

DELAWARE COMPENSATION RATING BUREAU, INC.

Table III - Unit Statistical Data

Pages 1 through 6 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 7 through 12 contain the medical unit statistical data on the same basis as Pages 1 through 6, but separated by type of claim.

**TABLE III**  
**Total Experience All Industries - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total              | Major Perm Partial           | Minor Perm Partial           | Temporary Total              | Medical                       | Pure<br>Premium<br>(15) |                               |                               |                               |                               |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | Amounts<br>(in 100's)<br>(6) | Amounts<br>(in 100's)<br>(7) | Amounts<br>(in 100's)<br>(8) | Amounts<br>(in 100's)<br>(9) | Amounts<br>(in 100's)<br>(10) |                         | Amounts<br>(in 100's)<br>(11) | Amounts<br>(in 100's)<br>(12) | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 18,430,615                     | 117,392,882       | 7          | 61,620                       | 0                            | 0                            | 177                          | 321,813                      | 536                           | 127,695                 | 1,574                         | 141,717                       | 521,083                       | 0.637                         |
| 2019                                                                                           | 19,514,489                     | 127,179,786       | 7          | 24,969                       | 1                            | 38,190                       | 182                          | 335,088                      | 479                           | 121,894                 | 1,507                         | 148,288                       | 603,368                       | 0.652                         |
| 2020                                                                                           | 20,540,731                     | 106,044,333       | 2          | 4,173                        | 1                            | 15,665                       | 152                          | 267,511                      | 539                           | 131,233                 | 1,506                         | 134,795                       | 507,066                       | 0.516                         |
| 2021                                                                                           | 23,092,342                     | 103,754,358       | 3          | 14,254                       | 0                            | 0                            | 135                          | 222,307                      | 462                           | 130,652                 | 1,496                         | 136,014                       | 534,317                       | 0.449                         |
| 2022                                                                                           | 25,153,180                     | 86,891,983        | 6          | 24,398                       | 3                            | 7,557                        | 58                           | 92,675                       | 284                           | 74,641                  | 1,762                         | 202,966                       | 466,683                       | 0.345                         |
| Total                                                                                          | 106,731,357                    | 541,263,342       | 25         | 129,413                      | 5                            | 61,413                       | 704                          | 1,239,395                    | 2,300                         | 586,115                 | 7,845                         | 763,780                       | 2,632,517                     | 0.507                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 18,430,372                     | 160,985,700       | 7          | 84,172                       | 0                            | 0                            | 177                          | 437,988                      | 536                           | 165,493                 | 1,574                         | 184,233                       | 737,971                       | 0.873                         |
| 2019                                                                                           | 19,515,246                     | 178,502,957       | 7          | 34,118                       | 1                            | 75,224                       | 181                          | 468,259                      | 478                           | 159,476                 | 1,506                         | 198,734                       | 849,218                       | 0.915                         |
| 2020                                                                                           | 20,533,068                     | 151,919,989       | 2          | 5,854                        | 1                            | 26,391                       | 168                          | 423,321                      | 526                           | 165,105                 | 1,496                         | 185,450                       | 713,078                       | 0.740                         |
| 2021                                                                                           | 23,088,043                     | 159,708,710       | 3          | 18,981                       | 0                            | 0                            | 166                          | 447,402                      | 445                           | 165,892                 | 1,462                         | 191,298                       | 773,514                       | 0.692                         |
| 2022                                                                                           | 25,152,906                     | 162,665,270       | 6          | 33,817                       | 3                            | 16,407                       | 160                          | 470,776                      | 424                           | 170,774                 | 1,476                         | 225,086                       | 709,793                       | 0.647                         |
| Total                                                                                          | 106,719,635                    | 813,782,626       | 25         | 176,942                      | 5                            | 118,022                      | 851                          | 2,247,748                    | 2,408                         | 826,740                 | 7,514                         | 984,801                       | 3,783,574                     | 0.763                         |
| Pure Premium                                                                                   |                                | 0.763             |            | 0.017                        |                              | 0.011                        |                              | 0.211                        |                               | 0.077                   |                               | 0.092                         | 0.355                         |                               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 18,430,372                     | 160,986,557       | 7          | 84,172                       | 0                            | 0                            | 177                          | 437,988                      | 536                           | 165,493                 | 1,574                         | 184,233                       | 737,980                       | 0.873                         |
| 2019                                                                                           | 19,515,246                     | 178,678,742       | 7          | 34,118                       | 1                            | 75,224                       | 181                          | 468,259                      | 479                           | 159,954                 | 1,509                         | 199,041                       | 850,192                       | 0.916                         |
| 2020                                                                                           | 20,533,068                     | 152,758,139       | 2          | 5,854                        | 1                            | 26,391                       | 168                          | 425,342                      | 531                           | 166,893                 | 1,510                         | 187,206                       | 715,896                       | 0.744                         |
| 2021                                                                                           | 23,088,043                     | 163,201,470       | 3          | 18,981                       | 0                            | 0                            | 168                          | 453,822                      | 464                           | 173,001                 | 1,505                         | 196,992                       | 789,219                       | 0.707                         |
| 2022                                                                                           | 25,152,906                     | 173,786,591       | 11         | 35,660                       | 3                            | 16,407                       | 168                          | 494,853                      | 479                           | 192,693                 | 1,619                         | 246,808                       | 751,445                       | 0.691                         |
| Total                                                                                          | 106,719,635                    | 829,411,499       | 30         | 178,785                      | 5                            | 118,022                      | 862                          | 2,280,265                    | 2,489                         | 858,033                 | 7,717                         | 1,014,279                     | 3,844,732                     | 0.777                         |
| Pure Premium                                                                                   |                                | 0.777             |            | 0.017                        |                              | 0.011                        |                              | 0.214                        |                               | 0.080                   |                               | 0.095                         | 0.360                         |                               |

**TABLE III**  
**Total Experience Manufacturing - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | Death      |                   | Permanent Total |                   | Major Perm Partial |                   | Minor Perm Partial |                    | Temporary Total |                    | Medical            | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|-------------------|-----------------|-------------------|--------------------|-------------------|--------------------|--------------------|-----------------|--------------------|--------------------|-------------------------|
|                                                                                                |                                |                   | No.<br>(4) | Amounts           | No.<br>(6)      | Amounts           | No.<br>(8)         | Amounts           | No.<br>(10)        | Amounts            | No.<br>(12)     | Amounts            | Amounts            |                         |
|                                                                                                |                                |                   |            | (in 100's)<br>(5) |                 | (in 100's)<br>(7) |                    | (in 100's)<br>(9) |                    | (in 100's)<br>(11) |                 | (in 100's)<br>(13) | (in 100's)<br>(14) |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                   |                 |                   |                    |                   |                    |                    |                 |                    |                    |                         |
| 2018                                                                                           | 861,423                        | 8,808,437         | 0          | 0                 | 0               | 0                 | 14                 | 28,445            | 38                 | 10,108             | 100             | 9,049              | 40,481             | 1.023                   |
| 2019                                                                                           | 940,979                        | 11,308,602        | 0          | 0                 | 0               | 0                 | 15                 | 43,150            | 35                 | 8,792              | 86              | 8,764              | 52,380             | 1.202                   |
| 2020                                                                                           | 934,850                        | 7,444,461         | 0          | 0                 | 0               | 0                 | 12                 | 28,849            | 33                 | 9,388              | 100             | 12,098             | 24,110             | 0.796                   |
| 2021                                                                                           | 1,095,998                      | 12,704,840        | 0          | 0                 | 0               | 0                 | 8                  | 9,888             | 36                 | 9,044              | 93              | 11,553             | 96,564             | 1.159                   |
| 2022                                                                                           | 1,135,654                      | 6,276,326         | 1          | 7,421             | 0               | 0                 | 4                  | 4,284             | 19                 | 6,064              | 125             | 11,140             | 33,855             | 0.553                   |
| Total                                                                                          | 4,968,903                      | 46,542,666        | 1          | 7,421             | 0               | 0                 | 53                 | 114,616           | 161                | 43,396             | 504             | 52,604             | 247,390            | 0.937                   |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                   |                 |                   |                    |                   |                    |                    |                 |                    |                    |                         |
| 2018                                                                                           | 861,412                        | 12,115,937        | 0          | 0                 | 0               | 0                 | 14                 | 38,714            | 38                 | 13,101             | 100             | 11,764             | 57,580             | 1.407                   |
| 2019                                                                                           | 941,015                        | 15,968,764        | 0          | 0                 | 0               | 0                 | 15                 | 59,635            | 35                 | 11,663             | 86              | 12,125             | 76,265             | 1.697                   |
| 2020                                                                                           | 934,501                        | 10,641,873        | 0          | 0                 | 0               | 0                 | 13                 | 43,759            | 32                 | 12,097             | 99              | 16,767             | 33,795             | 1.139                   |
| 2021                                                                                           | 1,095,794                      | 19,280,498        | 0          | 0                 | 0               | 0                 | 11                 | 23,550            | 34                 | 11,420             | 91              | 15,465             | 142,370            | 1.760                   |
| 2022                                                                                           | 1,135,642                      | 11,087,426        | 1          | 10,185            | 0               | 182               | 11                 | 27,541            | 29                 | 11,067             | 105             | 12,572             | 49,327             | 0.976                   |
| Total                                                                                          | 4,968,364                      | 69,094,499        | 1          | 10,185            | 0               | 182               | 63                 | 193,199           | 168                | 59,348             | 481             | 68,694             | 359,338            | 1.391                   |
| Pure Premium                                                                                   |                                | 1.391             |            | 0.020             |                 | 0.000             |                    | 0.389             |                    | 0.119              |                 | 0.138              | 0.723              |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                   |                 |                   |                    |                   |                    |                    |                 |                    |                    |                         |
| 2018                                                                                           | 861,412                        | 12,116,002        | 0          | 0                 | 0               | 0                 | 14                 | 38,714            | 38                 | 13,101             | 100             | 11,764             | 57,581             | 1.407                   |
| 2019                                                                                           | 941,015                        | 15,980,228        | 0          | 0                 | 0               | 0                 | 15                 | 59,635            | 35                 | 11,694             | 86              | 12,146             | 76,328             | 1.698                   |
| 2020                                                                                           | 934,501                        | 10,707,491        | 0          | 0                 | 0               | 0                 | 13                 | 43,953            | 33                 | 12,245             | 100             | 16,912             | 33,966             | 1.146                   |
| 2021                                                                                           | 1,095,794                      | 19,644,921        | 0          | 0                 | 0               | 0                 | 11                 | 23,874            | 35                 | 11,955             | 94              | 15,893             | 144,727            | 1.793                   |
| 2022                                                                                           | 1,135,642                      | 11,814,059        | 1          | 10,319            | 0               | 182               | 12                 | 29,293            | 33                 | 12,376             | 115             | 13,869             | 52,101             | 1.040                   |
| Total                                                                                          | 4,968,364                      | 70,262,701        | 1          | 10,319            | 0               | 182               | 64                 | 195,469           | 174                | 61,371             | 496             | 70,584             | 364,702            | 1.414                   |
| Pure Premium                                                                                   |                                | 1.414             |            | 0.021             |                 | 0.000             |                    | 0.393             |                    | 0.124              |                 | 0.142              | 0.734              |                         |

**TABLE III**  
**Total Experience Contracting - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical                       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |                         |
| 2018                                                                                           | 1,131,256                      | 23,844,636        | 3          | 38,235                       | 0               | 0                            | 38                 | 74,010                       | 67                 | 19,451                        | 212             | 21,347                        | 85,403                        | 2.108                   |
| 2019                                                                                           | 1,160,552                      | 28,384,971        | 3          | 12,105                       | 0               | 0                            | 44                 | 92,454                       | 59                 | 16,954                        | 200             | 26,609                        | 135,728                       | 2.446                   |
| 2020                                                                                           | 1,191,078                      | 24,337,248        | 1          | 48                           | 1               | 15,665                       | 31                 | 55,630                       | 69                 | 19,090                        | 192             | 19,840                        | 133,100                       | 2.043                   |
| 2021                                                                                           | 1,259,469                      | 13,945,897        | 2          | 4,686                        | 0               | 0                            | 28                 | 41,531                       | 49                 | 15,924                        | 181             | 14,283                        | 63,035                        | 1.107                   |
| 2022                                                                                           | 1,364,603                      | 19,998,204        | 2          | 89                           | 2               | 3,100                        | 20                 | 33,577                       | 30                 | 8,781                         | 218             | 37,696                        | 116,739                       | 1.465                   |
| Total                                                                                          | 6,106,958                      | 110,510,956       | 11         | 55,164                       | 3               | 18,765                       | 161                | 297,201                      | 274                | 80,199                        | 1,003           | 119,775                       | 534,005                       | 1.810                   |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |                         |
| 2018                                                                                           | 1,131,241                      | 32,763,529        | 3          | 52,230                       | 0               | 0                            | 38                 | 100,728                      | 67                 | 25,208                        | 212             | 27,750                        | 121,719                       | 2.896                   |
| 2019                                                                                           | 1,160,597                      | 40,133,733        | 3          | 16,541                       | 0               | 0                            | 43                 | 127,726                      | 59                 | 22,705                        | 200             | 36,090                        | 198,276                       | 3.458                   |
| 2020                                                                                           | 1,190,634                      | 34,817,391        | 1          | 67                           | 1               | 26,391                       | 32                 | 87,133                       | 68                 | 24,345                        | 191             | 27,975                        | 182,263                       | 2.924                   |
| 2021                                                                                           | 1,259,234                      | 21,415,374        | 2          | 6,240                        | 0               | 0                            | 29                 | 74,812                       | 50                 | 20,746                        | 177             | 21,504                        | 90,851                        | 1.701                   |
| 2022                                                                                           | 1,364,588                      | 36,470,098        | 2          | 197                          | 2               | 6,542                        | 28                 | 105,376                      | 52                 | 28,771                        | 183             | 42,542                        | 181,272                       | 2.673                   |
| Total                                                                                          | 6,106,294                      | 165,600,126       | 11         | 75,275                       | 3               | 32,933                       | 170                | 495,775                      | 296                | 121,776                       | 963             | 155,861                       | 774,382                       | 2.712                   |
| Pure Premium                                                                                   |                                | 2.712             |            | 0.123                        |                 | 0.054                        |                    | 0.812                        |                    | 0.199                         |                 | 0.255                         | 1.268                         |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |                         |
| 2018                                                                                           | 1,131,241                      | 32,763,624        | 3          | 52,230                       | 0               | 0                            | 38                 | 100,728                      | 67                 | 25,208                        | 212             | 27,750                        | 121,720                       | 2.896                   |
| 2019                                                                                           | 1,160,597                      | 40,161,621        | 3          | 16,541                       | 0               | 0                            | 43                 | 127,726                      | 60                 | 22,783                        | 200             | 36,140                        | 198,426                       | 3.460                   |
| 2020                                                                                           | 1,190,634                      | 34,961,527        | 1          | 67                           | 1               | 26,391                       | 32                 | 87,637                       | 69                 | 24,612                        | 193             | 28,237                        | 182,672                       | 2.936                   |
| 2021                                                                                           | 1,259,234                      | 21,862,797        | 2          | 6,240                        | 0               | 0                            | 29                 | 75,927                       | 52                 | 21,587                        | 183             | 22,178                        | 92,695                        | 1.736                   |
| 2022                                                                                           | 1,364,588                      | 38,778,075        | 6          | 594                          | 2               | 6,542                        | 29                 | 110,558                      | 59                 | 32,720                        | 200             | 46,455                        | 190,912                       | 2.842                   |
| Total                                                                                          | 6,106,294                      | 168,527,644       | 15         | 75,672                       | 3               | 32,933                       | 172                | 502,576                      | 306                | 126,910                       | 988             | 160,760                       | 786,426                       | 2.760                   |
| Pure Premium                                                                                   |                                | 2.760             |            | 0.124                        |                 | 0.054                        |                    | 0.823                        |                    | 0.208                         |                 | 0.263                         | 1.288                         |                         |

**TABLE III**  
**Total Experience Office & Clerical - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | No.<br>(6) | Permanent Total              | No.<br>(8) | Major Perm Partial           | No.<br>(10) | Minor Perm Partial            | No.<br>(12) | Temporary Total               | No.<br>(14) | Medical                       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|------------|------------------------------|------------|------------------------------|-------------|-------------------------------|-------------|-------------------------------|-------------|-------------------------------|-------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) |            | Amounts<br>(in 100's)<br>(7) |            | Amounts<br>(in 100's)<br>(9) |             | Amounts<br>(in 100's)<br>(11) |             | Amounts<br>(in 100's)<br>(13) |             | Amounts<br>(in 100's)<br>(14) |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |            |                              |            |                              |             |                               |             |                               |             |                               |                         |
| 2018                                                                                           | 11,821,820                     | 13,437,272        | 0          | 0                            | 0          | 0                            | 21         | 38,583                       | 83          | 16,988                        | 185         | 17,166                        | 61,637      | 0.114                         |                         |
| 2019                                                                                           | 12,707,001                     | 24,970,226        | 0          | 0                            | 1          | 38,190                       | 20         | 31,206                       | 63          | 14,174                        | 184         | 19,457                        | 146,675     | 0.197                         |                         |
| 2020                                                                                           | 13,515,148                     | 13,663,022        | 0          | 0                            | 0          | 0                            | 20         | 33,790                       | 77          | 16,546                        | 153         | 17,875                        | 68,419      | 0.101                         |                         |
| 2021                                                                                           | 15,073,727                     | 11,784,975        | 0          | 0                            | 0          | 0                            | 14         | 25,853                       | 67          | 17,598                        | 161         | 16,594                        | 57,805      | 0.078                         |                         |
| 2022                                                                                           | 16,490,225                     | 10,785,880        | 1          | 9,471                        | 0          | 0                            | 5          | 8,367                        | 42          | 12,248                        | 236         | 22,479                        | 55,295      | 0.065                         |                         |
| Total                                                                                          | 69,607,920                     | 74,641,375        | 1          | 9,471                        | 1          | 38,190                       | 80         | 137,799                      | 332         | 77,554                        | 919         | 93,570                        | 389,830     | 0.107                         |                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |            |                              |            |                              |             |                               |             |                               |             |                               |                         |
| 2018                                                                                           | 11,821,663                     | 18,258,952        | 0          | 0                            | 0          | 0                            | 21         | 52,511                       | 83          | 22,016                        | 185         | 22,316                        | 85,747      | 0.154                         |                         |
| 2019                                                                                           | 12,707,494                     | 35,877,358        | 0          | 0                            | 1          | 75,224                       | 20         | 43,897                       | 63          | 18,497                        | 184         | 25,855                        | 195,300     | 0.282                         |                         |
| 2020                                                                                           | 13,510,105                     | 19,536,837        | 0          | 0                            | 0          | 0                            | 22         | 53,184                       | 74          | 20,856                        | 153         | 24,494                        | 96,834      | 0.145                         |                         |
| 2021                                                                                           | 15,070,921                     | 18,125,696        | 0          | 0                            | 0          | 0                            | 19         | 53,934                       | 62          | 21,936                        | 158         | 23,397                        | 81,990      | 0.120                         |                         |
| 2022                                                                                           | 16,490,045                     | 19,786,140        | 1          | 13,014                       | 0          | 356                          | 20         | 55,164                       | 59          | 22,316                        | 198         | 25,345                        | 81,667      | 0.120                         |                         |
| Total                                                                                          | 69,600,228                     | 111,584,982       | 1          | 13,014                       | 1          | 75,580                       | 102        | 258,690                      | 341         | 105,622                       | 878         | 121,408                       | 541,537     | 0.160                         |                         |
| Pure Premium                                                                                   |                                | 0.160             |            | 0.002                        |            | 0.011                        |            | 0.037                        |             | 0.015                         |             | 0.017                         | 0.078       |                               |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |            |                              |            |                              |             |                               |             |                               |             |                               |                         |
| 2018                                                                                           | 11,821,663                     | 18,259,122        | 0          | 0                            | 0          | 0                            | 21         | 52,511                       | 83          | 22,016                        | 185         | 22,316                        | 85,749      | 0.154                         |                         |
| 2019                                                                                           | 12,707,494                     | 35,900,366        | 0          | 0                            | 1          | 75,224                       | 20         | 43,897                       | 63          | 18,556                        | 184         | 25,893                        | 195,433     | 0.283                         |                         |
| 2020                                                                                           | 13,510,105                     | 19,650,801        | 0          | 0                            | 0          | 0                            | 22         | 53,420                       | 75          | 21,088                        | 154         | 24,721                        | 97,279      | 0.145                         |                         |
| 2021                                                                                           | 15,070,921                     | 18,535,332        | 0          | 0                            | 0          | 0                            | 19         | 54,676                       | 65          | 22,839                        | 163         | 24,120                        | 83,719      | 0.123                         |                         |
| 2022                                                                                           | 16,490,045                     | 21,136,753        | 1          | 13,257                       | 0          | 356                          | 21         | 58,331                       | 66          | 24,955                        | 218         | 27,961                        | 86,509      | 0.128                         |                         |
| Total                                                                                          | 69,600,228                     | 113,482,375       | 1          | 13,257                       | 1          | 75,580                       | 104        | 262,835                      | 352         | 109,453                       | 905         | 125,011                       | 548,688     | 0.163                         |                         |
| Pure Premium                                                                                   |                                | 0.163             |            | 0.002                        |            | 0.011                        |            | 0.038                        |             | 0.016                         |             | 0.018                         | 0.079       |                               |                         |

**TABLE III**  
**Total Experience Goods & Services - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total              | Major Perm Partial           | Minor Perm Partial           | Temporary Total              | Medical                       | Pure<br>Premium<br>(15) |                               |                               |                               |                               |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | Amounts<br>(in 100's)<br>(6) | Amounts<br>(in 100's)<br>(7) | Amounts<br>(in 100's)<br>(8) | Amounts<br>(in 100's)<br>(9) | Amounts<br>(in 100's)<br>(10) |                         | Amounts<br>(in 100's)<br>(11) | Amounts<br>(in 100's)<br>(12) | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 4,040,179                      | 54,916,621        | 3          | 9,519                        | 0                            | 0                            | 72                           | 124,313                      | 298                           | 64,813                  | 949                           | 82,752                        | 267,770                       | 1.359                         |
| 2019                                                                                           | 4,115,063                      | 51,138,318        | 4          | 12,864                       | 0                            | 0                            | 78                           | 132,185                      | 257                           | 62,081                  | 917                           | 81,946                        | 222,308                       | 1.243                         |
| 2020                                                                                           | 4,283,681                      | 47,628,787        | 1          | 4,125                        | 0                            | 0                            | 65                           | 105,307                      | 303                           | 70,167                  | 899                           | 66,605                        | 230,085                       | 1.112                         |
| 2021                                                                                           | 4,927,443                      | 50,812,128        | 0          | 0                            | 0                            | 0                            | 60                           | 104,802                      | 255                           | 72,762                  | 886                           | 76,026                        | 254,531                       | 1.031                         |
| 2022                                                                                           | 5,478,020                      | 40,734,448        | 2          | 7,417                        | 1                            | 4,457                        | 19                           | 31,149                       | 163                           | 37,318                  | 1,001                         | 111,675                       | 215,329                       | 0.744                         |
| Total                                                                                          | 22,844,386                     | 245,230,302       | 10         | 33,925                       | 1                            | 4,457                        | 294                          | 497,755                      | 1,276                         | 307,141                 | 4,652                         | 419,003                       | 1,190,022                     | 1.073                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 4,040,126                      | 75,155,816        | 3          | 13,003                       | 0                            | 0                            | 72                           | 169,189                      | 298                           | 83,997                  | 949                           | 107,577                       | 377,791                       | 1.860                         |
| 2019                                                                                           | 4,115,223                      | 70,724,200        | 4          | 17,577                       | 0                            | 0                            | 78                           | 186,094                      | 256                           | 80,932                  | 916                           | 108,939                       | 313,700                       | 1.719                         |
| 2020                                                                                           | 4,282,083                      | 68,231,260        | 1          | 5,787                        | 0                            | 0                            | 75                           | 172,096                      | 295                           | 87,335                  | 892                           | 90,687                        | 326,407                       | 1.593                         |
| 2021                                                                                           | 4,926,526                      | 78,596,998        | 0          | 0                            | 0                            | 0                            | 80                           | 221,794                      | 246                           | 91,394                  | 863                           | 105,594                       | 367,188                       | 1.595                         |
| 2022                                                                                           | 5,477,961                      | 77,785,357        | 2          | 10,380                       | 1                            | 8,677                        | 81                           | 222,496                      | 239                           | 88,593                  | 838                           | 121,487                       | 326,221                       | 1.420                         |
| Total                                                                                          | 22,841,919                     | 370,493,631       | 10         | 46,748                       | 1                            | 8,677                        | 387                          | 971,670                      | 1,334                         | 432,251                 | 4,458                         | 534,284                       | 1,711,307                     | 1.622                         |
| Pure Premium                                                                                   |                                | 1.622             |            | 0.020                        |                              | 0.004                        |                              | 0.425                        |                               | 0.189                   |                               | 0.234                         | 0.749                         |                               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 4,040,126                      | 75,156,288        | 3          | 13,003                       | 0                            | 0                            | 72                           | 169,189                      | 298                           | 83,997                  | 949                           | 107,577                       | 377,796                       | 1.860                         |
| 2019                                                                                           | 4,115,223                      | 70,817,759        | 4          | 17,577                       | 0                            | 0                            | 78                           | 186,094                      | 257                           | 81,185                  | 917                           | 109,101                       | 314,220                       | 1.721                         |
| 2020                                                                                           | 4,282,083                      | 68,639,429        | 1          | 5,787                        | 0                            | 0                            | 76                           | 172,885                      | 298                           | 88,243                  | 901                           | 91,578                        | 327,900                       | 1.603                         |
| 2021                                                                                           | 4,926,526                      | 80,404,885        | 0          | 0                            | 0                            | 0                            | 81                           | 224,847                      | 256                           | 95,314                  | 889                           | 108,734                       | 375,153                       | 1.632                         |
| 2022                                                                                           | 5,477,961                      | 83,313,567        | 2          | 11,235                       | 1                            | 8,677                        | 85                           | 233,659                      | 271                           | 100,225                 | 917                           | 133,015                       | 346,326                       | 1.521                         |
| Total                                                                                          | 22,841,919                     | 378,331,927       | 10         | 47,602                       | 1                            | 8,677                        | 393                          | 986,675                      | 1,380                         | 448,965                 | 4,573                         | 550,005                       | 1,741,395                     | 1.656                         |
| Pure Premium                                                                                   |                                | 1.656             |            | 0.021                        |                              | 0.004                        |                              | 0.432                        |                               | 0.197                   |                               | 0.241                         | 0.762                         |                               |

**TABLE III**  
**Total Experience Miscellaneous - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical                       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |                         |
| 2018                                                                                           | 575,937                        | 16,385,916        | 1          | 13,865                       | 0               | 0                            | 32                 | 56,463                       | 50                 | 16,335                        | 128             | 11,404                        | 65,792                        | 2.845                   |
| 2019                                                                                           | 590,894                        | 11,377,669        | 0          | 0                            | 0               | 0                            | 25                 | 36,094                       | 65                 | 19,893                        | 120             | 11,513                        | 46,277                        | 1.926                   |
| 2020                                                                                           | 615,975                        | 12,970,815        | 0          | 0                            | 0               | 0                            | 24                 | 43,935                       | 57                 | 16,043                        | 162             | 18,377                        | 51,353                        | 2.106                   |
| 2021                                                                                           | 735,705                        | 14,506,518        | 1          | 9,568                        | 0               | 0                            | 25                 | 40,233                       | 55                 | 15,325                        | 175             | 17,558                        | 62,382                        | 1.972                   |
| 2022                                                                                           | 684,678                        | 9,097,125         | 0          | 0                            | 0               | 0                            | 10                 | 15,300                       | 30                 | 10,230                        | 182             | 19,976                        | 45,466                        | 1.329                   |
| Total                                                                                          | 3,203,189                      | 64,338,043        | 2          | 23,433                       | 0               | 0                            | 116                | 192,024                      | 257                | 77,825                        | 767             | 78,828                        | 271,269                       | 2.009                   |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |                         |
| 2018                                                                                           | 575,930                        | 22,691,465        | 1          | 18,940                       | 0               | 0                            | 32                 | 76,846                       | 50                 | 21,170                        | 128             | 14,825                        | 95,134                        | 3.940                   |
| 2019                                                                                           | 590,917                        | 15,798,902        | 0          | 0                            | 0               | 0                            | 25                 | 50,907                       | 65                 | 25,680                        | 120             | 15,725                        | 65,677                        | 2.674                   |
| 2020                                                                                           | 615,745                        | 18,692,628        | 0          | 0                            | 0               | 0                            | 25                 | 67,150                       | 56                 | 20,471                        | 161             | 25,527                        | 73,779                        | 3.036                   |
| 2021                                                                                           | 735,568                        | 22,290,145        | 1          | 12,740                       | 0               | 0                            | 27                 | 73,312                       | 54                 | 20,396                        | 172             | 25,338                        | 91,115                        | 3.030                   |
| 2022                                                                                           | 684,670                        | 17,536,248        | 0          | 40                           | 0               | 650                          | 19                 | 60,199                       | 45                 | 20,027                        | 153             | 23,140                        | 71,307                        | 2.561                   |
| Total                                                                                          | 3,202,830                      | 97,009,389        | 2          | 31,720                       | 0               | 650                          | 128                | 328,414                      | 270                | 107,744                       | 734             | 104,555                       | 397,011                       | 3.029                   |
| Pure Premium                                                                                   |                                | 3.029             |            | 0.099                        |                 | 0.002                        |                    | 1.025                        |                    | 0.336                         |                 | 0.326                         | 1.240                         |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |                         |
| 2018                                                                                           | 575,930                        | 22,691,521        | 1          | 18,940                       | 0               | 0                            | 32                 | 76,846                       | 50                 | 21,170                        | 128             | 14,825                        | 95,134                        | 3.940                   |
| 2019                                                                                           | 590,917                        | 15,818,767        | 0          | 0                            | 0               | 0                            | 25                 | 50,907                       | 65                 | 25,735                        | 121             | 15,761                        | 65,785                        | 2.677                   |
| 2020                                                                                           | 615,745                        | 18,798,892        | 0          | 0                            | 0               | 0                            | 25                 | 67,448                       | 57                 | 20,705                        | 163             | 25,757                        | 74,079                        | 3.053                   |
| 2021                                                                                           | 735,568                        | 22,753,535        | 1          | 12,740                       | 0               | 0                            | 27                 | 74,497                       | 56                 | 21,306                        | 176             | 26,067                        | 92,925                        | 3.093                   |
| 2022                                                                                           | 684,670                        | 18,744,136        | 0          | 255                          | 0               | 650                          | 20                 | 63,013                       | 51                 | 22,417                        | 169             | 25,508                        | 75,597                        | 2.738                   |
| Total                                                                                          | 3,202,830                      | 98,806,851        | 2          | 31,935                       | 0               | 650                          | 130                | 332,710                      | 278                | 111,334                       | 756             | 107,919                       | 403,520                       | 3.085                   |
| Pure Premium                                                                                   |                                | 3.085             |            | 0.100                        |                 | 0.002                        |                    | 1.039                        |                    | 0.348                         |                 | 0.337                         | 1.260                         |                         |

**TABLE III**  
**Total Medical Experience All Industries - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total              | Major Perm Partial           | Minor Perm Partial           | Temporary Total              | Medical Only                  | Pure<br>Premium<br>(15) |                               |                               |                               |                               |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | Amounts<br>(in 100's)<br>(6) | Amounts<br>(in 100's)<br>(7) | Amounts<br>(in 100's)<br>(8) | Amounts<br>(in 100's)<br>(9) | Amounts<br>(in 100's)<br>(10) |                         | Amounts<br>(in 100's)<br>(11) | Amounts<br>(in 100's)<br>(12) | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 18,430,615                     | 52,108,333        | 7          | 252                          | 0                            | 0                            | 177                          | 203,865                      | 536                           | 113,793                 | 1,574                         | 136,668                       | 66,505                        | 0.283                         |
| 2019                                                                                           | 19,514,489                     | 60,336,799        | 7          | 898                          | 1                            | 92,968                       | 182                          | 232,682                      | 479                           | 95,039                  | 1,507                         | 118,907                       | 62,874                        | 0.309                         |
| 2020                                                                                           | 20,540,731                     | 50,706,628        | 2          | 0                            | 1                            | 62,595                       | 152                          | 157,059                      | 539                           | 108,775                 | 1,506                         | 129,742                       | 48,896                        | 0.247                         |
| 2021                                                                                           | 23,092,342                     | 53,431,685        | 3          | 4,264                        | 0                            | 0                            | 135                          | 209,259                      | 462                           | 132,018                 | 1,496                         | 136,149                       | 52,627                        | 0.231                         |
| 2022                                                                                           | 25,153,180                     | 46,668,279        | 6          | 6,772                        | 3                            | 23,320                       | 58                           | 75,807                       | 284                           | 78,301                  | 1,762                         | 217,663                       | 64,820                        | 0.186                         |
| Total                                                                                          | 106,731,357                    | 263,251,724       | 25         | 12,186                       | 5                            | 178,883                      | 704                          | 878,672                      | 2,300                         | 527,926                 | 7,845                         | 739,129                       | 295,722                       | 0.247                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 18,430,372                     | 73,797,113        | 7          | 354                          | 0                            | 0                            | 177                          | 306,002                      | 536                           | 154,759                 | 1,574                         | 191,199                       | 85,658                        | 0.400                         |
| 2019                                                                                           | 19,515,246                     | 84,921,789        | 7          | 1,261                        | 1                            | 120,480                      | 181                          | 347,477                      | 478                           | 129,782                 | 1,506                         | 169,803                       | 80,415                        | 0.435                         |
| 2020                                                                                           | 20,533,068                     | 71,307,793        | 2          | 0                            | 1                            | 72,263                       | 168                          | 264,543                      | 526                           | 134,142                 | 1,496                         | 179,934                       | 62,196                        | 0.347                         |
| 2021                                                                                           | 23,088,043                     | 77,351,416        | 3          | 5,804                        | 0                            | 0                            | 166                          | 371,229                      | 445                           | 149,358                 | 1,462                         | 183,391                       | 63,732                        | 0.335                         |
| 2022                                                                                           | 25,152,906                     | 70,979,286        | 6          | 11,006                       | 3                            | 38,658                       | 160                          | 276,699                      | 424                           | 133,746                 | 1,476                         | 177,863                       | 71,821                        | 0.282                         |
| Total                                                                                          | 106,719,635                    | 378,357,397       | 25         | 18,424                       | 5                            | 231,400                      | 851                          | 1,565,950                    | 2,408                         | 701,787                 | 7,514                         | 902,190                       | 363,822                       | 0.355                         |
| Pure Premium                                                                                   |                                | 0.355             |            | 0.002                        |                              | 0.022                        |                              | 0.147                        |                               | 0.066                   |                               | 0.085                         | 0.034                         |                               |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                              |                              |                              |                              |                               |                         |                               |                               |                               |                               |
| 2018                                                                                           | 18,430,372                     | 73,797,970        | 6          | 354                          | 0                            | 0                            | 177                          | 306,002                      | 536                           | 154,759                 | 1,574                         | 191,199                       | 85,667                        | 0.400                         |
| 2019                                                                                           | 19,515,246                     | 85,019,164        | 7          | 1,261                        | 1                            | 120,480                      | 181                          | 347,477                      | 480                           | 130,415                 | 1,508                         | 169,983                       | 80,576                        | 0.436                         |
| 2020                                                                                           | 20,533,068                     | 71,589,562        | 0          | 0                            | 1                            | 72,263                       | 168                          | 264,644                      | 532                           | 135,777                 | 1,503                         | 180,829                       | 62,382                        | 0.349                         |
| 2021                                                                                           | 23,088,043                     | 78,921,949        | 3          | 5,804                        | 0                            | 0                            | 168                          | 376,028                      | 463                           | 155,466                 | 1,498                         | 187,891                       | 64,031                        | 0.342                         |
| 2022                                                                                           | 25,152,906                     | 75,144,527        | 6          | 11,006                       | 3                            | 38,658                       | 166                          | 288,700                      | 468                           | 147,519                 | 1,597                         | 192,342                       | 73,222                        | 0.299                         |
| Total                                                                                          | 106,719,635                    | 384,473,172       | 22         | 18,424                       | 5                            | 231,400                      | 860                          | 1,582,850                    | 2,479                         | 723,935                 | 7,680                         | 922,244                       | 365,878                       | 0.360                         |
| Pure Premium                                                                                   |                                | 0.360             |            | 0.002                        |                              | 0.022                        |                              | 0.148                        |                               | 0.068                   |                               | 0.086                         | 0.034                         |                               |



**TABLE III**  
**Total Medical Experience Manufacturing - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical Only                  |       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------|-------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |       |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 861,423                        | 4,048,108         | 0          | 0                            | 0               | 0                            | 14                 | 17,959                       | 38                 | 8,310                         | 100             | 9,163                         | 5,049                         | 0.470 |                         |
| 2019                                                                                           | 940,979                        | 5,237,962         | 0          | 0                            | 0               | 0                            | 15                 | 35,072                       | 35                 | 6,496                         | 86              | 6,397                         | 4,415                         | 0.557 |                         |
| 2020                                                                                           | 934,850                        | 2,410,965         | 0          | 0                            | 0               | 0                            | 12                 | 5,349                        | 33                 | 6,342                         | 100             | 8,139                         | 4,281                         | 0.258 |                         |
| 2021                                                                                           | 1,095,998                      | 9,656,445         | 0          | 0                            | 0               | 0                            | 8                  | 74,525                       | 36                 | 8,883                         | 93              | 8,580                         | 4,576                         | 0.881 |                         |
| 2022                                                                                           | 1,135,654                      | 3,385,503         | 1          | 5,437                        | 0               | 0                            | 4                  | 2,100                        | 19                 | 5,364                         | 125             | 14,414                        | 6,540                         | 0.298 |                         |
| Total                                                                                          | 4,968,903                      | 24,738,983        | 1          | 5,437                        | 0               | 0                            | 53                 | 135,005                      | 161                | 35,395                        | 504             | 46,693                        | 24,860                        | 0.498 |                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 861,412                        | 5,758,036         | 0          | 0                            | 0               | 0                            | 14                 | 26,957                       | 38                 | 11,302                        | 100             | 12,819                        | 6,503                         | 0.668 |                         |
| 2019                                                                                           | 941,015                        | 7,626,498         | 0          | 0                            | 0               | 0                            | 15                 | 51,722                       | 35                 | 9,312                         | 86              | 9,585                         | 5,647                         | 0.810 |                         |
| 2020                                                                                           | 934,501                        | 3,379,531         | 0          | 0                            | 0               | 0                            | 13                 | 9,590                        | 32                 | 7,695                         | 99              | 11,065                        | 5,445                         | 0.362 |                         |
| 2021                                                                                           | 1,095,794                      | 14,237,013        | 0          | 0                            | 0               | 0                            | 11                 | 106,076                      | 34                 | 14,748                        | 91              | 16,005                        | 5,541                         | 1.299 |                         |
| 2022                                                                                           | 1,135,642                      | 4,932,676         | 1          | 7,462                        | 0               | 331                          | 11                 | 14,142                       | 29                 | 8,639                         | 105             | 11,506                        | 7,247                         | 0.434 |                         |
| Total                                                                                          | 4,968,364                      | 35,933,755        | 1          | 7,462                        | 0               | 331                          | 63                 | 208,486                      | 168                | 51,697                        | 481             | 60,980                        | 30,382                        | 0.723 |                         |
| Pure Premium                                                                                   |                                | 0.723             |            | 0.015                        |                 | 0.001                        |                    | 0.420                        |                    | 0.104                         |                 | 0.123                         | 0.061                         |       |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 861,412                        | 5,758,101         | 0          | 0                            | 0               | 0                            | 14                 | 26,957                       | 38                 | 11,302                        | 100             | 12,819                        | 6,503                         | 0.668 |                         |
| 2019                                                                                           | 941,015                        | 7,632,755         | 0          | 0                            | 0               | 0                            | 15                 | 51,722                       | 35                 | 9,351                         | 86              | 9,596                         | 5,658                         | 0.811 |                         |
| 2020                                                                                           | 934,501                        | 3,396,565         | 0          | 0                            | 0               | 0                            | 13                 | 9,592                        | 33                 | 7,793                         | 100             | 11,119                        | 5,461                         | 0.363 |                         |
| 2021                                                                                           | 1,095,794                      | 14,472,659        | 0          | 0                            | 0               | 0                            | 11                 | 107,426                      | 35                 | 15,313                        | 94              | 16,421                        | 5,567                         | 1.321 |                         |
| 2022                                                                                           | 1,135,642                      | 5,210,108         | 1          | 7,462                        | 0               | 331                          | 12                 | 14,949                       | 32                 | 9,530                         | 113             | 12,442                        | 7,388                         | 0.459 |                         |
| Total                                                                                          | 4,968,364                      | 36,470,188        | 1          | 7,462                        | 0               | 331                          | 64                 | 210,646                      | 173                | 53,289                        | 493             | 62,397                        | 30,578                        | 0.734 |                         |
| Pure Premium                                                                                   |                                | 0.734             |            | 0.015                        |                 | 0.001                        |                    | 0.424                        |                    | 0.107                         |                 | 0.126                         | 0.062                         |       |                         |

**TABLE III**  
**Total Medical Experience Contracting - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical Only                  |       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------|-------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |       |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 1,131,256                      | 8,540,342         | 3          | 205                          | 0               | 0                            | 38                 | 37,634                       | 67                 | 20,082                        | 212             | 20,124                        | 7,358                         | 0.755 |                         |
| 2019                                                                                           | 1,160,552                      | 13,572,847        | 3          | 538                          | 0               | 0                            | 44                 | 94,557                       | 59                 | 11,909                        | 200             | 19,376                        | 9,347                         | 1.170 |                         |
| 2020                                                                                           | 1,191,078                      | 13,310,004        | 1          | 0                            | 1               | 62,595                       | 31                 | 32,514                       | 69                 | 15,864                        | 192             | 16,081                        | 6,046                         | 1.117 |                         |
| 2021                                                                                           | 1,259,469                      | 6,303,490         | 2          | 3,695                        | 0               | 0                            | 28                 | 22,246                       | 49                 | 14,057                        | 181             | 17,224                        | 5,813                         | 0.500 |                         |
| 2022                                                                                           | 1,364,603                      | 11,673,865        | 2          | 1,318                        | 2               | 21,319                       | 20                 | 37,787                       | 30                 | 10,085                        | 218             | 38,881                        | 7,349                         | 0.855 |                         |
| Total                                                                                          | 6,106,958                      | 53,400,548        | 11         | 5,756                        | 3               | 83,914                       | 161                | 224,738                      | 274                | 71,999                        | 1,003           | 111,686                       | 35,912                        | 0.874 |                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 1,131,241                      | 12,171,911        | 3          | 288                          | 0               | 0                            | 38                 | 56,489                       | 67                 | 27,312                        | 212             | 28,153                        | 9,477                         | 1.076 |                         |
| 2019                                                                                           | 1,160,597                      | 19,827,601        | 3          | 756                          | 0               | 0                            | 43                 | 139,028                      | 59                 | 17,890                        | 200             | 28,647                        | 11,955                        | 1.708 |                         |
| 2020                                                                                           | 1,190,634                      | 18,226,347        | 1          | 0                            | 1               | 72,263                       | 32                 | 59,338                       | 68                 | 19,917                        | 191             | 23,056                        | 7,690                         | 1.531 |                         |
| 2021                                                                                           | 1,259,234                      | 9,085,130         | 2          | 5,029                        | 0               | 0                            | 29                 | 39,910                       | 50                 | 16,189                        | 177             | 22,683                        | 7,040                         | 0.721 |                         |
| 2022                                                                                           | 1,364,588                      | 18,127,200        | 2          | 2,112                        | 2               | 30,377                       | 28                 | 82,836                       | 52                 | 24,061                        | 183             | 33,745                        | 8,142                         | 1.328 |                         |
| Total                                                                                          | 6,106,294                      | 77,438,189        | 11         | 8,185                        | 3               | 102,640                      | 170                | 377,601                      | 296                | 105,369                       | 963             | 136,284                       | 44,304                        | 1.268 |                         |
| Pure Premium                                                                                   |                                | 1.268             |            | 0.013                        |                 | 0.168                        |                    | 0.618                        |                    | 0.173                         |                 | 0.223                         | 0.073                         |       |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 1,131,241                      | 12,172,006        | 3          | 288                          | 0               | 0                            | 38                 | 56,489                       | 67                 | 27,312                        | 212             | 28,153                        | 9,478                         | 1.076 |                         |
| 2019                                                                                           | 1,160,597                      | 19,842,620        | 3          | 756                          | 0               | 0                            | 43                 | 139,028                      | 60                 | 17,988                        | 200             | 28,675                        | 11,979                        | 1.710 |                         |
| 2020                                                                                           | 1,190,634                      | 18,267,218        | 0          | 0                            | 1               | 72,263                       | 32                 | 59,378                       | 69                 | 20,141                        | 192             | 23,178                        | 7,713                         | 1.534 |                         |
| 2021                                                                                           | 1,259,234                      | 9,269,550         | 2          | 5,029                        | 0               | 0                            | 29                 | 40,482                       | 52                 | 16,903                        | 181             | 23,209                        | 7,073                         | 0.736 |                         |
| 2022                                                                                           | 1,364,588                      | 19,091,216        | 2          | 2,112                        | 2               | 30,377                       | 29                 | 87,077                       | 57                 | 26,616                        | 198             | 36,430                        | 8,301                         | 1.399 |                         |
| Total                                                                                          | 6,106,294                      | 78,642,610        | 10         | 8,185                        | 3               | 102,640                      | 172                | 382,453                      | 304                | 108,959                       | 983             | 139,646                       | 44,544                        | 1.288 |                         |
| Pure Premium                                                                                   |                                | 1.288             |            | 0.013                        |                 | 0.168                        |                    | 0.626                        |                    | 0.178                         |                 | 0.229                         | 0.073                         |       |                         |

**TABLE III**  
**Total Medical Experience Office & Clerical - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | Death      |                              | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical Only                  |       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------|-------------------------|
|                                                                                                |                                |                   | No.<br>(4) | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |       |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 11,821,820                     | 6,163,657         | 0          | 0                            | 0               | 0                            | 21                 | 15,290                       | 83                 | 14,919                        | 185             | 18,272                        | 13,156                        | 0.052 |                         |
| 2019                                                                                           | 12,707,001                     | 14,667,508        | 0          | 0                            | 1               | 92,968                       | 20                 | 14,066                       | 63                 | 11,535                        | 184             | 15,265                        | 12,842                        | 0.115 |                         |
| 2020                                                                                           | 13,515,148                     | 6,841,915         | 0          | 0                            | 0               | 0                            | 20                 | 21,306                       | 77                 | 17,710                        | 153             | 20,315                        | 9,088                         | 0.051 |                         |
| 2021                                                                                           | 15,073,727                     | 5,780,470         | 0          | 0                            | 0               | 0                            | 14                 | 11,450                       | 67                 | 17,128                        | 161             | 18,151                        | 11,075                        | 0.038 |                         |
| 2022                                                                                           | 16,490,225                     | 5,529,458         | 1          | 0                            | 0               | 0                            | 5                  | 4,150                        | 42                 | 11,222                        | 236             | 26,995                        | 12,928                        | 0.034 |                         |
| Total                                                                                          | 69,607,920                     | 38,983,008        | 1          | 0                            | 1               | 92,968                       | 80                 | 66,261                       | 332                | 72,514                        | 919             | 98,998                        | 59,089                        | 0.056 |                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 11,821,663                     | 8,574,694         | 0          | 0                            | 0               | 0                            | 21                 | 22,950                       | 83                 | 20,290                        | 185             | 25,562                        | 16,945                        | 0.073 |                         |
| 2019                                                                                           | 12,707,494                     | 19,529,992        | 0          | 0                            | 1               | 120,480                      | 20                 | 21,485                       | 63                 | 15,420                        | 184             | 21,490                        | 16,425                        | 0.154 |                         |
| 2020                                                                                           | 13,510,105                     | 9,683,363         | 0          | 0                            | 0               | 0                            | 22                 | 35,617                       | 74                 | 21,621                        | 153             | 28,036                        | 11,560                        | 0.072 |                         |
| 2021                                                                                           | 15,070,921                     | 8,198,972         | 0          | 0                            | 0               | 0                            | 19                 | 27,153                       | 62                 | 18,193                        | 158             | 23,231                        | 13,412                        | 0.054 |                         |
| 2022                                                                                           | 16,490,045                     | 8,166,656         | 1          | 231                          | 0               | 654                          | 20                 | 27,737                       | 59                 | 17,006                        | 198             | 21,714                        | 14,324                        | 0.050 |                         |
| Total                                                                                          | 69,600,228                     | 54,153,677        | 1          | 231                          | 1               | 121,133                      | 102                | 134,943                      | 341                | 92,530                        | 878             | 120,034                       | 72,665                        | 0.078 |                         |
| Pure Premium                                                                                   |                                | 0.078             |            | 0.000                        |                 | 0.017                        |                    | 0.019                        |                    | 0.013                         |                 | 0.017                         | 0.010                         |       |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 11,821,663                     | 8,574,863         | 0          | 0                            | 0               | 0                            | 21                 | 22,950                       | 83                 | 20,290                        | 185             | 25,562                        | 16,946                        | 0.073 |                         |
| 2019                                                                                           | 12,707,494                     | 19,543,293        | 0          | 0                            | 1               | 120,480                      | 20                 | 21,485                       | 63                 | 15,498                        | 184             | 21,513                        | 16,457                        | 0.154 |                         |
| 2020                                                                                           | 13,510,105                     | 9,727,901         | 0          | 0                            | 0               | 0                            | 22                 | 35,628                       | 75                 | 21,879                        | 153             | 28,177                        | 11,595                        | 0.072 |                         |
| 2021                                                                                           | 15,070,921                     | 8,371,884         | 0          | 0                            | 0               | 0                            | 19                 | 27,499                       | 65                 | 18,954                        | 162             | 23,791                        | 13,475                        | 0.056 |                         |
| 2022                                                                                           | 16,490,045                     | 8,650,880         | 1          | 231                          | 0               | 654                          | 21                 | 28,790                       | 65                 | 18,717                        | 214             | 23,513                        | 14,604                        | 0.052 |                         |
| Total                                                                                          | 69,600,228                     | 54,868,820        | 1          | 231                          | 1               | 121,133                      | 103                | 136,352                      | 351                | 95,338                        | 899             | 122,557                       | 73,077                        | 0.079 |                         |
| Pure Premium                                                                                   |                                | 0.079             |            | 0.000                        |                 | 0.017                        |                    | 0.020                        |                    | 0.014                         |                 | 0.018                         | 0.010                         |       |                         |

**TABLE III**  
**Total Medical Experience Goods & Services - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | No.<br>(4) | Death                        | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical Only                  |       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------|-------------------------|
|                                                                                                |                                |                   |            | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |       |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 4,040,179                      | 26,777,010        | 3          | 47                           | 0               | 0                            | 72                 | 93,422                       | 298                | 58,612                        | 949             | 79,089                        | 36,600                        | 0.663 |                         |
| 2019                                                                                           | 4,115,063                      | 22,230,767        | 4          | 360                          | 0               | 0                            | 78                 | 72,961                       | 257                | 51,765                        | 917             | 65,100                        | 32,122                        | 0.540 |                         |
| 2020                                                                                           | 4,283,681                      | 23,008,459        | 1          | 0                            | 0               | 0                            | 65                 | 75,283                       | 303                | 56,502                        | 899             | 71,525                        | 26,774                        | 0.537 |                         |
| 2021                                                                                           | 4,927,443                      | 25,453,125        | 0          | 0                            | 0               | 0                            | 60                 | 71,575                       | 255                | 76,700                        | 886             | 79,043                        | 27,213                        | 0.517 |                         |
| 2022                                                                                           | 5,478,020                      | 21,532,875        | 2          | 17                           | 1               | 2,001                        | 19                 | 23,315                       | 163                | 36,719                        | 1,001           | 119,779                       | 33,498                        | 0.393 |                         |
| Total                                                                                          | 22,844,386                     | 119,002,236       | 10         | 424                          | 1               | 2,001                        | 294                | 336,557                      | 1,276              | 280,298                       | 4,652           | 414,536                       | 156,208                       | 0.521 |                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 4,040,126                      | 37,779,115        | 3          | 66                           | 0               | 0                            | 72                 | 140,226                      | 298                | 79,712                        | 949             | 110,646                       | 47,141                        | 0.935 |                         |
| 2019                                                                                           | 4,115,223                      | 31,370,008        | 4          | 505                          | 0               | 0                            | 78                 | 110,766                      | 256                | 69,398                        | 916             | 91,946                        | 41,085                        | 0.762 |                         |
| 2020                                                                                           | 4,282,083                      | 32,640,688        | 1          | 0                            | 0               | 0                            | 75                 | 124,277                      | 295                | 69,556                        | 892             | 98,516                        | 34,057                        | 0.762 |                         |
| 2021                                                                                           | 4,926,526                      | 36,718,796        | 0          | 0                            | 0               | 0                            | 80                 | 148,509                      | 246                | 82,832                        | 863             | 102,892                       | 32,955                        | 0.745 |                         |
| 2022                                                                                           | 5,477,961                      | 32,622,101        | 2          | 1,050                        | 1               | 5,965                        | 81                 | 119,717                      | 239                | 67,122                        | 838             | 95,251                        | 37,116                        | 0.596 |                         |
| Total                                                                                          | 22,841,919                     | 171,130,708       | 10         | 1,621                        | 1               | 5,965                        | 387                | 643,496                      | 1,334              | 368,620                       | 4,458           | 499,251                       | 192,353                       | 0.749 |                         |
| Pure Premium                                                                                   |                                | 0.749             |            | 0.001                        |                 | 0.003                        |                    | 0.282                        |                    | 0.161                         |                 | 0.219                         | 0.084                         |       |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 4,040,126                      | 37,779,587        | 3          | 66                           | 0               | 0                            | 72                 | 140,226                      | 298                | 79,712                        | 949             | 110,646                       | 47,146                        | 0.935 |                         |
| 2019                                                                                           | 4,115,223                      | 31,422,005        | 4          | 505                          | 0               | 0                            | 78                 | 110,766                      | 257                | 69,738                        | 917             | 92,043                        | 41,167                        | 0.764 |                         |
| 2020                                                                                           | 4,282,083                      | 32,790,026        | 0          | 0                            | 0               | 0                            | 75                 | 124,314                      | 299                | 70,431                        | 896             | 98,996                        | 34,159                        | 0.766 |                         |
| 2021                                                                                           | 4,926,526                      | 37,515,333        | 0          | 0                            | 0               | 0                            | 81                 | 150,400                      | 256                | 86,241                        | 885             | 105,403                       | 33,110                        | 0.761 |                         |
| 2022                                                                                           | 5,477,961                      | 34,632,593        | 2          | 1,050                        | 1               | 5,965                        | 84                 | 124,377                      | 265                | 74,299                        | 904             | 102,795                       | 37,840                        | 0.632 |                         |
| Total                                                                                          | 22,841,919                     | 174,139,544       | 9          | 1,621                        | 1               | 5,965                        | 391                | 650,084                      | 1,374              | 380,421                       | 4,551           | 509,883                       | 193,421                       | 0.762 |                         |
| Pure Premium                                                                                   |                                | 0.762             |            | 0.001                        |                 | 0.003                        |                    | 0.285                        |                    | 0.167                         |                 | 0.223                         | 0.085                         |       |                         |

**TABLE III**  
**Total Medical Experience Miscellaneous - Policy Years 2018 - 2022**

| PY<br>(1)                                                                                      | Payroll<br>(in 1,000's)<br>(2) | All Losses<br>(3) | Death      |                              | Permanent Total |                              | Major Perm Partial |                              | Minor Perm Partial |                               | Temporary Total |                               | Medical Only                  |       | Pure<br>Premium<br>(15) |
|------------------------------------------------------------------------------------------------|--------------------------------|-------------------|------------|------------------------------|-----------------|------------------------------|--------------------|------------------------------|--------------------|-------------------------------|-----------------|-------------------------------|-------------------------------|-------|-------------------------|
|                                                                                                |                                |                   | No.<br>(4) | Amounts<br>(in 100's)<br>(5) | No.<br>(6)      | Amounts<br>(in 100's)<br>(7) | No.<br>(8)         | Amounts<br>(in 100's)<br>(9) | No.<br>(10)        | Amounts<br>(in 100's)<br>(11) | No.<br>(12)     | Amounts<br>(in 100's)<br>(13) | Amounts<br>(in 100's)<br>(14) |       |                         |
| A. LOSS EXPERIENCE AS REPORTED                                                                 |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 575,937                        | 6,579,216         | 1          | 0                            | 0               | 0                            | 32                 | 39,561                       | 50                 | 11,869                        | 128             | 10,021                        | 4,342                         | 1.142 |                         |
| 2019                                                                                           | 590,894                        | 4,627,715         | 0          | 0                            | 0               | 0                            | 25                 | 16,027                       | 65                 | 13,334                        | 120             | 12,769                        | 4,147                         | 0.783 |                         |
| 2020                                                                                           | 615,975                        | 5,135,285         | 0          | 0                            | 0               | 0                            | 24                 | 22,606                       | 57                 | 12,357                        | 162             | 13,682                        | 2,708                         | 0.834 |                         |
| 2021                                                                                           | 735,705                        | 6,238,155         | 1          | 569                          | 0               | 0                            | 25                 | 29,462                       | 55                 | 15,249                        | 175             | 13,151                        | 3,950                         | 0.848 |                         |
| 2022                                                                                           | 684,678                        | 4,546,578         | 0          | 0                            | 0               | 0                            | 10                 | 8,454                        | 30                 | 14,912                        | 182             | 17,594                        | 4,506                         | 0.664 |                         |
| Total                                                                                          | 3,203,189                      | 27,126,949        | 2          | 569                          | 0               | 0                            | 116                | 116,110                      | 257                | 67,721                        | 767             | 67,217                        | 19,653                        | 0.847 |                         |
| B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 575,930                        | 9,513,357         | 1          | 0                            | 0               | 0                            | 32                 | 59,380                       | 50                 | 16,142                        | 128             | 14,019                        | 5,592                         | 1.652 |                         |
| 2019                                                                                           | 590,917                        | 6,567,689         | 0          | 0                            | 0               | 0                            | 25                 | 24,475                       | 65                 | 17,763                        | 120             | 18,135                        | 5,304                         | 1.111 |                         |
| 2020                                                                                           | 615,745                        | 7,377,864         | 0          | 0                            | 0               | 0                            | 25                 | 35,721                       | 56                 | 15,353                        | 161             | 19,261                        | 3,444                         | 1.198 |                         |
| 2021                                                                                           | 735,568                        | 9,111,505         | 1          | 775                          | 0               | 0                            | 27                 | 49,581                       | 54                 | 17,396                        | 172             | 18,580                        | 4,784                         | 1.239 |                         |
| 2022                                                                                           | 684,670                        | 7,130,653         | 0          | 151                          | 0               | 1,332                        | 19                 | 32,267                       | 45                 | 16,918                        | 153             | 15,647                        | 4,992                         | 1.041 |                         |
| Total                                                                                          | 3,202,830                      | 39,701,069        | 2          | 926                          | 0               | 1,332                        | 128                | 201,424                      | 270                | 83,571                        | 734             | 85,641                        | 24,117                        | 1.240 |                         |
| Pure Premium                                                                                   |                                | 1.240             |            | 0.003                        |                 | 0.004                        |                    | 0.629                        |                    | 0.261                         |                 | 0.267                         | 0.075                         |       |                         |
| C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND) |                                |                   |            |                              |                 |                              |                    |                              |                    |                               |                 |                               |                               |       |                         |
| 2018                                                                                           | 575,930                        | 9,513,413         | 0          | 0                            | 0               | 0                            | 32                 | 59,380                       | 50                 | 16,142                        | 128             | 14,019                        | 5,593                         | 1.652 |                         |
| 2019                                                                                           | 590,917                        | 6,578,491         | 0          | 0                            | 0               | 0                            | 25                 | 24,475                       | 65                 | 17,839                        | 120             | 18,156                        | 5,315                         | 1.113 |                         |
| 2020                                                                                           | 615,745                        | 7,407,852         | 0          | 0                            | 0               | 0                            | 25                 | 35,732                       | 57                 | 15,533                        | 162             | 19,359                        | 3,454                         | 1.203 |                         |
| 2021                                                                                           | 735,568                        | 9,292,524         | 1          | 775                          | 0               | 0                            | 27                 | 50,222                       | 56                 | 18,056                        | 176             | 19,066                        | 4,806                         | 1.263 |                         |
| 2022                                                                                           | 684,670                        | 7,559,730         | 0          | 151                          | 0               | 1,332                        | 20                 | 33,508                       | 49                 | 18,357                        | 168             | 17,160                        | 5,090                         | 1.104 |                         |
| Total                                                                                          | 3,202,830                      | 40,352,010        | 1          | 926                          | 0               | 1,332                        | 129                | 203,316                      | 277                | 85,927                        | 754             | 87,761                        | 24,258                        | 1.260 |                         |
| Pure Premium                                                                                   |                                | 1.260             |            | 0.003                        |                 | 0.004                        |                    | 0.635                        |                    | 0.268                         |                 | 0.274                         | 0.076                         |       |                         |