

DELAWARE COMPENSATION RATING BUREAU, INC.

Table III - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is developed to ultimate. All medical losses, regardless of type of claim, are shown in the "medical" column.

Pages 5 through 8 contain the medical unit statistical data on the same basis as Pages 1 through 4, but separated by type of claim.

**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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2014	15,344,774	134,291,944	9	12,624	1	6,688	186	332,152	727	145,724	1,248	94,496	751,235	0.875
2015	16,202,237	126,798,497	5	55,404	2	13,352	173	261,477	747	162,414	1,399	101,296	674,041	0.783
2016	16,977,302	128,778,414	3	23,862	2	19,614	181	302,941	707	144,172	1,343	102,554	694,641	0.759
2017	17,877,506	103,243,436	2	2,031	1	9,730	161	233,188	661	145,133	1,557	101,738	540,614	0.578
2018	18,611,505	83,942,212	7	43,353	0	0	62	89,716	327	76,885	1,791	149,595	479,873	0.451
Total	85,013,324	577,054,503	26	137,274	6	49,384	763	1,219,474	3,169	674,329	7,338	549,680	3,140,404	0.679
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	15,344,774	221,347,588	9	18,026	1	17,216	186	487,599	727	194,396	1,248	125,869	1,370,369	1.442
2015	16,202,237	214,910,828	5	80,945	2	31,455	182	425,673	742	211,072	1,394	135,805	1,264,159	1.326
2016	16,977,302	233,757,557	3	33,266	2	46,804	199	536,840	698	189,895	1,326	137,595	1,393,176	1.377
2017	17,877,506	207,662,662	2	3,754	2	32,505	210	544,644	652	190,758	1,495	138,164	1,166,802	1.162
2018	18,611,505	203,006,563	7	54,750	1	23,081	181	475,998	597	173,417	1,338	125,336	1,177,483	1.091
Total	85,013,324	1,080,685,198	26	190,740	8	151,060	957	2,470,754	3,416	959,538	6,800	662,769	6,371,990	1.271
Pure Premium		1.271		0.022		0.018		0.291		0.113		0.078	0.750	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	15,344,774	221,357,692	9	18,026	1	17,216	186	487,599	727	194,396	1,248	125,869	1,370,470	1.443
2015	16,202,237	215,392,120	5	80,945	2	31,455	182	426,803	745	212,043	1,399	136,360	1,266,316	1.329
2016	16,977,302	234,776,576	3	33,266	2	46,804	200	539,369	705	191,828	1,337	138,742	1,397,758	1.383
2017	17,877,506	211,245,336	2	3,812	2	32,505	212	552,196	677	197,994	1,539	142,275	1,183,672	1.182
2018	18,611,505	215,785,425	7	55,581	1	23,247	192	503,247	669	194,210	1,475	138,063	1,243,507	1.159
Total	85,013,324	1,098,557,150	26	191,629	8	151,226	972	2,509,213	3,523	990,471	6,998	681,309	6,461,723	1.292
Pure Premium		1.292		0.023		0.018		0.295		0.117		0.080	0.760	

**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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2014	856,336	13,278,075	0	0	0	0	20	42,546	59	11,799	82	6,856	71,580	1.551
2015	896,819	10,998,737	1	1,978	0	0	17	29,161	60	13,000	100	5,646	60,202	1.226
2016	935,469	10,339,664	0	0	0	0	20	29,646	79	19,069	108	7,409	47,272	1.105
2017	973,882	9,314,923	0	0	0	0	11	18,389	67	14,445	121	9,134	51,181	0.956
2018	995,430	6,002,546	0	0	0	0	4	5,624	35	7,492	132	11,438	35,471	0.603
Total	4,657,935	49,933,945	1	1,978	0	0	72	125,366	300	65,805	543	40,483	265,707	1.072
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	856,679	21,711,088	0	0	0	0	20	62,458	59	15,740	82	9,132	129,782	2.534
2015	896,998	18,620,852	1	2,890	0	0	18	46,501	60	16,922	100	7,684	112,211	2.076
2016	935,843	18,225,996	0	0	0	168	22	53,674	77	24,315	107	10,306	93,797	1.948
2017	974,369	18,866,780	0	0	0	1,058	16	45,861	63	18,483	117	12,448	110,817	1.936
2018	993,937	14,886,264	0	44	0	1,661	15	36,776	51	14,621	100	9,712	86,049	1.498
Total	4,657,826	92,310,981	1	2,934	0	2,887	90	245,269	310	90,081	506	49,283	532,656	1.982
Pure Premium		1.982		0.006		0.006		0.527		0.193		0.106	1.144	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	856,679	21,712,116	0	0	0	0	20	62,458	59	15,740	82	9,132	129,792	2.534
2015	896,998	18,660,587	1	2,890	0	0	18	46,605	60	16,991	100	7,724	112,396	2.080
2016	935,843	18,318,312	0	0	0	168	22	53,895	78	24,519	108	10,427	94,174	1.957
2017	974,369	19,190,205	0	5	0	1,058	17	46,471	66	19,164	121	12,835	112,370	1.970
2018	993,937	15,853,459	0	102	0	1,673	15	38,669	57	16,314	111	10,749	91,028	1.595
Total	4,657,826	93,734,679	1	2,997	0	2,898	91	248,097	320	92,728	522	50,867	539,760	2.012
Pure Premium		2.012		0.006		0.006		0.533		0.199		0.109	1.159	

**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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2014	763,185	24,116,748	2	1,914	1	6,688	26	50,863	75	21,839	130	14,587	145,276	3.160
2015	797,732	27,116,725	2	52,879	0	0	31	47,998	68	20,837	147	13,023	136,431	3.399
2016	856,655	30,218,909	1	4,035	1	6,999	44	85,705	57	14,878	153	16,679	173,893	3.528
2017	953,247	20,287,542	0	0	1	9,730	37	54,850	59	18,075	173	16,071	104,150	2.128
2018	1,043,447	15,312,640	2	10,735	0	0	17	22,873	27	8,196	231	29,404	81,918	1.468
Total	4,414,266	117,052,564	7	69,563	3	23,417	155	262,289	286	83,825	834	89,765	641,667	2.652
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	763,491	43,022,018	2	2,733	1	17,216	26	74,667	75	29,133	130	19,430	287,040	5.635
2015	797,892	45,434,607	2	77,255	0	0	31	76,581	68	27,232	146	17,536	255,742	5.694
2016	856,997	57,360,960	1	5,625	1	16,575	43	142,146	59	21,842	151	22,617	364,805	6.693
2017	953,723	41,746,392	0	1,042	1	22,278	38	112,057	63	26,047	166	21,935	234,105	4.377
2018	1,041,882	36,984,443	2	13,544	0	4,973	28	91,832	69	28,247	171	24,080	207,169	3.550
Total	4,413,985	224,548,420	7	100,199	3	61,042	166	497,283	334	132,500	765	105,599	1,348,862	5.087
Pure Premium		5.087		0.227		0.138		1.127		0.300		0.239	3.056	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	763,491	43,023,062	2	2,733	1	17,216	26	74,667	75	29,133	130	19,430	287,051	5.635
2015	797,892	45,518,044	2	77,255	0	0	31	76,904	68	27,357	147	17,608	256,056	5.705
2016	856,997	57,548,115	1	5,625	1	16,575	43	142,820	60	22,104	152	22,772	365,585	6.715
2017	953,723	42,383,411	0	1,055	1	22,278	38	113,817	66	27,102	170	22,535	237,046	4.444
2018	1,041,882	39,311,551	2	13,709	0	5,006	29	97,261	77	31,889	187	26,309	218,941	3.773
Total	4,413,985	227,784,184	7	100,378	3	61,075	168	505,469	346	137,586	787	108,655	1,364,680	5.161
Pure Premium		5.161		0.227		0.138		1.145		0.312		0.246	3.092	

**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)	
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2014	13,725,253	96,897,121	7	10,709	0	0	140	238,743	593	112,086	1,036	73,053	534,380	0.706
2015	14,507,686	88,683,035	2	547	2	13,352	125	184,318	619	128,577	1,152	82,627	477,408	0.611
2016	15,185,179	88,219,841	2	19,827	1	12,615	117	187,590	571	110,225	1,082	78,466	473,476	0.581
2017	15,950,378	73,640,971	2	2,031	0	0	113	159,949	535	112,614	1,263	76,533	385,282	0.462
2018	16,572,628	62,627,026	5	32,618	0	0	41	61,219	265	61,197	1,428	108,753	362,484	0.378
Total	75,941,123	410,067,994	18	65,732	3	25,967	536	831,819	2,583	524,699	5,961	419,433	2,233,030	0.540
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,730,743	156,614,481	7	15,293	0	0	140	350,474	593	149,523	1,036	97,307	953,548	1.141
2015	14,510,587	150,855,368	2	799	2	31,455	133	302,591	614	166,918	1,148	110,584	896,206	1.040
2016	15,191,253	158,170,602	2	27,641	1	30,061	134	341,020	562	143,739	1,068	104,673	934,573	1.041
2017	15,958,353	147,049,489	2	2,712	1	9,170	155	386,725	525	146,228	1,212	103,780	821,880	0.921
2018	16,547,769	151,135,856	5	41,162	1	16,447	139	347,391	477	130,549	1,067	91,543	884,266	0.913
Total	75,938,705	763,825,797	18	87,607	5	87,132	701	1,728,201	2,772	736,957	5,530	507,888	4,490,473	1.006
Pure Premium		1.006		0.012		0.011		0.228		0.097		0.067	0.591	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,730,743	156,622,514	7	15,293	0	0	140	350,474	593	149,523	1,036	97,307	953,628	1.141
2015	14,510,587	151,213,490	2	799	2	31,455	133	303,295	617	167,695	1,152	111,028	897,864	1.042
2016	15,191,253	158,910,149	2	27,641	1	30,061	135	342,655	568	145,205	1,076	105,542	937,999	1.046
2017	15,958,353	149,671,720	2	2,752	1	9,170	158	391,907	545	151,728	1,248	106,905	834,255	0.938
2018	16,547,769	160,620,415	5	41,770	1	16,568	147	367,317	534	146,007	1,177	101,005	933,538	0.971
Total	75,938,705	777,038,288	18	88,254	5	87,254	712	1,755,647	2,857	760,157	5,690	521,787	4,557,283	1.023
Pure Premium		1.023		0.012		0.011		0.231		0.100		0.069	0.600	

**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	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>														
2014	15,344,774	75,123,515	9	1,429	1	59,937	186	288,135	727	196,245	1,248	126,144	79,345	0.490
2015	16,202,237	67,404,089	5	48,310	2	35,990	173	196,889	747	174,413	1,399	144,634	73,805	0.416
2016	16,977,302	69,464,109	3	413	2	51,760	181	304,514	707	142,326	1,343	128,497	67,131	0.409
2017	17,877,506	54,061,390	2	42	1	12,995	161	160,330	661	154,064	1,557	143,327	69,856	0.302
2018	18,611,505	47,987,262	7	262	0	0	62	90,082	327	93,872	1,791	223,938	71,717	0.258
Total	85,013,324	314,040,365	26	50,456	6	160,683	763	1,039,950	3,169	760,920	7,338	766,541	361,855	0.369
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	15,350,913	137,036,942	9	2,554	1	133,239	186	554,659	727	344,999	1,248	222,644	112,274	0.893
2015	16,205,477	126,415,915	5	87,410	2	79,421	182	425,447	742	306,170	1,394	259,874	105,836	0.780
2016	16,984,093	139,317,578	3	762	2	102,578	199	702,741	698	259,626	1,326	229,927	97,542	0.820
2017	17,886,445	116,680,243	2	1,069	2	39,819	210	518,696	652	262,753	1,495	242,616	101,850	0.652
2018	18,583,588	117,748,350	7	1,425	1	37,377	181	539,283	597	269,467	1,338	227,519	102,413	0.634
Total	85,010,516	637,199,028	26	93,219	8	392,435	957	2,740,827	3,416	1,443,015	6,800	1,182,580	519,914	0.750
Pure Premium		0.750		0.011		0.046		0.322		0.170		0.139	0.061	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	15,350,913	137,047,046	9	2,554	1	133,239	186	554,659	727	344,999	1,248	222,644	112,375	0.893
2015	16,205,477	126,631,587	4	87,410	2	79,421	182	425,744	745	307,528	1,396	260,271	105,942	0.781
2016	16,984,093	139,775,823	3	762	2	102,578	199	703,466	704	261,781	1,334	231,444	97,727	0.823
2017	17,886,445	118,367,156	2	1,069	2	39,819	211	522,837	671	270,384	1,524	247,315	102,247	0.662
2018	18,583,588	124,350,676	7	1,425	1	37,551	189	560,730	656	295,906	1,434	243,721	104,174	0.669
Total	85,010,516	646,172,288	25	93,219	8	392,609	966	2,767,436	3,503	1,480,598	6,936	1,205,396	522,465	0.760
Pure Premium		0.760		0.011		0.046		0.326		0.174		0.142	0.061	

**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</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>														
2014	856,336	7,157,994	0	0	0	0	20	39,764	59	13,684	82	10,064	8,067	0.836
2015	896,819	6,020,197	1	0	0	0	17	24,633	60	16,616	100	9,924	9,030	0.671
2016	935,469	4,727,234	0	0	0	0	20	17,584	79	15,178	108	9,546	4,965	0.505
2017	973,882	5,118,146	0	0	0	0	11	17,180	67	15,332	121	11,272	7,397	0.526
2018	995,430	3,547,102	0	0	0	0	4	2,813	35	10,569	132	16,086	6,003	0.356
Total	4,657,935	26,570,673	1	0	0	0	72	101,973	300	71,379	543	56,892	35,463	0.570
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	856,679	12,978,155	0	0	0	0	20	76,546	59	24,057	82	17,764	11,415	1.515
2015	896,998	11,221,078	1	0	0	0	18	52,042	60	29,192	100	18,028	12,949	1.251
2016	935,843	9,379,733	0	0	0	50	22	43,298	77	26,020	107	17,215	7,215	1.002
2017	974,369	11,081,733	0	0	0	1,438	16	53,289	63	25,675	117	19,629	10,785	1.137
2018	993,937	8,604,875	0	50	0	2,144	15	35,318	51	23,116	100	16,847	8,573	0.866
Total	4,657,826	53,265,574	1	50	0	3,633	90	260,494	310	128,060	506	89,482	50,937	1.144
Pure Premium		1.144		0.000		0.008		0.559		0.275		0.192	0.109	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	856,679	12,979,182	0	0	0	0	20	76,546	59	24,057	82	17,764	11,425	1.515
2015	896,998	11,239,613	0	0	0	0	18	52,068	60	29,306	100	18,061	12,962	1.253
2016	935,843	9,417,431	0	0	0	50	22	43,337	78	26,210	108	17,349	7,228	1.006
2017	974,369	11,236,980	0	0	0	1,438	17	53,694	65	26,359	120	20,050	10,828	1.153
2018	993,937	9,102,801	0	50	0	2,155	15	36,710	56	25,242	108	18,150	8,720	0.916
Total	4,657,826	53,976,008	0	50	0	3,644	91	262,355	318	131,174	517	91,373	51,163	1.159
Pure Premium		1.159		0.000		0.008		0.563		0.282		0.196	0.110	

**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	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>														
2014	763,185	14,527,558	2	1,426	1	59,937	26	38,569	75	21,999	130	15,143	8,201	1.904
2015	797,732	13,643,068	2	47,767	0	0	31	43,290	68	18,516	147	20,357	6,501	1.710
2016	856,655	17,389,278	1	99	1	7,774	44	126,750	57	14,138	153	17,078	8,053	2.030
2017	953,247	10,415,006	0	0	1	12,995	37	45,527	59	17,354	173	22,283	5,990	1.093
2018	1,043,447	8,191,774	2	5	0	0	17	20,304	27	11,365	231	43,120	7,124	0.785
Total	4,414,266	64,166,684	7	49,297	3	80,706	155	274,440	286	83,373	834	117,982	35,869	1.454
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	763,491	28,704,031	2	2,548	1	133,239	26	74,245	75	38,674	130	26,728	11,605	3.760
2015	797,892	25,574,188	2	86,426	0	0	31	90,070	68	33,423	146	36,501	9,322	3.205
2016	856,997	36,480,534	1	183	1	15,638	43	270,646	59	34,408	151	32,229	11,702	4.257
2017	953,723	23,410,508	0	989	1	30,175	38	121,293	63	35,057	166	37,858	8,733	2.455
2018	1,041,882	20,716,896	2	188	0	7,545	28	101,876	69	44,649	171	42,739	10,173	1.988
Total	4,413,985	134,886,157	7	90,334	3	186,597	166	658,131	334	186,211	765	176,055	51,534	3.056
Pure Premium		3.056		0.205		0.423		1.491		0.422		0.399	0.117	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	763,491	28,705,075	2	2,548	1	133,239	26	74,245	75	38,674	130	26,728	11,615	3.760
2015	797,892	25,605,621	2	86,426	0	0	31	90,159	68	33,591	147	36,550	9,331	3.209
2016	856,997	36,558,517	1	183	1	15,638	43	270,904	60	34,701	152	32,435	11,724	4.266
2017	953,723	23,704,645	0	989	1	30,175	38	122,422	65	36,158	169	38,536	8,767	2.485
2018	1,041,882	21,894,118	2	188	0	7,577	29	105,942	76	49,298	183	45,588	10,348	2.101
Total	4,413,985	136,467,977	7	90,334	3	186,630	167	663,671	344	192,422	780	179,838	51,785	3.092
Pure Premium		3.092		0.205		0.423		1.504		0.436		0.407	0.117	



**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	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>														
2014	13,725,253	53,437,963	7	3	0	0	140	209,802	593	160,562	1,036	100,936	63,077	0.389
2015	14,507,686	47,740,824	2	544	2	35,990	125	128,966	619	139,280	1,152	114,354	58,275	0.329
2016	15,185,179	47,347,597	2	313	1	43,987	117	160,181	571	113,010	1,082	101,873	54,112	0.312
2017	15,950,378	38,528,238	2	42	0	0	113	97,623	535	121,377	1,263	109,772	56,468	0.242
2018	16,572,628	36,248,386	5	257	0	0	41	66,966	265	71,938	1,428	164,732	58,590	0.219
Total	75,941,123	223,303,008	18	1,159	3	79,977	536	663,537	2,583	606,168	5,961	591,667	290,523	0.294
<b>B. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,730,743	95,354,756	7	5	0	0	140	403,868	593	282,268	1,036	178,152	89,254	0.694
2015	14,510,587	89,620,650	2	984	2	79,421	133	283,335	614	243,555	1,148	205,346	83,566	0.618
2016	15,191,253	93,457,311	2	579	1	86,890	134	388,797	562	199,199	1,068	180,484	78,625	0.615
2017	15,958,353	82,188,002	2	80	1	8,206	155	344,114	525	202,021	1,212	185,128	82,331	0.515
2018	16,547,769	88,426,579	5	1,187	1	27,689	139	402,089	477	201,702	1,067	167,933	83,667	0.534
Total	75,938,705	449,047,297	18	2,835	5	202,206	701	1,822,202	2,772	1,128,744	5,530	917,043	417,443	0.591
Pure Premium		0.591		0.000		0.027		0.240		0.149		0.121	0.055	
<b>C. TRANSLATED PAYROLLS, TRANSLATED LOSSES, LAE &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2014	13,730,743	95,362,789	7	5	0	0	140	403,868	593	282,268	1,036	178,152	89,334	0.695
2015	14,510,587	89,786,352	2	984	2	79,421	133	283,517	617	244,632	1,149	205,660	83,649	0.619
2016	15,191,253	93,799,875	2	579	1	86,890	134	389,226	566	200,870	1,075	181,661	78,775	0.617
2017	15,958,353	83,425,531	2	80	1	8,206	157	346,721	541	207,867	1,235	188,729	82,652	0.523
2018	16,547,769	93,353,756	5	1,187	1	27,818	145	418,078	524	221,366	1,144	179,983	85,106	0.564
Total	75,938,705	455,728,303	18	2,835	5	202,335	708	1,841,409	2,841	1,157,003	5,639	934,185	419,516	0.600
Pure Premium		0.600		0.000		0.027		0.242		0.152		0.123	0.055	