As Filed

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2026 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

April 1, 2026 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Pure Premium Test Correction Factor	1.0123	0.9530	1.0625	1.0218	1.3269
(2) Off-Balance Factor (Collectible Prem Ratio	1.0337	1.1529	1.0193	0.9657	1.0182
(3) Final Loss Cost Test Correction Factor	0.9961	1.1188	0.8750	0.9818	0.7313
(4) Composite Pure Premium Multiplier (1) * (2) * (3)	1.0424	1.2293	0.9476	0.9688	0.9880

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2018 through 2022 were translated using composite multipliers, yielding an average claim value of $ 566,928. Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [2 * 566,928] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.694	786,643	1,573,286
B	0.766	868,682	1,737,364
C	0.846	959,278	1,918,556
D	0.934	1,059,322	2,118,644
E	1.032	1,169,799	2,339,598
F	1.139	1,291,798	2,583,596
G	1.258	1,426,520	2,853,040

@ From Pennsylvania 4/1/26 loss cost filing materials - Excess Loss Factor Study

CREDIBILITY

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

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

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

	No. Cases (1)	INDEMNITY AMOUNT (2)	MEDICAL AMOUNT (3)	TOTAL AMOUNT (4)	AVERAGE COST (4) / (1) (5)
Death	350	157,839,156	72,074,662	229,913,818	656,684
Permanent Total	40	31,668,915	247,943,376	279,612,291	6,938,671
Major	7,736	2,502,644,458	1,594,962,035	4,097,606,493	529,675
Total Serious	8,126	2,692,152,528	1,914,980,073	4,607,132,601	566,928
Minor	28,516	1,718,892,821	1,180,298,971	2,899,191,792	101,667
Temporary	109,143	1,847,844,966	1,803,383,999	3,651,228,965	33,454
Total Non-Serious	137,659	3,566,737,787	2,983,682,970	6,550,420,757	47,584

Accordingly, the criteria for 100 percent credibility will be:

Serious:	175 *	566,928	=	99,212,400
Non-Serious:	500 *	47,584	=	23,792,000
Medical:	0.10 *	23,792,000	=	2,379,200

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	98,469,275	23,613,793	2,361,379
0.99	96,988,624	23,258,719	2,325,872
0.98	95,515,468	22,905,444	2,290,544
0.97	94,049,846	22,553,975	2,255,398
0.96	92,591,797	22,204,322	2,220,432
0.95	91,141,362	21,856,495	2,185,650
0.94	89,698,579	21,510,503	2,151,050
0.93	88,263,490	21,166,356	2,116,636
0.92	86,836,136	20,824,064	2,082,406
0.91	85,416,560	20,483,638	2,048,364
0.90	84,004,804	20,145,086	2,014,509
0.89	82,600,912	19,808,421	1,980,842
0.88	81,204,928	19,473,651	1,947,365
0.87	79,816,898	19,140,790	1,914,079
0.86	78,436,866	18,809,846	1,880,985
0.85	77,064,880	18,480,832	1,848,083
0.84	75,700,988	18,153,758	1,815,376
0.83	74,345,236	17,828,637	1,782,864
0.82	72,997,676	17,505,481	1,750,548
0.81	71,658,357	17,184,300	1,718,430
0.80	70,327,329	16,865,108	1,686,511
0.79	69,004,645	16,547,917	1,654,792
0.78	67,690,359	16,232,740	1,623,274
0.77	66,384,523	15,919,589	1,591,959
0.76	65,087,193	15,608,478	1,560,848
0.75	63,798,425	15,299,420	1,529,942
0.74	62,518,276	14,992,429	1,499,243
0.73	61,246,806	14,687,519	1,468,752
0.72	59,984,073	14,384,705	1,438,471
0.71	58,730,138	14,084,000	1,408,400
0.70	57,485,064	13,785,421	1,378,542
0.69	56,248,914	13,488,981	1,348,898
0.68	55,021,753	13,194,697	1,319,470
0.67	53,803,647	12,902,585	1,290,259
0.66	52,594,665	12,612,660	1,261,266
0.65	51,394,875	12,324,940	1,232,494
0.64	50,204,349	12,039,442	1,203,944
0.63	49,023,159	11,756,182	1,175,618
0.62	47,851,380	11,475,179	1,147,518
0.61	46,689,088	11,196,451	1,119,645
0.60	45,536,361	10,920,017	1,092,002
0.59	44,393,279	10,645,896	1,064,590
0.58	43,259,924	10,374,108	1,037,411
0.57	42,136,381	10,104,672	1,010,467
0.56	41,022,735	9,837,611	983,761
0.55	39,919,076	9,572,944	957,294
0.54	38,825,495	9,310,693	931,069
0.53	37,742,086	9,050,882	905,088
0.52	36,668,945	8,793,534	879,353
0.51	35,606,172	8,538,671	853,867

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	34,553,868	8,286,320	828,632
0.49	33,512,138	8,036,504	803,650
0.48	32,481,092	7,789,250	778,925
0.47	31,460,841	7,544,585	754,459
0.46	30,451,501	7,302,536	730,254
0.45	29,453,191	7,063,133	706,313
0.44	28,466,034	6,826,404	682,640
0.43	27,490,157	6,592,380	659,238
0.42	26,525,694	6,361,093	636,109
0.41	25,572,780	6,132,576	613,258
0.40	24,631,557	5,906,863	590,686
0.39	23,702,172	5,683,988	568,399
0.38	22,784,779	5,463,989	546,399
0.37	21,879,535	5,246,904	524,690
0.36	20,986,607	5,032,772	503,277
0.35	20,106,166	4,821,635	482,164
0.34	19,238,393	4,613,535	461,354
0.33	18,383,475	4,408,518	440,852
0.32	17,541,609	4,206,631	420,663
0.31	16,713,000	4,007,924	400,792
0.30	15,897,863	3,812,447	381,245
0.29	15,096,426	3,620,255	362,026
0.28	14,308,927	3,431,406	343,141
0.27	13,535,616	3,245,959	324,596
0.26	12,776,760	3,063,979	306,398
0.25	12,032,640	2,885,532	288,553
0.24	11,303,552	2,710,691	271,069
0.23	10,589,814	2,539,530	253,953
0.22	9,891,764	2,372,132	237,213
0.21	9,209,762	2,208,582	220,858
0.20	8,544,195	2,048,973	204,897
0.19	7,895,480	1,893,405	189,341
0.18	7,264,067	1,741,987	174,199
0.17	6,650,443	1,594,835	159,484
0.16	6,055,141	1,452,076	145,208
0.15	5,478,743	1,313,851	131,385
0.14	4,921,890	1,180,313	118,031
0.13	4,385,294	1,051,632	105,163
0.12	3,869,753	928,001	92,800
0.11	3,376,163	809,634	80,963
0.10	2,905,548	696,776	69,678
0.09	2,459,092	589,712	58,971
0.08	2,038,179	488,774	48,877
0.07	1,644,467	394,358	39,436
0.06	1,279,984	306,952	30,695
0.05	947,297	227,170	22,717
0.04	649,797	155,827	15,583
0.03	392,280	94,073	9,407
0.02	182,323	43,723	4,372
0.01	35,091	8,416	842
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A	Five Year Payroll (00's)		
		13,122,003,388	

B	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	2,628,487,552	4,209,217,298	612,074,266

C = A / B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	4.9922	3.1174	21.4386

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	491,578,315	73,613,638	50,624,660
0.99	484,186,609	72,506,731	49,863,439
0.98	476,832,319	71,405,431	49,106,057
0.97	469,515,641	70,309,762	48,352,576
0.96	462,236,769	69,219,753	47,602,953
0.95	454,995,907	68,135,438	46,857,276
0.94	447,793,246	67,056,842	46,115,501
0.93	440,628,995	65,983,998	45,377,713
0.92	433,503,358	64,916,937	44,643,869
0.91	426,416,551	63,855,693	43,914,056
0.90	419,368,783	62,800,291	43,188,253
0.89	412,360,273	61,750,772	42,466,479
0.88	405,391,242	60,707,160	41,748,779
0.87	398,461,918	59,669,499	41,035,174
0.86	391,572,522	58,637,814	40,325,685
0.85	384,723,294	57,612,146	39,620,312
0.84	377,914,472	56,592,525	38,919,120
0.83	371,146,287	55,578,993	38,222,108
0.82	364,418,998	54,571,586	37,529,298
0.81	357,732,850	53,570,337	36,840,733
0.80	351,088,092	52,575,288	36,156,435
0.79	344,484,989	51,586,476	35,476,424
0.78	337,923,810	50,603,944	34,800,722
0.77	331,404,816	49,627,727	34,129,372
0.76	324,928,285	48,657,869	33,462,396
0.75	318,494,497	47,694,412	32,799,815
0.74	312,103,737	46,737,398	32,141,671
0.73	305,756,305	45,786,872	31,487,987
0.72	299,452,489	44,842,879	30,838,804
0.71	293,192,595	43,905,462	30,194,124
0.70	286,976,937	42,974,671	29,554,011
0.69	280,805,828	42,050,549	28,918,485
0.68	274,679,595	41,133,148	28,287,590
0.67	268,598,567	40,222,518	27,661,347
0.66	262,563,087	39,318,706	27,039,777
0.65	256,573,495	38,421,768	26,422,946
0.64	250,630,151	37,531,756	25,810,874
0.63	244,733,414	36,648,722	25,203,604
0.62	238,883,659	35,772,723	24,601,179
0.61	233,081,265	34,903,816	24,003,621
0.60	227,326,621	34,042,061	23,410,994
0.59	221,620,127	33,187,516	22,823,319
0.58	215,962,193	32,340,244	22,240,639
0.57	210,353,241	31,500,304	21,662,998
0.56	204,793,698	30,667,769	21,090,459
0.55	199,284,011	29,842,696	20,523,043
0.54	193,824,636	29,025,154	19,960,816
0.53	188,416,042	28,215,220	19,403,820
0.52	183,058,707	27,412,963	18,852,097
0.51	177,753,132	26,618,453	18,305,713

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.50	172,499,820	25,831,774	17,764,710
0.49	167,299,295	25,052,998	17,229,131
0.48	162,152,107	24,282,208	16,699,062
0.47	157,058,810	23,519,489	16,174,545
0.46	152,019,983	22,764,926	15,655,623
0.45	147,036,220	22,018,611	15,142,362
0.44	142,108,135	21,280,632	14,634,846
0.43	137,236,362	20,551,085	14,133,140
0.42	132,421,570	19,830,071	13,637,286
0.41	127,664,432	19,117,692	13,147,393
0.40	122,965,659	18,414,055	12,663,481
0.39	118,325,983	17,719,264	12,185,679
0.38	113,746,174	17,033,439	11,714,030
0.37	109,227,015	16,356,699	11,248,619
0.36	104,769,339	15,689,163	10,789,554
0.35	100,374,002	15,030,965	10,336,921
0.34	96,041,906	14,382,234	9,890,784
0.33	91,773,984	13,743,114	9,451,250
0.32	87,571,220	13,113,751	9,018,426
0.31	83,434,639	12,494,302	8,592,419
0.30	79,365,312	11,884,922	8,173,359
0.29	75,364,378	11,285,783	7,761,331
0.28	71,433,025	10,697,065	7,356,463
0.27	67,572,502	10,118,953	6,958,884
0.26	63,784,141	9,551,648	6,568,744
0.25	60,069,345	8,995,357	6,186,172
0.24	56,429,592	8,450,308	5,811,340
0.23	52,866,469	7,916,731	5,444,397
0.22	49,381,664	7,394,884	5,085,515
0.21	45,976,974	6,885,034	4,734,886
0.20	42,654,330	6,387,468	4,392,705
0.19	39,415,815	5,902,501	4,059,206
0.18	36,263,675	5,430,470	3,734,583
0.17	33,200,342	4,971,739	3,419,114
0.16	30,228,475	4,526,702	3,113,056
0.15	27,350,981	4,095,799	2,816,710
0.14	24,571,059	3,679,508	2,530,419
0.13	21,892,265	3,278,358	2,254,547
0.12	19,318,581	2,892,950	1,989,502
0.11	16,854,481	2,523,953	1,735,733
0.10	14,505,077	2,172,130	1,493,799
0.09	12,276,279	1,838,368	1,264,256
0.08	10,174,997	1,523,704	1,047,854
0.07	8,209,508	1,229,372	845,453
0.06	6,389,936	956,892	658,058
0.05	4,729,096	708,180	487,021
0.04	3,243,917	485,775	334,078
0.03	1,958,340	293,263	201,673
0.02	910,193	136,302	93,730
0.01	175,181	26,236	18,051
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	240,455,653	2,022,823,925	70	221,448	12	74,882	1,785	4,093,203	6,163	2,781,069	23,816	3,092,397	9,965,240	0.841
2019	246,275,497	1,825,636,777	70	220,838	7	50,288	1,530	3,493,535	5,519	2,691,705	21,714	2,963,801	8,836,201	0.741
2020	250,282,811	1,716,582,625	68	230,872	7	47,620	1,366	3,170,871	5,749	2,740,268	21,074	2,740,385	8,235,810	0.686
2021	277,959,634	1,747,633,293	72	214,925	6	37,670	1,109	2,535,918	6,033	3,021,598	22,251	3,012,592	8,653,630	0.629
2022	297,225,257	1,589,558,977	64	266,013	6	46,561	497	1,215,084	4,081	2,132,112	23,329	3,468,597	8,767,223	0.535
Total	1,312,198,852	8,902,235,597	344	1,154,097	38	257,021	6,287	14,508,611	27,545	13,366,752	112,184	15,277,772	44,458,104	0.678
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	240,455,653	2,635,600,744	70	315,563	12	94,276	1,785	5,775,510	6,163	3,715,509	23,816	4,032,485	12,422,664	1.096
2019	246,275,497	2,338,843,839	70	317,011	7	58,411	1,556	5,032,440	5,501	3,315,734	21,688	3,672,540	10,992,302	0.950
2020	250,282,811	2,275,098,229	70	314,314	7	58,419	1,460	4,721,749	5,683	3,424,327	20,990	3,554,919	10,677,255	0.909
2021	277,959,634	2,339,118,989	74	332,980	6	47,710	1,487	4,812,142	5,790	3,490,400	21,973	3,718,963	10,988,996	0.842
2022	297,225,257	2,243,935,298	66	298,524	7	57,874	1,449	4,684,604	5,380	3,242,958	20,676	3,499,543	10,655,851	0.755
Total	1,312,198,852	11,832,597,099	350	1,578,392	40	316,689	7,736	25,026,445	28,516	17,188,928	109,143	18,478,450	55,737,068	0.902
Pure Premium		0.902		0.012		0.002		0.191		0.131		0.141	0.425	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	240,455,653	1,611,829,103	52	234,513	6	47,175	937	3,033,064	3,935	2,372,252	14,995	2,538,858	7,892,429	0.670
2019	246,275,497	1,577,850,472	51	229,878	6	47,165	919	2,973,649	3,857	2,324,992	14,684	2,486,509	7,716,313	0.641
2020	250,282,811	1,496,447,831	49	220,109	5	39,271	875	2,831,741	3,676	2,215,062	13,973	2,366,510	7,291,786	0.598
2021	277,959,634	1,582,134,523	51	228,921	6	47,076	919	2,973,409	3,862	2,328,086	14,707	2,489,112	7,754,742	0.569
2022	297,225,257	1,618,915,512	53	237,757	6	47,110	944	3,052,956	3,963	2,388,495	15,055	2,548,421	7,914,417	0.545
Total	1,312,198,852	7,887,177,441	255	1,151,178	29	227,798	4,595	14,864,818	19,293	11,628,886	73,414	12,429,409	38,569,686	0.601
Pure Premium		0.601		0.009		0.002		0.113		0.089		0.095	0.294	

TABLE V
Total Experience Manufacturing - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	22,618,130	382,328,663	5	4,452	2	9,149	348	803,636	1,234	526,333	4,252	551,815	1,927,901	1.690
2019	22,525,989	315,439,742	7	15,720	1	5,289	233	524,413	1,102	490,799	3,928	512,020	1,606,157	1.400
2020	22,446,211	294,265,349	12	40,477	0	0	213	479,092	1,103	506,560	3,706	463,879	1,452,646	1.311
2021	24,643,432	302,780,687	6	18,662	2	8,728	165	376,121	1,079	508,386	3,732	505,141	1,610,769	1.229
2022	26,289,436	252,515,623	5	18,182	0	0	62	154,621	631	309,483	3,862	572,164	1,470,706	0.961
Total	118,523,199	1,547,330,064	35	97,493	5	23,166	1,021	2,337,883	5,149	2,341,560	19,480	2,605,019	8,068,179	1.306
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	22,618,130	496,299,117	5	6,345	2	11,519	348	1,133,930	1,234	703,180	4,252	719,567	2,388,450	2.194
2019	22,525,989	398,660,099	7	22,565	1	6,307	239	760,079	1,097	603,648	3,924	634,291	1,959,710	1.770
2020	22,446,211	383,401,438	12	54,878	0	1,666	233	727,690	1,086	629,224	3,692	601,723	1,818,833	1.708
2021	24,643,432	405,032,066	6	29,396	2	10,042	236	746,694	1,028	584,407	3,688	621,749	2,058,033	1.644
2022	26,289,436	353,489,657	5	20,761	1	3,881	219	689,682	853	493,596	3,418	569,727	1,757,249	1.345
Total	118,523,199	2,036,882,378	36	133,946	6	33,415	1,275	4,058,076	5,297	3,014,055	18,973	3,147,057	9,982,275	1.719
Pure Premium		1.719		0.011		0.003		0.342		0.254		0.266	0.842	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	22,618,130	301,691,344	4	4,715	1	5,764	183	595,494	788	448,962	2,677	453,040	1,508,938	1.334
2019	22,525,989	271,444,152	5	16,392	1	5,093	141	449,107	769	423,261	2,657	429,465	1,391,123	1.205
2020	22,446,211	254,085,531	9	38,368	0	1,121	140	436,411	702	406,922	2,459	400,646	1,257,388	1.132
2021	24,643,432	276,396,328	4	20,499	2	9,903	146	461,230	686	389,791	2,468	416,143	1,466,397	1.122
2022	26,289,436	256,043,619	4	17,501	0	3,187	142	448,551	630	364,585	2,484	414,128	1,312,486	0.974
Total	118,523,199	1,359,660,974	26	97,474	4	25,068	752	2,390,793	3,574	2,033,521	12,745	2,113,422	6,936,332	1.147
Pure Premium		1.147		0.008		0.002		0.202		0.172		0.178	0.585	

TABLE V

Total Experience Contracting - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2018	14,095,024	350,433,993	16	51,574	4	37,516	368	891,273	717	373,564	2,908	424,322	1,726,091	2.486
2019	14,168,364	321,051,976	12	29,588	3	21,200	345	826,546	619	354,338	2,692	418,076	1,560,773	2.266
2020	13,701,031	299,050,136	18	57,983	2	18,134	279	711,750	615	338,817	2,548	362,695	1,501,123	2.183
2021	15,470,012	257,450,594	17	54,840	2	9,227	239	549,676	618	370,647	2,523	364,538	1,225,580	1.664
2022	16,071,971	276,636,982	14	50,602	5	35,289	124	322,261	554	356,065	2,618	436,856	1,565,295	1.721
Total	73,506,403	1,504,623,681	77	244,587	16	121,366	1,355	3,301,506	3,123	1,793,430	13,289	2,006,486	7,578,861	2.047
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	14,095,024	467,768,510	16	73,493	4	47,233	368	1,257,587	717	499,081	2,908	553,315	2,246,976	3.319
2019	14,168,364	420,677,343	12	42,473	3	23,950	345	1,174,798	619	438,805	2,689	519,675	2,007,073	2.969
2020	13,701,031	411,269,992	18	78,901	2	20,503	282	1,011,428	615	430,853	2,538	476,370	2,094,645	3.002
2021	15,470,012	349,355,866	17	84,616	2	11,038	262	890,709	610	440,648	2,493	460,047	1,606,501	2.258
2022	16,071,971	389,242,934	15	57,126	4	28,575	225	839,721	691	502,461	2,334	460,726	2,003,821	2.422
Total	73,506,403	2,038,314,645	79	336,609	15	131,299	1,483	5,174,243	3,252	2,311,848	12,962	2,470,133	9,959,015	2.773
Pure Premium		2.773		0.046		0.018		0.704		0.315		0.336	1.355	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	14,095,024	276,803,475	12	54,617	2	23,635	193	660,434	458	318,650	1,831	348,368	1,362,331	1.964
2019	14,168,364	278,547,926	9	30,835	2	19,339	204	694,169	434	307,706	1,821	351,833	1,381,597	1.966
2020	13,701,031	265,839,618	13	55,154	1	13,782	169	606,613	398	278,757	1,690	317,075	1,387,014	1.940
2021	15,470,012	233,133,202	12	57,882	2	10,888	162	550,581	407	293,848	1,669	307,960	1,110,174	1.507
2022	16,071,971	278,682,508	12	45,407	3	23,143	147	547,999	506	367,779	1,708	337,170	1,465,326	1.734
Total	73,506,403	1,333,006,729	57	243,895	11	90,787	876	3,059,797	2,202	1,566,740	8,718	1,662,406	6,706,442	1.813
Pure Premium		1.813		0.033		0.012		0.416		0.213		0.226	0.912	

TABLE V

Total Experience Office & Clerical - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2018	144,106,576	258,543,910	9	47,157	1	1,888	223	498,649	742	327,949	3,018	350,408	1,359,388	0.179
2019	149,563,996	217,264,787	6	11,643	1	5,489	192	437,475	603	280,558	2,572	341,940	1,095,543	0.145
2020	154,158,956	168,003,658	7	23,535	0	0	133	284,711	559	255,163	2,212	241,354	875,274	0.109
2021	169,127,020	221,942,103	10	32,046	0	0	136	301,204	743	364,224	2,765	383,234	1,138,713	0.131
2022	180,091,996	199,047,924	6	23,311	0	0	58	135,018	473	252,276	3,117	446,471	1,133,404	0.111
Total	797,048,544	1,064,802,382	38	137,692	2	7,378	742	1,657,056	3,120	1,480,169	13,684	1,763,407	5,602,322	0.134
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	144,106,576	326,384,801	9	67,198	1	2,377	223	703,594	742	438,139	3,018	456,933	1,595,606	0.226
2019	149,563,996	272,073,726	6	16,714	1	6,435	195	627,205	602	346,372	2,569	423,578	1,300,433	0.182
2020	154,158,956	214,824,154	7	31,917	0	986	142	424,509	554	318,104	2,202	313,623	1,059,104	0.139
2021	169,127,020	290,376,791	10	49,360	0	1,536	183	575,061	713	422,232	2,730	470,870	1,384,708	0.172
2022	180,091,996	273,525,995	6	26,265	0	3,206	177	561,542	662	395,980	2,756	446,642	1,301,625	0.152
Total	797,048,544	1,377,185,467	39	191,454	3	14,539	920	2,891,912	3,273	1,920,828	13,275	2,111,645	6,641,477	0.173
Pure Premium		0.173		0.002		0.000		0.036		0.024		0.026	0.083	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	144,106,576	205,179,423	7	49,939	1	1,190	117	369,499	474	279,740	1,900	287,685	1,063,741	0.142
2019	149,563,996	186,132,280	4	12,146	1	5,196	115	370,596	422	242,895	1,739	286,767	943,723	0.124
2020	154,158,956	145,082,094	5	22,315	0	663	85	254,587	358	205,737	1,466	208,804	758,715	0.094
2021	169,127,020	198,255,851	7	33,806	0	1,523	113	355,357	476	281,767	1,827	315,045	995,060	0.117
2022	180,091,996	201,309,331	5	21,309	0	2,633	115	365,517	489	292,190	2,004	324,857	1,006,588	0.112
Total	797,048,544	935,958,979	28	139,515	2	11,204	546	1,715,556	2,219	1,302,330	8,936	1,423,158	4,767,827	0.117
Pure Premium		0.117		0.002		0.000		0.022		0.016		0.018	0.060	

TABLE V

Total Experience Goods & Services - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	47,450,661	720,097,165	23	57,559	2	10,834	528	1,136,064	2,638	1,192,832	10,091	1,276,260	3,527,423	1.518
2019	47,690,180	671,540,965	25	91,146	1	9,026	451	954,183	2,406	1,176,992	9,165	1,220,756	3,263,307	1.408
2020	47,977,358	650,693,093	11	23,654	5	29,486	437	943,340	2,606	1,222,265	9,032	1,143,859	3,144,327	1.356
2021	55,780,040	680,781,641	19	56,076	1	5,249	349	778,313	2,788	1,352,161	9,576	1,244,851	3,371,166	1.220
2022	60,894,049	616,162,778	17	92,052	0	0	142	323,373	1,883	898,877	10,133	1,453,709	3,393,617	1.012
Total	259,792,289	3,339,275,642	95	320,486	9	54,596	1,907	4,135,273	12,321	5,843,127	47,997	6,339,435	16,699,839	1.285
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	47,450,661	931,200,343	23	82,021	2	13,640	528	1,602,986	2,638	1,593,624	10,091	1,664,243	4,355,489	1.962
2019	47,690,180	850,861,924	25	130,839	1	10,825	465	1,399,386	2,395	1,445,878	9,154	1,510,661	4,011,030	1.784
2020	47,977,358	857,269,428	12	33,451	5	32,685	489	1,478,215	2,566	1,515,128	8,996	1,477,628	4,035,587	1.787
2021	55,780,040	907,599,263	20	87,208	1	9,212	543	1,692,628	2,647	1,533,333	9,460	1,532,915	4,220,697	1.627
2022	60,894,049	879,748,220	18	103,221	1	9,815	592	1,777,421	2,404	1,343,133	8,984	1,456,482	4,107,411	1.445
Total	259,792,289	4,426,679,178	97	436,739	11	76,178	2,617	7,950,636	12,650	7,431,096	46,685	7,641,929	20,730,214	1.704
Pure Premium		1.704		0.017		0.003		0.306		0.286		0.294	0.798	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	47,450,661	580,087,267	17	60,955	1	6,826	277	841,823	1,684	1,017,486	6,353	1,047,810	2,825,974	1.223
2019	47,690,180	581,029,463	18	94,827	1	8,741	275	826,918	1,680	1,013,805	6,198	1,022,842	2,843,161	1.218
2020	47,977,358	567,908,718	8	24,019	3	21,971	293	886,422	1,660	979,894	5,989	983,804	2,782,978	1.184
2021	55,780,040	614,036,639	14	60,328	1	9,103	335	1,045,535	1,764	1,022,057	6,335	1,026,511	2,976,832	1.101
2022	60,894,049	633,690,231	14	82,593	1	8,067	386	1,157,595	1,771	989,440	6,542	1,060,488	3,038,721	1.041
Total	259,792,289	2,976,752,319	71	322,721	8	54,707	1,566	4,758,293	8,558	5,022,683	31,417	5,141,454	14,467,665	1.146
Pure Premium		1.146		0.012		0.002		0.183		0.193		0.198	0.557	

TABLE V

Total Experience Miscellaneous - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	12,185,262	311,420,194	17	60,706	3	15,494	318	763,581	832	360,392	3,547	489,591	1,424,438	2.556
2019	12,326,967	300,339,307	20	72,742	1	9,284	309	750,918	789	389,019	3,357	471,009	1,310,421	2.436
2020	11,999,254	304,570,389	20	85,223	0	0	304	751,979	866	417,464	3,576	528,598	1,262,440	2.538
2021	12,939,129	284,678,268	20	53,301	1	14,466	220	530,605	805	426,180	3,655	514,828	1,307,403	2.200
2022	13,877,805	245,195,670	22	81,866	1	11,272	111	279,810	540	315,411	3,599	559,397	1,204,200	1.767
Total	63,328,417	1,446,203,828	99	353,839	6	50,515	1,262	3,076,893	3,832	1,908,465	17,734	2,563,424	6,508,902	2.284
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	12,185,262	413,947,972	17	86,507	3	19,506	318	1,077,413	832	481,484	3,547	638,427	1,836,143	3.397
2019	12,326,967	396,570,747	20	104,421	1	10,894	311	1,070,971	788	481,031	3,353	584,335	1,714,056	3.217
2020	11,999,254	408,333,217	20	115,166	0	2,579	313	1,079,907	862	531,018	3,561	685,575	1,669,086	3.403
2021	12,939,129	386,755,003	20	82,399	1	15,882	264	907,049	793	509,781	3,602	633,382	1,719,057	2.989
2022	13,877,805	347,928,492	23	91,150	1	12,398	235	816,237	770	507,789	3,185	565,966	1,485,745	2.507
Total	63,328,417	1,953,535,432	100	479,643	7	61,259	1,441	4,951,578	4,045	2,511,102	17,248	3,107,685	8,424,087	3.085
Pure Premium		3.085		0.076		0.010		0.782		0.397		0.491	1.330	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	12,185,262	248,067,594	13	64,288	2	9,761	167	565,814	531	307,414	2,233	401,954	1,131,445	2.036
2019	12,326,967	260,696,650	15	75,678	1	8,796	184	632,858	552	337,324	2,270	395,603	1,156,708	2.115
2020	11,999,254	263,531,869	14	80,252	0	1,735	188	647,708	558	343,751	2,369	456,181	1,105,692	2.196
2021	12,939,129	260,312,503	14	56,407	1	15,659	163	560,706	530	340,622	2,408	423,452	1,206,279	2.012
2022	13,877,805	249,189,823	18	70,947	1	10,080	154	533,294	568	374,501	2,317	411,778	1,091,297	1.796
Total	63,328,417	1,281,798,440	73	347,572	5	46,031	855	2,940,380	2,739	1,703,613	11,598	2,088,968	5,691,420	2.024
Pure Premium		2.024		0.055		0.007		0.464		0.269		0.330	0.899	

TABLE V

Total Medical Experience All Industries - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	240,455,653	996,524,036	70	43,769	12	743,692	1,785	2,185,251	6,163	2,040,200	23,816	3,175,769	1,776,560	0.414
2019	246,275,497	883,620,081	70	81,133	7	403,615	1,530	2,017,036	5,519	1,843,053	21,714	2,927,762	1,563,601	0.359
2020	250,282,811	823,581,012	68	85,364	7	167,768	1,366	1,786,700	5,749	2,018,181	21,074	2,802,646	1,375,151	0.329
2021	277,959,634	865,362,987	72	50,749	6	243,389	1,109	1,440,379	6,033	2,267,733	22,251	3,131,053	1,520,327	0.311
2022	297,225,257	876,722,272	64	116,104	6	194,135	497	1,033,942	4,081	1,646,124	23,329	4,125,189	1,651,729	0.295
Total	1,312,198,852	4,445,810,388	344	377,120	38	1,752,598	6,287	8,463,308	27,545	9,815,291	112,184	16,162,419	7,887,367	0.339
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	240,455,653	1,242,266,437	70	144,131	12	738,486	1,785	3,679,962	6,163	2,550,250	23,816	3,934,778	1,375,057	0.517
2019	246,275,497	1,099,230,161	70	144,751	7	457,298	1,556	3,207,115	5,501	2,277,422	21,688	3,582,909	1,322,807	0.446
2020	250,282,811	1,067,725,524	70	143,479	7	457,439	1,460	3,010,023	5,683	2,352,090	20,990	3,468,338	1,245,887	0.427
2021	277,959,634	1,098,899,556	74	152,067	6	373,380	1,487	3,065,500	5,790	2,396,500	21,973	3,630,215	1,371,335	0.395
2022	297,225,257	1,065,585,106	66	136,319	7	452,831	1,449	2,987,021	5,380	2,226,728	20,676	3,417,600	1,435,352	0.359
Total	1,312,198,852	5,573,706,784	350	720,747	40	2,479,434	7,736	15,949,620	28,516	11,802,990	109,143	18,033,840	6,750,437	0.425
Pure Premium		0.425		0.005		0.019		0.122		0.090		0.137	0.051	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	240,455,653	789,242,877	52	107,059	6	368,871	938	1,933,947	3,939	1,630,120	14,993	2,477,100	1,375,332	0.328
2019	246,275,497	771,631,278	51	104,765	6	369,341	919	1,894,569	3,860	1,598,218	14,686	2,426,085	1,323,336	0.313
2020	250,282,811	729,178,627	48	99,159	5	307,512	873	1,801,164	3,681	1,523,641	14,000	2,313,427	1,246,883	0.291
2021	277,959,634	775,474,150	50	102,600	6	368,091	916	1,888,023	3,861	1,598,011	14,671	2,423,803	1,374,214	0.279
2022	297,225,257	791,441,667	50	103,169	6	366,245	929	1,917,466	3,904	1,615,135	14,889	2,461,261	1,451,141	0.266
Total	1,312,198,852	3,856,968,599	251	516,751	29	1,780,059	4,576	9,435,169	19,246	7,965,125	73,239	12,101,676	6,770,907	0.294
Pure Premium		0.294		0.004		0.014		0.072		0.061		0.092	0.052	

TABLE V

Total Medical Experience Manufacturing - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY	Payroll (in 1,000's)	All Losses	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	No.	Amounts (in 100's)	Amounts (in 100's)	Pure Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2018	22,618,130	192,790,132	5	1,007	2	167,150	348	431,316	1,234	403,210	4,252	586,425	338,794	0.852
2019	22,525,989	160,615,681	7	975	1	66,539	233	305,580	1,102	349,836	3,928	569,190	314,036	0.713
2020	22,446,211	145,264,600	12	37,119	0	0	213	259,872	1,103	376,754	3,706	507,667	271,233	0.647
2021	24,643,432	161,076,863	6	789	2	79,990	165	299,216	1,079	377,179	3,732	566,949	286,645	0.654
2022	26,289,436	147,070,592	5	18,002	0	0	62	162,600	631	247,619	3,862	727,979	314,506	0.559
Total	118,523,199	806,817,868	35	57,892	5	313,679	1,021	1,458,584	5,149	1,754,599	19,480	2,958,211	1,525,214	0.681
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	22,618,130	238,845,004	5	3,315	2	165,980	348	726,336	1,234	504,012	4,252	726,581	262,226	1.056
2019	22,525,989	195,971,021	7	1,740	1	75,330	239	489,478	1,097	431,673	3,924	695,814	265,675	0.870
2020	22,446,211	181,883,307	12	53,859	0	8,563	233	448,231	1,086	435,212	3,692	627,230	245,737	0.810
2021	24,643,432	205,803,297	6	16,046	2	116,256	236	602,862	1,028	407,718	3,688	656,596	258,554	0.835
2022	26,289,436	175,724,884	5	19,408	1	30,769	219	475,360	853	359,981	3,418	598,427	273,305	0.668
Total	118,523,199	998,227,512	36	94,368	6	396,898	1,275	2,742,267	5,297	2,138,596	18,973	3,304,648	1,305,498	0.842
Pure Premium		0.842		0.008		0.033		0.231		0.180		0.279	0.110	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	22,618,130	150,893,817	4	2,462	1	82,906	183	381,714	789	322,165	2,677	457,412	262,279	0.667
2019	22,525,989	139,112,288	5	1,260	1	60,841	141	289,148	770	302,945	2,657	471,149	265,781	0.618
2020	22,446,211	125,738,820	8	37,222	0	5,757	139	268,189	703	281,893	2,463	418,393	245,934	0.560
2021	24,643,432	146,639,721	4	10,836	2	114,596	146	371,539	686	272,086	2,461	438,243	259,097	0.595
2022	26,289,436	131,248,565	4	14,690	0	24,940	140	304,243	620	261,961	2,458	430,340	276,312	0.499
Total	118,523,199	693,633,211	25	66,470	4	289,040	749	1,614,833	3,568	1,441,050	12,716	2,215,537	1,309,402	0.585
Pure Premium		0.585		0.006		0.024		0.136		0.122		0.187	0.110	

TABLE V

Total Medical Experience Contracting - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	14,095,024	172,609,098	16	27,723	4	294,522	368	467,687	717	285,808	2,908	462,385	187,967	1.225
2019	14,168,364	156,077,296	12	10,728	3	214,861	345	477,776	619	266,169	2,692	419,045	172,194	1.102
2020	13,701,031	150,112,270	18	37,448	2	77,771	279	479,348	615	308,262	2,548	441,571	156,723	1.096
2021	15,470,012	122,557,965	17	11,774	2	28,170	239	324,626	618	279,337	2,523	406,551	175,121	0.792
2022	16,071,971	156,529,516	14	36,047	5	155,063	124	311,707	554	317,907	2,618	563,627	180,943	0.974
Total	73,506,403	757,886,145	77	123,720	16	770,387	1,355	2,061,144	3,123	1,457,483	13,289	2,293,179	872,949	1.031
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	14,095,024	224,697,596	16	91,290	4	292,460	368	787,584	717	357,260	2,908	572,895	145,487	1.594
2019	14,168,364	200,707,269	12	19,140	3	242,137	345	755,268	619	330,661	2,689	514,190	145,676	1.417
2020	13,701,031	209,464,460	18	60,099	2	200,504	282	773,295	615	368,284	2,538	550,472	141,991	1.529
2021	15,470,012	160,650,061	17	31,118	2	47,961	262	586,024	610	308,097	2,493	475,341	157,959	1.038
2022	16,071,971	200,382,096	15	46,560	4	254,393	225	670,311	691	392,558	2,334	482,759	157,240	1.247
Total	73,506,403	995,901,481	79	248,208	15	1,037,456	1,483	3,572,482	3,252	1,756,859	12,962	2,595,657	748,353	1.355
Pure Premium		1.355		0.034		0.141		0.486		0.239		0.353	0.102	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	14,095,024	136,233,119	12	67,809	2	146,083	193	413,903	458	228,360	1,831	360,660	145,516	0.967
2019	14,168,364	138,159,715	9	13,853	2	195,564	204	446,229	434	232,042	1,821	348,174	145,735	0.975
2020	13,701,031	138,701,385	13	41,535	1	134,788	169	462,844	398	238,582	1,693	367,161	142,105	1.012
2021	15,470,012	111,017,377	12	20,994	2	47,289	161	360,771	407	205,490	1,664	317,340	158,291	0.718
2022	16,071,971	146,532,556	11	35,187	3	205,552	146	433,789	497	282,516	1,689	349,312	158,969	0.912
Total	73,506,403	670,644,151	56	179,377	11	729,276	873	2,117,535	2,195	1,186,991	8,698	1,742,647	750,616	0.912
Pure Premium		0.912		0.024		0.099		0.288		0.161		0.237	0.102	

TABLE V

Total Medical Experience Office & Clerical - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
	Payroll			Amounts		Amounts		Amounts		Amounts		Amounts	Amounts	Pure
PY	(in 1,000's)	All Losses	No.	(in 100's)	No.	(in 100's)	No.	(in 100's)	No.	(in 100's)	No.	(in 100's)	(in 100's)	Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. LOSS EXPERIENCE AS REPORTED														
2018	144,106,576	135,938,794	9	1,433	1	87,150	223	223,979	742	233,249	3,018	442,792	370,786	0.094
2019	149,563,996	109,554,274	6	1,249	1	9,261	192	187,579	603	211,900	2,572	389,099	296,454	0.073
2020	154,158,956	87,527,441	7	6,363	0	0	133	128,909	559	181,660	2,212	322,204	236,138	0.057
2021	169,127,020	113,871,273	10	7,803	0	0	136	127,275	743	289,508	2,765	431,533	282,594	0.067
2022	180,091,996	113,340,446	6	19,631	0	0	58	51,067	473	169,585	3,117	548,942	344,179	0.063
Total	797,048,544	560,232,228	38	36,478	2	96,411	742	718,809	3,120	1,085,903	13,684	2,134,570	1,530,150	0.070
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	144,106,576	159,560,648	9	4,718	1	86,539	223	377,180	742	291,562	3,018	548,619	286,988	0.111
2019	149,563,996	130,043,334	6	2,228	1	10,802	195	299,584	602	261,932	2,569	475,087	250,800	0.087
2020	154,158,956	105,910,378	7	10,073	0	4,250	142	223,275	554	212,310	2,202	395,254	213,941	0.069
2021	169,127,020	138,470,801	10	17,489	0	4,813	183	308,176	713	303,106	2,730	496,225	254,900	0.082
2022	180,091,996	130,162,513	6	19,450	0	15,746	177	269,589	662	251,119	2,756	446,629	299,092	0.072
Total	797,048,544	664,147,674	39	53,959	3	122,150	920	1,477,805	3,273	1,320,029	13,275	2,361,814	1,305,720	0.083
Pure Premium		0.083		0.001		0.002		0.019		0.017		0.030	0.016	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	144,106,576	106,374,121	7	3,504	0	43,226	117	198,221	474	186,366	1,900	345,378	287,046	0.074
2019	149,563,996	94,372,318	4	1,613	1	8,724	115	176,955	422	183,860	1,739	321,672	250,900	0.063
2020	154,158,956	75,871,499	5	6,962	0	2,857	85	133,573	359	137,696	1,468	263,514	214,112	0.049
2021	169,127,020	99,505,973	7	11,797	0	4,754	112	189,579	476	202,319	1,822	331,175	255,435	0.059
2022	180,091,996	100,658,769	5	14,670	0	12,770	114	172,673	483	183,283	1,979	320,810	302,382	0.056
Total	797,048,544	476,782,680	28	38,546	2	72,332	543	871,001	2,216	893,524	8,909	1,582,549	1,309,874	0.060
Pure Premium		0.060		0.000		0.001		0.011		0.011		0.020	0.016	

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

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	47,450,661	352,742,250	23	7,054	2	68,792	528	671,338	2,638	837,222	10,091	1,253,750	689,267	0.743
2019	47,690,180	326,330,742	25	49,784	1	91,093	451	585,262	2,406	761,016	9,165	1,163,057	613,095	0.684
2020	47,977,358	314,432,664	11	3,115	5	89,997	437	509,652	2,606	871,486	9,032	1,103,271	566,806	0.655
2021	55,780,040	337,116,596	19	15,645	1	60,229	349	414,050	2,788	980,324	9,576	1,297,362	603,557	0.604
2022	60,894,049	339,361,692	17	15,226	0	0	142	363,685	1,883	668,684	10,133	1,709,939	636,084	0.557
Total	259,792,289	1,669,983,944	95	90,824	9	310,110	1,907	2,543,987	12,321	4,118,731	47,997	6,527,379	3,108,808	0.643
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	47,450,661	435,548,883	23	23,229	2	68,310	528	1,130,534	2,638	1,046,527	10,091	1,553,396	533,492	0.918
2019	47,690,180	401,102,978	25	88,821	1	103,493	465	940,275	2,395	937,529	9,154	1,422,234	518,678	0.841
2020	47,977,358	403,558,746	12	13,548	5	230,774	489	910,167	2,566	1,003,721	8,996	1,363,852	513,526	0.841
2021	55,780,040	422,069,689	20	45,392	1	95,577	543	1,020,685	2,647	1,014,448	9,460	1,500,187	544,408	0.757
2022	60,894,049	410,741,122	18	21,131	1	72,237	592	1,145,398	2,404	903,422	8,984	1,412,465	552,757	0.675
Total	259,792,289	2,073,021,417	97	192,122	11	570,391	2,617	5,147,058	12,650	4,905,648	46,685	7,252,133	2,662,862	0.798
Pure Premium		0.798		0.007		0.022		0.198		0.189		0.279	0.102	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	47,450,661	282,597,370	17	17,254	1	34,121	277	594,134	1,686	668,940	6,353	977,925	533,599	0.596
2019	47,690,180	284,316,117	18	64,285	1	83,587	275	555,463	1,681	657,889	6,198	963,052	518,886	0.596
2020	47,977,358	278,297,772	8	9,363	3	155,136	293	544,699	1,662	649,958	6,001	909,884	513,937	0.580
2021	55,780,040	297,683,195	13	30,628	1	94,232	334	628,401	1,764	676,243	6,317	1,001,777	545,551	0.534
2022	60,894,049	303,872,066	13	16,149	1	58,551	379	732,550	1,745	655,769	6,468	1,016,863	558,837	0.499
Total	259,792,289	1,446,766,519	70	137,680	8	425,627	1,558	3,055,248	8,538	3,308,799	31,338	4,869,501	2,670,811	0.557
Pure Premium		0.557		0.005		0.016		0.118		0.127		0.187	0.103	

TABLE V

Total Medical Experience Miscellaneous - Policy Years 2018 - 2022

			Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only	
PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	Pure Premium (15)
A. LOSS EXPERIENCE AS REPORTED														
2018	12,185,262	142,443,762	17	6,553	3	126,078	318	390,931	832	280,712	3,547	430,417	189,746	1.169
2019	12,326,967	131,042,088	20	18,396	1	21,861	309	460,839	789	254,132	3,357	387,370	167,822	1.063
2020	11,999,254	126,244,037	20	1,319	0	0	304	408,918	866	280,019	3,576	427,933	144,251	1.052
2021	12,939,129	130,740,290	20	14,738	1	75,000	220	275,211	805	341,384	3,655	428,659	172,410	1.010
2022	13,877,805	120,420,026	22	27,199	1	39,072	111	144,884	540	242,329	3,599	574,701	176,016	0.868
Total	63,328,417	650,890,203	99	68,205	6	262,011	1,262	1,680,783	3,832	1,398,576	17,734	2,249,081	850,245	1.028
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2018	12,185,262	183,614,307	17	21,579	3	125,196	318	658,329	832	350,890	3,547	533,287	146,863	1.507
2019	12,326,967	171,405,559	20	32,821	1	25,536	311	722,510	788	315,627	3,353	475,584	141,978	1.390
2020	11,999,254	166,908,633	20	5,899	0	13,348	313	655,055	862	332,563	3,561	531,530	130,691	1.391
2021	12,939,129	171,905,709	20	42,021	1	108,773	264	547,753	793	363,131	3,602	501,866	155,514	1.329
2022	13,877,805	148,574,491	23	29,770	1	79,686	235	426,363	770	319,647	3,185	477,320	152,958	1.071
Total	63,328,417	842,408,699	100	132,090	7	352,539	1,441	3,010,009	4,045	1,681,857	17,248	2,519,587	728,004	1.330
Pure Premium		1.330		0.021		0.056		0.475		0.266		0.398	0.115	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	12,185,262	113,144,450	13	16,028	1	62,535	167	345,974	532	224,289	2,233	335,726	146,893	0.929
2019	12,326,967	115,670,841	15	23,755	1	20,625	184	426,775	553	221,481	2,270	322,038	142,034	0.938
2020	11,999,254	110,569,151	14	4,077	0	8,973	187	391,859	559	215,511	2,375	354,475	130,796	0.921
2021	12,939,129	120,627,884	14	28,345	1	107,220	163	337,733	528	241,873	2,406	335,268	155,840	0.932
2022	13,877,805	109,129,712	17	22,473	1	64,431	151	274,210	558	231,606	2,295	343,935	154,641	0.786
Total	63,328,417	569,142,038	72	94,678	5	263,785	852	1,776,552	2,729	1,134,761	11,579	1,691,441	730,204	0.899
Pure Premium		0.899		0.015		0.042		0.281		0.179		0.267	0.115	

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2026 LOSS COST REVISION
LOSS COST SELECTIONS
Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

Code	Selection	Basis for Loss Cost Selection
		Temporary Staffing Classifications
		See Exhibit 30, Temporary Staffing Loss Costs. Column (5) in Pages 5.1 to 5.7 contains the selections by class including any secondary capping
		Explosives Classifications
0771	0.375	Explosives - Target = 20% of total
4771	1.502	Explosives - Target = 80% of total
		Aircraft Classifications
7413	0.148	Aircraft Procedure
7421	0.180	Aircraft Procedure
7424	0.424	Aircraft Procedure
7453	0.031	Aircraft Procedure
		PTSI Classes
0807	2.343	Adjustments for PTSI Classes
0985	1.851	Adjustments for PTSI Classes
0993	264.760	See Below
0994	0.824	Adjustments for PTSI Classes
		Other Classifications
0133	A	"A" Rated
0152	0.594	O.D. non-rateable element for 0615; use 10% of total
0162	0.970	Non-rateable Federal O.D. element; use CMCRB loss cost
0164	0.970	Federal black lung - code 0615; use CMCRB loss cost
0615	5.347	Rate excluding non-rateable element; use 90% of total
0670	3.264	Combine with 0681
0681	3.264	Combine with 0670
0809	2.150	Combine with 0992
0822	0.049	New class; use 0953
0906	10.823	Calculated as 4.62% of 0993 prior to PTSI Adjustment
0989	0.071	Calculated as 9.11% of 0994 prior to PTSI Adjustment
0992	2.150	Combine with 0809
0993	264.760	Combine with 0996; Adjustments for PTSI Classes
0996	234.259	Combine with 0993
7405	0.582	Rate ex non-rateable element (7445); use 82.5% of total
7445	0.124	Non-rateable element of 7405; use 17.5% of total
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2026
AIRCRAFT OPERATIONS
Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	0.321
Code		Loss Cost Index	Loss Cost
7413	57,373	Index * 0.70 * 0.825	0.148
7421	245,407	Index * 0.70	0.180
7424	590,371	Index * 1.65	0.424
7453	57,183	Index * 0.70 * 0.175	0.031

NEW BASE LOSS COST (BLC) = 0.257

WTD AVE LOSS COST = 0.321
TARGET WTD LOSS COST = 0.321
(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

First Responder Adjustments

Adjustment Factors Accounting for Expanded PTSI Coverage

Class	(1) Pre-Surcharge LC	(2) Adjustment Factor	(3) PTSI Adjusted LC
0807	2.077	1.1283	2.343
0985	1.802	1.0270	1.851
0993	234.259	1.1302	264.760
0994	0.779*	1.0577	0.824*

(1) Initial loss costs calculated and balanced with entire class system
(2) Adjustment Factors determined in PA Filing No. 346 - First Responder Loss Cost Changes for Expanded PTSI-Coverage in Response to Act 121 of 2024
(3) = (1) * (2)
* 0994 uses a factor to determine loss costs for specific population bands. This process updates that factor and not a loss cost. The population bands can be found in Exhibit 28

INDUSTRY GROUP:

CLASS: TUNNELING OR SHAFT SINKING

INDUSTRY GROUP: 2

CODE: 0152 + 0615

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,867	12,128	0.249			0	0	0	0	2	2
2019	7,184	4,302	0.060			0	0	0	0	0	0
2020	1,715	0	0.000			0	0	0	0	0	0
2021	2,232	277,829	12.448			0	0	1	0	1	2
2022	2,760	459	0.017			0	0	0	0	0	0
TOTAL	18,758	294,718	1.571			0	0	1	0	3	4
OD						0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,887	0	0	0	0	1,602	6,639
2019	0	0	0	0	0	0	0	0	0	0	4,302
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	193,257	0	7,791	0	0	68,403	0	6,317	2,061
2022	0	0	0	0	0	0	0	0	0	0	459
TOTAL	0	0	193,257	0	11,678	0	0	68,403	0	7,919	13,461
OD	0	0	0	0	25,000	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY DEATH	P. T.	MAJOR	MINOR	TEMP	MEDICAL DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	5,069	0	0	0	0	1,985	5,139
2019	0	0	0	0	0	0	0	0	0	0	3,639
2020	0	0	0	0	0	0	0	0	0	0	0
2021	306	751	243,394	11,133	16,538	890	2,029	96,806	5,764	9,388	1,859
2022	0	0	0	0	0	0	0	0	0	0	399
TOTAL	306	751	243,394	11,133	21,607	890	2,029	96,806	5,764	11,373	11,036
OD	0	1	924	894	31,039	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	345,100	81,810	11,036	
IBNR + FREQUENCY ADJUSTMENT	(335,252)	(106,496)	40	
TOTAL LOSSES	9,848	0	11,076	
EXPECTED LOSSES	638,357	279,747	21,567	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.053	0.000	0.059	0.112
INDICATED (POST-TEST)	0.049	0.000	0.055	0.104
PRESENT ON RATE LEVEL	3.329	1.455	0.112	4.896
DERIVED BY FORMULA	3.296	1.426	0.111	4.833
UNDERLYING PRESENT RATE	3.427	1.498	0.115	5.040
PROPOSED	3.296	1.426	0.111	4.833

YEAR			4/1/25	4-1-26	IND. RATE	5.941
IND. RATE				5.941	MINIMUM PREMIUM	
MAN. RATE			5.91	+ 5.941	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS: HOUSE FURNISHINGS INSTALLATION CANVAS GOOD ERECTION

2

CODE: 0670 + 0681

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	78,632	1,759,827	2.238			0	0	1	6	23	30
2019	81,079	1,915,898	2.363			0	0	3	3	19	25
2020	77,078	1,375,371	1.784			0	0	0	6	23	29
2021	80,195	760,869	0.949			0	0	1	1	19	21
2022	85,648	1,138,236	1.329			0	0	1	5	17	23
TOTAL	402,632	6,950,201	1.726			0	0	6	21	101	128
OD						0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	467,119	273,766	282,763	0	0	187,464	181,044	126,789	240,882
2019	0	0	691,584	298,630	300,815	0	0	172,707	56,611	298,025	97,526
2020	0	0	0	445,067	390,093	0	0	0	177,089	293,023	70,099
2021	0	0	183,211	75,915	289,281	0	0	59,234	14,407	103,350	35,471
2022	0	0	174,209	311,709	288,807	0	0	20,902	103,882	185,968	52,759
TOTAL	0	0	1,516,123	1,405,087	1,551,759	0	0	440,307	533,033	1,007,155	496,737
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	659,105	365,751	368,723	0	0	315,689	226,305	157,092	186,443
2019	0	722	981,632	369,213	374,946	0	377	269,850	73,081	362,454	82,507
2020	0	45	79,120	543,693	497,512	0	76	30,369	201,924	357,318	63,510
2021	339	820	291,072	113,209	340,298	824	1,834	94,314	25,286	116,320	31,995
2022	622	3,557	574,479	393,089	311,060	721	6,640	121,470	117,524	155,532	45,848
TOTAL	960	5,144	2,585,409	1,784,956	1,892,539	1,545	8,928	831,691	644,120	1,148,715	410,302
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,433,677	5,470,330	410,302	
IBNR + FREQUENCY ADJUSTMENT	(3,325,574)	(1,750,417)	1,258	
TOTAL LOSSES	108,103	3,719,913	411,559	
EXPECTED LOSSES	6,437,303	4,494,100	469,637	
CREDIBILITY	0.04	0.14	0.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.027	0.924	0.102	1.053
INDICATED (POST-TEST)	0.025	0.855	0.095	0.975
PRESENT ON RATE LEVEL	1.553	1.084	0.114	2.751
DERIVED BY FORMULA	1.492	1.052	0.111	2.655
UNDERLYING PRESENT RATE	1.599	1.116	0.117	2.832
PROPOSED	1.492	1.052	0.111	2.655

YEAR			4/1/25	4-1-26	IND. RATE	3.264
IND. RATE				3.264	MINIMUM PREMIUM	
MAN. RATE			3.32	+ 3.264	PRESENT	

+ PROPOSED

INDUSTRY GROUP: 4

CLASS: SANITARY COMPANY FUEL DISTRIBUTION

CODE: 0809 + 0992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	336,917	10,792,051	3.203			2	0	10	23	119	154
2019	318,183	15,599,940	4.903			0	0	12	25	77	114
2020	312,389	7,948,582	2.544			2	0	6	20	94	122
2021	332,390	5,963,058	1.794			0	0	1	23	84	108
2022	363,120	15,428,770	4.249			0	0	7	11	84	102
TOTAL	1,662,999	55,732,401	3.351			4	0	36	102	458	600
OD						0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	909,551	0	2,738,288	1,003,277	1,787,770	0	0	1,203,710	508,836	2,125,361	515,258
2019	0	0	3,983,513	1,467,667	791,702	0	0	7,630,064	601,778	840,165	285,051
2020	1,001,502	0	1,462,594	928,376	1,894,687	501	0	549,346	441,181	1,354,481	315,914
2021	0	0	174,838	1,511,920	1,392,744	0	0	64,701	882,953	1,404,959	530,943
2022	0	0	2,011,674	1,011,152	1,351,592	0	0	3,831,507	1,098,856	5,673,016	450,973
TOTAL	1,911,053	0	10,370,907	5,922,392	7,218,495	501	0	13,279,328	3,533,604	11,397,982	2,098,139
OD	0	0	0	0	0	0	0	0	0	0	1,103

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,296,110	0	3,863,724	1,340,378	2,331,252	0	0	2,027,048	636,045	2,633,322	398,810
2019	0	3,132	4,258,462	1,804,682	1,000,943	0	4,503	3,204,313	756,001	1,039,796	241,153
2020	1,342,566	5,044	2,149,375	1,202,387	2,412,780	6,170	17,999	906,693	541,169	1,650,242	286,218
2021	959	2,173	1,017,844	1,676,940	1,687,199	3,099	5,124	488,447	906,026	1,599,111	478,911
2022	3,679	23,067	3,287,507	1,537,761	1,392,651	35,453	383,438	4,805,508	1,712,442	2,118,860	391,896
TOTAL	2,643,313	33,416	14,576,913	7,562,148	8,824,826	44,721	411,064	11,432,009	4,551,683	9,041,331	1,796,987
OD	0	0	0	0	0	0	0	0	0	0	952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,141,437	29,979,988	1,797,939	
IBNR + FREQUENCY ADJUSTMENT	(8,612,892)	(7,069,687)	4,526	
TOTAL LOSSES	20,528,545	22,910,301	1,802,465	
EXPECTED LOSSES	16,651,272	18,136,352	1,668,630	
CREDIBILITY	0.10	0.37	0.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.234	1.378	0.108	2.720
INDICATED (POST-TEST)	1.142	1.275	0.100	2.517
PRESENT ON RATE LEVEL	0.968	1.055	0.097	2.120
DERIVED BY FORMULA	0.985	1.136	0.098	2.219
UNDERLYING PRESENT RATE	1.001	1.091	0.100	2.192
PROPOSED	0.985	1.136	0.098	2.219

YEAR			4/1/25	4-1-26		
IND. RATE				2.150	IND. RATE	2.150
MAN. RATE			2.18	+ 2.150	MINIMUM PREMIUM	
					PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS:		CODE:
VOLUNTEER AMBULANCE CORPS	5	0993 + 0996
VOLUNTEER HAZ MAT RESPONSE TEAM		

POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	393	270,158	68.742			0	0	1	0	3	4
2019	382	101,943	26.687			0	0	0	0	3	3
2020	380	71,454	18.804			0	0	0	0	3	3
2021	385	366,178	95.111			0	0	1	0	4	5
2022	360	227,971	63.325			0	0	0	0	2	2
TOTAL	1,900	1,037,704	54.616			0	0	2	0	15	17
OD						0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	141,037	0	18,975	0	0	50,000	0	34,367	25,779
2019	0	0	0	0	24,849	0	0	0	0	51,249	25,845
2020	0	0	0	0	28,362	0	0	0	0	27,750	15,342
2021	0	0	214,433	0	37,629	0	0	11,783	0	32,387	69,946
2022	0	0	0	0	5,451	0	0	0	0	1,609	220,911
TOTAL	0	0	355,470	0	115,266	0	0	61,783	0	147,362	357,823
OD	0	0	0	0	0	0	0	0	0	0	398

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	199,003	0	24,743	0	0	84,200	0	42,581	19,953
2019	0	0	291	278	30,379	0	0	280	507	61,967	21,865
2020	0	1	1,049	1,015	35,213	0	2	642	838	33,241	13,900
2021	342	838	272,833	14,941	51,203	160	360	18,347	3,328	35,915	63,091
2022	3	10	2,628	2,011	5,003	2	21	345	375	1,259	191,972
TOTAL	345	848	475,804	18,246	146,541	162	383	103,814	5,049	174,963	310,781
OD	0	0	0	0	0	0	0	0	0	0	342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	581,355	344,798	311,123	
IBNR + FREQUENCY ADJUSTMENT	(81,067)	(78,590)	262	
TOTAL LOSSES	500,289	266,208	311,385	
EXPECTED LOSSES	156,083	200,689	107,131	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	26.331	14.011	16.389	56.731
INDICATED (POST-TEST)	24.367	12.966	15.166	52.499
PRESENT ON RATE LEVEL	93.611	99.344	44.442	237.397
DERIVED BY FORMULA	93.611	99.344	44.149	237.104
UNDERLYING PRESENT RATE	96.278	102.174	45.708	244.160
PROPOSED	93.611	99.344	44.149	237.104

YEAR			4/1/25	4-1-26	IND. RATE	234.259
IND. RATE				234.259	MINIMUM PREMIUM	
MAN. RATE			252.57	+ 234.259	PRESENT	

+ PROPOSED

INDUSTRY GROUP: 1

CLASS: EXPLOSIVES

CODE: 0771 + 4771

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,431	704,262	6.752			0	0	1	4	5	10
2019	12,800	210,705	1.646			0	0	0	1	7	8
2020	12,588	370,679	2.945			0	0	1	0	5	6
2021	10,580	14,481	0.137			0	0	0	1	1	2
2022	11,930	54,422	0.456			0	0	0	0	4	4
TOTAL	58,329	1,354,549	2.322			0	0	2	6	22	30
OD						0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	213,869	163,528	60,552	0	0	114,339	89,800	39,381	22,793
2019	0	0	0	37,775	29,628	0	0	0	10,968	112,221	20,113
2020	0	0	192,594	0	31,147	0	0	48,729	0	78,861	19,348
2021	0	0	0	750	3,830	0	0	0	901	4,792	4,208
2022	0	0	0	0	13,119	0	0	0	0	12,011	29,292
TOTAL	0	0	406,463	202,053	138,276	0	0	163,068	101,669	247,266	95,754
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	342	2,309	302,434	230,000	76,165	1,147	12,509	152,552	117,602	38,530	19,807
2019	48	239	45,972	43,354	31,547	176	1,698	30,205	33,749	88,773	17,478
2020	232	1,689	199,316	26,644	45,386	503	5,591	66,673	19,770	72,888	16,824
2021	3	11	2,476	2,057	3,602	9	81	1,533	1,740	3,829	3,657
2022	7	23	6,325	4,841	12,040	16	158	2,572	2,803	9,399	25,455
TOTAL	631	4,271	556,522	306,896	168,740	1,850	20,037	253,535	175,663	213,419	83,221
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	836,847	864,717	83,221	
IBNR + FREQUENCY ADJUSTMENT	(304,180)	(154,707)	228	
TOTAL LOSSES	532,667	710,010	83,449	
EXPECTED LOSSES	590,454	397,904	88,842	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.913	1.217	0.143	2.274
INDICATED (POST-TEST)	0.845	1.126	0.132	2.103
PRESENT ON RATE LEVEL	0.978	0.659	0.147	1.784
DERIVED BY FORMULA	0.977	0.678	0.146	1.801
UNDERLYING PRESENT RATE	1.012	0.682	0.152	1.846
PROPOSED	0.977	0.678	0.146	1.801

YEAR			4/1/25	4-1-26	IND. RATE	1.877
IND. RATE				1.877	MINIMUM PREMIUM	
MAN. RATE			1.95	+ 1.877	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS: AIRCRAFT OPERATION SCHEDULE | 5 | CODE: 7405 + 7445

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	629,991	5,294,446	0.840			0	0	4	5	118	127
2019	600,336	4,336,470	0.722			0	0	3	5	105	113
2020	423,493	1,636,518	0.386			0	0	1	3	50	54
2021	524,187	2,947,751	0.562			0	0	2	6	69	77
2022	592,874	4,372,702	0.738			0	0	7	0	109	116
TOTAL	2,770,881	18,587,887	0.671			0	0	17	19	451	487
OD						0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,282,918	301,229	2,189,630	0	0	326,447	229,926	811,722	152,574
2019	0	0	845,099	258,090	1,962,301	0	0	161,910	223,737	773,329	112,004
2020	0	0	300,690	187,043	626,286	0	0	18,492	86,880	300,705	116,422
2021	0	0	475,220	472,451	1,173,895	0	0	47,955	92,810	554,103	131,317
2022	0	0	1,546,932	0	1,603,088	0	0	177,001	0	896,123	149,558
TOTAL	0	0	4,450,859	1,218,813	7,555,200	0	0	731,805	633,353	3,335,982	661,875
OD	0	0	0	0	0	0	0	0	0	0	152

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	2,963	16,472	2,587,940	1,206,280	2,118,423	4,579	47,782	664,728	386,809	669,553	132,587
2019	2,292	12,070	2,005,463	1,037,661	1,879,519	3,063	30,809	470,854	354,009	631,790	97,331
2020	854	4,636	758,756	424,393	613,722	799	7,561	133,792	132,283	243,718	101,171
2021	1,599	8,527	1,436,262	890,435	1,159,288	1,403	13,938	224,007	199,003	443,806	114,114
2022	2,694	16,224	2,315,809	760,087	1,560,640	2,715	29,355	387,837	230,148	708,934	129,966
TOTAL	10,402	57,929	9,104,230	4,318,856	7,331,592	12,560	129,444	1,881,218	1,302,251	2,697,801	575,169
OD	0	0	0	0	0	0	0	0	0	0	132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,195,782	15,650,500	575,301	
IBNR + FREQUENCY ADJUSTMENT	(5,174,785)	(3,860,946)	1,209	
TOTAL LOSSES	6,020,996	11,789,554	576,510	
EXPECTED LOSSES	9,951,320	9,946,847	459,272	
CREDIBILITY	0.15	0.52	0.67	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.217	0.425	0.021	0.664
INDICATED (POST-TEST)	0.201	0.394	0.019	0.614
PRESENT ON RATE LEVEL	0.349	0.349	0.017	0.715
DERIVED BY FORMULA	0.327	0.372	0.018	0.717
UNDERLYING PRESENT RATE	0.359	0.359	0.017	0.735
PROPOSED	0.326	0.371	0.018	0.715

YEAR			4/1/25	4-1-26	IND. RATE	0.706
IND. RATE				0.706	MINIMUM PREMIUM	
MAN. RATE			0.76	+ 0.706	PRESENT	

+ PROPOSED

INDUSTRY GROUP:

CLASS: AIRCRAFT CLASS INDEX

INDUSTRY GROUP: 5

CODE: 7413 + 7421 + 7424 + 7453

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	146,819	280,688	0.191			0	0	0	1	10	11
2019	164,272	46,178	0.028			0	0	0	0	1	1
2020	183,980	394,212	0.214			0	0	0	0	7	7
2021	191,586	1,388,841	0.725			0	0	2	1	7	10
2022	206,494	392,825	0.190			1	0	0	1	5	7
TOTAL	893,151	2,502,744	0.280			1	0	2	3	30	36
OD						0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	6,995	104,756	0	0	0	10,731	103,784	54,422
2019	0	0	0	0	3,597	0	0	0	0	3,447	39,134
2020	0	0	0	0	178,142	0	0	0	0	189,309	26,761
2021	0	0	710,480	8,573	77,285	0	0	449,859	1,872	94,375	46,397
2022	3,500	0	0	12,730	98,036	564	0	0	10,250	213,371	54,374
TOTAL	3,500	0	710,480	28,298	461,816	564	0	449,859	22,853	604,286	221,088
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	64	221	56,371	44,656	96,948	165	1,583	28,265	31,617	82,151	47,293
2019	2	6	1,734	1,327	3,301	4	45	738	804	2,697	34,007
2020	99	317	85,883	65,730	163,493	244	2,487	40,533	44,171	148,133	23,255
2021	877	6,321	753,104	113,304	112,968	4,089	45,959	519,325	76,827	93,638	40,319
2022	3,916	237	57,942	47,099	91,442	816	3,013	51,458	56,855	167,860	47,251
TOTAL	4,959	7,103	955,034	272,116	468,152	5,318	53,087	640,320	210,274	494,479	192,125
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,665,821	1,445,021	192,125	
IBNR + FREQUENCY ADJUSTMENT	(958,332)	(442,263)	550	
TOTAL LOSSES	707,489	1,002,758	192,675	
EXPECTED LOSSES	1,875,306	1,135,378	194,383	
CREDIBILITY	0.07	0.24	0.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.079	0.112	0.022	0.213
INDICATED (POST-TEST)	0.073	0.104	0.020	0.197
PRESENT ON RATE LEVEL	0.197	0.121	0.020	0.338
DERIVED BY FORMULA	0.188	0.117	0.020	0.325
UNDERLYING PRESENT RATE	0.203	0.124	0.021	0.348
PROPOSED	0.188	0.117	0.020	0.325

YEAR			4/1/25	4-1-26	IND. RATE	0.321
IND. RATE				0.321	MINIMUM PREMIUM	
MAN. RATE			0.35	+ 0.321	PRESENT	

+ PROPOSED