

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 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	220,222,260	1,839,322,074	78	247,185	5	32,363	1,798	3,934,886	7,436	2,801,529	22,394	2,567,716	8,809,542	0.835
2017	230,658,591	1,894,895,079	78	282,425	4	47,468	1,821	3,939,685	6,937	2,779,566	22,839	2,769,358	9,130,449	0.822
2018	240,416,444	1,968,068,833	68	210,239	9	53,982	1,684	3,708,874	6,317	2,860,130	23,693	3,086,809	9,760,656	0.819
2019	246,313,807	1,737,062,827	61	179,424	8	59,830	1,210	2,647,555	5,747	2,788,476	21,581	2,882,304	8,813,041	0.705
2020	249,999,932	1,376,143,233	60	224,034	5	22,574	523	1,170,862	3,689	1,745,216	23,057	2,872,764	7,725,982	0.550
Total	1,187,611,034	8,815,492,046	345	1,143,307	31	216,216	7,036	15,401,860	30,126	12,974,917	113,564	14,178,951	44,239,670	0.742
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	220,222,260	1,932,281,289	78	274,623	5	34,078	1,798	4,249,676	7,436	2,801,529	22,394	2,554,878	9,408,029	0.877
2017	230,681,657	2,004,010,277	78	313,743	5	55,046	1,832	4,338,536	6,933	2,768,701	22,808	2,768,092	9,795,985	0.869
2018	240,440,485	2,109,822,616	69	231,687	9	57,847	1,749	4,355,361	6,298	2,816,173	23,579	3,101,666	10,535,492	0.877
2019	246,092,124	1,938,899,126	61	205,099	7	61,737	1,476	3,870,173	5,621	2,665,470	21,292	2,946,594	9,639,918	0.788
2020	249,474,933	1,765,401,151	61	261,453	5	41,803	1,409	3,687,352	5,267	2,421,747	20,195	2,654,528	8,587,129	0.708
Total	1,186,911,459	9,750,414,457	347	1,286,605	30	250,510	8,263	20,501,098	31,555	13,473,621	110,267	14,025,758	47,966,553	0.821
Pure Premium		0.821		0.011		0.002		0.173		0.114		0.118	0.404	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	220,222,260	1,932,314,595	78	274,623	5	34,078	1,798	4,249,676	7,436	2,801,529	22,394	2,554,878	9,408,362	0.877
2017	230,681,657	2,005,978,646	78	313,743	5	55,046	1,833	4,341,519	6,941	2,772,028	22,839	2,771,960	9,805,491	0.870
2018	240,440,485	2,118,760,308	69	232,074	9	57,858	1,753	4,364,124	6,339	2,834,805	23,712	3,119,231	10,579,510	0.881
2019	246,092,124	1,965,479,310	62	207,242	7	61,820	1,489	3,905,256	5,741	2,722,242	21,653	2,996,415	9,761,818	0.799
2020	249,474,933	1,860,104,392	66	281,391	5	42,662	1,468	3,841,241	5,715	2,627,513	21,489	2,824,792	8,983,445	0.746
Total	1,186,911,459	9,882,637,251	353	1,309,072	30	251,464	8,340	20,701,817	32,172	13,758,117	112,087	14,267,276	48,538,626	0.833
Pure Premium		0.833		0.011		0.002		0.174		0.116		0.120	0.409	

**TABLE III**  
**Total Experience Manufacturing - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	22,644,228	376,799,682	9	15,404	1	5,630	345	792,956	1,685	600,476	4,352	479,084	1,874,447	1.664
2017	23,765,981	352,992,582	9	34,854	1	8,546	332	717,688	1,486	526,390	4,256	492,907	1,749,541	1.485
2018	24,988,193	394,444,083	5	4,453	2	11,344	335	739,804	1,389	582,262	4,559	588,684	2,017,895	1.579
2019	24,883,630	312,537,050	7	15,239	0	0	193	411,685	1,276	522,188	4,186	529,766	1,646,491	1.256
2020	24,956,033	247,530,446	11	59,564	1	5,479	81	175,336	706	290,938	4,367	523,668	1,420,320	0.992
Total	121,238,066	1,684,303,843	41	129,514	5	30,999	1,286	2,837,469	6,542	2,522,254	21,720	2,614,109	8,708,693	1.389
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	22,644,228	395,930,145	9	17,114	1	5,928	345	856,393	1,685	600,476	4,352	476,689	2,002,702	1.748
2017	23,768,358	372,827,966	9	38,719	1	9,930	335	790,845	1,483	523,866	4,251	493,044	1,871,876	1.569
2018	24,990,692	423,831,962	5	5,568	2	12,029	350	869,255	1,378	571,892	4,541	593,109	2,186,466	1.696
2019	24,861,235	345,615,954	7	17,537	0	1,741	259	636,228	1,228	494,506	4,137	539,037	1,767,111	1.390
2020	24,903,626	314,929,100	11	69,247	1	8,345	255	618,033	999	417,264	3,824	478,251	1,558,151	1.265
Total	121,168,139	1,853,135,126	41	148,186	5	37,973	1,545	3,770,754	6,773	2,608,004	21,105	2,580,129	9,386,306	1.529
Pure Premium		1.529		0.012		0.003		0.311		0.215		0.213	0.775	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	22,644,228	395,937,050	9	17,114	1	5,928	345	856,393	1,685	600,476	4,352	476,689	2,002,771	1.749
2017	23,768,358	373,197,406	9	38,719	1	9,930	335	791,377	1,484	524,477	4,257	493,755	1,873,717	1.570
2018	24,990,692	425,623,649	5	5,642	2	12,031	351	870,929	1,387	575,560	4,567	596,567	2,195,508	1.703
2019	24,861,235	350,468,815	7	17,877	0	1,754	262	641,787	1,254	504,962	4,207	548,212	1,790,097	1.410
2020	24,903,626	331,767,501	12	72,723	1	8,495	266	644,858	1,086	453,564	4,064	508,287	1,629,748	1.332
Total	121,168,139	1,876,994,421	42	152,074	5	38,138	1,559	3,805,343	6,897	2,659,038	21,448	2,623,509	9,491,841	1.549
Pure Premium		1.549		0.013		0.003		0.314		0.219		0.217	0.783	

**TABLE III**  
**Total Experience Contracting - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	11,682,582	300,456,644	20	95,618	2	15,762	383	886,344	710	326,560	2,554	342,614	1,337,669	2.572
2017	12,959,765	326,596,362	21	82,012	2	30,685	417	964,602	682	331,336	2,536	382,267	1,475,062	2.520
2018	13,758,730	308,918,388	14	66,107	3	21,421	338	793,882	659	353,036	2,618	396,547	1,458,192	2.245
2019	13,747,379	296,975,428	11	36,499	4	31,429	298	695,615	580	341,466	2,400	387,141	1,477,604	2.160
2020	13,228,901	232,412,522	14	53,227	2	10,787	128	308,676	413	231,824	2,466	356,344	1,363,266	1.757
Total	65,377,356	1,465,359,344	80	333,464	13	110,083	1,564	3,649,119	3,044	1,584,222	12,574	1,864,914	7,111,792	2.241
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	11,682,582	324,016,855	20	106,232	2	16,597	383	957,252	710	326,560	2,554	340,901	1,492,627	2.774
2017	12,961,060	353,683,099	21	91,106	2	31,918	413	1,049,810	685	333,097	2,534	385,015	1,645,885	2.729
2018	13,760,105	336,032,572	14	72,613	3	20,698	335	895,256	664	353,789	2,608	404,961	1,613,009	2.442
2019	13,735,006	337,181,195	11	42,071	3	29,249	302	860,179	588	345,651	2,372	407,947	1,686,716	2.455
2020	13,201,120	292,339,174	14	62,024	2	13,103	204	618,893	592	327,509	2,168	341,867	1,559,996	2.215
Total	65,339,873	1,643,252,896	81	374,045	11	111,565	1,638	4,381,390	3,239	1,686,606	12,236	1,880,691	7,998,233	2.515
Pure Premium		2.515		0.057		0.017		0.671		0.258		0.288	1.224	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	11,682,582	324,019,853	20	106,232	2	16,597	383	957,252	710	326,560	2,554	340,901	1,492,657	2.774
2017	12,961,060	353,976,826	21	91,106	2	31,918	414	1,050,554	686	333,529	2,537	385,517	1,647,146	2.731
2018	13,760,105	337,309,127	14	72,695	3	20,700	336	897,121	669	356,178	2,623	407,213	1,619,184	2.451
2019	13,735,006	341,500,897	11	42,553	3	29,268	304	868,078	601	353,274	2,411	414,637	1,707,198	2.486
2020	13,201,120	307,558,467	15	65,491	2	13,252	213	645,657	641	354,642	2,311	364,319	1,632,224	2.330
Total	65,339,873	1,664,365,170	81	378,077	11	111,735	1,650	4,418,661	3,307	1,724,183	12,436	1,912,586	8,098,409	2.547
Pure Premium		2.547		0.058		0.017		0.676		0.264		0.293	1.239	

**TABLE III**  
**Total Experience All Other Industries - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	185,895,450	1,162,065,748	49	136,162	2	10,971	1,070	2,255,585	5,041	1,874,494	15,488	1,746,018	5,597,427	0.625
2017	193,932,845	1,215,306,135	48	165,559	1	8,238	1,072	2,257,395	4,769	1,921,840	16,047	1,894,184	5,905,846	0.627
2018	201,669,521	1,264,706,362	49	139,679	4	21,217	1,011	2,175,188	4,269	1,924,832	16,516	2,101,578	6,284,570	0.627
2019	207,682,797	1,127,550,349	43	127,686	4	28,401	719	1,540,255	3,891	1,924,821	14,995	1,965,396	5,688,945	0.543
2020	211,814,999	896,200,265	35	111,243	2	6,308	314	686,850	2,570	1,222,454	16,224	1,992,752	4,942,396	0.423
Total	1,000,995,613	5,665,828,859	224	680,329	13	75,135	4,186	8,915,272	20,540	8,868,441	79,270	9,699,928	28,419,184	0.566
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	185,895,450	1,212,334,289	49	151,276	2	11,553	1,070	2,436,032	5,041	1,874,494	15,488	1,737,288	5,912,700	0.652
2017	193,952,239	1,277,499,211	48	183,918	1	13,198	1,083	2,497,881	4,765	1,911,738	16,022	1,890,033	6,278,224	0.659
2018	201,689,688	1,349,958,082	49	153,507	4	25,120	1,063	2,590,850	4,255	1,890,492	16,430	2,103,596	6,736,016	0.669
2019	207,495,883	1,256,101,977	43	145,491	3	30,746	915	2,373,766	3,805	1,825,313	14,783	1,999,611	6,186,092	0.605
2020	211,370,187	1,158,132,877	36	130,183	3	20,355	949	2,450,425	3,676	1,676,973	14,203	1,834,410	5,468,982	0.548
Total	1,000,403,447	6,254,026,435	225	764,374	14	100,972	5,081	12,348,955	21,542	9,179,010	76,926	9,564,938	30,582,015	0.625
Pure Premium		0.625		0.008		0.001		0.123		0.092		0.096	0.306	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	185,895,450	1,212,357,692	49	151,276	2	11,553	1,070	2,436,032	5,041	1,874,494	15,488	1,737,288	5,912,934	0.652
2017	193,952,239	1,278,804,414	48	183,918	1	13,198	1,084	2,499,589	4,771	1,914,022	16,045	1,892,688	6,284,628	0.659
2018	201,689,688	1,355,827,532	49	153,737	4	25,127	1,066	2,596,075	4,284	1,903,067	16,522	2,115,452	6,764,818	0.672
2019	207,495,883	1,273,509,599	44	146,812	3	30,798	923	2,395,391	3,885	1,864,006	15,034	2,033,567	6,264,522	0.614
2020	211,370,187	1,220,778,424	39	143,177	3	20,915	988	2,550,726	3,988	1,819,307	15,114	1,952,186	5,721,473	0.578
Total	1,000,403,447	6,341,277,659	229	778,921	14	101,591	5,131	12,477,813	21,969	9,374,896	78,204	9,731,181	30,948,376	0.634
Pure Premium		0.634		0.008		0.001		0.125		0.094		0.097	0.309	

**TABLE III**  
**Total Medical Experience All Industries - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	220,222,260	880,954,197	78	46,758	5	151,159	1,798	1,997,235	7,436	2,188,363	22,394	2,757,361	1,668,666	0.400
2017	230,658,591	913,044,883	78	174,033	4	125,453	1,821	2,109,704	6,937	2,022,924	22,839	2,953,056	1,745,278	0.396
2018	240,416,444	976,065,632	68	43,639	9	480,772	1,684	2,144,804	6,317	2,148,758	23,693	3,158,034	1,784,649	0.406
2019	246,313,807	881,304,051	61	45,685	8	418,795	1,210	1,718,839	5,747	2,073,612	21,581	2,984,196	1,571,914	0.358
2020	249,999,932	772,598,187	60	54,302	5	102,823	523	918,942	3,689	1,574,235	23,057	3,688,975	1,386,704	0.309
Total	1,187,611,034	4,423,966,950	345	364,416	31	1,279,002	7,036	8,889,525	30,126	10,007,892	113,564	15,541,622	8,157,212	0.373
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	220,222,260	940,802,907	78	55,221	5	204,216	1,798	2,476,572	7,436	2,219,000	22,394	2,787,692	1,665,329	0.427
2017	230,681,657	979,598,468	78	201,648	5	167,116	1,832	2,643,659	6,933	2,045,280	22,808	2,998,239	1,740,043	0.425
2018	240,440,485	1,053,549,182	69	52,303	9	533,843	1,749	2,834,223	6,298	2,147,080	23,579	3,199,454	1,768,587	0.438
2019	246,092,124	963,991,848	61	54,026	7	500,398	1,476	2,634,916	5,621	1,944,301	21,292	2,968,947	1,537,331	0.392
2020	249,474,933	858,712,856	61	63,637	5	259,217	1,409	2,339,043	5,267	1,849,495	20,195	2,768,075	1,307,662	0.344
Total	1,186,911,459	4,796,655,260	347	426,834	30	1,664,790	8,263	12,928,413	31,555	10,205,156	110,267	14,722,407	8,018,952	0.404
Pure Premium		0.404		0.004		0.014		0.109		0.086		0.124	0.068	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	220,222,260	940,836,214	78	55,221	5	204,216	1,798	2,476,572	7,436	2,219,000	22,394	2,787,692	1,665,662	0.427
2017	230,681,657	980,549,082	78	201,648	5	167,116	1,832	2,643,921	6,946	2,049,171	22,842	3,002,723	1,740,913	0.425
2018	240,440,485	1,057,951,010	69	52,303	9	533,870	1,753	2,839,695	6,348	2,164,275	23,723	3,219,011	1,770,356	0.440
2019	246,092,124	976,181,810	62	54,299	7	500,586	1,492	2,663,351	5,746	1,987,080	21,629	3,015,942	1,540,560	0.397
2020	249,474,933	898,344,486	63	64,307	5	259,842	1,460	2,424,020	5,671	1,990,792	21,334	2,924,400	1,320,085	0.360
Total	1,186,911,459	4,853,862,601	349	427,778	30	1,665,629	8,334	13,047,559	32,146	10,410,318	111,921	14,949,768	8,037,575	0.409
Pure Premium		0.409		0.004		0.014		0.110		0.088		0.126	0.068	

**TABLE III**  
**Total Medical Experience Manufacturing - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	22,644,228	187,444,669	9	10,652	1	2,000	345	472,432	1,685	485,320	4,352	558,092	345,951	0.828
2017	23,765,981	174,954,090	9	42,241	1	12,000	332	389,065	1,486	407,464	4,256	557,252	341,520	0.736
2018	24,988,193	201,789,481	5	1,017	2	63,523	335	516,699	1,389	450,505	4,559	629,189	356,963	0.808
2019	24,883,630	164,649,148	7	1,096	0	0	193	265,931	1,276	434,202	4,186	612,852	332,410	0.662
2020	24,956,033	142,031,961	11	38,576	1	6,674	81	91,361	706	251,687	4,367	734,481	297,540	0.569
Total	121,238,066	870,869,349	41	93,582	5	84,197	1,286	1,735,487	6,542	2,029,178	21,720	3,091,866	1,674,383	0.718
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	22,644,228	200,270,198	9	12,580	1	2,702	345	585,816	1,685	492,114	4,352	564,231	345,259	0.884
2017	23,768,358	187,187,570	9	48,944	1	17,351	335	487,838	1,483	411,260	4,251	565,987	340,495	0.788
2018	24,990,692	218,646,636	5	1,597	2	72,854	350	667,960	1,378	450,182	4,541	640,123	353,750	0.875
2019	24,861,235	176,711,087	7	1,523	0	3,354	259	434,218	1,228	396,117	4,137	606,803	325,097	0.711
2020	24,903,626	155,815,067	11	44,393	1	27,788	255	346,394	999	318,730	3,824	540,266	280,580	0.626
Total	121,168,139	938,630,556	41	109,037	5	124,049	1,545	2,522,225	6,773	2,068,402	21,105	2,917,411	1,645,182	0.775
Pure Premium		0.775		0.009		0.010		0.208		0.171		0.241	0.136	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	22,644,228	200,277,103	9	12,580	1	2,702	345	585,816	1,685	492,114	4,352	564,231	345,328	0.884
2017	23,768,358	187,371,673	9	48,944	1	17,351	335	487,887	1,485	412,014	4,258	566,856	340,665	0.788
2018	24,990,692	219,550,816	5	1,597	2	72,860	351	669,147	1,389	453,688	4,569	644,112	354,104	0.879
2019	24,861,235	179,009,722	7	1,560	0	3,380	262	438,132	1,255	404,849	4,202	616,396	325,780	0.720
2020	24,903,626	162,974,803	11	44,499	1	27,886	265	359,756	1,082	345,015	4,030	569,347	283,246	0.654
Total	121,168,139	949,184,117	42	109,180	5	124,179	1,558	2,540,738	6,896	2,107,680	21,411	2,960,941	1,649,123	0.783
Pure Premium		0.783		0.009		0.010		0.210		0.174		0.244	0.136	

**TABLE III**  
**Total Medical Experience Contracting - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	11,682,582	133,766,857	20	6,904	2	100,453	383	463,294	710	258,357	2,554	358,447	150,214	1.145
2017	12,959,765	147,506,203	21	19,275	2	55,270	417	579,826	682	255,960	2,536	395,827	168,904	1.138
2018	13,758,730	145,819,162	14	13,667	3	215,749	338	368,417	659	269,050	2,618	415,170	176,140	1.060
2019	13,747,379	147,760,362	11	9,315	4	225,982	298	402,724	580	290,074	2,400	388,473	161,035	1.075
2020	13,228,901	136,326,623	14	1,986	2	54,814	128	323,711	413	257,759	2,466	584,509	140,487	1.031
Total	65,377,356	711,179,207	80	51,146	13	652,267	1,564	2,137,973	3,044	1,331,200	12,574	2,142,425	796,780	1.088
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	11,682,582	149,262,721	20	8,154	2	135,711	383	574,485	710	261,974	2,554	362,390	149,913	1.278
2017	12,961,060	164,588,486	21	22,334	2	71,074	413	717,856	685	262,075	2,534	404,148	168,398	1.270
2018	13,760,105	161,300,911	14	16,134	3	233,498	335	488,553	664	277,998	2,608	422,272	174,554	1.172
2019	13,735,006	168,671,560	11	11,039	3	263,440	302	571,173	588	288,666	2,372	394,906	157,492	1.228
2020	13,201,120	155,999,575	14	2,625	2	99,807	204	554,159	592	321,818	2,168	449,108	132,480	1.182
Total	65,339,873	799,823,253	81	60,285	11	803,530	1,638	2,906,225	3,239	1,412,531	12,236	2,032,825	782,837	1.224
Pure Premium		1.224		0.009		0.123		0.445		0.216		0.311	0.120	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	11,682,582	149,265,719	20	8,154	2	135,711	383	574,485	710	261,974	2,554	362,390	149,943	1.278
2017	12,961,060	164,714,579	21	22,334	2	71,074	413	717,926	686	262,589	2,537	404,741	168,482	1.271
2018	13,760,105	161,918,386	14	16,134	3	233,503	336	489,734	670	280,250	2,624	424,834	174,729	1.177
2019	13,735,006	170,719,844	11	11,111	3	263,490	306	578,712	601	294,617	2,412	401,445	157,823	1.243
2020	13,201,120	163,222,374	15	2,790	2	99,961	212	575,119	635	345,408	2,294	475,208	133,738	1.236
Total	65,339,873	809,840,902	81	60,522	11	803,739	1,650	2,935,977	3,302	1,444,839	12,421	2,068,617	784,715	1.239
Pure Premium		1.239		0.009		0.123		0.449		0.221		0.317	0.120	



**TABLE III**  
**Total Medical Experience All Other Industries - Policy Years 2016 - 2020**

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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2016	185,895,450	559,742,671	49	29,201	2	48,706	1,070	1,061,509	5,041	1,444,686	15,488	1,840,822	1,172,502	0.301
2017	193,932,845	590,584,590	48	112,517	1	58,183	1,072	1,140,814	4,769	1,359,500	16,047	1,999,978	1,234,854	0.305
2018	201,669,521	628,456,989	49	28,956	4	201,501	1,011	1,259,688	4,269	1,429,203	16,516	2,113,675	1,251,547	0.312
2019	207,682,797	568,894,541	43	35,274	4	192,813	719	1,050,184	3,891	1,349,336	14,995	1,982,870	1,078,468	0.274
2020	211,814,999	494,239,603	35	13,740	2	41,335	314	503,870	2,570	1,064,789	16,224	2,369,986	948,677	0.233
Total	1,000,995,613	2,841,918,394	224	219,688	13	542,538	4,186	5,016,065	20,540	6,647,515	79,270	10,307,331	5,686,048	0.284
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	185,895,450	591,269,988	49	34,487	2	65,802	1,070	1,316,271	5,041	1,464,912	15,488	1,861,071	1,170,157	0.318
2017	193,952,239	627,822,412	48	130,371	1	78,690	1,083	1,437,965	4,765	1,371,945	16,022	2,028,103	1,231,150	0.324
2018	201,689,688	673,601,635	49	34,572	4	227,491	1,063	1,677,711	4,255	1,418,900	16,430	2,137,058	1,240,283	0.334
2019	207,495,883	618,609,201	43	41,464	3	233,605	915	1,629,526	3,805	1,259,519	14,783	1,967,237	1,054,742	0.298
2020	211,370,187	546,898,214	36	16,619	3	131,623	949	1,438,491	3,676	1,208,947	14,203	1,778,700	894,602	0.259
Total	1,000,403,447	3,058,201,451	225	257,513	14	737,211	5,081	7,499,963	21,542	6,724,223	76,926	9,772,171	5,590,933	0.306
Pure Premium		0.306		0.003		0.007		0.075		0.067		0.098	0.056	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2016	185,895,450	591,293,392	49	34,487	2	65,802	1,070	1,316,271	5,041	1,464,912	15,488	1,861,071	1,170,391	0.318
2017	193,952,239	628,462,830	48	130,371	1	78,690	1,083	1,438,108	4,774	1,374,568	16,046	2,031,126	1,231,765	0.324
2018	201,689,688	676,481,807	49	34,572	4	227,506	1,065	1,680,814	4,290	1,430,336	16,530	2,150,066	1,241,523	0.335
2019	207,495,883	626,452,244	43	41,627	3	233,717	924	1,646,507	3,889	1,287,614	15,015	1,998,101	1,056,957	0.302
2020	211,370,187	572,147,310	36	17,018	3	131,995	983	1,489,144	3,954	1,300,369	15,010	1,879,845	903,101	0.271
Total	1,000,403,447	3,094,837,582	226	258,076	14	737,710	5,126	7,570,844	21,948	6,857,799	78,089	9,920,210	5,603,737	0.309
Pure Premium		0.309		0.003		0.007		0.076		0.069		0.099	0.056	