

DELAWARE COMPENSATION RATING BUREAU, INC.

Table II - 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 on-level, trended and 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 II
Total Experience All Industries - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
				Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. 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	24,064,537	185,748,215	7	82,940	0	0	177	463,411	536	226,914	1,574	253,958	830,259	0.772
2019	24,581,403	198,007,820	7	33,669	1	75,379	181	473,420	478	202,052	1,506	242,914	952,644	0.806
2020	24,530,856	181,416,020	2	5,820	1	26,594	168	438,873	526	222,434	1,496	241,228	879,211	0.740
2021	26,191,076	165,062,739	3	19,050	0	0	166	433,924	445	188,292	1,462	235,738	773,622	0.630
2022	27,479,549	169,260,227	6	34,138	3	16,711	160	417,853	424	179,603	1,476	238,071	806,226	0.616
Total	126,847,421	899,495,021	25	175,617	5	118,683	851	2,227,482	2,408	1,019,295	7,514	1,211,910	4,241,963	0.709
Pure Premium		0.709		0.014		0.009		0.176		0.080		0.096	0.334	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	24,064,537	126,450,669	7	82,940	0	0	113	295,747	347	146,849	1,076	173,604	565,367	0.525
2019	24,581,403	146,002,889	7	33,669	1	75,379	116	303,801	354	149,821	1,099	177,152	720,207	0.594
2020	24,530,856	131,531,782	2	5,820	1	26,594	115	301,001	353	149,426	1,096	176,797	655,680	0.536
2021	26,191,076	130,943,668	3	19,050	0	0	123	321,854	377	159,527	1,170	188,711	620,296	0.500
2022	27,479,549	144,859,877	9	35,454	3	16,711	129	338,184	394	166,727	1,232	198,647	692,877	0.527
Total	126,847,421	679,788,886	28	176,933	5	118,683	596	1,560,586	1,825	772,349	5,673	914,910	3,254,427	0.536
Pure Premium		0.536		0.014		0.009		0.123		0.061		0.072	0.257	

TABLE II
Total Experience Manufacturing - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. 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	1,124,746	14,028,941	0	0	0	0	14	40,961	38	17,963	100	16,217	65,149	1.247
2019	1,185,302	17,427,920	0	0	0	0	15	60,292	35	14,776	86	14,821	84,390	1.470
2020	1,116,448	12,462,383	0	0	0	0	13	45,366	32	16,298	99	21,810	41,149	1.116
2021	1,243,069	19,295,980	0	0	0	0	11	22,841	34	12,962	91	19,058	138,100	1.552
2022	1,240,689	11,538,860	1	10,282	0	185	11	24,445	29	11,640	105	13,297	55,539	0.930
Total	5,910,254	74,754,084	1	10,282	0	185	63	193,905	168	73,638	481	85,203	384,327	1.265
Pure Premium		1.265		0.017		0.000		0.328		0.125		0.144	0.650	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	1,124,746	9,302,253	0	0	0	0	9	26,141	25	11,625	68	11,086	44,171	0.827
2019	1,185,302	11,845,914	0	0	0	0	10	38,690	26	10,954	63	10,810	58,005	0.999
2020	1,116,448	8,851,576	0	0	0	0	9	31,100	22	10,964	73	15,972	30,480	0.793
2021	1,243,069	14,956,307	0	0	0	0	8	16,928	29	11,025	73	15,227	106,383	1.203
2022	1,240,689	10,197,103	1	10,385	0	185	9	20,131	27	10,716	88	11,168	49,386	0.822
Total	5,910,254	55,153,154	1	10,385	0	185	44	132,990	128	55,283	365	64,263	288,425	0.933
Pure Premium		0.933		0.018		0.000		0.225		0.094		0.109	0.488	

TABLE II
Total Experience Contracting - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
				Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. 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	1,477,061	37,009,877	3	51,465	0	0	38	106,575	67	34,564	212	38,253	139,242	2.506
2019	1,461,888	43,816,458	3	16,323	0	0	43	129,133	59	28,767	200	44,113	219,829	2.997
2020	1,422,450	40,741,648	1	67	1	26,594	32	90,334	68	32,798	191	36,388	221,235	2.864
2021	1,428,475	22,064,269	2	6,263	0	0	29	72,558	50	23,548	177	26,500	91,774	1.545
2022	1,490,812	38,308,566	2	199	2	6,663	28	93,530	52	30,259	183	44,996	207,438	2.570
Total	7,280,686	181,940,817	11	74,317	3	33,257	170	492,131	296	149,935	963	190,250	879,518	2.499
Pure Premium		2.499		0.102		0.046		0.676		0.206		0.261	1.208	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	1,477,061	26,136,347	3	51,465	0	0	24	68,015	43	22,368	145	26,149	93,365	1.769
2019	1,461,888	30,290,780	3	16,323	0	0	28	82,867	44	21,340	146	32,166	150,213	2.072
2020	1,422,450	31,804,964	1	67	1	26,594	22	62,044	46	22,036	140	26,667	180,642	2.236
2021	1,428,475	17,597,549	2	6,263	0	0	21	53,861	42	19,904	142	21,244	74,703	1.232
2022	1,490,812	32,763,803	5	478	2	6,663	22	75,489	48	28,295	152	37,378	179,336	2.198
Total	7,280,686	138,593,442	14	74,595	3	33,257	118	342,276	223	113,943	725	143,604	678,260	1.904
Pure Premium		1.904		0.102		0.046		0.470		0.156		0.197	0.932	

TABLE II
Total Experience Office & Clerical - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	No. (6)	Permanent Total	No. (8)	Major Perm Partial	No. (10)	Minor Perm Partial	No. (12)	Temporary Total	No. (14)	Medical	Pure Premium (15)
				Amounts (in 100's) (5)		Amounts (in 100's) (7)		Amounts (in 100's) (9)		Amounts (in 100's) (11)		Amounts (in 100's) (13)		Amounts (in 100's) (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	15,435,545	20,932,277	0	0	0	0	21	55,559	83	30,187	185	30,761	92,815	0.136	
2019	16,006,359	39,701,691	0	0	1	75,379	20	44,381	63	23,436	184	31,603	222,219	0.248	
2020	16,140,522	23,481,566	0	0	0	0	22	55,138	74	28,098	153	31,861	119,718	0.145	
2021	17,096,453	18,979,396	0	0	0	0	19	52,309	62	24,898	158	28,832	83,754	0.111	
2022	18,015,374	20,479,449	1	13,138	0	362	20	48,962	59	23,469	198	26,808	92,055	0.114	
Total	82,694,253	123,574,379	1	13,138	1	75,741	102	256,350	341	130,089	878	149,866	610,561	0.149	
Pure Premium		0.149		0.002		0.009		0.031		0.016		0.018	0.074		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
2018	15,435,545	14,151,745	0	0	0	0	13	35,457	54	19,536	126	21,028	65,496	0.092	
2019	16,006,359	34,626,868	0	0	1	75,379	13	28,480	46	17,381	134	23,046	201,984	0.216	
2020	16,140,522	16,699,000	0	0	0	0	15	37,798	50	18,881	112	23,347	86,964	0.103	
2021	17,096,453	15,226,520	0	0	0	0	14	38,768	53	21,058	127	23,105	69,335	0.089	
2022	18,015,374	17,733,372	1	13,319	0	362	16	39,976	54	21,606	166	22,516	79,555	0.098	
Total	82,694,253	98,437,504	1	13,319	1	75,741	72	180,479	257	98,462	665	113,041	503,333	0.119	
Pure Premium		0.119		0.002		0.009		0.022		0.012		0.014	0.061		

TABLE II
Total Experience Goods & Services - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	No. (6)	Permanent Total	No. (8)	Major Perm Partial	No. (10)	Minor Perm Partial	No. (12)	Temporary Total	Medical Amounts (in 100's) (14)	Pure Premium (15)
				Amounts (in 100's) (5)		Amounts (in 100's) (7)		Amounts (in 100's) (9)		Amounts (in 100's) (11)		Amounts (in 100's) (13)		
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	5,275,193	87,743,581	3	12,813	0	0	72	179,010	298	115,172	949	148,291	422,150	1.663
2019	5,183,535	79,271,049	4	17,346	0	0	78	188,145	256	102,539	916	133,156	351,524	1.529
2020	5,115,805	82,385,247	1	5,753	0	0	75	178,419	295	117,660	892	117,963	404,058	1.610
2021	5,588,651	81,875,503	0	0	0	0	80	215,113	246	103,735	863	130,125	369,783	1.465
2022	5,984,672	80,822,010	2	10,479	1	8,837	81	197,484	239	93,173	838	128,496	369,752	1.350
Total	27,147,856	412,097,390	10	46,391	1	8,837	387	958,170	1,334	532,279	4,458	658,030	1,917,267	1.518
Pure Premium		1.518		0.017		0.003		0.353		0.196		0.242	0.706	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	5,275,193	59,206,572	3	12,813	0	0	46	114,243	193	74,535	649	101,371	289,104	1.122
2019	5,183,535	56,763,131	4	17,346	0	0	50	120,736	190	76,042	668	97,103	256,405	1.095
2020	5,115,805	58,563,208	1	5,753	0	0	52	122,335	198	79,006	654	86,485	292,053	1.145
2021	5,588,651	64,997,598	0	0	0	0	60	159,425	208	87,891	691	104,163	298,497	1.163
2022	5,984,672	68,904,754	2	11,084	1	8,837	66	159,613	223	86,703	698	107,046	315,765	1.151
Total	27,147,856	308,435,263	10	46,996	1	8,837	273	676,352	1,011	404,176	3,360	496,168	1,451,824	1.136
Pure Premium		1.136		0.017		0.003		0.249		0.149		0.183	0.535	

TABLE II
Total Experience Miscellaneous - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (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	751,992	26,033,539	1	18,663	0	0	32	81,306	50	29,028	128	20,436	110,903	3.462
2019	744,319	17,790,702	0	0	0	0	25	51,469	65	32,535	120	19,221	74,682	2.390
2020	735,631	22,345,177	0	0	0	0	25	69,617	56	27,579	161	33,205	93,051	3.038
2021	834,428	22,847,591	1	12,787	0	0	27	71,104	54	23,150	172	31,224	90,211	2.738
2022	748,002	18,111,342	0	40	0	662	19	53,431	45	21,063	153	24,475	81,442	2.421
Total	3,814,372	107,128,351	2	31,490	0	662	128	326,926	270	133,354	734	128,561	450,290	2.809
Pure Premium		2.809		0.083		0.002		0.857		0.350		0.337	1.181	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	751,992	17,653,752	1	18,663	0	0	20	51,889	32	18,785	88	13,970	73,230	2.348
2019	744,319	12,476,196	0	0	0	0	16	33,028	48	24,106	88	14,028	53,600	1.676
2020	735,631	15,613,034	0	0	0	0	17	47,724	38	18,539	118	24,326	65,542	2.122
2021	834,428	18,165,695	1	12,787	0	0	20	52,873	46	19,648	137	24,972	71,377	2.177
2022	748,002	15,260,845	0	188	0	662	16	42,976	42	19,408	128	20,540	68,835	2.040
Total	3,814,372	79,169,523	2	31,637	0	662	89	228,490	205	100,486	559	97,835	332,585	2.076
Pure Premium		2.076		0.083		0.002		0.599		0.263		0.256	0.872	

TABLE II
Total Medical Experience All Industries - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical Only	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (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	24,064,537	83,025,913	7	442	0	0	177	373,685	536	176,835	1,574	212,792	66,505	0.345
2019	24,581,403	95,264,424	7	1,534	1	140,250	181	381,738	478	157,552	1,506	203,667	67,903	0.388
2020	24,530,856	87,921,121	2	0	1	81,783	168	354,075	526	173,399	1,496	202,185	67,770	0.358
2021	26,191,076	77,362,234	3	6,672	0	0	166	350,207	445	146,832	1,462	197,549	72,362	0.295
2022	27,479,549	80,622,605	6	12,307	3	41,368	160	337,163	424	139,942	1,476	199,476	75,969	0.293
Total	126,847,421	424,196,299	25	20,955	5	263,401	851	1,796,869	2,408	794,559	7,514	1,015,669	350,510	0.334
Pure Premium		0.334		0.002		0.021		0.142		0.063		0.080	0.028	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	24,064,537	56,536,701	6	442	0	0	113	238,522	347	114,476	1,076	145,415	66,511	0.235
2019	24,581,403	72,020,749	7	1,534	1	140,250	116	244,924	355	116,981	1,098	148,479	68,039	0.293
2020	24,530,856	65,567,977	0	0	1	81,783	114	241,728	353	116,569	1,092	147,627	67,973	0.267
2021	26,191,076	62,029,554	3	6,672	0	0	123	259,320	377	124,276	1,164	157,325	72,703	0.237
2022	27,479,549	69,287,719	6	12,307	3	41,368	128	270,500	387	127,552	1,212	163,699	77,451	0.252
Total	126,847,421	325,442,700	22	20,955	5	263,401	594	1,254,994	1,818	599,854	5,642	762,545	352,677	0.257
Pure Premium		0.257		0.002		0.021		0.099		0.047		0.060	0.028	

TABLE II
Total Medical Experience Manufacturing - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only		Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)		
A. 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	1,124,746	6,514,873	0	0	0	0	14	32,919	38	12,914	100	14,267	5,049	0.579	
2019	1,185,302	8,439,010	0	0	0	0	15	56,822	35	11,304	86	11,496	4,768	0.712	
2020	1,116,448	4,114,920	0	0	0	0	13	12,835	32	9,948	99	12,434	5,933	0.369	
2021	1,243,069	13,809,974	0	0	0	0	11	100,069	34	14,499	91	17,241	6,292	1.111	
2022	1,240,689	5,553,948	1	8,344	0	354	11	17,232	29	9,040	105	12,904	7,665	0.448	
Total	5,910,254	38,432,725	1	8,344	0	354	63	219,877	168	57,704	481	68,342	29,707	0.650	
Pure Premium		0.650		0.014		0.001		0.372		0.098		0.116	0.050		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
2018	1,124,746	4,417,093	0	0	0	0	9	21,012	25	8,360	68	9,749	5,049	0.393	
2019	1,185,302	5,800,509	0	0	0	0	10	36,457	26	8,388	63	8,382	4,778	0.489	
2020	1,116,448	3,048,004	0	0	0	0	9	8,762	22	6,690	72	9,077	5,951	0.273	
2021	1,243,069	10,638,336	0	0	0	0	8	74,074	28	12,239	73	13,749	6,321	0.856	
2022	1,240,689	4,938,608	1	8,344	0	354	9	14,044	27	8,240	86	10,589	7,815	0.398	
Total	5,910,254	28,842,549	1	8,344	0	354	44	154,349	127	43,918	362	51,547	29,913	0.488	
Pure Premium		0.488		0.014		0.001		0.261		0.074		0.087	0.051		

TABLE II
Total Medical Experience Contracting - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical Only		Pure Premium (15)
				Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)		
A. 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	1,477,061	13,924,218	3	360	0	0	38	68,983	67	31,208	212	31,333	7,358	0.943	
2019	1,461,888	21,982,882	3	919	0	0	43	152,737	59	21,718	200	34,360	10,095	1.504	
2020	1,422,450	22,123,480	1	0	1	81,783	32	79,421	68	25,746	191	25,907	8,379	1.555	
2021	1,428,475	9,177,414	2	5,781	0	0	29	37,650	50	15,916	177	24,435	7,993	0.642	
2022	1,490,812	20,743,809	2	2,362	2	32,506	28	100,937	52	25,175	183	37,845	8,613	1.391	
Total	7,280,686	87,951,803	11	9,423	3	114,289	170	439,727	296	119,762	963	153,879	42,438	1.208	
Pure Premium		1.208		0.013		0.157		0.604		0.164		0.211	0.058		
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)															
2018	1,477,061	9,336,534	3	360	0	0	24	44,032	43	20,203	145	21,412	7,359	0.632	
2019	1,461,888	15,021,288	3	919	0	0	28	97,996	44	16,135	146	25,047	10,115	1.028	
2020	1,422,450	18,064,160	0	0	1	81,783	22	54,240	46	17,292	139	18,923	8,404	1.270	
2021	1,428,475	7,470,349	2	5,781	0	0	21	27,943	42	13,514	141	19,435	8,031	0.523	
2022	1,490,812	17,933,640	2	2,362	2	32,506	23	81,671	47	23,012	150	31,005	8,780	1.203	
Total	7,280,686	67,825,971	10	9,423	3	114,289	118	305,882	223	90,156	721	115,821	42,689	0.932	
Pure Premium		0.932		0.013		0.157		0.420		0.124		0.159	0.059		

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

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical Only	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (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	15,435,545	9,281,548	0	0	0	0	21	28,026	83	23,185	185	28,449	13,156	0.060
2019	16,006,359	22,221,864	0	0	1	140,250	20	23,604	63	18,720	184	25,776	13,869	0.139
2020	16,140,522	11,971,813	0	0	0	0	22	47,672	74	27,948	153	31,503	12,596	0.074
2021	17,096,453	8,375,410	0	0	0	0	19	25,616	62	17,885	158	25,025	15,228	0.049
2022	18,015,374	9,205,465	1	259	0	700	20	33,798	59	17,794	198	24,353	15,152	0.051
Total	82,694,253	61,056,100	1	259	1	140,950	102	158,715	341	105,531	878	135,105	70,001	0.074
Pure Premium		0.074		0.000		0.017		0.019		0.013		0.016	0.008	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	15,435,545	6,549,602	0	0	0	0	13	17,889	54	15,009	126	19,441	13,157	0.042
2019	16,006,359	20,198,376	0	0	1	140,250	13	15,144	47	13,902	134	18,791	13,897	0.126
2020	16,140,522	8,696,377	0	0	0	0	15	32,542	50	18,784	111	23,004	12,634	0.054
2021	17,096,453	6,933,453	0	0	0	0	14	18,962	53	15,152	126	19,921	15,300	0.041
2022	18,015,374	7,955,519	1	259	0	700	16	26,953	54	16,185	163	20,012	15,447	0.044
Total	82,694,253	50,333,328	1	259	1	140,950	71	111,490	256	79,031	661	101,169	70,435	0.061
Pure Premium		0.061		0.000		0.017		0.013		0.010		0.012	0.009	

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

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	<u>Death</u>	<u>Permanent Total</u>	<u>Major Perm Partial</u>	<u>Minor Perm Partial</u>	<u>Temporary Total</u>	<u>Medical Only</u>	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (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	5,275,193	42,214,968	3	82	0	0	72	171,242	298	91,083	949	123,142	36,600	0.800
2019	5,183,535	35,152,449	4	615	0	0	78	121,688	256	84,247	916	110,283	34,692	0.678
2020	5,115,805	40,405,760	1	0	0	0	75	166,338	295	89,912	892	110,699	37,109	0.790
2021	5,588,651	36,978,320	0	0	0	0	80	140,099	246	81,431	863	110,835	37,418	0.662
2022	5,984,672	36,975,172	2	1,174	1	6,383	81	145,878	239	70,232	838	106,825	39,260	0.618
Total	27,147,856	191,726,669	10	1,871	1	6,383	387	745,245	1,334	416,904	4,458	561,784	185,079	0.706
Pure Premium		0.706		0.001		0.002		0.275		0.154		0.207	0.068	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	5,275,193	28,910,429	3	82	0	0	46	109,304	193	58,964	649	84,151	36,604	0.548
2019	5,183,535	25,640,535	4	615	0	0	50	78,075	190	62,555	668	80,399	34,762	0.495
2020	5,115,805	29,205,262	0	0	0	0	51	113,548	198	60,466	651	80,818	37,221	0.571
2021	5,588,651	29,849,680	0	0	0	0	59	103,707	208	68,940	688	88,257	37,594	0.534
2022	5,984,672	31,576,488	2	1,174	1	6,383	65	116,459	219	64,239	686	87,485	40,025	0.528
Total	27,147,856	145,182,393	9	1,871	1	6,383	272	521,092	1,008	315,163	3,341	421,110	186,205	0.535
Pure Premium		0.535		0.001		0.002		0.192		0.116		0.155	0.069	

TABLE II
Total Medical Experience Miscellaneous - Policy Years 2018 - 2022

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	No. (4)	Death	Permanent Total	Major Perm Partial	Minor Perm Partial	Temporary Total	Medical Only	Pure Premium (15)				
				Amounts (in 100's) (5)	Amounts (in 100's) (6)	Amounts (in 100's) (7)	Amounts (in 100's) (8)	Amounts (in 100's) (9)	Amounts (in 100's) (10)		Amounts (in 100's) (11)	Amounts (in 100's) (12)	Amounts (in 100's) (13)	Amounts (in 100's) (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	751,992	11,090,307	1	0	0	0	32	72,515	50	18,444	128	15,602	4,342	1.475
2019	744,319	7,468,219	0	0	0	0	25	26,888	65	21,564	120	21,751	4,479	1.003
2020	735,631	9,305,149	0	0	0	0	25	47,810	56	19,846	161	21,643	3,753	1.265
2021	834,428	9,021,116	1	891	0	0	27	46,773	54	17,102	172	20,014	5,432	1.081
2022	748,002	8,144,210	0	169	0	1,425	19	39,318	45	17,702	153	17,549	5,281	1.089
Total	3,814,372	45,029,002	2	1,059	0	1,425	128	233,304	270	94,657	734	96,559	23,286	1.181
Pure Premium		1.181		0.003		0.004		0.612		0.248		0.253	0.061	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2018	751,992	7,323,043	0	0	0	0	20	46,286	32	11,940	87	10,662	4,342	0.974
2019	744,319	5,360,041	0	0	0	0	16	17,251	48	16,002	88	15,860	4,488	0.720
2020	735,631	6,554,175	0	0	0	0	17	32,637	38	13,336	118	15,805	3,764	0.891
2021	834,428	7,137,736	1	891	0	0	20	34,635	46	14,432	137	15,963	5,457	0.855
2022	748,002	6,883,465	0	169	0	1,425	15	31,372	40	15,877	127	14,608	5,384	0.920
Total	3,814,372	33,258,459	1	1,059	0	1,425	89	162,181	204	71,586	557	72,898	23,435	0.872
Pure Premium		0.872		0.003		0.004		0.425		0.188		0.191	0.061	