

PENNSYLVANIA COMPENSATION RATING BUREAU

Table III - Unit Statistical Data

Pages 1 through 4 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 5 through 8 contain medical unit statistical data on the same basis as the indemnity seen on Pages 1 through 4.

The data is developed to an ultimate level.

TABLE III
Total Experience All Industries - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	208,202,317	2,004,788,538	76	185,692	16	66,744	2,210	4,690,964	8,383	2,871,251	23,102	2,521,771	9,711,463	0.963
2015	214,813,791	1,868,760,415	67	193,031	8	54,573	1,901	4,065,021	7,841	2,887,743	22,801	2,631,204	8,856,032	0.870
2016	220,061,234	1,818,022,385	75	280,986	8	49,253	1,729	3,686,765	7,402	2,810,674	22,405	2,545,127	8,807,419	0.826
2017	230,579,669	1,799,983,097	74	271,083	11	64,122	1,522	3,124,596	6,954	2,858,552	22,825	2,638,188	9,043,289	0.781
2018	240,204,424	1,635,984,356	58	181,206	12	62,209	771	1,634,871	4,134	1,876,779	25,681	3,143,468	9,461,310	0.681
Total	1,113,861,435	9,127,538,791	350	1,111,999	55	296,901	8,133	17,202,217	34,714	13,304,999	116,814	13,479,759	45,879,514	0.819
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	208,160,677	2,136,750,564	76	187,921	16	100,383	2,210	4,892,675	8,383	2,865,509	23,102	2,539,423	10,781,595	1.026
2015	214,792,310	2,008,063,774	67	188,803	10	94,733	1,921	4,338,115	7,849	2,878,636	22,745	2,654,606	9,925,744	0.935
2016	220,017,222	1,984,171,197	76	278,979	11	88,904	1,838	4,246,136	7,389	2,760,001	22,239	2,573,196	9,894,495	0.902
2017	230,372,146	2,069,514,972	75	280,424	14	121,775	1,850	4,399,614	6,907	2,778,757	22,378	2,705,276	10,409,305	0.898
2018	239,772,055	2,191,628,233	59	196,357	14	138,232	1,843	4,669,232	6,737	2,852,088	21,554	2,657,983	11,402,391	0.914
Total	1,113,114,410	10,390,128,740	352	1,132,484	64	544,027	9,661	22,545,773	37,265	14,134,990	112,019	13,130,484	52,413,530	0.933
Pure Premium		0.933		0.010		0.005		0.203		0.127		0.118	0.471	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	208,160,677	2,136,917,494	76	187,921	16	100,383	2,210	4,892,675	8,383	2,865,509	23,102	2,539,423	10,783,264	1.027
2015	214,792,310	2,010,801,964	68	190,652	10	94,733	1,923	4,342,737	7,864	2,884,169	22,778	2,658,480	9,937,249	0.936
2016	220,017,222	1,993,738,908	76	281,286	11	88,904	1,844	4,259,517	7,446	2,781,334	22,387	2,590,262	9,936,086	0.906
2017	230,372,146	2,096,908,040	77	288,106	14	121,775	1,866	4,439,469	7,062	2,841,275	22,801	2,756,277	10,522,178	0.910
2018	239,772,055	2,305,433,486	63	207,866	14	139,233	1,928	4,886,898	7,339	3,106,653	22,961	2,831,550	11,882,135	0.962
Total	1,113,114,410	10,543,799,892	360	1,155,831	64	545,027	9,771	22,821,296	38,094	14,478,940	114,029	13,375,992	53,060,912	0.947
Pure Premium		0.947		0.010		0.005		0.205		0.130		0.120	0.477	

TABLE III
Total Experience Manufacturing - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	22,517,301	413,434,945	12	32,109	2	4,670	459	977,877	1,911	621,851	4,646	519,726	1,978,117	1.836
2015	22,438,904	399,190,970	6	41,771	2	8,581	405	883,749	1,783	619,312	4,522	500,380	1,938,116	1.779
2016	22,561,542	366,966,719	9	15,227	0	0	334	733,515	1,665	598,580	4,356	470,503	1,851,843	1.627
2017	23,680,643	330,016,772	9	35,143	1	6,118	255	525,486	1,467	526,888	4,280	487,021	1,719,512	1.394
2018	24,847,626	326,195,576	4	7,277	1	5,378	171	369,873	833	345,003	5,015	604,668	1,929,757	1.313
Total	116,046,016	1,835,804,982	40	131,526	6	24,746	1,624	3,490,499	7,659	2,711,634	22,819	2,582,298	9,417,345	1.582
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	22,512,798	438,366,322	12	32,494	2	7,023	459	1,019,925	1,911	620,608	4,646	523,364	2,180,249	1.947
2015	22,436,660	434,240,848	6	40,857	2	15,631	410	941,708	1,782	616,576	4,513	506,352	2,221,285	1.935
2016	22,557,030	400,647,381	9	15,136	1	4,768	360	848,001	1,652	584,106	4,328	478,704	2,075,759	1.776
2017	23,659,330	377,541,551	9	36,312	2	14,464	331	760,869	1,435	509,712	4,203	497,144	1,956,916	1.596
2018	24,802,900	431,726,813	4	8,375	2	18,370	377	934,222	1,339	542,389	4,214	513,231	2,300,681	1.741
Total	115,968,718	2,082,522,915	40	133,173	9	60,256	1,937	4,504,726	8,119	2,873,390	21,904	2,518,795	10,734,889	1.796
Pure Premium		1.796		0.011		0.005		0.388		0.248		0.217	0.926	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	22,512,798	438,400,317	12	32,494	2	7,023	459	1,019,925	1,911	620,608	4,646	523,364	2,180,589	1.947
2015	22,436,660	434,813,646	6	41,256	2	15,631	410	942,706	1,785	617,698	4,520	507,138	2,223,706	1.938
2016	22,557,030	402,572,003	9	15,569	1	4,768	361	850,518	1,664	588,358	4,359	482,105	2,084,402	1.785
2017	23,659,330	382,561,810	9	37,610	2	14,464	334	767,606	1,468	521,190	4,282	506,508	1,978,241	1.617
2018	24,802,900	454,082,942	5	10,586	2	18,562	394	976,024	1,459	591,158	4,487	546,483	2,398,016	1.831
Total	115,968,718	2,112,430,717	42	137,515	9	60,448	1,958	4,556,780	8,287	2,939,011	22,294	2,565,598	10,864,954	1.822
Pure Premium		1.822		0.012		0.005		0.393		0.253		0.221	0.937	

TABLE III
Total Experience Contracting - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	11,356,755	353,888,934	25	85,829	6	28,034	497	1,134,252	783	341,450	2,789	365,124	1,584,200	3.116
2015	11,441,233	283,868,882	15	45,166	2	6,159	362	814,215	761	341,330	2,665	399,045	1,232,774	2.481
2016	11,681,123	301,392,454	18	106,143	6	44,945	365	840,004	701	320,172	2,562	347,980	1,354,682	2.580
2017	12,937,309	308,025,751	21	82,112	4	32,554	361	784,132	689	348,014	2,546	367,795	1,465,651	2.381
2018	13,766,987	262,822,446	14	65,621	5	34,697	165	354,948	505	270,763	2,828	418,983	1,483,212	1.909
Total	61,183,407	1,509,998,467	93	384,870	23	146,389	1,750	3,927,551	3,439	1,621,728	13,390	1,898,927	7,120,520	2.468
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	11,354,484	388,292,322	25	86,859	6	42,163	497	1,183,025	783	340,767	2,789	367,680	1,862,429	3.420
2015	11,440,089	308,980,621	15	44,177	2	11,761	360	858,593	766	343,695	2,659	403,636	1,427,945	2.701
2016	11,678,787	342,897,406	18	106,492	6	64,552	363	916,269	713	325,055	2,544	357,183	1,659,422	2.936
2017	12,925,665	361,849,153	21	85,436	4	51,002	363	941,573	713	362,686	2,501	389,004	1,788,791	2.799
2018	13,742,206	359,468,897	14	71,244	4	54,453	265	762,457	796	410,082	2,387	366,348	1,930,106	2.616
Total	61,141,231	1,761,488,399	94	394,208	23	223,931	1,848	4,661,917	3,772	1,782,285	12,881	1,883,851	8,668,692	2.881
Pure Premium		2.881		0.064		0.037		0.762		0.292		0.308	1.418	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	11,354,484	388,307,347	25	86,859	6	42,163	497	1,183,025	783	340,767	2,789	367,680	1,862,580	3.420
2015	11,440,089	309,381,748	15	44,543	2	11,761	360	859,507	768	344,442	2,662	404,159	1,429,405	2.704
2016	11,678,787	344,367,416	18	107,035	6	64,552	365	919,423	719	327,784	2,560	359,366	1,665,513	2.949
2017	12,925,665	366,273,543	22	87,161	4	51,002	367	950,520	730	371,255	2,546	395,995	1,806,803	2.834
2018	13,742,206	377,569,255	15	73,287	4	54,630	278	801,092	865	445,953	2,547	390,805	2,009,926	2.748
Total	61,141,231	1,785,899,310	95	398,885	23	224,108	1,867	4,713,567	3,866	1,830,202	13,104	1,918,005	8,774,226	2.921
Pure Premium		2.921		0.065		0.037		0.771		0.299		0.314	1.435	

TABLE III
Total Experience All Other Industries - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	174,328,261	1,237,464,659	39	67,755	8	34,040	1,254	2,578,835	5,689	1,907,950	15,667	1,636,921	6,149,145	0.710
2015	180,933,654	1,185,700,563	46	106,093	4	39,833	1,134	2,367,058	5,297	1,927,100	15,614	1,731,779	5,685,142	0.655
2016	185,818,569	1,149,663,212	48	159,617	2	4,308	1,030	2,113,246	5,036	1,891,923	15,487	1,726,644	5,600,894	0.619
2017	193,961,717	1,161,940,574	44	153,828	6	25,451	906	1,814,977	4,798	1,983,651	15,999	1,783,372	5,858,126	0.599
2018	201,589,811	1,046,966,334	40	108,309	6	22,134	435	910,050	2,796	1,261,013	17,838	2,119,817	6,048,341	0.519
Total	936,632,012	5,781,735,342	217	595,602	26	125,766	4,759	9,784,166	23,616	8,971,637	80,605	8,998,534	29,341,649	0.617
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	174,293,395	1,310,091,921	39	68,568	8	51,197	1,254	2,689,725	5,689	1,904,134	15,667	1,648,380	6,738,916	0.752
2015	180,915,561	1,264,842,305	46	103,769	5	67,341	1,151	2,537,815	5,301	1,918,366	15,574	1,744,618	6,276,515	0.699
2016	185,781,405	1,240,626,409	48	157,352	4	19,584	1,114	2,481,866	5,023	1,850,839	15,367	1,737,309	6,159,315	0.668
2017	193,787,151	1,330,124,267	45	158,676	8	56,309	1,156	2,697,172	4,758	1,906,359	15,674	1,819,128	6,663,598	0.686
2018	201,226,949	1,400,432,523	41	116,738	8	65,409	1,201	2,972,553	4,603	1,899,617	14,953	1,778,404	7,171,604	0.696
Total	936,004,461	6,546,117,425	218	605,102	33	259,840	5,876	13,379,130	25,374	9,479,316	77,234	8,727,838	33,009,948	0.699
Pure Premium		0.699		0.006		0.003		0.143		0.101		0.093	0.353	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	174,293,395	1,310,209,831	39	68,568	8	51,197	1,254	2,689,725	5,689	1,904,134	15,667	1,648,380	6,740,095	0.752
2015	180,915,561	1,266,606,570	46	104,853	5	67,341	1,153	2,540,524	5,311	1,922,029	15,596	1,747,182	6,284,138	0.700
2016	185,781,405	1,246,799,489	49	158,681	4	19,584	1,118	2,489,576	5,062	1,865,192	15,469	1,748,791	6,186,171	0.671
2017	193,787,151	1,348,072,686	46	163,335	8	56,309	1,166	2,721,343	4,864	1,948,830	15,973	1,853,775	6,737,134	0.696
2018	201,226,949	1,473,781,289	43	123,994	8	66,040	1,256	3,109,782	5,014	2,069,542	15,927	1,894,262	7,474,193	0.732
Total	936,004,461	6,645,469,865	223	619,431	33	260,471	5,947	13,550,950	25,941	9,709,727	78,631	8,892,389	33,421,732	0.710
Pure Premium		0.710		0.007		0.003		0.145		0.104		0.095	0.357	

TABLE III
Total Medical Experience All Industries - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	208,202,317	971,146,303	76	120,577	16	213,255	2,210	2,596,051	8,383	2,393,127	23,102	2,722,483	1,665,970	0.466
2015	214,813,791	885,603,230	67	36,296	8	334,145	1,901	2,036,989	7,841	2,133,296	22,801	2,647,680	1,667,626	0.412
2016	220,061,234	880,741,915	75	56,159	8	269,372	1,729	1,839,898	7,402	2,192,745	22,405	2,774,859	1,674,386	0.400
2017	230,579,669	904,328,943	74	84,877	11	312,541	1,522	1,698,849	6,954	2,229,585	22,825	2,952,946	1,764,493	0.392
2018	240,204,424	946,131,011	58	42,647	12	460,870	771	1,355,355	4,134	1,690,267	25,681	4,097,586	1,814,585	0.394
Total	1,113,861,435	4,587,951,402	350	340,557	55	1,590,184	8,133	9,527,141	34,714	10,639,020	116,814	15,195,553	8,587,059	0.412
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	208,160,677	1,078,159,459	76	162,538	16	317,537	2,210	3,491,688	8,383	2,409,879	23,102	2,730,650	1,669,302	0.518
2015	214,792,310	992,574,410	67	45,253	10	588,991	1,921	2,820,417	7,849	2,148,782	22,745	2,654,676	1,667,626	0.462
2016	220,017,222	989,449,544	76	75,262	11	475,228	1,838	2,758,031	7,389	2,163,918	22,239	2,754,368	1,667,688	0.450
2017	230,372,146	1,040,930,472	75	109,859	14	599,947	1,850	3,014,007	6,907	2,093,404	22,378	2,855,828	1,736,261	0.452
2018	239,772,055	1,140,239,079	59	62,416	14	1,031,552	1,843	3,505,227	6,737	2,261,539	21,554	2,808,728	1,732,929	0.476
Total	1,113,114,410	5,241,352,964	352	455,327	64	3,013,255	9,661	15,589,370	37,265	11,077,522	112,019	13,804,249	8,473,806	0.471
Pure Premium		0.471		0.004		0.027		0.140		0.100		0.124	0.076	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	208,160,677	1,078,326,389	76	162,538	16	317,537	2,210	3,491,688	8,383	2,409,879	23,102	2,730,650	1,670,971	0.518
2015	214,792,310	993,724,917	67	45,253	10	588,991	1,921	2,821,108	7,867	2,153,585	22,778	2,658,519	1,669,794	0.463
2016	220,017,222	993,608,586	76	75,262	11	475,228	1,842	2,764,317	7,449	2,181,624	22,354	2,768,631	1,671,023	0.452
2017	230,372,146	1,052,217,799	75	110,231	14	599,947	1,862	3,034,488	7,056	2,138,442	22,700	2,896,906	1,742,164	0.457
2018	239,772,055	1,188,213,507	59	62,876	14	1,033,851	1,915	3,643,203	7,248	2,432,914	22,689	2,956,780	1,752,511	0.496
Total	1,113,114,410	5,306,091,198	353	456,160	64	3,015,555	9,750	15,754,804	38,003	11,316,445	113,623	14,011,485	8,506,464	0.477
Pure Premium		0.477		0.004		0.027		0.142		0.102		0.126	0.076	

TABLE III
Total Medical Experience Manufacturing - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	22,517,301	197,811,732	12	1,643	2	14,379	459	546,633	1,911	508,207	4,646	567,984	339,270	0.878
2015	22,438,904	193,811,644	6	11,670	2	138,825	405	450,224	1,783	465,485	4,522	530,807	341,105	0.864
2016	22,561,542	185,184,263	9	10,652	0	0	334	473,004	1,665	466,363	4,356	553,745	348,078	0.821
2017	23,680,643	171,951,228	9	42,256	1	40,071	255	291,003	1,467	420,668	4,280	570,874	354,640	0.726
2018	24,847,626	192,975,666	4	1,103	1	40,541	171	355,747	833	348,472	5,015	820,380	363,513	0.777
Total	116,046,016	941,734,533	40	67,325	6	233,816	1,624	2,116,611	7,659	2,209,195	22,819	3,043,791	1,746,607	0.812
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	22,512,798	218,024,911	12	2,215	2	21,411	459	735,222	1,911	511,764	4,646	569,688	339,949	0.968
2015	22,436,660	222,128,496	6	14,550	2	241,637	410	622,709	1,782	468,330	4,513	532,955	341,105	0.990
2016	22,557,030	207,575,861	9	13,233	1	9,892	360	691,927	1,652	461,846	4,328	552,175	346,686	0.920
2017	23,659,330	195,691,550	9	51,993	2	79,922	331	532,442	1,435	393,620	4,203	549,973	348,966	0.827
2018	24,802,900	230,068,090	4	2,700	2	117,055	377	795,672	1,339	470,441	4,214	567,657	347,155	0.928
Total	115,968,718	1,073,488,908	40	84,691	9	469,916	1,937	3,377,972	8,119	2,306,002	21,904	2,772,447	1,723,861	0.926
Pure Premium		0.926		0.007		0.041		0.291		0.199		0.239	0.149	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	22,512,798	218,058,906	12	2,215	2	21,411	459	735,222	1,911	511,764	4,646	569,688	340,289	0.969
2015	22,436,660	222,370,649	6	14,550	2	241,637	410	622,885	1,786	469,331	4,519	533,756	341,549	0.991
2016	22,557,030	208,440,172	9	13,233	1	9,892	361	693,286	1,665	465,497	4,351	555,115	347,379	0.924
2017	23,659,330	197,824,090	9	52,059	2	79,922	333	536,096	1,467	402,207	4,263	557,804	350,152	0.836
2018	24,802,900	239,801,602	4	2,792	2	117,513	390	823,135	1,438	505,529	4,439	597,969	351,078	0.967
Total	115,968,718	1,086,495,419	40	84,849	9	470,374	1,953	3,410,623	8,267	2,354,328	22,219	2,814,333	1,730,447	0.937
Pure Premium		0.937		0.007		0.041		0.294		0.203		0.243	0.149	

TABLE III
Total Medical Experience Contracting - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	11,356,755	158,420,036	25	77,930	6	72,077	497	615,683	783	286,907	2,789	381,649	149,955	1.395
2015	11,441,233	123,277,399	15	10,826	2	56,066	362	389,875	761	264,388	2,665	358,891	152,729	1.077
2016	11,681,123	135,468,234	18	7,094	6	235,527	365	327,018	701	267,434	2,562	366,844	150,765	1.160
2017	12,937,309	146,565,109	21	27,545	4	98,985	361	451,404	689	325,277	2,546	392,358	170,082	1.133
2018	13,766,987	148,321,219	14	13,893	5	234,301	165	217,171	505	255,305	2,828	585,986	176,556	1.077
Total	61,183,407	712,051,997	93	137,288	23	696,956	1,750	2,001,151	3,439	1,399,311	13,390	2,085,728	800,087	1.164
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	11,354,484	186,242,931	25	105,050	6	107,323	497	828,093	783	288,916	2,789	382,794	150,254	1.640
2015	11,440,089	142,794,462	15	13,497	2	99,198	360	533,227	766	268,682	2,659	360,611	152,729	1.248
2016	11,678,787	165,942,169	18	13,689	6	388,379	363	471,715	713	269,232	2,544	366,246	150,162	1.421
2017	12,925,665	178,879,124	21	35,555	4	184,997	363	692,185	713	318,948	2,501	389,746	167,361	1.384
2018	13,742,206	193,010,564	14	21,936	4	456,914	265	541,505	796	335,486	2,387	405,653	168,611	1.405
Total	61,141,231	866,869,250	94	189,727	23	1,236,811	1,848	3,066,725	3,772	1,481,263	12,881	1,905,049	789,117	1.418
Pure Premium		1.418		0.031		0.202		0.502		0.242		0.312	0.129	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	11,354,484	186,257,956	25	105,050	6	107,323	497	828,093	783	288,916	2,789	382,794	150,405	1.640
2015	11,440,089	142,940,508	15	13,497	2	99,198	360	533,356	768	269,312	2,663	361,115	152,927	1.249
2016	11,678,787	166,551,280	18	13,689	6	388,379	365	473,375	720	271,519	2,557	368,089	150,462	1.426
2017	12,925,665	180,680,286	21	35,646	4	184,997	366	697,205	728	325,397	2,539	395,628	167,930	1.398
2018	13,742,206	200,992,558	14	22,038	4	457,424	280	572,116	855	360,537	2,515	427,294	170,517	1.463
Total	61,141,231	877,422,588	94	189,920	23	1,237,321	1,867	3,104,145	3,854	1,515,680	13,062	1,934,919	792,241	1.435
Pure Premium		1.435		0.031		0.202		0.508		0.248		0.316	0.130	

TABLE III
Total Medical Experience All Other Industries - Policy Years 2014 - 2018

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. EXPERIENCE AS REPORTED														
2014	174,328,261	614,914,535	39	41,004	8	126,799	1,254	1,433,735	5,689	1,598,013	15,667	1,772,849	1,176,745	0.353
2015	180,933,654	568,514,187	46	13,801	4	139,255	1,134	1,196,890	5,297	1,403,423	15,614	1,757,982	1,173,792	0.314
2016	185,818,569	560,089,418	48	38,413	2	33,846	1,030	1,039,875	5,036	1,458,949	15,487	1,854,270	1,175,543	0.301
2017	193,961,717	585,812,606	44	15,076	6	173,484	906	956,442	4,798	1,483,639	15,999	1,989,713	1,239,771	0.302
2018	201,589,811	604,834,126	40	27,650	6	186,028	435	782,438	2,796	1,086,489	17,838	2,691,220	1,274,516	0.300
Total	936,632,012	2,934,164,872	217	135,945	26	659,412	4,759	5,409,379	23,616	7,030,513	80,605	10,066,034	6,040,366	0.313
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2014	174,293,395	673,891,617	39	55,273	8	188,804	1,254	1,928,374	5,689	1,609,199	15,667	1,778,168	1,179,099	0.387
2015	180,915,561	627,651,453	46	17,206	5	248,156	1,151	1,664,481	5,301	1,411,770	15,574	1,761,110	1,173,792	0.347
2016	185,781,405	615,931,513	48	48,339	4	76,958	1,114	1,594,389	5,023	1,432,841	15,367	1,835,948	1,170,840	0.332
2017	193,787,151	666,359,798	45	22,312	8	335,027	1,156	1,789,380	4,758	1,380,836	15,674	1,916,109	1,219,934	0.344
2018	201,226,949	717,160,425	41	37,780	8	457,583	1,201	2,168,050	4,603	1,455,611	14,953	1,835,418	1,217,163	0.356
Total	936,004,461	3,300,994,806	218	180,910	33	1,306,528	5,876	9,144,673	25,374	7,290,257	77,234	9,126,752	5,960,827	0.353
Pure Premium		0.353		0.002		0.014		0.098		0.078		0.098	0.064	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2014	174,293,395	674,009,527	39	55,273	8	188,804	1,254	1,928,374	5,689	1,609,199	15,667	1,778,168	1,180,278	0.387
2015	180,915,561	628,413,761	46	17,206	5	248,156	1,152	1,664,867	5,313	1,414,943	15,596	1,763,648	1,175,318	0.347
2016	185,781,405	618,617,134	48	48,339	4	76,958	1,117	1,597,657	5,065	1,444,608	15,446	1,845,427	1,173,182	0.333
2017	193,787,151	673,713,422	45	22,526	8	335,027	1,163	1,801,187	4,861	1,410,838	15,898	1,943,474	1,224,082	0.348
2018	201,226,949	747,419,347	41	38,046	8	458,914	1,245	2,247,952	4,954	1,566,848	15,736	1,931,516	1,230,917	0.371
Total	936,004,461	3,342,173,191	219	181,391	33	1,307,859	5,931	9,240,036	25,882	7,446,437	78,343	9,262,233	5,983,776	0.357
Pure Premium		0.357		0.002		0.014		0.099		0.080		0.099	0.064	