1,368,749	0.270
Total	1,245,437,075	3,736,738,293	254	394,672	25	1,657,644	4,225	8,974,588	20,647	7,888,093	75,874	11,854,893	6,597,493	0.300
Pure Premium		0.300		0.003		0.013		0.072		0.063		0.095	0.053	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	21,466,678	210,550,379	10	74,697	1	28,464	307	647,721	1,290	468,341	4,014	639,505	246,776	0.981
2018	22,595,226	228,806,427	5	2,473	2	91,378	334	771,495	1,281	479,403	4,202	686,792	256,523	1.013
2019	22,509,651	189,183,852	7	3,562	1	17,285	238	549,269	1,133	408,417	3,858	649,711	263,595	0.840
2020	22,431,539	173,089,507	10	65,373	1	33,789	221	417,080	1,100	392,054	3,610	576,333	246,266	0.772
2021	24,370,546	182,861,259	5	3,965	1	84,551	220	534,707	877	351,176	3,562	604,723	249,490	0.750
Total	113,373,641	984,491,424	38	150,070	6	255,468	1,319	2,920,272	5,680	2,099,391	19,246	3,157,064	1,262,650	0.868
Pure Premium		0.868		0.013		0.023		0.258		0.185		0.278	0.111	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	21,466,678	134,484,762	7	49,178	1	28,464	144	303,456	796	288,984	2,686	427,916	246,850	0.626
2018	22,595,226	145,258,742	4	1,886	1	42,677	164	379,174	853	319,505	2,770	452,695	256,651	0.643
2019	22,509,651	134,124,185	5	2,688	1	11,267	130	300,732	831	299,516	2,751	463,232	263,806	0.596
2020	22,431,539	123,832,447	8	50,007	1	25,918	127	239,454	763	271,791	2,533	404,445	246,710	0.552
2021	24,370,546	135,116,470	4	2,890	1	79,800	132	320,851	672	268,972	2,513	426,617	252,034	0.554
Total	113,373,641	672,816,606	27	106,649	4	188,126	697	1,543,667	3,914	1,448,768	13,253	2,174,906	1,266,051	0.593
Pure Premium		0.593		0.009		0.017		0.136		0.128		0.192	0.112	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	13,268,467	228,037,474	22	17,001	2	110,769	439	1,102,257	738	381,320	2,856	532,021	137,006	1.719
2018	14,083,998	218,357,278	16	68,141	3	303,413	365	774,817	740	349,344	2,886	544,257	143,600	1.550
2019	14,160,929	200,913,939	12	19,578	3	280,001	331	736,756	652	347,630	2,656	481,029	144,147	1.419
2020	13,695,457	211,789,699	17	7,139	2	198,064	273	882,074	641	358,985	2,493	533,793	137,842	1.546
2021	15,458,994	158,128,927	15	25,549	2	52,705	223	563,609	647	306,252	2,440	482,219	150,956	1.023
Total	70,667,845	1,017,227,317	83	137,409	12	944,952	1,630	4,059,513	3,417	1,743,531	13,331	2,573,318	713,551	1.439
Pure Premium		1.439		0.019		0.134		0.574		0.247		0.364	0.101	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	13,268,467	136,669,746	14	11,193	2	110,769	206	516,405	455	235,289	1,911	355,994	137,047	1.030
2018	14,083,998	130,971,077	12	51,951	1	141,706	179	380,819	493	232,847	1,902	358,716	143,672	0.930
2019	14,160,929	134,298,140	9	14,775	2	182,501	181	403,545	478	254,792	1,895	343,106	144,262	0.948
2020	13,695,457	142,525,591	13	5,484	2	151,827	157	506,386	444	248,902	1,749	374,566	138,090	1.041
2021	15,458,994	113,276,033	11	18,246	1	49,786	133	337,673	494	233,730	1,725	340,829	152,495	0.733
Total	70,667,845	657,740,588	60	101,649	8	636,590	856	2,144,828	2,364	1,205,560	9,182	1,773,211	715,567	0.931
Pure Premium		0.931		0.014		0.090		0.304		0.171		0.251	0.101	

TABLE V
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	139,362,517	161,241,023	14	27,304	1	137,602	218	350,740	833	316,631	3,009	499,919	280,215	0.116
2018	144,114,937	155,879,101	8	3,508	1	114,888	223	355,489	782	289,804	2,978	511,994	283,109	0.108
2019	149,577,439	127,607,508	6	3,084	1	14,815	188	309,650	644	246,661	2,525	456,968	244,897	0.085
2020	153,968,179	101,593,054	6	11,902	0	4,630	139	225,751	539	198,803	2,177	368,512	206,332	0.066
2021	169,413,777	134,483,583	11	22,356	0	11,731	172	340,537	674	246,951	2,774	448,843	274,418	0.079
Total	756,436,848	680,804,269	46	68,154	3	283,666	939	1,582,166	3,472	1,298,850	13,463	2,286,237	1,288,971	0.090
Pure Premium		0.090		0.001		0.004		0.021		0.017		0.030	0.017	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	139,362,517	113,008,455	9	17,976	1	137,602	102	164,321	514	195,373	2,013	334,514	280,299	0.081
2018	144,114,937	104,490,900	6	2,674	1	53,657	109	174,718	521	193,192	1,962	337,417	283,250	0.073
2019	149,577,439	93,332,301	5	2,328	1	9,657	103	169,541	473	181,021	1,800	325,683	245,093	0.062
2020	153,968,179	74,525,832	5	9,107	0	3,559	80	129,347	375	138,270	1,526	258,271	206,704	0.048
2021	169,413,777	101,382,000	8	15,945	0	11,120	103	203,643	518	189,580	1,955	316,315	277,217	0.060
Total	756,436,848	486,739,488	33	48,030	2	215,596	497	841,570	2,400	897,436	9,256	1,572,199	1,292,563	0.064
Pure Premium		0.064		0.001		0.003		0.011		0.012		0.021	0.017	

TABLE V
Total Medical 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 Only	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	45,064,027	428,737,967	14	1,661	1	56,365	542	1,183,679	2,871	1,051,513	9,769	1,461,230	532,932	0.951
2018	47,432,895	420,690,014	23	17,332	2	100,006	527	1,125,357	2,718	984,369	10,005	1,451,176	528,659	0.887
2019	47,695,529	383,344,129	23	48,434	2	163,624	481	935,440	2,448	861,923	9,043	1,311,384	512,636	0.804
2020	47,940,073	380,051,697	10	9,433	3	186,443	490	938,009	2,567	902,690	8,863	1,253,784	510,158	0.793
2021	55,818,897	386,125,055	18	23,014	1	96,895	563	1,022,421	2,352	827,748	9,178	1,355,867	535,306	0.692
Total	243,951,420	1,998,948,862	89	99,875	10	603,333	2,603	5,204,906	12,955	4,628,242	46,858	6,833,442	2,619,691	0.819
Pure Premium		0.819		0.004		0.025		0.213		0.190		0.280	0.107	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	45,064,027	277,168,550	9	1,093	1	56,365	254	554,551	1,772	648,823	6,537	977,761	533,092	0.615
2018	47,432,895	275,450,934	18	13,214	1	46,707	259	553,089	1,811	656,066	6,595	956,509	528,924	0.581
2019	47,695,529	273,561,075	18	36,552	1	106,649	264	512,274	1,795	631,979	6,448	935,111	513,046	0.574
2020	47,940,073	270,511,147	8	7,240	2	142,924	281	538,341	1,778	625,357	6,222	880,173	511,076	0.564
2021	55,818,897	285,113,714	13	16,496	1	91,521	337	612,141	1,798	632,704	6,481	957,509	540,766	0.511
Total	243,951,420	1,381,805,420	65	74,595	7	444,167	1,395	2,770,396	8,954	3,194,929	32,283	4,707,063	2,626,904	0.566
Pure Premium		0.566		0.003		0.018		0.114		0.131		0.193	0.108	

TABLE V
Total Medical 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 Only	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	11,506,696	157,349,153	19	1,903	0	0	324	602,062	1,051	373,991	3,355	462,197	133,338	1.367
2018	12,193,624	180,200,292	17	16,100	2	103,674	314	715,210	838	326,409	3,536	494,733	145,878	1.478
2019	12,330,083	171,712,346	19	31,783	1	35,637	313	761,866	790	300,163	3,332	446,393	141,282	1.393
2020	12,009,685	150,774,668	19	4,579	0	11,401	290	537,562	863	328,533	3,530	496,455	129,216	1.255
2021	12,967,233	158,109,115	19	31,835	1	98,287	228	524,315	828	322,420	3,489	459,474	144,760	1.219
Total	61,007,321	818,145,573	94	86,200	4	248,999	1,468	3,141,016	4,371	1,651,515	17,242	2,359,252	694,474	1.341
Pure Premium		1.341		0.014		0.041		0.515		0.271		0.387	0.114	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	11,506,696	95,673,500	13	1,253	0	0	152	282,065	649	230,767	2,245	309,273	133,378	0.831
2018	12,193,624	110,179,385	13	12,275	1	48,420	154	351,512	559	217,553	2,330	326,083	145,951	0.904
2019	12,330,083	114,416,256	15	23,985	1	23,229	171	417,157	579	220,064	2,376	318,331	141,395	0.928
2020	12,009,685	102,573,153	15	3,514	0	8,763	166	307,840	599	227,835	2,477	348,331	129,448	0.854
2021	12,967,233	114,793,897	14	22,722	1	92,753	137	315,552	630	245,180	2,472	325,495	146,237	0.885
Total	61,007,321	537,636,190	69	63,749	3	173,164	780	1,674,127	3,015	1,141,399	11,900	1,627,514	696,409	0.881
Pure Premium		0.881		0.010		0.028		0.274		0.187		0.267	0.114	

**PENNSYLVANIA COMPENSATION RATING BUREAU
 APRIL 1, 2025 LOSS COST REVISION
 LOSS COST SELECTIONS**

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>
Temporary Staffing Classifications		
See Exhibit 30, Temporary Staffing Loss Costs. Column (5) in Pages 5.1 to 5.7 contains the selections by class including any secondary capping		
Explosives Classifications		
0771	0.39	Explosives - Target = 20% of total
4771	1.56	Explosives - Target = 80% of total
Aircraft Classifications		
7413	0.16	Aircraft Procedure
7421	0.20	Aircraft Procedure
7424	0.46	Aircraft Procedure
7453	0.03	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.59	O.D. non-rateable element for 615; use 10% of total
0162	0.84	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.84	Federal black lung - code 615; use CMCRB loss cost
615	5.32	Rate excluding non-rateable element; use 90% of total
670	3.32	Combine with 681
681	3.32	Combine with 670
809	2.18	Combine with 992
822	0.05	New class; use 953
992	2.18	Combine with 809
993	252.57	Combine with 996
996	252.57	Combine with 993
7405	0.63	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.13	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2025

AIRCRAFT OPERATIONS

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.35
Code		Loss Cost Index	Loss Cost
7413	49,362	Index * 0.70 * 0.825	0.16
7421	230,891	Index * 0.70	0.20
7424	546,472	Index * 1.65	0.46
7453	49,222	Index * 0.70 * 0.175	0.03

NEW BASE LOSS COST (BLC) = 0.280

WTD AVE LOSS COST = 0.35

TARGET WTD LOSS COST = 0.35

(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

INDUSTRY GROUP:

CLASS:
TUNNELING OR SHAFT SINKING

2

CODE:
0152 + 615

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,854	8,888	0.479	0	0	0	0	0	0
2018	4,867	11,497	0.236	0	0	0	0	2	2
2019	7,184	4,302	0.060	0	0	0	0	0	0
2020	1,715	0	0.000	0	0	0	0	0	0
2021	2,232	164,167	7.355	0	0	0	1	1	2
TOTAL	17,852	188,854	1.058	0	0	0	1	3	4
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	8,888
2018	0	0	0	0	3,887	0	0	0	0	1,602	6,008
2019	0	0	0	0	0	0	0	0	0	0	4,302
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	66,525	7,791	0	0	0	81,500	6,317	2,034
TOTAL	0	0	0	66,525	11,678	0	0	0	81,500	7,919	21,232
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	6,808
2018	0	0	50	47	4,666	0	0	11	15	1,868	4,578
2019	0	0	0	0	0	0	0	0	0	0	3,588
2020	0	0	0	0	0	0	0	0	0	0	0
2021	49	256	60,548	61,621	16,006	211	950	49,995	55,905	12,802	1,768
TOTAL	49	256	60,599	61,667	20,672	211	950	50,006	55,920	14,670	16,742
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	112,070	152,929	16,742	
IBNR + FREQUENCY ADJUSTMENT	(397,291)	(92,807)	34	
TOTAL LOSSES	0	60,121	16,776	
EXPECTED LOSSES	649,830	286,311	21,830	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.337	0.094	0.431
INDICATED (POST-TEST)	0.000	0.314	0.088	0.402
PRESENT ON RATE LEVEL	3.302	1.451	0.111	4.864
DERIVED BY FORMULA	3.269	1.428	0.111	4.808
UNDERLYING PRESENT RATE	3.666	1.611	0.123	5.400
PROPOSED	3.269	1.428	0.111	4.808

YEAR		4/1/24	4-1-25	IND. RATE	5.910
IND. RATE			5.91	MINIMUM PREMIUM	
MAN. RATE		6.42	+ 5.91	PRESENT	

+ PROPOSED

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD ERECTION

INDUSTRY GROUP:

2

CODE:
670 + 681

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	78,628	749,664	0.953	0	0	1	2	17	20
2018	78,662	1,539,005	1.956	0	0	1	6	23	30
2019	81,083	1,942,048	2.395	0	0	3	3	19	25
2020	77,190	1,145,392	1.484	0	0	0	9	19	28
2021	79,623	678,189	0.852	0	0	1	0	19	20
TOTAL	395,186	6,054,298	1.532	0	0	6	20	97	123
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	148,310	157,760	144,739	0	0	55,409	59,320	130,454	53,672
2018	0	0	377,905	273,766	282,763	0	0	49,464	181,044	133,181	240,882
2019	0	0	718,853	298,630	300,815	0	0	172,707	56,611	296,906	97,526
2020	0	0	0	407,703	298,409	0	0	0	168,851	200,431	69,998
2021	0	0	187,535	0	211,526	0	0	58,100	0	185,789	35,239
TOTAL	0	0	1,432,603	1,137,859	1,238,252	0	0	335,680	465,826	946,761	497,317
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	212,528	214,554	187,437	0	0	102,895	77,294	158,502	41,113
2018	0	640	526,415	336,584	345,431	0	317	89,523	205,303	158,036	183,552
2019	930	2,330	1,003,313	347,330	358,652	1,036	2,743	263,737	73,491	336,275	81,337
2020	110	416	195,016	429,607	357,692	200	1,156	66,798	158,775	223,936	61,878
2021	305	1,936	309,083	99,853	216,700	552	5,225	121,570	48,411	149,917	30,623
TOTAL	1,344	5,322	2,246,355	1,427,928	1,465,912	1,788	9,441	644,523	563,274	1,026,666	398,502
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,908,772	4,483,780	398,502	
IBNR + FREQUENCY ADJUSTMENT	(4,225,660)	(1,660,236)	1,129	
TOTAL LOSSES	0	2,823,544	399,632	
EXPECTED LOSSES	6,994,814	4,965,291	504,556	
CREDIBILITY	0.04	0.15	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.714	0.101	0.816
INDICATED (POST-TEST)	0.000	0.666	0.094	0.760
PRESENT ON RATE LEVEL	1.594	1.131	0.115	2.840
DERIVED BY FORMULA	1.530	1.061	0.111	2.702
UNDERLYING PRESENT RATE	1.770	1.256	0.128	3.154
PROPOSED	1.530	1.061	0.111	2.702

YEAR		4/1/24	4-1-25	IND. RATE	3.321
IND. RATE			3.32	MINIMUM PREMIUM	
MAN. RATE		3.75	+ 3.32	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS:
SANITARY COMPANY
FUEL DISTRIBUTION

4

CODE:
809 + 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	316,339	9,436,232	2,983	0	0	10	29	127	166
2018	336,869	10,606,773	3,149	2	0	10	22	120	154
2019	318,154	15,411,227	4,844	0	0	10	27	77	114
2020	312,575	7,519,362	2,406	2	0	8	18	92	120
2021	333,457	4,729,211	1,418	0	0	2	13	86	101
TOTAL	1,617,394	47,702,805	2,949	4	0	40	109	502	655
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,023,130	1,311,966	1,806,055	0	0	928,315	937,227	1,875,294	554,245
2018	909,551	0	2,492,882	1,021,809	1,816,516	0	0	1,217,145	519,388	2,114,224	515,258
2019	0	0	3,439,528	1,620,288	971,690	0	0	7,496,823	669,377	929,318	284,203
2020	976,657	0	1,961,309	641,440	1,301,105	23,500	0	736,562	319,080	1,220,638	339,071
2021	0	0	340,808	707,380	1,315,157	0	0	85,910	452,763	1,387,086	440,107
TOTAL	1,886,208	0	10,257,657	5,302,883	7,210,523	23,500	0	10,464,755	2,897,835	7,526,560	2,132,884
OD	0	0	0	0	0	0	0	0	0	0	911

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,899,145	1,784,274	2,338,841	0	0	1,723,881	1,221,207	2,278,482	424,552
2018	1,311,147	4,220	3,441,283	1,271,684	2,212,509	0	7,810	2,049,550	616,960	2,483,158	392,627
2019	3,162	7,978	3,491,152	1,834,749	1,179,816	11,300	29,739	2,824,055	787,819	1,101,684	237,025
2020	1,288,538	7,456	2,792,541	849,635	1,572,855	45,763	25,828	1,194,542	412,874	1,348,636	299,739
2021	1,527	7,859	1,646,523	1,158,442	1,379,731	3,052	23,065	722,487	622,000	1,142,656	382,453
TOTAL	2,604,374	27,514	14,270,644	6,898,784	8,683,752	60,114	86,442	8,514,514	3,660,859	8,354,615	1,736,395
OD	0	0	0	0	0	0	0	0	0	0	761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,563,602	27,598,011	1,737,157	
IBNR + FREQUENCY ADJUSTMENT	(11,388,656)	(6,592,098)		4,181
TOTAL LOSSES	14,174,946	21,005,913	1,741,337	
EXPECTED LOSSES	18,841,073	19,689,719	1,841,128	
CREDIBILITY	0.11	0.37	0.50	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.876	1.299	0.108	2.283
INDICATED (POST-TEST)	0.817	1.211	0.100	2.128
PRESENT ON RATE LEVEL	1.047	1.094	0.102	2.243
DERIVED BY FORMULA	1.022	1.137	0.101	2.260
UNDERLYING PRESENT RATE	1.165	1.217	0.114	2.496
PROPOSED	1.014	1.128	0.100	2.243

YEAR		4/1/24	4-1-25	IND. RATE	2.180
IND. RATE			2.18	MINIMUM PREMIUM	
MAN. RATE		2.52	+ 2.18	PRESENT	

+ PROPOSED

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:

5

CODE:
993 + 996

POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	409	91,995	22,493	0	0	0	1	3	4
2018	393	270,158	68,742	0	0	0	0	3	4
2019	382	101,620	26,602	0	0	0	0	3	3
2020	380	71,243	18,748	0	0	0	0	3	3
2021	385	375,858	97,625	0	0	1	0	4	5
TOTAL	1,949	910,874	46,735	0	0	2	1	16	19
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	4,393	10,130	0	0	0	3,166	9,755	64,551
2018	0	0	141,037	0	18,975	0	0	50,000	0	34,367	25,779
2019	0	0	0	0	24,849	0	0	0	0	51,249	25,522
2020	0	0	0	0	28,362	0	0	0	0	27,750	15,131
2021	0	0	228,213	0	37,629	0	0	20,000	0	34,427	55,589
TOTAL	0	0	369,250	4,393	119,945	0	0	70,000	3,166	157,548	186,572
OD	0	0	0	0	0	0	0	0	0	0	398

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	5,974	13,118	0	0	0	4,125	11,852	49,446
2018	0	239	191,352	1,047	24,029	0	321	83,043	867	40,539	19,644
2019	0	1	1,094	895	27,537	0	4	1,304	1,498	56,992	21,285
2020	1	6	3,121	2,555	31,231	4	25	1,648	1,873	29,429	13,376
2021	254	1,935	261,818	38,115	52,266	161	1,523	34,585	10,091	28,312	48,307
TOTAL	255	2,180	457,385	48,585	148,182	165	1,873	120,581	18,455	167,124	152,058
OD	0	0	0	0	0	0	0	0	0	0	337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	582,439	382,346	152,394	
IBNR + FREQUENCY ADJUSTMENT	(113,567)	(82,296)	282	
TOTAL LOSSES	468,872	300,050	152,677	
EXPECTED LOSSES	187,382	245,286	128,858	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	24.057	15.395	7.834	47.286
INDICATED (POST-TEST)	22.428	14.353	7.303	44.084
PRESENT ON RATE LEVEL	102.852	109.150	47.527	259.529
DERIVED BY FORMULA	102.852	109.150	47.125	259.127
UNDERLYING PRESENT RATE	114.178	121.170	52.761	288.109
PROPOSED	102.852	109.150	47.125	259.127

YEAR		4/1/24	4-1-25	IND. RATE	252.571
IND. RATE			252.57	MINIMUM PREMIUM	
MAN. RATE		302.16	+ 252.57	PRESENT	

+ PROPOSED

CLASS:
EXPLOSIVES

INDUSTRY GROUP:

1

CODE:
0771 + 4771

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,909	15,302	0.193	0	0	0	0	1	1
2018	10,431	703,386	6.743	0	0	1	4	5	10
2019	12,800	215,705	1.685	0	0	0	1	7	8
2020	12,588	362,722	2.881	0	0	1	0	5	6
2021	10,580	19,188	0.181	0	0	0	1	1	2
TOTAL	54,308	1,316,303	2.424	0	0	2	6	19	27
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	190	0	0	0	0	7,496	7,616
2018	0	0	212,993	163,528	60,552	0	0	114,339	89,800	39,381	22,793
2019	0	0	0	37,775	29,628	0	0	0	10,968	117,221	20,113
2020	0	0	186,594	0	31,147	0	0	46,772	0	78,861	19,348
2021	0	0	0	750	3,830	0	0	0	901	4,792	8,915
TOTAL	0	0	399,587	202,053	125,347	0	0	161,111	101,669	247,751	78,785
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	99	72	183	7	70	1,844	1,669	5,914	6,570
2018	299	2,113	321,846	219,564	83,282	841	7,575	179,660	109,408	41,382	19,807
2019	41	193	47,490	44,554	33,336	143	1,215	35,353	33,432	93,528	17,478
2020	199	1,553	207,084	26,238	45,538	356	3,362	76,408	19,849	70,829	16,818
2021	3	10	2,629	2,115	3,781	7	55	1,714	1,669	3,867	7,747
TOTAL	542	3,870	579,147	292,543	166,120	1,355	12,277	294,979	166,028	215,519	68,420
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	892,170	840,209	68,420	
IBNR + FREQUENCY ADJUSTMENT	(364,226)	(131,907)	208	
TOTAL LOSSES	527,944	708,302	68,628	
EXPECTED LOSSES	611,358	398,653	93,160	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.972	1.304	0.126	2.403
INDICATED (POST-TEST)	0.906	1.216	0.118	2.240
PRESENT ON RATE LEVEL	1.012	0.660	0.155	1.827
DERIVED BY FORMULA	1.011	0.682	0.153	1.846
UNDERLYING PRESENT RATE	1.126	0.734	0.172	2.032
PROPOSED	1.011	0.682	0.153	1.846

YEAR		4/1/24	4-1-25	IND. RATE	1.951
IND. RATE			1.95	MINIMUM PREMIUM	
MAN. RATE		2.18	+ 1.95	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS:
AIRCRAFT OPERATION SCHEDULE

5

CODE:
7405 + 7445

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	559,436	6,102,609	1.091	0	0	10	32	95	137
2018	629,991	5,241,069	0.832	0	0	4	5	118	127
2019	600,336	4,309,055	0.718	0	0	2	5	105	112
2020	423,493	1,905,596	0.450	0	0	2	2	50	54
2021	524,187	2,463,908	0.470	0	0	0	1	74	75
TOTAL	2,737,443	20,022,237	0.731	0	0	18	45	442	505
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,770,628	640,814	1,024,071	0	0	573,732	433,657	518,837	140,870
2018	0	0	1,270,418	283,474	2,189,630	0	0	326,447	208,267	810,259	152,574
2019	0	0	498,265	257,009	2,256,871	0	0	131,864	240,097	813,829	111,120
2020	0	0	561,013	125,252	626,286	0	0	59,303	116,615	300,705	116,422
2021	0	0	0	103,638	1,356,897	0	0	0	175,000	685,630	142,743
TOTAL	0	0	5,100,324	1,410,187	7,453,755	0	0	1,091,346	1,173,636	3,129,260	663,729
OD	0	0	0	0	0	0	0	0	0	0	152

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,816	26,897	4,017,843	1,243,073	1,262,221	5,236	44,045	1,134,582	475,085	483,977	122,416
2018	2,658	15,586	2,728,115	1,213,550	2,232,225	3,392	29,452	749,384	359,258	678,006	132,587
2019	1,885	9,315	1,920,974	1,135,078	2,239,173	2,243	18,146	515,085	357,736	672,661	96,563
2020	993	6,231	1,027,616	406,700	658,033	966	7,645	220,720	152,121	251,831	101,171
2021	792	2,971	793,739	606,282	1,318,659	1,117	8,317	272,665	269,670	557,681	124,044
TOTAL	10,144	61,001	10,488,287	4,604,683	7,710,312	12,953	107,605	2,892,436	1,613,869	2,644,156	576,781
OD	0	0	0	0	0	0	0	0	0	0	132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,572,425	16,573,020	576,913	
IBNR + FREQUENCY ADJUSTMENT	(7,327,360)	(3,770,113)	1,048	
TOTAL LOSSES	6,245,065	12,802,907	577,961	
EXPECTED LOSSES	11,993,197	11,262,126	497,136	
CREDIBILITY	0.15	0.53	0.71	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.228	0.468	0.021	0.717
INDICATED (POST-TEST)	0.213	0.436	0.020	0.669
PRESENT ON RATE LEVEL	0.395	0.370	0.016	0.781
DERIVED BY FORMULA	0.368	0.405	0.019	0.792
UNDERLYING PRESENT RATE	0.438	0.411	0.018	0.867
PROPOSED	0.363	0.399	0.019	0.781

YEAR	4/1/24	4-1-25	IND. RATE	0.761
IND. RATE		0.76	MINIMUM PREMIUM	
MAN. RATE	0.91	+ 0.76	PRESENT	

+ PROPOSED

CLASS:
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:

5

CODE:
7413 + 7421 + 7424 + 7453

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	138,917	613,671	0.442	0	0	0	1	3	4
2018	146,208	280,688	0.192	0	0	0	1	10	11
2019	164,272	46,178	0.028	0	0	0	0	1	1
2020	183,899	245,395	0.133	0	0	0	0	6	6
2021	193,429	1,099,624	0.568	0	0	0	0	11	11
TOTAL	826,725	2,285,556	0.276	0	0	0	2	31	33
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	50,415	389,732	0	0	0	8,552	133,972	31,000
2018	0	0	0	6,995	104,756	0	0	0	10,731	103,784	54,422
2019	0	0	0	0	3,597	0	0	0	0	3,447	39,134
2020	0	0	0	0	66,512	0	0	0	0	143,122	35,761
2021	0	0	0	0	291,582	0	0	0	0	762,796	45,246
TOTAL	0	0	0	57,410	856,179	0	0	0	19,283	1,147,121	205,563
OD	0	0	0	0	0	0	0	0	0	0	1,128

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	242	928	245,515	192,346	381,391	154	1,345	38,037	35,546	106,511	26,939
2018	60	226	60,424	45,919	101,675	130	1,087	31,907	30,282	82,904	47,293
2019	2	7	1,871	1,365	3,460	3	32	848	767	2,719	34,007
2020	35	127	34,593	25,239	63,988	142	1,337	35,205	31,865	112,909	31,076
2021	155	558	151,652	110,644	280,516	755	7,125	187,631	169,829	601,768	39,319
TOTAL	495	1,846	494,056	375,513	831,030	1,183	10,926	293,628	268,289	906,812	178,634
OD	0	0	0	0	0	0	0	0	0	0	980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	802,133	2,381,645	179,614	
IBNR + FREQUENCY ADJUSTMENT	(1,292,486)	(343,329)	544	
TOTAL LOSSES	0	2,038,315	180,159	
EXPECTED LOSSES	2,177,720	1,034,072	216,493	
CREDIBILITY	0.07	0.24	0.32	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.247	0.022	0.268
INDICATED (POST-TEST)	0.000	0.230	0.020	0.250
PRESENT ON RATE LEVEL	0.230	0.111	0.023	0.364
DERIVED BY FORMULA	0.214	0.140	0.022	0.376
UNDERLYING PRESENT RATE	0.255	0.123	0.025	0.403
PROPOSED	0.207	0.136	0.021	0.364

YEAR		4/1/24	4-1-25	IND. RATE	0.355
IND. RATE			0.35	MINIMUM PREMIUM	
MAN. RATE		0.41	+ 0.35	PRESENT	

+ PROPOSED