COAL MINE COMPENSATION RATING BUREAU OF PENNSYLVANIA

COMMERCE BUILDING – SUITE 403
300 NORTH SECOND STREET
HARRISBURG, PENNSYLVANIA 17101

CHARLES A. ROMBERGER
EXECUTIVE DIRECTOR

TELEPHONE/FAX
717-238-5020

December 1, 2011

The Honorable Michael F. Consedine
Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

RE: Proposal CM-6-2011
Revised Loss Costs for Traumatic, State Occupational Disease
And Federal Occupational Disease
To Be Effective: April 1, 2012

Dear Commissioner Consedine:

Enclosed for your review and approval is the annual filing of Loss Costs by the Coal Mine Compensation Rating Bureau of Pennsylvania ("Bureau"). This filing is made in accordance with Article VII of the Pennsylvania Workers' Compensation Act.

Exhibit I-A-M displays the proposed changes by classification and by coverage. Overall, the proposed change in Manual Loss Costs is a decrease of 17.0%. By coverage, the proposal requests a decrease of 18.2% for Traumatic, a decrease of 17.7% for State Occupational Disease ("SOD") and a decrease of 9.5% for Federal Occupational Disease ("FOD").

The proposed Traumatic Loss Costs are decreasing for several reasons. Maintaining our rolling five-year experience period for this filing, Accident Year 2005 was replaced with Accident Year 2010. The current estimate of ultimate losses for Accident Year 2010 is about $2.3 million (or about 18%) lower than the current estimate of ultimate losses for Accident Year 2005. This decrease in the estimate of ultimate losses occurred even while the payroll for Accident Year 2010 is about $67 million (or about 33%) higher than the payroll for Accident Year 2005. Also, the selected Traumatic trend factors decreased significantly. The Indemnity trend factor decreased from -1.5% to -4.5%; the Medical trend factor decreased from +2.9% to +0.4%.

The proposed SOD Loss Costs are also decreasing. The main reason for this decrease is attributable to the continued decrease in SOD claim frequency. The indicated frequency in last year's filing was 0.022769 for all classes combined; the indicated frequency in this year's filing is 0.018465. Last year's filing included 25 awarded claims over the rolling ten-year experience period; this year's filing included only 20 awarded claims. Also, last year's filing included an estimate of about 36 ultimate awarded claims; this year's filing includes an estimate of about 30 ultimate awarded claims. It is noteworthy that the SOD claim severities show only small changes this year with modest increases and decreases that vary by classification.

The proposed FOD Loss Costs are also decreasing, although more moderately than the proposed Traumatic and SOD Loss Costs. The Federal Basic claim severities decreased partially because of modest changes in the mix of claimants, because of a reduction in the selected annual benefit change and because of a correction of a modest error in one of the Occupational Disease claim severity model's calculations. (This correction did not affect Federal Excess claim severities.) By classification, most of the Basic claim frequencies were slightly higher; almost all of the Excess claim frequencies were slightly lower. Interestingly, the reported Federal Basic data in the rolling ten-year experience period in this year's filing includes 74 reported claims with 12 awarded claims; the reported data in last year's filing included 82 reported claims with only 10 awarded claims.

The Bureau notes that this filing *does not* include any adjustments to address the potential increase in Federal Black Lung benefits resulting from the "Byrd Amendment" included in the Patient Protection and Affordable Care Act (United States House Resolution 3590) of 2010. The Bureau is still reviewing the potential impact of these changes.

The filing consists of the enclosed report from FTI Consulting, Inc. Their report consists of a Cover Letter, Title Page, Table of Contents, Introduction, Executive Summary, Summary of Changes, Discussion Memorandum and Exhibits.

The organization of the filing is unchanged from previous annual filings. The topics included in each numbered exhibit series are noted in the Table of Contents.

We ask for your approval of this filing on or before February 1, 2012. An approval in this timeframe facilitates the required notices and advanced issuance of revised employer rate cards, noting the applicable loss costs and rating plan values.

The Bureau and its consultants will be pleased to discuss any issues raised by the Department. Please feel free to contact me if additional information or discussion is necessary.

Sincerely,

Charles A. Romberger
Executive Director

Enclosure

REPORT TO

COAL MINE COMPENSATION RATING BUREAU

OF PENNSYLVANIA

WORKERS' COMPENSATION FILING

TRAUMATIC,
STATE AND FEDERAL
OCCUPATIONAL DISEASE LOSS COSTS

Effective Date April 1, 2012

FOR

COAL MINE CLASSIFICATIONS

Prepared By

FTI Consulting

Mountain Lakes, New Jersey
November 28, 2011

FTI CONSULTING

F T I™
CONSULTING

November 28, 2011

Mr. Chuck Romberger, Executive Director
Coal Mine Compensation Rating Bureau
Commerce Building- Suite 403
300 North Second Street
Harrisburg, Pennsylvania 17101

Re: Workers' Compensation Traumatic and Occupational Disease Loss Costs
For Coal Mine Classifications: Proposed Loss Cost Filing effective April 1, 2012

Dear Mr. Romberger:

In response to your request as Executive Director of the Coal Mine Compensation Rating Bureau of Pennsylvania, we have prepared the exhibits needed to support a revision to the Traumatic and Occupational Disease Loss Costs for the Coal Mine classifications including the Traumatic Experience Rating Plan.

The attached report consists of a Title Page, Table of Contents, Introduction, Executive Summary, Summary of Changes, and the Discussion Memorandum of the report with a number of exhibits. Sources are shown on the exhibits. The basic statistical data was furnished by the Coal Mine Compensation Rating Bureau.

This report has been prepared with the intent that it will become part of the annual filing with the regulatory authorities with the addition of a letter of transmittal.

We are available to discuss all calculations as presented at your convenience. If there are any questions or comments, we should be pleased to receive them.

We wish to thank you and your staff for the cooperation extended to us during the preparation of this filing.

Respectfully submitted,

Owen M. Gleeson

Owen M. Gleeson
Consulting Actuary

36 Midvale Road | Suite 1-G | Mountain Lakes, NJ 07046
973.335.6448 main | 973.335.9665 fax | fticonsulting.com

Coal Mine Compensation Rating Bureau

Traumatic and Occupational Disease Loss Costs

Table of Contents

			Pages
	Table of Contents (3 pages)		i
	Introduction		iv
	Executive Summary (3 pages)		v
	Summary of Changes from Last Year		viii
I.	Current and Proposed Loss Costs		1
	A.	Manual and Unloaded Proposed Rate Changes and Percentages	1
	B.	Proposed Manual Loss Cost and the Loading Process	2
II.	Traumatic Loss Cost Indications by Classifications		2
III.	State Occupational Disease Loss Cost Indications by Classifications		2
IV.	Federal Basic and Excess O.D. Loss Cost Indications by Classification		3
	Current and Indicated including the frequencies and severities		3
	Proposed and Indicated frequencies including credibilities		3
V.	Traumatic Loss Information		4
	A.	Traumatic Loss Cost by Classification Including Credibility	4
	B.	Traumatic Loss Cost Indications by Classification	5
	C.	Traumatic Loss Development – Indemnity and Medical	5
	D.	Indemnity Loss Development – including Tail Development	5
	E.	Medical Loss Development – including Tail Development	9
	F.	Trend Factors by Experience Year	12
	G.	Summary of Trend indications, Selections	13
	H.	Trended Loss Ratios	13
	I.	Severity and Frequency Trends	14
	J.	Catastrophic Claim Limitations	14
	K.	Summary of Estimates	14
VI.	Loss Development Data		16
	A.	Indemnity Incurred Losses: Unadjusted Reported to Act 57 to Settlement Loss Development	16
	B.	Medical Incurred Losses: Unadjusted Reported to Act 44 to Settlement Loss Development	19
	C.	Number of Indemnity Claims, Number of Med Only Claims, Med Only Amounts	19
	D.	Summary of Adjustments to Development Factors for Act 44	20
	E.	Medical and Indemnity Paid Losses	20

VII. State and Federal Excess O.D. Severity and Frequency 21

A. Average Severity from Before Act 57 through Stages to After Act 57 Phase-Out of the Adjustment for Act 57 in O.D. 21
B. State and Federal Excess Occupational Disease Claim Frequency 24
C. Incurred But Not Reported Claims 27
D. Summary of O.D. Severity Model Results 27
E. Adjustment for Possible Commutation/Compromise of Pending Claims 27
F. Federal Excess Wage Level Onset 27
G. Wage Level Offset Percentage and Private Pension Offset Factor for State O.D. 28
H. Projection of Wages to Current Level 28
I. Reserved for Future Use 28
J. Social Security Information 29
K Reserved for Future Use 29
L. Federal Excess Occupational Disease Frequency By Classification and Detail Count 29

VIII. Federal Occupational Disease Basic Benefits 30

A. Federal Black Lung Benefits Average Severity 30
B. Federal Occupational Disease Frequency 30
C. Incurred But Not Reported Claims 31
D. Table of Federal Black Lung Benefits 31
E. Federal Occupational Disease Frequency 31
F. Federal Occupational Disease Frequency After Administrative/Law Change by Classification and Detail Count 31

IX. State and Federal Occupational Disease Calculations 34

X. Payroll 34

A. Payroll Difference by Traumatic, State O.D. & Federal O.D. 34
B. Traumatic Loss Cost Premium 34
C. O.D. Payroll Reassignment & Federal Exempt Payroll 35
D. Reported Payroll to Developed Payroll 35
E. Payroll Development 35
F. O.D. Frequencies from Approved Filing 35
G. Adjustment Factors to SAWW 35

XI. Special Assessments 36

XII. Catastrophe Provision 36

A. Spread of Loss Cost to Classifications 36
B. Excess Losses and Selected Loss Cost 36
C. Losses over $1,250,000 37
D. Trend Factors 37
E. Traumatic Losses by Class over $1,250,000 37

XIII. Traumatic Experience Rating Plan 38

A. Basic Data 38
B. Current and Proposed Modification Factors 39

XIV. Merit Rating and Safety Rating Plan Off-Balance Factors 40

A. Merit Rating Plan 40
B. Safety Rating Plan 40

INTRODUCTION

This report has been prepared at the request of the Executive Director of the Coal Mine Compensation Rating Bureau to propose Traumatic and Occupational Disease Loss Costs for Coal Mine Classifications including the Traumatic Experience Rating Plan. The Loss Costs are promulgated with a proposed effective date of April 1, 2012.

This report presents what is believed to be a fair and reasonable estimate of the adequacy of the loss costs based upon data made available to FTI Consulting (FTI) and based upon generally accepted actuarial procedures. FTI reviewed the summary data for consistency and reasonableness. Certain questions that arose were resolved in the course of discussions with Chuck Romberger.

Mr. Peter A. Bennett, Director of FTI Consulting participated in preparing this report.

FTI Consulting

By Owen M. Gleeson

Owen M. Gleeson, FCAS, MAAA
Consulting Actuary

November 28, 2011

EXECUTIVE SUMMARY

This proposal consists of the annual data review by coverage and by classification for the ten coal mine classifications by traumatic, state occupational disease, and Federal (basic and excess) occupational diseases coverages.

The proposed effective date for this filing is April 1, 2012, which is 12 months from the last approved filing.

This filing consists of three prospective major loss cost components:

All Classifications	Current	Proposed	Change
1. Traumatic	$ 5.83	$ 4.77	-18.2%
2. State Occupational Disease	.79	.65	-17.7%
3. Federal Basic/Excess O.D	.95	.86	-9.5%
Total	$7.57	$6.28	-17.0%

Source: Exhibit I-A-M, page 2 – Grand Total (2010 Payroll Weights)

The Traumatic Sections: Sections II, V and VI

The current approved loss cost level of $5.83 is proposed to decrease to a level of $4.77 or a decrease of 18.2%.

The source of the changes can be seen by comparing Exhibit V-B, page 1 at 2010 and 2011.

Briefly, the sources of decreases are 1) replacement of year 2005 ultimate losses with the indicated ultimates of 2010, 2) replacement of 2005 payroll with that of 2010, 3) unanticipated loss development, 4) revisions of Trend factors and 5) revisions of Loss Development factors.

These items have a larger impact on the Indemnity indications than on the Medical indications. That is the Indemnity indication decreased by 22.3% from 3.05 to 2.37 while the Medical indication decreased by 11.3% from 2.21 to 1.96.

The ultimate 2005 Indemnity losses of $8,725,222 were replaced by the 2010 Indemnity losses of $5,710,888. The ultimate 2005 Medical losses of $4,333,395 were replaced by $5,005,475. The net of the two changes is -$2,342,254.

Payrolls from 2005 and 2010 are $202,430,645 and $269,497,325 respectively, producing a difference of +$67,066,680. As a result the 5 year payroll total increased by + 6.1%.

The difference between expected and actual emergence of losses from 2010 to 2011 for the years 2006 to 2009 are +1,685,902 for Indemnity and -274,773 for Medical. The shown amounts have been developed to ultimate and trended using the 2011 trend factors. Thus, the unanticipated development adds approximately $1,500,000 to the overall indication.

Revision of the trend factors impacts the Indemnity indications by approximately – 3,900,000 and the Medical by approximately -2,300,000 for a total of -6,200,000.

The Loss Development Factor changes had only a marginal impact with the Indemnity impact being approximately -620,000 and the Medical impact being + 34,000 for a total of -586,000.

It can be seen from the preceding that the two items that contributed the greatest to changes in the rates were replacement of 2005 indications with those of 2010 and the revision of the Trend Factors.

The Traumatic part of this filing proposes a change in the Catastrophe Loss Cost to $0.22; see Exhibits XII-A through XII-E and Exhibit I-B for loading. The sharp decrease of approximately 25% was caused by dropping the year 1990 from the experience in the course of moving from the use of 1990 to 2009 experience to use of 1991 to 2010 experience. The year 1990 experience included several very large claims. After this adjustment was made, the indicated Catastrophe cost was $0.15 – a decrease of almost 50%. This was limited to -25% in the selection of the Catastrophe loading of $0.22.

The Traumatic loss cost changes for the ten classifications are shown in Exhibit II. There were three limitations of -25.0% this year – Bituminous Surface, Anthracite Prep Plant and Bituminous Prep Plant.

The Exhibit V-B series employs the Loss Development and the Trend Factors used to arrive at the Ultimate Losses. The Exhibit V-B series (15 pages) present five years of data for each class. The data is trended and developed to bring the data up to the proposed filing date.

The summary selections for Loss Development are presented on Exhibit V-C. The justification of the Development Factors is shown in the Exhibit V-D and V-E series. The summary of the Trend Factors is shown on Exhibit V-F with the justification on Exhibits V-G through V-K. Additional Loss Development backup for the Act 44 and Act 57 law amendments including Settlement adjustments are presented on the Exhibit VI-A and VI-B series.

The State Occupational Disease Sections: Sections III and VII

The proposed change in the State Occupational Disease Loss Cost is a decrease of 17.7%. The main reason for the decrease is a decrease in the frequency. The indicated frequency last year was .022769. This year the indicated frequency was .018465 (See Exhibit VII-B-1-A, 10-Year Payroll Weighted Frequency). For eight of the ten classes the frequency decreased sharply. Two classes exhibited only small increases in frequency. The overall decrease was -18.9% The severities show only small changes this year – some plus, some minus. Thus, the frequency decrease is the main reason for the 17.7% decrease.

It should be noted that the weighting of the Basic and All Permanent Partial scenarios was changed again this year from 90/10 to 95/5. This last change recognizes that the estimated number of Permanent Partials has not occurred to date.

The Federal Occupational Disease Basic/Excess Sections: Section IV, VII and VIII

The current Federal Occupational Disease Basic/Excess loss cost is $1.03 (based on 2009 payroll distribution). The Proposed level is $.86 or a 16.5% decrease.

The Federal component of the filing consists of two parts, the Federal Basic and the Federal Excess as follows:

	Current	Proposed	Change
Basic est.	$ .85	$.72	-15.3%
Excess est.	0.18	0.14	-22.2%
Total	$1.03	$.86	-16.5%

The current and proposed amounts shown do not appear in either this filing or last year's approved filing. Rather the amounts are derived from figures appearing in Exhibit IV-A, Col. (5) on the All Classes Combined line which are to be used to produce splits of the total between Basic and Excess. These splits are applied to Approved (Col. (2)) or Proposed (Col. (7)).

For both the Basic and the Excess, the number of claims in the latest 10 years of data has decreased.

One class showed an increase, nine classes show decreases. The Federal Basic severities exhibited decreases for all classes partially as a result of correcting a modest error in one of the O.D. model's calculations. This did not affect the Federal Excess. The frequencies showed mixed results. Most of the Basic Frequencies were slightly higher. Almost all of the Excess Frequencies were slightly lower.

Summary of Changes
From Last Year's Filing

Sections
II, V & VI

Section II was unchanged from last year.

The basic Trend exhibits in Section V, i.e. Exhibits V-F through V-J, are used again this year. An additional exhibit was created in 2008 (Loss Costs Eff. 4-1-2009) and labeled Exhibit V-K.

Two changes that were made in 2007 were eliminated in 2008. These were the weighting of the change in the CMCRB frequency with the change in the PCRB frequency and the weighting of last year's approved trend with the current year's indication.

A major change in 2008 was the method of estimating the parameters that are used in Exhibit V-G to estimate the trends for indemnity and medical. The parameters are loss ratio trend, severity trends, frequency and wage trend, the first two of which are estimated separately for indemnity and medical. Previously only one estimate of each parameter was developed. In 2008, twelve estimates of each of these parameters were made and then averaged for a final estimate of each parameter. More detail on this is provided in the notes that precede the Trend Exhibits.

The Exhibits V-H and V-I were revised in 2008 to include data generated from a 3 point Moving Average with the Traditional method using data from individual years.

The Exhibit G's for the individual estimates (1-12) were eliminated last year.

Limitations on the Reading Anthracite claim impacted the calculations on Exhibit V-B.

The exhibits in Section VI-A and B contain data from the years 1986 through 2010. Data from 1985 which was used last year has been dropped and data from 2010 added with the result that this year's exhibits have the same number of data points as last year's exhibits.

The method of averaging the indicated development factors was changed this year. The previous method employed the averages: 10 year straight average, 6 year straight average, 3 year straight average, 10 year average ex. Hi/Lo, 6 year average ex. Hi/Lo and 5 year weighted average. The method this year employs the averages: 10 year straight average, 6 year straight average, 10 year weighted average, 10 average ex. Hi/Lo, 6 year average ex. Hi/Lo and 6 year weighted average. The objective of this change is to stabilize the indications from one year to the next.

In the year 2006, several claims exhibited unusual upward development. This caused the factors in the then latest diagonal to exhibit somewhat higher than usual development. Investigation of this matter revealed that unconventional claims handling prior to 2005 was the cause and that when conventional practices were implemented the claims were classified as Permanent Totals resulting in a recognition of larger required indemnity benefits. When the filing was made on 12/07/2006, there was no adjustment to the somewhat high factors for the years 2001-2003 along the latest diagonal. During a review of the filing, the PADOI suggested that this factor be eliminated and replaced with factors from earlier years. This was implemented for the filing effective 4/1/07.

Reconsideration of this adjustment in the interim led to a different method of adjusting the indications. A study of claims which were classified as Permanent Total claims by the fourth evaluation yielded a set of reliable development factors that apply to claims that eventually became PT's. It was also assumed that the valuation of the claims as of 4/30/2006 was what would be expected under normal circumstances. The development factors were used with the 4/30/2006 valuations to estimate what the values would have been at earlier periods had conventional claims handling practices been in place. The original valuations were replaced with the derived valuations for these claims to create the triangle. This only impacted the indemnity triangles.

The data adjustments resulted in the development factors that originally appeared in the 2005 diagonal being lowered and the new factors appearing more normal. At the same time the factors for earlier evaluations rose slightly as would be expected.

Two other claims surfaced three years ago from the year 2004 and were also adjusted in the same manner.

The Exhibit VI-C is unchanged from last year except that the new method of averaging the data used for the incurred losses was used for the claim counts also.

Sections
III & VII – State Occupational Disease

Severity calculations were impacted by a change in the medical assumption in the claim model. The assumption was changed in 2008. After a review of actual claims versus model values, the initial model value was increased by a factor of 2.5 for the 4-1-2011 filing. The judgmental weight of 90/10 used last year was changed to 95/5 this year for weighted the Permanent claim scenario with the Permanent Partial claim scenario.

The IBNR adjustment factors displayed on Exhibit VII-C-6, pages 4 and 5, were unchanged from last year.

The revisions that were made to Exhibit VII-L for the 4/1/2010 filing and for the 4/1/2011 filing (to accommodate the use of Miner Years) were maintained in this filing. The parameter selections are discussed in more detail later in this commentary.

Sections
IV and VIII – Federal Basic Occupational Disease

The Award Ratio on Exhibit VIII-B-2 has traditionally been calculated as Award Ratio = Awarded / (Awarded plus Denied) for each of the major classes using the experience from the most recent 10 years.

The trend was selected after examining various data.

The IBNR adjustment factors on Exhibit VIII-C-6, page 4 & 5, remained the same.

Exhibit VIII-F was revised two years ago. Details on parameter selections are provided later in the Commentary. Exhibit VIII-F was again revised this year to accommodate the use of Miner-Years.

Section
IX – State and Federal Occupational Disease Calculations

Exhibit IX-A, pages 1-5, was again included to provide support for Exhibit VII-A and related exhibits. Exhibit IX-B, pages 1-5, was also again included to provide support for Exhibit VIII-A. Samples of the exhibits underlying the individual claim values on Exhibits IX-A & B will be provided upon request.

Sections
X through XIV - Payroll, etc.

Section X: Section X was reorganized in 2009 to make it easier to use.
In the past Exhibit X-A-1 (then X-A) displayed payroll data from the years 1997 through 2007. Now the years displayed are 1997-2009.
The exhibit that was labeled Exh. F previously was re-labeled as Exhibit X-A-2. This exhibit still displays the payroll data from the years 1979 to 1996.
Exhibits X-B, C, D E and F retain the same format as last year.
Exhibit X-G displays the calculations of the Wage Adjustment Factors.

Section XI: Special Assessment – no change

Section XII: The Catastrophe limit was changed to $1,250,000 in 2009 as compared to $950,000 in 2008. The experience period was maintained at 20 years. Other changes are discussed later in the Commentary. The changes did not result in a material revision in the Catastrophe loading.

Section XIII: Traumatic Experience Rating Plan – no changes in the plan but updated and the regular testing of the plan.

Section XIV: Merit and Safety Rating – no changes but updated.

OMG
11-28-2011

Discussion Memorandum

I. Current and Proposed Loss Costs

A. Manual Proposed Changes and Percentages

The Manual (M) Loss Cost comparison on Exhibit I-A-M presents the current, and the proposed loss cost as well as the percentage changes for the four standard classifications and combined on page 1. Page 2 presents the six other classifications, the sum of these other classifications and the Grand Total.

The Grand Total Manual percentage change for the Traumatic, the State Occupational Disease, and the Federal Occupational Disease after the Federal Administrative/Law change is a decrease of -17.0% as shown on Page 2 of Exhibit I-A-M.

Exhibit I-A-M, page 2, presents the coverages as follows:

	Current	Proposed	Changes
Traumatic	$ 5.83	$ 4.77	-18.2%
State O.D.	.79	.65	-17.7%
Federal O.D. (Basic/Excess)	.95	.86	-9.5%
Total (2010 Payroll)	$7.57	$ 6.28	-17.0%

The latest year (2010) modified payroll is used to calculate the current averages as shown on Section I of this filing.

A-UL Unloaded Proposed Change (continued)

The Unloaded (U/L) Manual presents the current loss cost, the indicated, the proposed, and the percentage changes on Exhibit I-A-U/L. Pages 1 and 2 are in the same format as Exhibit I-A-M. Exhibit I-A-U/L, page 3 presents the loss cost limitations by classification and by coverages.

The latest year (2010) modified payroll is used to calculate the current averages as shown in this Section I of this filing.

B. Proposed Manual Loss Cost and the Loading Process

Exhibit I-B, pages 1 and 2, presents the proposed Loss Cost from actual experience through the limitation prior to loading. The loading procedure is a three-step process:

First, the Catastrophe Loss Cost is added.

Second, the Off-balance for Merit Rating and Safety Rating is applied. The Experience Rating Off-balance is zero.

Third, the Small Business Advocate Assessment is applied.

II. Traumatic Loss Cost Indications

Exhibit II presents the indicated, unloaded Loss Cost for $100 of payroll by the four standard classifications and the six other classifications. The current modified (2010) Payroll is used to calculate the current average loss cost. The Traumatic loss cost indications fully reflect Act 57 and Act 44. The unloaded Traumatic decrease is -18.3%.

Exhibit II Column (3) presents the Indicated Loss Cost and Column (4) presents the Proposed Loss Cost. Out of the 10 classifications, three have been limited to -25.0% - Surface Bituminous, Prep Plant Anthracite and Prep Plant Bituminous.

III. State Occupational Disease Loss Cost Indications

State Occupational Disease loss cost indications which reflect the impact of Act 57 and Act 44 are shown on Exhibit III. The loss cost change from $ 0.79 to $0.63 is a 17.7% decrease. The average rates are compiled using the current payroll as weights. The average frequency by classification after credibility was taken from Exhibit VII-B-1, pages 1, 2 and 3. Average severity was taken from Exhibit VII-A, Pages 1 through 4.

Exhibit III presents the Indicated Loss Costs in Column (5) and Proposed Loss Cost in Column (7) for the 10 classifications. One class was subjected to the ±25% limitation – Underground Bituminous where the decrease was 25%.

IV. Federal Basic and Excess Occupational Disease Loss Cost Indications Before and After Administrative/Law Change

Exhibit IV-A presents the loss cost proposed changes by classifications. The average frequencies came from Exhibit IV-B-1, page 1 for Basic and Exhibit IV-B-1, page 2 for Excess. The Average Severities are from Exhibit VIII-A, Basic and Exhibit VII-A, page 1 through 4 for Excess. These proposed loss costs by classification are transferred to Exhibit I-A-M and I-A-UL.

The experience in the Occupational Disease area is extremely limited. This plus a review conducted a few years ago of the procedure used in Exhibits IV-B, pages 1 and 2 for the last few years suggested that the use of ten years of payroll rather than one year was appropriate. In addition, it was asked whether any class is truly 100% credible. It was decided to determine a credibility factor as a ratio of the class expected claims to the Total of expected claims for all classes and raised to the ½ power. This establishes the credibility for the indicated. This change was implemented in 2005 for the loss costs effective 4/1/06.

The current approved is trended to present. There is little data so the trending is not entirely conventional. The changes in the frequencies were examined and it seems that they had flattened out. Careful evaluation of the frequencies for each of the ten years indicated that the selected trend should be 0%.

Exhibits IV-B, pp.3 and 4 were revised in 2008 (Loss Costs Eff. 4/1/09). Data is carried directly from Exhibit VIII-F and Exhibit VIII-B-2 to Exhibit IV-B page 3 and weighted 25%, 75% respectively. Exhibit IV-B page 4 uses data from Exhibit VII-L and Exhibit VII-B-2 weighted 25%, 75% respectively.

The decrease proposed this year for Federal Occupational Disease is primarily driven by the frequency, but is also affected by severity for some classes.

V. Traumatic Loss Information

This section of the filing contains the Traumatic Reported Losses, the on-level expected losses (i.e. adjusted for Act 57 for Indemnity and Act 44 for Medical), the Loss Development and Trend Factors plus the resulting Indicated Loss Cost for the three major classifications and the seven other classifications.

A. Traumatic Indicated Loss Costs By Classification Including Credibility

Exhibit V-A sets forth the 10 coal mine classifications and the subtotals for the three major classifications and seven other classifications as well as the Combined All classification total.

The five years of payroll Column (1) is used as the weight to calculate average of the loss costs.

The current effective unloaded loss cost as of April 1, 2011 is presented in Column (2).

The approved on-level Loss Cost figures in Col. (3) are obtained by trending the Approved Loss Costs effective 4/1/2011 to 4/1/2012. The trend factor selected is .977. The trend factor was obtained by weighting the Indemnity and Medical trends displayed on Exhibit V-F. The weights were obtained from the Reported Medical, Indemnity and Total Losses in Col. (1) of Exhibit V-B, page 1.

The credibility procedure for this exhibit was revised several years ago. Underground Bituminous, Surface Anthracite and Surface Bituminous still retain 100% credibility. For the six minor classes, the credibility of the indicated is obtained as the ratio of the Expected Losses of a given class to Expected Losses for Surface Anthracite and the ratio raised to the ½ power.

The complement of the credibility is applied to the figure in Col. (3) i.e. the on-level approved loss cost. The Indicated Loss Cost and Indicated Change are shown in Cols. (7) and (8). The Proposed Loss Cost is shown in Col. (9) and may differ from Col. (8) due to the ± 25% limitation of change in loss costs.

Underground Anthracite, Class 1010, has virtually no experience for several years. A number of years ago a study was undertaken to estimate relativities between hazard components, e.g. Anthracite vs. Bituminous, Surface vs. Underground. These relativities are applied to the loss costs for Anthracite Surface and to Bituminous Underground to obtain estimates for Anthracite Underground. It was noticed in 2009 that one of the estimates (the Additive Method) was producing indications that diverged from the other three methods. This was thus eliminated from final indications. The other three methods on average is shown on Exhibit V-A, page 2.

B. Traumatic Loss Cost Indications by Classification

The Exhibit V-B series consists of fourteen pages: All Classifications Combined, the three Standard Classifications combined, all ten classes individually and other combinations.

Shown on each page is the Reported Losses separately by Indemnity and Medical and developed and trended. Five years of experience is used for all the classes in order to provide stability. The indicated loss cost is shown in column (5). Catastrophe losses have been limited.

The Loss Development and the Trend Factors calculations are set forth on Exhibit V-C, pages 1 and 2 and Exhibit V-F.

The Developed Payroll as set forth has as its source Exhibit X-D.

C. Traumatic Loss Development

Exhibit V-C sets forth the Indemnity, page 1, and Medical page 2 Loss Development. The yearly development factors are shown along with the commonly called "tail" factors of twentieth to ultimate.

The calculation of the loss development factors has as its sources Exhibits V-D for Indemnity and V-E for Medical.

The individual yearly loss development factors are accumulated as shown in the last column.

Not new to this filing is the actual development from the tenth to the twentieth development. Smoothing into the tail factor (beyond twentieth) has been continued. For indemnity it starts at the sixth and for Medical the smoothing starts at the third development point.

D. Indemnity Loss Development

Exhibit V-D, page 1 sets forth the Indemnity Incurred Losses: first adjusted to Post-Act 57 Law Levels and second, adjusted to the Claim Settlement Levels indicated by data samples. These necessary adjustments for Act 57 and Claim Settlement practices are presented to produce proper loss development factors. These adjustments place the loss development factors on a level of what is expected to happen in the latest five years. Adjustments are made in some diagonals that are affected by Act 57, which encourages settlement practices. The newer years (1997 and later) are already at these encouraged settlement practices and will not be reduced by Act 57.

These accident years are the latest years available for the Loss Cost estimation. The Loss Development Factors produced before these adjustments were made will not repeat for the Accident Years used in the filing. The adjusted factors that are displayed are presumed to more accurately predict future loss experience than the unadjusted factors.

In the parallelogram of loss development factors on Exhibit V-D, page 1, there are still many, many factors that are less than unity (1.000). Many of these factors are based upon reported data before Act 57 and reflect past reserves established prior to Act 57. These less than unity factors most likely will not repeat when Accident Years 2006-2010 are fully developed. Therefore, in the process of adjusting the Reported Indemnity Loss to Act 57 and Claims Settlement levels, the process has been conservative by design. As will be explained in Section VI-A, the full Claim Settlement reduction (in non-repetitive decreases because Act 57) was not used. A conservative approach was taken. Thus, the Loss Development Factors as shown on Exhibit V-D, page 1, if anything, are low.

It should be pointed out that various ten-year and a six-year averages have been calculated. Of the six calculations shown, the highest and lowest have been eliminated and the remainder averaged. The factors cannot be judged as excessive because in these calculations many factors below unity (1.000) were included. These less-than-unity factors most likely cannot be expected to repeat when Accident Years 2006-2010 are developing. Workers Compensation data generally does not exhibit loss development factors less than unity, especially during the first five development periods. However, since the number of claims reported to the CMCRB annually is only about 200, random variation in individual claims may have a greater effect than would be the case if the body of data were larger. Thus, it is possible that some factors may be less than unity in the post Act 57 period. These factors should be considered to be aberrations and should not lead to the selection of expected loss development factors of less than unity.

Indemnity (Exhibit V-D-page 2) Estimated Tail Factor

The first step taken was to decide which periods displayed factors that seemed realistic and which did not. Examination of the Indemnity development factors suggested that the factors from the first five periods could be accepted without adjustment while the factors from the remaining periods seemed to be very close to 1.0 with no reasonable identifiable trend.

The factors for the periods 6 through 19, taken from Exhibit V-D page 1, are as follows:

Development Period	"Average of Middle Four"
6	0.9978
7	0.9920
8	0.9986
9	1.0049
10	1.0020
11	1.0042
12	1.0056
13	1.0046
14	1.0041
15	1.0044
16	0.9989
17	1.0014
18	1.0001
19	1.0006

The next step was to decide on a reasonable model. A linear model was chosen and found to produce acceptable results. At this point the average of the 14 factors was calculated. The average is 1.00137. The model was assumed to have a slight downward slope so that the ultimate would be 1.000. That is, development beyond some point in time is zero.

At this stage, some other conditions were also imposed. One was that the upward accumulation of the factors produced by the model would equal the accumulated value of the unsmoothed factors from the period 6 through 19. This accumulation is 14.0192 producing an average of 1.00137. Another condition was that the downward sloping line would have a value equal to the average of the experience data at the midpoint of the period that produced the data. That is, if the linear model has the from y (t) = x-at, then y (13.5) = 1.00137. A third condition was that there would be no development beyond 10 years after the end of the experience period and that the development factor for the period 29 would be 1.0001. Beyond this point all factors are assumed to be 1.000.

The conditions that y (13.5) = 1.00137 and y (29) = 1.0001 result in the following system of equations.

$$y\ (13.5) = 1.00137 = x - (a)\ (13.5)$$
$$y\ (29) = 1.0001 = x - (a)\ (29)$$

When this system is solved the values of a and x are found to be
a = .000082 and x = 1.002476.

At this point the factor 1.0020 was entered on line 6 of column (5) in ExhibitV-D-2. The incremental factor ‘a’ was initially chosen as a = -.000082. The constant 'a' is subtracted from each of the succeeding factors until a factor was obtained for period 19. These factors were accumulated in column (6) to period 6 and found to produce a value noticeably different from 1.0193. At this point the factor for period 6 was adjusted and the process repeated until figure 1.0193 is obtained. In the process described, the starting value on line 6 may be adjusted, the amount of the decrements may be adjusted, or both. In some cases the decrements may be decreased during the process of moving down the columns.

The factors in column (7) are appended to the unadjusted factors from periods 1 to 6 in col. (2) to produce column (3) through period 19. The factors in column (10) complete the extension to period 29.

The factors in column (10) are derived by first decrementing the factor on line 19, Col. (5) to produce the entry in Col. (10), line 20. The decrements are adjusted until the last entry is 1.0001. In some applications of this method, the last entry in the column is 1.0000 and at this point the construction of the tail factor is concluded since additional effort does not produce additional precision with respect to the size of the tail factor.

Finally, the factors from periods 20 through 29 are in column (10) are accumulated upward in column (11) to produce the "tail" factor of 1.0039. This is then averaged with the PCRB tail factor to produce the “Selected” tail factor.

E. Medical Loss Development

Exhibit V-E page 1 presents the Medical Incurred Losses: First, adjusted to Post-Act 44 Law Level and second, adjusted to the Claims Settlement Levels as found in the individual medical case study. This study is set forth and explained in Section VI-B. These adjustments for Act 44 and Claim Settlement practices are required to produce loss adjustment factors that reflect the conditions of the experience period so that when they are applied to the reported losses from those years (in this case Accident Years 2006-2010) an accurate estimate of the Ultimates is obtained. These Accident Years are the latest years available for the Loss Cost estimation. The Loss Development Factors produced before these adjustments were made set forth factors that will not repeat for the five Accident Years used in this filing. The adjusted factors as shown on Exhibit V-E are those that have the most likely chance to repeat for the five years of experience used in this filing.

In the parallelogram of loss development factors on Exhibits V-E page 1, there are many factors that are less than unity (1.000). These factors most likely will not repeat when Accident Years 2006-2010 are fully developed. Therefore, in the process of adjusting the Reported Medical Losses to Act 44 and Claim Settlement levels, the process has been conservative by design. As will be explained in Sections VI-B, the full Claim Settlement reduction (in non-repetitive decreases because Act 44) was not used. A conservative approach was taken; thus, the Loss Development Factors as shown on Exhibit V-E, page 1 are if anything low**.**

Medical (Exhibit V-E-page 2) Estimate of Tail Factor

The process used to smooth factors and to derive the tail factors for Medical development is similar to that used for Indemnity but with some differences. Examination of the factors in column (2) on Exhibit V-E-2 indicated that only the factors from the first two periods were credible. The factors in the succeeding periods showed sufficient variability to indicate the need for smoothing. Two steps were taken to implement this. First the factors from CMCRB experience were averaged with PCRB experience for the development periods 10 to 19 to produce stable if not smooth indications for these periods. Thus on Exhibit V-E-2, column (4) is the average of CMCRB and PCRB factors which are found in columns (2) and (3). The CMCRB data is used for periods 3 through 9. The Adjusted Factors found in column (4) of the Exhibit for periods 3 through 19 appear below.

Development Period	Adjusted Age to Age Factor
3	1.0042
4	1.0152
5	1.0203
6	1.0000
7	1.0052
8	1.0001
9	1.0251
10	1.0123
11	1.0050
12	1.0018
13	1.0034
14	1.0056
15	1.0018
16	1.0033
17	1.0050
18	0.9995
19	1.0006

Several models were investigated. The model that seemed to fit the data best and which could be most easily adapted to satisfy the conditions was of the from y (t) = (x) (a^{T-3}).

The geometric mean of the product of the factors from 1.0042 to 1.0006 was calculated and found to be 1.007824. (There are 17 factors from t=3 to t=19 so the geometric mean in this case is (1.0042 x 1.0152 x **….** x 1.0006) ^ (1/17)).

It is widely understood by those familiar with workers' compensation claims practices that reserves for medical costs associated with compensation claims tend to be deficient. Also, there are many serious claims in workers compensation that are not resolved for many years. Because of these two facts and the slow development within the experience period, the length of the development period beyond the end of the experience period has been chosen to be 19 years. Thus, there is no development for 39 years and beyond so that subsequent factors are 1.000. The development factor for period 38 is assumed to be 1.0001.

Another condition imposed was that upward accumulation of the smoothed factors from the experience period would equal the upward accumulation of the unsmoothed adjusted factors. This accumulation is 1.1408 (see Exhibit V-E-2).

An additional condition imposed was that the fitted curve have a value equal to the geometric average of the experience data at the midpoint of the period that produced the data. Since the data that is being used runs from t=3 to t=19 the midpoint is at t=11. Thus, y (11) = 1.0078124.

The conditions that y (11) = 1.0078124 and y (38) = 1.0001 result in the following system of equations: y (11) = 1.0078124 = (x) (a^8) and y (38) = 1.0001 = (x) (a^{35}).

When this system is solved "a" is found to be 0.999715 (a^{27}=0.992336) and "x" is found to be 1.010124.

At this point 1.010124 is entered on line 3 of column (6) in Exhibit V-E-2.

The incremental factor for period 4 is obtained as (1.010124) (0.999715). The factor 'a' is applied to each of the succeeding factors until the year 19 is reached.

In order to satisfy the conditions of the original equations, 1.010124 was revised to 1.010068 and .999715 was revised to .9997167. The system is very sensitive to the precision of the parameters. If the initial choices are abbreviated, the goals may not be met (e.g., the accumulated value may not be 1.1408 and/or the last point may not be 1.0000.)

The development factor for period 20 was obtained by applying the factor 0.9997167 to the factor for period 19. The factors for the periods 21 through 38 were obtained in the same way with the condition to be satisfied being that the final factor is 1.0001. This factor (.9997167) was used until the period 38.

Finally, the factors from periods 20 through 38 were accumulated upward in Column (8) to produce the "tail" factor of 1.0517. This was averaged with the PCRB tail factor of 1.0521 to produce a selected value of 1.0519.

F. Trend Factor: Annual Percentage Changes

Exhibit V-F presents the Indemnity and Medical selected annual trends derived on Exhibit V-G.

The Trend Period contemplates an April 1, 2012 effective date and the composite Trend Factors to be applied to Accident Years 2006 to 2010 are calculated as shown.

NOTE: The Trend estimation methodology was significantly revised in 2008 for loss costs effective April 1, 2009. Instead of estimating each of the required parameters once, twelve estimates of a given parameter was produced. The average of these estimates was used as the estimate of the parameter. Additional detail is provided later in this Commentary.

The traditional worksheets remain the same and are described below. However, interpretation of the results and selections were very difficult this year.

Measurement of the frequency again proved a challenge this year. This is best explained by looking at Exhibit V-I, Page 4, Summary. The years 2001 to 2010 are displayed. It can be seen from Col. (3) that the frequency from 2001 to 2005 is much different than the frequency from 2006 to 2010. Last year, although we only had 4 data points, we concluded that use of the data from 2006 to 2009 would provide a better estimate of this future trend than trying to rely on the data from the entire decade. The 2010 data point seems to confirm that decision. The data from the years 2006 to 2010 was analyzed as shown on Exhibit V-K, Supplemental and a trend of -4.5% selected for the frequency.

G. Summary of Indications / Selection of Trend Factors

The factors on Exhibit V-G, Summary were derived from Exhibit V-K. Information on V-K was derived from the following support exhibits:

Exhibit V-I. Severity Trending (1, 2, 3 & 6)
Frequency Trending (4, 5)

Note: The use of V-H Loss Ratio Trending has been discontinued.

Exhibit V-G displays weighted averages at several steps in the process of obtaining ultimate indications.

The indication from Exhibit V-I, pp.2, 3 & 6 are weighted 50%, 10% and 40% respectively to obtain a weighted trend for Medical Severity.

Exhibit V-G presents under Indemnity an SAWW trend number, which has as its source Exhibit XII-D Wage Inflation. The Wage Inflation is 2.33% as shown on Exhibit XII-D.

The indemnity severity trend is 0.986. Combining this with the Selected Frequency Trend of 0.965 produces an indication of 0.951.

The approved from the prior filing is 0.985. Thus the limitation of +/- 3% limits the indication to 0.955.

The medical severity trend is 1.040. When this is combined with the Selected frequency trend, an estimate of 1.004 is obtained for the trend. The approved Medical Trend from last years filing was 1.029 so that no limitation in the situation is necessary.

H. Summary of Indications / Selection of Trend Factors
As noted above Trended Loss Ratio indications were not used this year. The exhibits will be discontinued next year.

I. Severity and Frequency Trends

Exhibit V-I page 1 presents the Indemnity Average Claim Value using the Ultimate Loss Dollars and the Indemnity Claim Count. The indication for the trend is -1.4%.

Exhibit V-I page 2 presents the Medical Average Claim Trend using the Total Medical Loss Dollars. The selected was the latest indicated of plus 2.9%.

The claim count used in this exhibit is the number of claims with indemnity plus the number of claims with Medical only.

Exhibit V-I page 3 presents the Medical Only Case Severity Trend of a consistent high number. The Medical Only data is presented, as it is free of most reserve changes, large claim impacts, and other potentially distorting issues. The trend line indicates a high rate of increase of plus 6.2%.

The ultimate number of Medical Only claims for each year is estimated on Exhibit VI-C-2. Also, previously the Case Incurred losses as of first report was used in Col. (2). An ultimate amount was estimated on Exhibit VI-C-3.

Exhibit V-I, page 4 presents the Frequency of Indemnity claims for all classes combined. The trend is sharply down for the period 2001 to 2010. The indicated decrease for all years was -9.3%. However, we based our frequency trend selection, -3.5%, on an analysis based on 2006 to 2010.

Exhibit V-I, page 5 presents the Frequency of Indemnity claims for all classes combined after the adjustment for the change in wage levels. The indication is -6.2%.

Exhibit V-I page 6, presents the traumatic medical (excluding medical only losses) for all classifications combined. Average loss time medical trend shows a trend of +4.8%.

The three severity trend indications from these exhibits (V-I, pp 2, 3 & 6) are weighted on Exhibit V-G as follows: Total Medical (50%), Medical Only (10%) and Lost Time Medical (40%).

J. Limited Claims – Allocation between Indemnity and Medical

These exhibits are used to allocate the basic amount from catastrophic claims. The allocation is based on the proportion of reported medical and indemnity. Page 1 is devoted to the Black Wolf claim (formerly referred to in some places as the Quecreek claim), page 2 is devoted to the Rosebud Claim, page 3 for the Alpha Claim and page 4 the Reading Anthracite claim. The calculations are self-explanatory. At the outset these claims were identified as having the capacity to exceed the Catastrophe limits. However only two claims after trending and development actually exceeded the limit and required that the basic amount be split between medical and indemnity. Some of these claims have been settled and will not exceed the Catastrophe limit in the future. Only the Alpha claim (2004) and the Reading Anthracite claim (2007) affect the experience this year. The exhibits for the other claims will be eliminated next year.

K. Summary of Estimates

This exhibit summarizes the twelve (12) estimates of each parameter. The twelve estimates utilize a regression line, a 3-year moving average, three different experience periods, and limits/eliminates certain high/low points.

It should be noted that V-H-1&2 do not appear on V-K this year. Thus the Loss Ratio Trend Factors plays no role in the determination of the Trend Factors this year. Finally, analysis of the Frequency data has led to the selection of the data from the years 2006-2010 alone to determine the Frequency trend.

VI. Traumatic Law Adjustment (Act 57 and Act 44)

Introduction -- The Phase-Out of the Adjustment for Act 57 and Act 44 in Traumatic Loss Cost has now passed. Thus, there is no adjustment for years subsequent to 1994 for Indemnity and for years subsequent to 1996 for Medical in this filing.

For the "loss cost rate filings" effective from April 1, 1997 through April 1, 2011, the CMCRB filed loss cost rates assumed that future Workers' Compensation claims would be reduced as set forth in the provisions of Act 57 effective during the middle of 1996 (August 23, 1996) and for Act 44 starting in 1993. In each of these filings, the Act 57 and Act 44 offset has been valued using the latest available data for each element of the calculation.

The Traumatic loss cost rates were adjusted down for Act 57 in four major areas as follows:

1. The AMA Guidelines
2. The Social Security Offsets
3. The Pension Offsets, and
4. The Wage Level Offset.

The filing for the Traumatic losses needs no adjustments in the basic loss costs (rate) making. The only experience that needs Act 57 adjustments is the Loss Development. The Loss Development triangles present data pre-Act 57 and post-Act 57. The data pre-and post- must be placed on the same basis in order to combine years to estimate loss development factors.

A. Indemnity Incurred Losses: Reported to Act 57 to Settlement Loss Development

This series of Exhibits presents these subjects as follows:

- Transfer of Incurred Losses:
  - Page 1 – From Reported to Adjusted Act 57 Law Levels
  - Page 2 – From Adjusted Act 57 Law Levels to Claim Settlement Levels
  - Page 3 – From Reported to Adjusted Act 57 Law Levels and Claim Settlement Levels

- Loss Development Calculation:
  - Page 4 - Incurred Losses Adjusted to Act 57 Law Levels and Claim Settlement Levels (Exhibit V-D, page 1 and Exhibit VI-A, page 4)

- Claim Settlement Adjustment Factors
  - Page 5a—Summary of data by the nine diagonals for 0 to 10 development and 10-20 development
  - Page 5b—Indemnity Claim Settlement Adjustment Factors by Report Date 0 to 10 Development
  - Page 5c—Indemnity Claim Settlement Adjustment Factors by Report Date 10-20 Development

When calculating loss development factors, the first and primary premise is that the factors of loss development must be in direct relationship with the losses being developed. The primary losses being developed (Accident Years 2006-2010) in this filing are indemnity losses wherein all the losses started out as being under Act 57 development patterns. Secondly but very important is that Act 57 not only states that Settlements can be done but also recommends that it be part of the new law (Act 57).

Therefore, it becomes of extreme importance that necessary steps be taken to transfer the data to proper levels in the generally accepted triangle of data used to calculate loss development factors. The first step is to transfer the data to a post-Act 57 level as was done on Exhibit VI-A, page 1.

The second step was to estimate the minus claim development as a ratio to the diagonals in the triangle data. As shown on Page 5a, a very conservative approach has been taken. From these pages a conclusion can be drawn that adjustments can be made to eliminate the minuses caused by Act 57 as they will not repeat in any way by the same magnitude and therefore should not be applied to Accident Years 2006 through 2010.

The application is to add percentage points to the diagonals after Act 57 was placed into effect. Exhibit VI-A, page 2, sets forth the experience to estimate the percentage points for such diagonals. Last year there were thirteen diagonals to adjust. This year there are fourteen. Again a conservative selection is shown in Exhibit VI-A, page 5a. The diagonal adjustment factors are additive to obtain proper loss development factors to apply to loss years that are already on the Act 57 level. All of the additive factors are shown on Exhibit VI-A, pages 2 and 3 and are applied to the Act 57 Law Level adjustment factors.

The CMCRB has historically exhibited positive loss development on indemnity losses. The typical loss development pattern has displayed a combined link ratio in excess of 2.00 from first to fifth, and an additional development beyond fifth of greater than 1.25 (1.25 * 2.00 = 2.50, a minimum cumulative development from first to ultimate). This pattern has changed in the latest diagonals, since the inception of Act 57. This change in pattern impacts both the first to fifth development as well as the development beyond fifth. For the link ratios from first to fifth, positive developments are exhibited in the recent diagonals, but not to the magnitude exhibited in older diagonals. The most recent diagonals exhibit unity or negative development factors beyond fifth report level.

A study conducted a few years ago indicated that, from first to fifth report levels, carriers were no longer evaluating or reserving coal mine traumatic claims as permanent totals. However, a more recent evaluation using the data as of 4/30/2011 indicates that there are some claims that are classified as Permanent Total. Within the experience period used in this filing the PT's by year are:

Year	Number of Claims
2010	0
2009	0
2008	0
2007	2
2006	2

Thus the information gathered from its members in previous years - that the increased ability to compromise claims has influenced their decisions to not evaluate claims as PT's – is no longer valid. It appears from investigation of some of these claims that there may be a delay in assigning PT status to a given claim until enough evidence has accumulated to make it clear that the claim is indeed a PT.

These impacts are not observed very often primarily because of the limited numbers of PT claims in the experience. Thus it is observed that some of the estimates of the development factor for a given period include experience from a large number of years such as 10 year average and 10 year average Ex Hi/Lo.

The settlement adjustment factors have no impact on the current years but only affect the years prior to Act 57. These adjustment factors revise the experience on older years to make them comparable to what should be expected in the current environment. It should be noted that the more recent experience that is shown in Exhibit VI-A, p. 5c indicates that settlement activity on the older years has decreased to the point where it is now a minimal amount. At this time it would seem that very little in the way of adjustments can be anticipated in the future.

B. Medical Incurred Losses: Reported to Act 44 to Settlement Loss Development

The series of Exhibits VI-B presents these subjects as follows:

- Transfer of Incurred Losses:
  Page 1 – From Reported to Adjusted Act 44 Law Levels
  Page 2 – From Adjusted Act 44 Law Level to Claims Settlement Level
  Page 3 – From Reported to Adjusted Act 44 Law Level and Claim Settlement Level
- Loss Development Calculation:
  Page 4 – Incurred Losses Adjusted to Act 44 Law Levels and Claim Settlement Levels (Exhibit V-E, page 1 and VI-B, page 4)
- Claim Settlement Adjustment Factors
  Page 5 – Summary of data by sixteen diagonals

As with the Indemnity Losses, when calculating the loss development factors for Medical, it is a primary premise that the loss development factors be in direct relationship with the losses being developed. The Medical losses being developed are on an Act 44 level. Thus, the development factors must also be on this same level as shown on Exhibit IV-B, Page 1, above.

The development factor also must be on an Act 44 level. They cannot have in their reduction a doubling up reduced Medical in Accident Years and in the Development Factors. Thus the reduction shown in Reported Losses for the changeover from the higher level to Act 44 must be eliminated as shown on Exhibit VI-B, Page 2 and 3. The justification for this Settlement Level change is shown on Exhibit VI-B, page 5. The adjustments as shown are conservatively selected percentage points per year for each of fourteen diagonals.

If loss developments were not changed as presented, the losses used in the loss cost calculation would be inadequate because of a doubling up of Act 44 reduction. Once the basic losses are already on an Act 44 level they must not have doubling-up development factors to further reduce the level.

C. Reported Indemnity Claims, Medical Only Claims and Reported Med Only Incurred Losses

As noted in previous commentary, Exhibit V-C now has 3 pages.

The two newest exhibits focus on Medical Only data. Exhibit VI-C-2 displays a triangle of medical only claim counts and presents estimated ultimates by year. Exhibit VI-C-3 displays a triangle of Medical Only Incurred amounts and presents estimated ultimates by year.

D. Summary of Adjustments to Development Factors for Act 44

Exhibit VI-D, pages 1 through 14 present the summary of the adjustment of the paid medical for Act 44.

Page 1 is the final summary and page 2 through 14 are the by accident years calculations. Now that actual paid losses are available, the exhibits to estimate the paid have been discontinued.

E. Medical and Indemnity Paid Losses

Paid Loss information has only been collected for the last nine years. This data is used in the calculations on Exhibit D. Prior to the data being formally collected, paid losses were estimated by requests to a number of companies.

Note: Because of the maturity of the adjusted years and the fact that it unlikely that there will be any further adjustments to claims from these years as a result of the cited Acts, no data is being collected to determine changes to adjustment factors. Thus the adjustment factors used on the Indemnity and Medical exhibits are the same as last year.

VII. State and Federal Excess O. D. Severity and Frequency (Exhibit VII-A pages 1-5)

A. Average Severity from Before Act 57 through Stages to After Act 57

(a) After AMA Guidelines

"Base" scenario claim values are calculated for State Occupational Disease (including Medical) and Federal Excess, before the impact of Act 57. These values are obtained from a computer spreadsheet which calculates individual claim amounts for the 99 awarded and pending claims from the 1990 through 2010 exposure years, using details provided by CMCRB.

Details of the individual claim records are provided for the years, from 1990 and 2010. For purposes of estimating the claim value, each historical claim is assumed to occur during the midpoint of the proposed filing period (i.e., April 1, 2013). This requires that the historical wage amount on each record be adjusted to the April 1, 2013 level using a curve fitted to the historical wage data. (Details are presented in Section VII-H and on Exhibits VII-H, Pages 1 through 4.)

The implementation of American Medical Association (AMA) Guidelines to evaluate the percentage of disability is expected to reduce the portion of claims evaluated as Permanent Total. In order to evaluate the impact of the AMA Guidelines, an "All Permanent Partial" (labeled "All PP" on Exhibit VII-A, pages 1 through 4) scenario was developed. For this scenario, all claims other than Commuted, Compromised, or Widow Only were calculated with only 630 weeks of State Indemnity payments. The allocation was changed this year from 90/10 to 95/5 as there are no known cases subject to the AMA Guidelines at this time and no claims with social security offset and/or pension offset.

The 630-week duration was calculated as follows:

The AMA Guidelines do not apply prior to the expiration of an initial 104-week benefit period. With timely filing for review, the timely occurrence of the hearing and the timely issuance of a decision, a <u>floor</u> of 604 weeks exists (104+ 500). The actual period will be longer than this 604-week floor. It is estimated that the anticipated average benefit period for claims reviewed under the AMA Guidelines will exceed the floor by one-half of a year, or 26 weeks. Therefore, the All PP Scenario was based upon 630 weeks (104 +26 +500).

The selected average severities are weighted 95/5 between the values under the Base Scenario and the "All Permanent Partial" Scenario. For the Base Scenario, all claims are calculated with lifetime State payments except for the commuted or compromised claims. For the "All Permanent Partial" Scenario, Commuted, Compromised, and Widow Only claims are unchanged from the Base Scenario, and all other claims are run with 630 weeks of State payments. As more years of post-Act 57 experience become available, the selected 95/5 weighting will be evaluated and revised as necessary.

The impact of this 95/5 weighting varies by class, with those classes already containing a majority of its claims on a commuted/compromised basis receiving a smaller impact.

(b) Social Security Offset/Onset

Social Security benefits are calculated using the Social Security formula (PIA) projected to the level of the experience period. The Offset to State benefits is 50% of the miner's Social Security retirement benefits, limited to the amount of the State benefit.

Since the Social Security Offset reduces State Indemnity benefits, there is an increase ("Onset") to Federal Excess Severity. This is the difference between Federal Excess in Section (b) (After Social Security Offset) and Section (a) (Before Social Security Offset).

(c) Pension Offset/Onset

The Private Pension Offset results in a decrease to State OD loss costs and an increase to Federal Excess loss costs. It was calculated in the spreadsheet model for the 99 individual claims, based on a Private Pension benefit equal to 25% of the miner's wages, indexed to the year he turns age 65. The full amount of the pension is available as an Offset to the State benefit, with the constraint that the State benefit minus the Social Security and Private Pension Offsets must not be less than zero.

The Pension Offset and Onset are first calculated on the assumption that all miners are eligible for Private Pension and all such pensions are available for offset. A factor of 12.5% (developed on the bottom of Exhibit VII-G, Page 2) is applied to the Private Pension Offsets and Onsets to modify this assumption.

(d) Combined Offsets/Onsets

The combined Social Security and Pension Offsets after the 12.5% factor is applied to the Pension figures are subtracted from the State OD average severity. Similarly, the Social Security Onset and 12.5% of the Private Pension Onset are added to the Federal Excess Average Severity.

(e) Wage level Increase/Decrease

Changes made to the calculation of the Wage base of OD benefits are expected to reduce State benefit levels and consequently increase Federal Excess levels. The effect of the changes for various wage ranges is calculated in Exhibit VII-G, Page 2.

Because the changes in the calculation of Wage level for State benefits will reduce future State benefits, the corresponding increase in Federal Excess loss costs must be estimated.

(f) Combined AMA Guidelines, Social Security, Pension and Wage Level

The percentage impact of the AMA Guidelines, the Social Security and Pension Offsets and the Wage Level Offset produces changes in the State OD loss costs and the Federal Excess onset as shown on the Exhibit VII-A pages 2, 3 and 4.

(g) Combined Dollar Effect

The dollar decreases in State OD average severity offset and the Federal Excess Onsets are shown on the Exhibit VII-A pages 1-5.

Introduction: The Phase-Out of the Adjustment for Act 57 in OD Loss Cost

For the "loss cost filings" effective April 1, 1997 through April 1, 2011, the CMCRB filed loss cost rates assuming that future Workers' Compensation State claims would be reduced as set forth in the provisions of the new Act 57 effective during the middle of 1996.

The Occupational Disease State loss cost rates were adjusted down for the new Act 57 in four major areas as follows:

1. The AMA Guidelines
2. The Social Security Offsets
3. The Pension Offsets, and
4. The Wage Level Offset.

Correspondingly, but not in the same proportions, the Federal excess loss cost rates were adjusted upwards (i.e., "onsets") because the crossover point for Federal benefits occurred quicker or earlier than under the old law.

This filing continues the process of phasing out some of the State offsets and some of the Federal excess onsets as the actual loss experience (accident year) partially reflects the Act 57 provision.

Average Severity from Before Act 57 through Stages to After Act 57 Phase-Out of the Adjustment for Act 57 in O.D.

The AMA Guidelines offsets and onsets are calculated from a run of all the severities of the available claims as if nothing changed with regard to their "permanent" classification and then run as if the AMA Guidelines changed all of these claims to "partials." The average severity under each scenario (permanent and partials) is shown on Exhibit VII-A and then weighted under the weights of 95/5. The weight given the All Permanent Posted scenario has been reduced in recent years due to the fact that no such claims have emerged.

The Social Security and Pension offsets and onsets are calculated for each available claim and are separately set forth for Social Security vs. Pension on the exhibits. As actual claims under the new Act 57 become available, the amounts of offsets and onsets will become available and actual application can be compared with the formula.

The Wage Level offsets and onsets are now in their 14th year under the new Act 57. Exhibit VII-G, The State offset expected percentage decrease has been lowered from 1.7206% to 1.6424% as shown on Exhibit VII-G, Page 1. Correspondingly, the Federal excess onset has been lowered as shown on the Severity Exhibit VII-A. This is another in the phase-out procedure.

The phase-out of the adjustments from the prior law level to the new law Act 57 level has begun.

B. State and Federal Excess Occupational Disease Claim Frequency

B-1-Page 1-State Frequencies by Classification and Credibility

This section of the filing contains the State and Federal Excess Frequencies by the ten classifications and makes use of assigned credibility to help steady the frequency of the classifications.

Exhibit VII-B-1 was revised for the 4-1-2011 filing in order to use Estimated Miner Years as the exposure rather than Payroll. As a consequence the exhibit has expanded from one page to two pages. The expansion is a result of 2010 being a transition year where the transition is from payroll to Miner Year.

The first page of the exhibit is labeled Exhibit VII-B-1-A, and the second labeled Exhibit VII-B-1-B.

The second page is used to generate the transition from payroll-based frequency to Miner Year based frequency. The first column of this exhibit displays the Approved Claim Freq. for the loss rates effective 4/1/11. The next two columns are self-explanatory. Columns (4) and (5) are drawn from the current Exhibit VII-B-2. The data displayed in columns (6) through (8) are combined with the data in Cols. (4) and (5) to generate Col. (9), i.e. the exposure loss for the period 2000-2009 expressed in Miner Years. At this point Col. (3) and Col. (9) are used to calculate the Approved Frequency in Miner Years.

The next step is to proceed to Exhibit VII-B-1-A which is very similar to the prior year's exhibit except that the calculations in Cols. (1) through (8) are expressed in Miner Years. The estimated claim frequencies are then converted into frequencies expressed in payroll units.

Exhibit VII-B-1-A, page 1 sets forth the State Exposure base of 10 years of Estimated Miner Years in Column (1).

The frequencies underlying the current effective loss cost as of April 1, 2011 are presented in Column (2). The averages for the four major classifications, the six other classifications, and the total are different from those shown in the last filing because the weights are different.

The experience indicated loss cost Column (4) is obtained from Column (3) by trending to the current period. The trend factor is 0.00%. The frequencies from past years were analyzed carefully and seem to have stabilized.

The experience indicated frequencies Column (4) are obtained from Exhibit VII-B-2.

As a first step for a given classification, the Estimated 10 year Miner Years in Col. (1) is multiplied by the indicated rate in Col. (2) to produce the number of State O.D. claims that can be expected in a 10-year period. The results are posted in Col. (5).

In the second step, the number of expected claims for all classes is totaled and posted at the bottom of Col. (5). The number shown on Exhibit VII-B-1 this year is 44.601.

The next step is to calculate the credibility assigned to this year's experience for a given class. The calculation is the number of claims expected for that class divided by the number of claims expected for all classes and then raised to the ½ power. For example, in the case of Bituminous Underground the credibility is calculated as (21.351) / (44.601) ^ (1/2) = .692. The credibility is posted in Col. (6).

The credibility weighted frequency displayed in Col. (7) is calculated as (Indicated) (Cred) + (Trended Approved) (1-Cred).

In the case of Bituminous Underground the credibility weighted frequency is (0.0937) (0.692) + (0.1520) (1-.692) = 0.1116.

B-2. State and Federal Occupational Disease Claim Frequency

1. State and Federal Excess Occupational Disease Frequency by Class

State Occupational Disease frequencies by class and by year were calculated from Awarded, IBNR and Pending claims on Exhibit VII-B-2, Page 1. IBNR and Pending claims were multiplied by a class-specific Award Ratio, since not all reported claims will result in payment awards. Exhibit VII-B-2 was revised for the 4-1-2011 filing to accommodate the change of exposure base from payroll to estimated Miner Year. This was discussed previously in the detailed discussion of Exhibit VII-B-1-A&B. The Payroll column was moved to the left of the Expected Ultimate Awarded Column. To the right were placed the following columns: State Average Weekly Wage, Adjustment Factor, Estimated Miner Years and Frequency of Claims per 100 Miner Years.

State Average Weekly Wages are drawn from Exhibit XII-D.
The Adjustment Factor is drawn from Exhibit X-G.
The Adjustment factors are needed since it was observed that workers in the Classes Bituminous-Underground and Bituminous Prep Plant were paid at a higher rate than workers in other classes. Use of a single rate for all classes would have overestimated the number of Miner Years in the cited classes and underestimated the number of Miner Years in other classes had a single index been used to convert SAWW to Miner Years. Estimated Miner Years were calculated as EMY = Payroll / Adj. Factor x SAWW x 52. Frequency per 100 Miner Years is calculated as Freq. per 100 Miner Years = (Expected Ult Awarded / Estimated Miner Years) x 100.

Exhibit VII-B-2 consists of three pages as follows:

Page 1 -- The four Standard Classification and Total
Page 2 -- Four Other Classifications
Page 3 -- The two remaining Other Classifications and the Total plus the Grand Total
Note: The totals and subtotals are additions to the classes and are slightly different from the formula.

Federal Excess claim frequency is equal to the State frequency times a Federal Excess Award Ratio of 40%, which has been used for a number of years. The probabilities are that this 40% will increase as more statistical data becomes available.

C. Incurred But Not Reported Claims

Incurred but not Reported (IBNR) claims by class were calculated using triangles of reported claims in Exhibit VII-C-1 through VII-C-6. Incremental number of claims as a percentage of payroll are calculated and the latest thirteen years were averaged, smoothed and calculated. Then they were multiplied by the yearly payroll. The latest 10 years of IBNR were transferred to Exhibit VII-B-2 pages 1, 2 and 3. For the six minor classifications Exhibit VII-C-6 total all classes were used to arrive at the base IBNR. Adjustment factors on pages VII-C-7 and VII-C-8 were used for each minor classification to lower the expected probability of having an O.D. claim. Actual O.D. claims and the payroll were used in calculating this adjustment factor. These adjustment factors are examined each year.

The remaining calculations for page VII-C-7 and VII-C-8 are the same as those used for the major classifications.

D. Summary of OD Severity Model Results Severity

The components of State and Federal Excess Occupational Disease Severity model calculations are shown separately by class and in total on Exhibit VII-D, Page 1. State Severity is shown separately for Indemnity vs. Medical on Exhibit VII-D, Page 2. These totals and averages are obtained by summation of the individual claims, as explained in Section IX, and adjusted for possible commutation/ compromise of pending claims, as explained in Section VII-E.

E. Adjustment for Possible Commutation/Compromise of Pending Claims

Commutation or compromise of a claim results in a lower State OD cost and an increase in Federal Excess OD. The spreadsheet model evaluates Pending claims on a Permanent basis. Exhibit VII-E shows the details of adjustments by class and by coverage for possible commutation or compromise of pending claims.

Each exhibit separates claims and average severities between Awarded-Permanent, Awarded-Commuted/Compromised, and Pending.

A probability of Commutation/Compromise is assigned to the Pending claims (based on the mix in the Awarded claims). The expected Commuted/ Compromised claims within the Pending claims are then adjusted by the (Average Awarded Commuted/Compromised Severity) minus (Average Awarded Pending Severity).

The impact of this adjustment is to decrease State Occupational Disease severities as well as the Social Security and Private Pension offsets, and to increase Federal Excess. All together, there is a total of 30 pages in Exhibit E.

F. Federal Excess Wage Level Onset

This Exhibit was discontinued in 2011 and the required calculations for the estimate of the Federal Onset embedded in Exhibit VII-A.

G. Wage Level Offset Percentage and Private Pension Offset Factor for State OD

1. Indexation of Wages by Exposure Year

The Wage Level Offset provision of Act 57 reduces the Wage base used in the calculation of State OD benefits. Exhibit VII-G, Page 1 shows the details of the indexation of wages on the record to current wage level for use in the spreadsheet program.

Since wages for Exposure Year's 1997 through 2010 (and part of 1996) claims are already on a post-Act 57 basis, these claims are indexed differently. The overall percentage impact of the Wage Level decrease is being phased out.

2. Wage Level Offset Pension Percentage

Changes made to the calculation of the Wage base for OD benefits are expected to reduce State benefit levels and consequently increase Federal Excess levels. The effect of the changes for various wage ranges is calculated in Exhibit VII-G, Page 2. The wage distribution is from the 120 State OD claims provided by CMCRB for the CM-1-1998 filing, with judgmental trending to estimate the distribution of wages among miners during the projected effective period of the loss costs. The average benefit levels before and after the changes were developed by PCRB. This Law/Amendment change is slowly but surely being phased out of annual loss cost projections.

The bottom of Exhibit VII-G, Page 2, shows the development of the 12.5% Pension Offset factor. This adjustment is made because not all miners are eligible for a private pension and not all private pension payments are subject to offset.

H. Projection of Wages to Current Level

Exhibit VII-H, pages 1 through 4, shows the method used to develop indexed wages by major class. For each class, an average ratio of Reported State OD Average Wage to the Statewide Average Weekly Wage is developed. This ratio is applied to the Statewide Average Weekly Wage projected during the experience period for the new loss costs. The result is the projected State OD Wage for that class.

The Wage History for 1990 through 2010 is then smoothed for use in the indexation process.

I. Reserved for Future Use.

J. Exhibit VII-J shows miscellaneous information regarding the Social Security Offset calculation. Page 1 shows the historical Cost of Living Adjustments (COLA) and the projected COLA. Page 2 shows the projection of the Monthly Wage Bend Points and the Annual Social Security Wage Base used to calculate the Primary Insurance Amount (PIA) or Social Security benefit. These amounts are projected to April 1, 2013 (i.e., one year past the proposed effective date), which corresponds to the average accident date of the proposed loss costs. Page 3 provides examples as to how the bend points and maximum are used.

K. Reserved for Future Use.

L. Federal Excess O.D. After Administrative/Law Change Frequencies by Classification.

Exhibit VII-L underwent significant revision in the course of calculating the loss costs effective 4/1/2008. Further revisions were added to the calculation of loss costs effective 4-1-2011 because of the change of exposure to Miner Years.

The details of the reasons for the revisions can be found in the commentary on Exhibit VIII-F which is presented later.

VIII. Federal Occupational Disease Basic Benefits

A. Federal Black Lung Benefits Average Severity

The results of individual calculations of the Medical, the Indemnity, and the total Federal Black Lung benefits are summarized on Exhibit VIII-A. Details on the 133 awarded or pending claims were provided by CMCRB. The information for each claim is run through a spreadsheet model, which calculates Medical and Basic Federal Indemnity benefits. The amounts are accumulated over the lifetime of the miner (and spouse, if applicable), with mortality factors included in the calculation.

B-1. Federal Basic O.D. Frequencies by Classification and Credibility – Before Administrative/Law Change

Exhibit VIII-B-1 was discontinued some years ago.

B-2. Federal Basic O.D. Frequencies by Classification for the Ten Years of Experience by Classification

Exhibit VIII-B-2, pages 1, 2, and 3 sets forth the ten years of experience by classification. This series of exhibits presents the Federal Reported, Awarded, Pending and Denied claims for the last ten available ears by each classification. The IBNR from Exhibit VIII-C series was then included along with the Pending. An Award ratio is then calculated as Awards divided by the sum Awarded plus Denied. The calculated expected awarded plus the actual award equals the Expected Ultimate Awarded.

Exhibit VIII-B-2 pages 1-3 were revised for the 4-1-2011 filing in the same way as Exhibit VII-B-2, pages 1-3 were. Please refer to the comments on that exhibit for the explanations of the changes.

C. Incurred But Not Reported Claims

Federal Occupational Disease claim frequencies were calculated using triangles of reported claims in Exhibit VIII-C. Incremental claims were expressed as a function of payroll by development period and smoothed values were selected from the averages to develop IBNR claim counts.

Each of the four major classifications, All Other Classifications and All Classifications combined has a page that displays the Number of claims in a triangular format, plus the difference and the IBNR cumulative factors times the Payroll to produce the IBNR by year.

For the six Minor Classifications, adjustment factors on Exhibit VIII-C-7 and VIII-C-8 were used to lower the expected probability of having an O.D. claim. The adjustment factors were not changed this year.

D. Table of Federal Black Lung Benefits

Changes in monthly Federal Black Lung benefits from the U.S. Department of Labor were reviewed, and an annual increase of 2.5% selected to develop projected levels for the policy period beginning 4-1-2012. The resulting Federal levels were then used in all subsequent calculations.

E. Federal Basic O.D. Frequencies by Classification and Credibility

Exhibit VIII-E was discontinued some years ago.

F. Federal Occupational Disease Frequency After Administrative/Law Change by Classification and Detail Count (The Model).

Exhibit VIII-F was first used in the filing CM-2-2001 which proposed rates effective April 1, 2002. This exhibit was instituted as a result of the new Federal Black Lung Regulations issued January 19, 2001.

The new regulations changed the procedures and criteria for obtaining Federal Black Lung Benefits resulting in the natural expectation that the frequency of Black Lung claims would increase. Some of the regulatory changes were: limitation of evidence, limited time to contest, broader definition of Black Lung disease, weaker criteria for determination of disability, new claim status (as opposed to subsequent and reopened status), attorney and witness fees and other items too numerous to mention.

Given the above, it was reasonable to expect that not only would the frequency in the post-2000 years be greater than had been previously observed but that the frequency in the pre-2001 years would be impacted also.

There was general agreement among almost all parties that frequencies, severities and, in general, costs would rise under the new Regulations. Even the Federal Department of Labor conceded that costs would rise between 15% and 60%.

Interpretation of the new law by the CMCRB and its actuaries led to the assumptions that 1) Pending claims would be awarded at a rate higher than previously observed 2) some previously Denied claims would be re-opened and awarded under the more liberal standards of proof, 3) a number of claims that had been awarded would be re-opened to gain the higher benefits and 4) that more claims would be filed because of the greater ease with which benefits would be obtained. The last two items were thought to have the potential for impacting the IBNR.

The Models (Exhibits VIII-F and VII-L) were constructed to reflect these conditions. One problem was that it was nearly impossible to make informed estimates of the parameters that would be needed.

An additional defect that has surfaced is that there should be a difference in the parameters that apply to 2000 and prior and the parameters applying to 2001 and subsequent.

Seven years of experience has led to the conclusion that the original parameter assumptions that were intended for use on the 2000 & prior years were too high. A study conducted using the CMCRB database gives some guidance as to what the parameters should be.

The exhibits for the 2007 filing were constructed from the ground up rather than taking the approach of trying to revise the previous exhibits. Thus comparison between the 2006 VIII-F and the 2007 VIII-F was extremely difficult.

In order to estimate some of the parameters such as the percent of Pending that are ultimately awarded, data from the ten years prior to the year 2000 was examined and evaluated at 8/3/07. Data from the years 1989 to 1999 indicated that 690 claims had been reported. Of these 121 were Pending as of 2000, 447 were Denied and 122 had been Awarded.

Of the 121 Pending, 21 were still Pending, 22 were Awarded, 76 were Denied and 2 fell into the “other” category. The claims for which a determination had been made were chosen to estimate the percentage of Pending that would be ultimately Awarded. This produces a ratio of 22.45% (22/98). The ratio that was used in the original version of the model was 75% which in retrospect seems too high. Initially it was decided to lower this parameter to 50% which is about half-way between that indicated by the data and the original estimate.

Thus the Pending Awarded that is shown in Column (4) of the New exhibit was 50% of the Pending in Column (3). This ratio is applied to the Pending for all years.

The 447 claims from the test period that were classed as Denied as of the year 2000 were classed as 12 Pending, 6 Awarded and 429 Denied as of 8/07. The estimated ultimate Awarded was calculated as 8.7 (6+ (12) x (22.45%)). This produced an indication of about 2% (8.7/447). In the previous version of the model the percent of the Denied that would be re-opened and awarded was estimated to be 35%. The data would seem to indicate that this is too high. The estimate of the Denied that are re-opened and awarded is calculated in two steps in the New model. Initially the number re-opened was calculated as 40% of the Denied. This is shown in Column (6). The percent of the re-opened that are awarded was calculated as 25% of the reopened. This is shown in Column (7). Thus the estimate of the Denied that are ultimately awarded is 10% (40%x25%). This is a significant reduction in the previously used parameter. The above calculations apply only to the period 2000 & prior.

In discussion with parties outside of the CMCRB, it was suggested that not enough weight had been given to the experience cited above. As a result the percentage of Pending that would be expected to be awarded was changed to 30%. The percent of the denied that would be reopened was estimated to be 15% and of those 20% would be awarded. The revised parameters were again used this year.

For the years 2001 and following, it was estimated that about 5% of the Denied are reopened with 100% of the reopened being Awarded. It probably more realistic to make an assumption that something like 10% of the Denied are reopened with 50% of thus being Awarded but the data is sparse and the end result seems reasonable. This statement is supported in part by research into the Denied/ Reopened phenomenon that indicates that some claimants whose claim has been denied will pursue the claim for decades until the succeed. Thus the estimated percent of Denied that is reopened and awarded is 5% for the years 2001 and following whereas in the previous version of the model it was 35%.

In the previous version of the models, the IBNR was adjusted for the reasons cited above. As of the year 2009, it is reasonable to think that claims which had been denied under the Old law but which were thought to have an improved chance of success under the New law have been filed. This also applies to claimants who were successful in obtaining Awards earlier and who re-filed for higher benefits. For this reason no adjustments is made to the IBNR in the revised model.

The above remarks apply equally to Exhibit VII-L.

Both Exhibits VII-L and VIII-F were revised for the 4-1-2011 filing to convert the exposure bases from payroll to Miner Years. The original ten columns were retained and four more added. The four that were added were the same as in Exhibits VII–B-2, pages 1-3.

IX. Sample State and Federal Occupational Disease Calculations

No changes, except updates, were made in any of the formula used to calculate the O.D. model. This model has been audited many times in the past.

Sample calculations for O.D. Severity model documenting the detailed computation of the model are available upon request.

Exhibits IX-A, pages 1-5, and IX-B, pages 1-5, have been included in the filing to provide a source for the severity figures in Exhibits VII and VIII.

X. Payroll

A. Payroll Difference by Traumatic, State O.D., and Federal O.D. Exhibit X-A sets forth the payroll by coverages and shows the differences.

B. Traumatic Loss Cost Premium

Exhibit X-B, page 1, shows the calculation of the traumatic loss cost premium. The loss cost premium for each class is the developed payroll multiplied by the current unloaded class loss cost. The all classes combined loss cost premium is used on Exhibit V-H & I for loss trending.

Exhibit X-B, page 2, displays the Approved Loss Cost effective 4/1/2011 for Traumatic, State O.D. and Federal O.D. by class. Exhibit X-B-2 was revised four years ago to add "Unloaded Approved Loss Cost" by Class & Coverage, Exhibit X-B-3 was added to display Catastrophe loadings by Class & Loading for Experience Rating, Merit Rating, Safety Committee & Small Business Advocate from the filing effective 4/1/2010. This was done in order to have data needed to complete the current filing actually sited in the filing. This avoids the need to search through previous filings for bits of information used in the course of preparing the current filing. This benefits both the preparers of the filing and its readers.

C. O.D. Payroll Reassignment and Federal Exempt Payroll

It should be noted that for Occupational Disease purposes, some Bituminous Underground Payroll has been reclassified as Anthracite Underground as shown on Exhibit X-C page 4. The amount varies by year as presented in the exhibit. This reassignment results from the UAE decision.

Exhibit X-C, pages 1-3 presents the Federal O.D. developed payroll for all classifications. These pages recognize that insureds can be insured for State Act coverage, but self-insured for Federal Black Lung. This adjustment reduces the State Act Payroll for those self-insured for Federal. Exhibit X-C was revised in 2011 to incorporate exposures for classes that were previously exempt. Effective for that filing, the following individuals who were previously exempt no longer hold that status: Executive Officers, Sole proprietors and Partners of Partnerships. These individuals now are required to be covered for Federal Occupational Disease exposure. However, they are still exempt with respect to State O. D. in the data available for this filing.

D. Reported Payroll to Developed Payroll

Exhibit X-D presents the reported payroll adjusted to a developed payroll level by classification. The reported payrolls are from records of the Coal Mine Compensation Rating Bureau. The development factors are from Exhibit X-E.

E. Payroll Development

Exhibit X-E shows the basic data and the summarized payroll development factors for each classification.

F. OD Frequencies From Approved Filing

This exhibit provides the O. D. frequencies from the last approved filing.

G. Adjustment Factors to SAWW

This exhibit was added for the filing effective 4-1-2011 to display the calculations underlying the determination of the Adjustment factors used in Exhibit VII-B-1-A&B and other like exhibits.

XI. Special Assessments

Exhibit XI-A shows the calculation of the Small Business Advocate Assessment ratio. The Small Business Advocate Assessment of 1.0001 is used in Exhibit I-B.

Exhibit XI-B shows the calculation of the Employer Assessment. While the assessment calculation is included in this filing, it is not loaded into the loss costs on Exhibit I, but rather is shown separately on the policy.

XII. Catastrophe Provision

Catastrophe loadings have never been intended to be a recoupment for past loss occurrences; rather, catastrophe factors are considerations to provide for future events. Nevertheless, the best, most logical measure of future catastrophes is past catastrophes. One measure of the propriety of a catastrophe factor is that, in the very long run, it is expected to cover that part of future catastrophes that will be excluded from normal ratemaking procedures. These calculations are considered to be very conservative and they are not considered to be controversial.

A. Catastrophe—Spread of Loss Cost to Classification

Exhibit XII-A allocates the total loss cost rate of $0.22 per $100 of payroll to the underground and surface classes on the basis of the estimated year 2010 payrolls and an assumed hazard relativity of 7 to 1, as shown.

The loss cost rates calculated for this catastrophe load are $0.40 for the Underground classes and $0.06 for the Surface classes, which weight back to the overall loss cost rate of $0.22.

B. Excess Losses and Selected Loss Cost

Exhibit XII-B shows a summary of losses in excess of $1,250,000 for the years 1991 through 2010. All losses have been brought to the current level with trend factors and adjusted to a Post-Act 44 basis. Averaged over 20 years, the indicated Catastrophe provision is $0.15 per $100 of payroll. The selected loading of .22 is about a -21.5% change from last year.

C. Losses Over $1,250,000

Adjustment of Past Large Losses to Current and Post-Act 44 Level is shown on Exhibit XII-C. The individual losses from the CMCRB database used in the calculation and the adjustments to bring them to current level on a Post-Act 44 basis.

Both Medical and Indemnity losses were trended using the changes in the Statewide Average Weekly Wage Index. Indemnity losses are a direct function of wages, and Act 44 restricts changes in Medical costs to the change in the Statewide Average Weekly Wage, making this index appropriate for Medical losses as well. The factors are developed in Exhibit XII-D.

D. Trend Factors

Exhibit XII-D shows values of the Statewide Average Weekly Wage from 1978 through the level projected for the period the proposed loss costs will be in effect (one year past the proposed 4-1-2012 effective date). The factors for each year are equal to the Projected Statewide Average Weekly Wage, divided by that year's Statewide Average Weekly Wage.

E. Traumatic Losses by Classes Over $1,250,000

Exhibit XII-E lists 21 claims by Class and amounts over $1,250,000.

XIII. Traumatic Experience Rating Plan

No changes in the Traumatic Experience Rating Plan are being proposed this year. The primary layer of basic ratable losses remains at $50,000 per occurrence. The shape of the Primary Credibility Table is also unchanged.

A. Basic Data

Page 1 presents the basic data tables used to calculate the experience rating modification factors (mods). These tables' application is consistent with the prior years' calculation of the experience rating mods. The procedure for developing the splitting factors by layer of loss in Table A was developed several years ago. See "Rating Layer Splits" below.

Page 2 shows the calculations for loss development and loss trend. These results are used on page 1.

Page 3 shows the basic and ratable excess credibility amounts by size of risk (e.g. 3 years of payroll). Again, their application is consistent with the prior years' calculation.

Changes to Experience Rating Eligibility

There are no changes in eligibility this year: it remains $300,000 of payroll.

Rating Layer Splits

The reported losses for accident years 2008, 2009, and 2010 are split into the basic, ratable excess and non-ratable excess components. The proposed total limits loss costs were unloaded for loss-based assessments (the Small Business advocate), merit rating off-balance, safety committee off-balance, catastrophe loading, loss development and trend to calculate the expected losses by layer. These unloaded, detrended, undeveloped loss costs were then divided into layers based on the six-year average of actual losses by layer at the same maturity (report) level. Checks were made to ensure that the process balanced. The Experience Rated Risks were then subject to the Plan and the Off-Balance was built back into the expected losses used to calculate the mod factor. This process (initiated several years ago) accurately reflects the change in mix by layer of loss as the accident years mature.

Credibility

New Credibility Tables were introduced several years ago by the CMCRB. The primary layer table tracks the shape of the PCRB table and proved far superior in accuracy. It is converted from expected losses to Payroll using $4.47 per $100, which is the average unloaded loss cost underlying this filing. The table for the excess ratable layer was also tested and improved fairly recently. We propose to continue both of them this year for the Coal Mine Experience Rating Plan.

B. Current and Proposed Modification Factors

Exhibit XIII-B, pages 1, 2, and 3 provide the comparison of the current mods (as calculated and released by the CMCRB with last year's filing) to the proposed mods, by file number.

In total, there are few new experience-rated accounts. Some accounts which were experience rated last year were not eligible this year.

The experience rating plan's off-balance factor was calculated to be 1.0055. Each indicated mod was adjusted by this off-balance factor so that the Plan is revenue neutral.

<u>Limitations to mods for small accounts.</u>
Small accounts' mods were limited as follows:

Less than $499,999 in payroll	max mod 1.20
$500,000 to $749,999 in payroll	max mod 1.30
$750,000 to $999,999 in payroll	max mod 1.40

The procedure and limits are the same as last year.

XIV. Merit Rating Plan and Safety Rating Plan Off-Balance Factors

A. Merit Rating Plan

Exhibit XIV-A, page 1 shows the calculation of the Off-Balance Factor, which is equal to the ratio of proposed, unloaded loss cost premium to proposed unloaded loss cost premium after merit rating credits and surcharges. Exhibit XIV-A, page 2 shows the 2010 Payroll in total and separated between Experience Rated, Merit Rated and Manual payrolls. For Merit Rated risks, the payroll is separated between Credit and Surcharged risks.

B. Safety Rating Plan

Exhibit XIV-B shows the calculation of the Safety Rating Off-Balance Factor. The factor is equal to the ratio of proposed, unloaded loss cost premium to proposed unloaded loss cost premium after Safety Committee credits.

OMG
11/28/2011

T:\CoalMine\2012 Rate Filing\2012 Filing 111121.doc

Coal Mine Compensation Rating Bureau
Current and Proposed Loss Costs
Manual Including Loadings

	2010 Developed Payroll ($ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Underground Anthracite:				
Traumatic (1010)	$0.01	$26.70	$25.64	-4.0%
State O.D. (1011)	1.30	4.46	3.75	-15.9%
*Federal Basic/Ex (0160)	1.30	16.85	14.40	-14.5%
Total	xx	48.01	43.79	-8.8%
Underground Bituminous:				
Traumatic (1001)	$127.28	$7.89	$6.10	-22.7%
State O.D. (1002)	125.98	0.85	0.64	-25.0%
*Federal Basic/Ex (0158)	125.98	0.82	0.83	1.2%
Total	xx	9.56	7.57	-20.8%
Surface Anthracite:				
Traumatic (1012)	$14.32	$9.75	$11.82	21.2%
State O.D. (1016)	14.32	3.05	2.82	-7.5%
*Federal Basic/Ex (0153)	13.31	3.22	3.08	-4.3%
Total	xx	16.02	17.72	10.6%
Surface Bituminous:				
Traumatic (1014)	$72.34	$3.18	$2.40	-24.5%
State O.D. (1013)	72.34	0.24	0.20	-16.7%
*Federal Basic/Ex (0156)	73.63	0.67	0.50	-25.0%
Total	xx	4.09	3.10	-24.2%
Four Standard Classifications:				
Traumatic	$213.941	$6.42	$5.23	-18.5%
State O.D.	213.941	0.81	0.66	-18.5%
*Federal Basic/Ex	214.225	1.02	0.94	-7.8%
Total	xx	8.25	6.83	-17.2%

*Federal Basic and Excess are after the Federal Administrative / Law Change

Sources: Payroll from Exhibit X-A
Column (1) Loss Costs (Approved 4/1/2011) - Exhibit X-B-2
Column (2) Proposed - Exhibit I-B, pages 1 and 2
Column (3) Traumatic Column (2) / Column (1)
OD Exhibit III and IV-A

Coal Mine Compensation Rating Bureau
Current and Proposed Loss Costs
Manual Including Loadings

		2010 Developed Payroll ($ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Coke:					
	Traumatic (1469)	$5.44	$6.86	$7.04	2.6%
	State O.D. (1017)	5.44	0.13	0.12	-7.7%
	*Federal Basic/Ex (0154)	5.44	0.12	0.11	-8.3%
	Total	xx	7.11	7.27	2.3%
Auger:					
	Traumatic (1015)	$0.79	$21.57	$17.35	-19.6%
	State O.D. (1019)	0.79	0.27	0.25	-7.4%
	*Federal Basic/Ex (0157)	0.81	0.52	0.43	-17.3%
	Total	xx	22.36	18.03	-19.4%
Co-Gen Anthracite:					
	Traumatic (1021)	$8.46	$1.81	$1.80	-0.6%
	State O.D. (1022)	8.46	0.35	0.36	2.9%
	*Federal Basic/Ex (0181)	7.93	0.96	0.76	-20.8%
	Total	xx	3.12	2.92	-6.4%
Co-Gen Bituminous:					
	Traumatic (1023)	$9.30	$1.58	$1.36	-13.9%
	State O.D. (1024)	9.30	0.31	0.32	3.2%
	*Federal Basic/Ex (0182)	9.30	0.38	0.34	-10.5%
	Total	xx	2.27	2.02	-11.0%
Prep Plant Anthracite:					
	Traumatic (1025)	$5.73	$11.12	$8.37	-24.7%
	State O.D. (1026)	5.73	3.52	3.02	-14.2%
	*Federal Basic/Ex (0183)	4.84	2.42	1.84	-24.0%
	Total	xx	17.06	13.23	-22.5%
Prep Plant Bituminous:					
	Traumatic (1027)	$25.84	$1.94	$1.46	-24.7%
	State O.D. (1028)	25.84	0.46	0.37	-19.6%
	*Federal Basic/Ex (0184)	25.84	0.52	0.46	-11.5%
	Total	xx	2.92	2.29	-21.6%
Other Classifications:					
	Traumatic	$55.556	$3.57	$2.98	-16.5%
	State O.D.	55.556	0.70	0.61	-12.9%
	*Federal Basic/Ex	54.168	0.69	0.57	-17.4%
	Total	xx	4.96	4.16	-16.1%
Grand Total:					
	Traumatic	$269.50	$5.83	$4.77	-18.2%
	State O.D.	269.50	0.79	0.65	-17.7%
	*Federal Basic/Ex	268.39	0.95	0.86	-9.5%
	Total	xx	7.57	6.28	-17.0%

*Federal Basic and Excess are after the Federal Administrative / Law Change

Sources: Payroll from Exhibit X-A
Column (1) Loss Costs (Approved 4/1/2011) - Exhibit X-B-2
Column (2) Proposed - Exhibit I-B, pages 1 and 2
Column (3) Traumatic Column (2) / Column (1)
OD Exhibit III and IV-A

Coal Mine Compensation Rating Bureau
Current and Proposed Loss Costs
Unloaded Manual

	2010 Developed Payroll ($ millions)	(1) Approved Loss Cost Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Underground Anthracite:					
Traumatic (1010)	$0.01	$25.84	$24.85	$24.85	-3.8%
State O.D. (1011)	1.30	$4.46	3.75	3.75	-15.9%
*Federal Basic/Ex (0160)	1.30	16.85	14.40	14.40	-14.5%
Total	xx	47.15	43.00	43.00	-8.8%
Underground Bituminous:					
Traumatic (1001)	$127.28	$7.26	$5.61	$5.61	-22.7%
State O.D. (1002)	125.98	$0.85	0.59	0.64	-25.0%
*Federal Basic/Ex (0158)	125.98	0.82	0.83	0.83	1.2%
Total	xx	8.93	7.03	7.08	-20.7%
Surface Anthracite:					
Traumatic (1012)	$14.32	$9.55	$11.58	$11.58	21.3%
State O.D. (1016)	14.32	$3.05	2.82	2.82	-7.5%
*Federal Basic/Ex (0153)	13.31	3.22	3.08	3.08	-4.3%
Total	xx	15.82	17.48	17.48	10.5%
Surface Bituminous:					
Traumatic (1014)	$72.34	$3.06	$2.07	$2.30	-25.0%
State O.D. (1013)	72.34	$0.24	0.20	0.20	-16.7%
*Federal Basic/Ex (0156)	73.63	0.67	0.45	0.50	-25.0%
Total	xx	3.97	2.72	3.00	-24.4%
Four Standard Classifications:					
Traumatic	$213.941	$5.99	$4.81	$4.89	-18.4%
State O.D.	213.941	0.81	0.63	0.66	-18.5%
*Federal Basic/Ex	214.225	1.02	0.92	0.94	-7.8%
Total	xx	7.82	6.36	6.49	-17.0%

*Federal Basic and Excess are after the Federal Administrative / Law Change

Sources: Payroll from Exhibit X-A
Column (1) Exhibit X-B-2
Column (2) Indicated Loss Cost - Exh. II, col(3) (Traumatic); Exh. III, col(5) (State O.D.); Exh. IV-A, col(5) (Federal O.D. After Adm/Law)
Column (3) Proposed Loss Cost - Exh. II, col(4) (Traumatic); Exh. III, col(8) (State O.D.); Exh. IV-A, col(7) (Federal O.D. After Adm/Law)
Column (4) Exhibit II, III or IV-A

Coal Mine Compensation Rating Bureau
Current and Proposed Loss Costs
Unloaded Manual

		2010 Developed Payroll ($ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Coke:						
	Traumatic (1469)	$5.44	$6.70	$6.87	$6.87	2.5%
	State O.D. (1017)	5.44	0.13	0.12	0.12	-7.7%
	*Federal Basic/Ex (0154)	5.44	0.12	0.11	0.11	-8.3%
	Total	xx	6.95	7.10	7.10	2.2%
Auger:						
	Traumatic (1015)	$0.79	$21.07	$16.91	$16.91	-19.7%
	State O.D. (1019)	0.79	0.27	0.25	0.25	-7.4%
	*Federal Basic/Ex (0157)	0.81	0.52	0.43	0.43	-17.3%
	Total	xx	21.86	17.59	17.59	-19.5%
Co-Gen Anthracite:						
	Traumatic (1021)	$8.46	$1.71	$1.71	$1.71	0.0%
	State O.D. (1022)	8.46	0.35	0.36	0.36	2.9%
	*Federal Basic/Ex (0181)	7.93	0.96	0.76	0.76	-20.8%
	Total	xx	3.02	2.83	2.83	-6.3%
Co-Gen Bituminous:						
	Traumatic (1023)	$9.30	$1.48	$1.28	$1.28	-13.5%
	State O.D. (1024)	9.30	0.31	0.32	0.32	3.2%
	*Federal Basic/Ex (0182)	9.30	0.38	0.34	0.34	-10.5%
	Total	xx	2.17	1.94	1.94	-10.6%
Prep Plant Anthracite:						
	Traumatic (1025)	$5.73	$10.90	$7.74	$8.18	-25.0%
	State O.D. (1026)	5.73	3.52	3.02	3.02	-14.2%
	*Federal Basic/Ex (0183)	4.84	2.42	1.84	1.84	-24.0%
	Total	xx	16.84	12.60	13.04	-22.6%
Prep Plant Bituminous:						
	Traumatic (1027)	$25.84	$1.84	$1.22	$1.38	-25.0%
	State O.D. (1028)	25.84	0.46	0.37	0.37	-19.6%
	*Federal Basic/Ex (0184)	25.84	0.52	0.46	0.46	-11.5%
	Total	xx	2.82	2.05	2.21	-21.6%
Other Classifications:						
	Traumatic	$55.556	$3.44	$2.75	$2.87	-16.6%
	State O.D.	55.556	0.70	0.61	0.61	-12.9%
	*Federal Basic/Ex	54.168	0.69	0.57	0.57	-17.4%
	Total	xx	4.83	3.93	4.05	-16.1%
Grand Total:						
	Traumatic	$269.497	$5.46	$4.39	$4.47	-18.1%
	State O.D.	269.497	0.79	0.63	0.65	-17.7%
	*Federal Basic/Ex	268.394	0.95	0.86	0.86	-9.5%
	Total	xx	7.20	5.88	5.98	-16.9%

*Federal Basic and Excess are after the Federal Administrative / Law Change

Sources: Payroll from Exhibit X-A
Column (1) Exhibit X-B-2
Column (2) Indicated Loss Cost - Exh. II (Traumatic); Exh. III (State O.D.); Exh. IV-B (Federal O.D. After Adm/Law)
Column (3) Proposed Loss Cost - Exh. II (Traumatic); Exh. III (State O.D.); Exh. IV-B (Federal O.D. After Adm/Law)
Column (4) Exhibit II, III or IV-A

Coal Mine Compensation Rating Bureau
Current and Proposed Loss Costs
Unloaded Manual

Calculation of Proposed Unloaded Loss Costs

Underground Anthracite

Traumatic (1010)		Indicated loss cost based on relativity study.
State O.D. (1011)		Indicated loss cost.
*Federal O.D. (0160)	Basic/Ex	Indicated loss cost.

Underground Bituminous

Traumatic (1001)		Indicated loss cost.
State O.D. (1002)		Indicated unloaded loss cost limited to -25% (Exhibit III).
*Federal O.D. (0158)	Basic/Ex	Indicated loss cost.

Surface Anthracite

Traumatic (1012)		Indicated loss cost.
State O.D. (1016)		Indicated loss cost.
*Federal O.D. (0153)	Basic/Ex	Indicated loss cost.

Surface Bituminous

Traumatic (1014)		Indicated unloaded loss cost limited to -25% (Exhibit II).
State O.D. (1013)		Indicated loss cost.
*Federal O.D. (0156)	Basic/Ex	Indicated unloaded loss cost limited to -25% (Exhibit IV-A).

Coke

Traumatic (1469)		Indicated loss cost.
State O.D. (1017)		Indicated loss cost.
*Federal O.D. (0154)	Basic/Ex	Indicated loss cost.

Auger

Traumatic (1015)		Indicated loss cost.
State O.D. (1019)		Indicated loss cost.
*Federal O.D. (0157)	Basic/Ex	Indicated loss cost.

Co-Gen Anthracite

Traumatic (1021)		Indicated loss cost.
State O.D. (1022)		Indicated loss cost.
*Federal O.D. (0181)	Basic/Ex	Indicated loss cost.

Co-Gen Bituminous

Traumatic (1023)		Indicated loss cost
State O.D. (1024)		Indicated loss cost.
*Federal O.D. (0182)	Basic/Ex	Indicated loss cost.

Prep Plant Anthracite

Traumatic (1025)		Indicated unloaded loss cost limited to -25% (Exhibit II).
State O.D. (1026)		Indicated loss cost.
*Federal O.D. (0183)	Basic/Ex	Indicated loss cost.

Prep Plant Bituminous

Traumatic (1027)		Indicated unloaded loss cost limited to -25% (Exhibit II).
State O.D. (1028)		Indicated loss cost.
*Federal O.D. (0184)	Basic/Ex	Indicated loss cost.

*Federal Basic and Excess are after the Federal Administrative / Law Change

Coal Mine Compensation Rating Bureau
Manual Loss Cost Loaded (after Capping)
For Catastrophe, Off-Balances, and Assessment
Proposed to Become Effective 4-1-2012

	2010 Developed Payroll ($ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance[a]	(5) Loss Cost Inc. Off-Balance[a] & Assessment[b]
Underground Anthracite:						
Traumatic (1010)	$0.01	$24.85	$0.40	$25.25	$25.64	$25.64
State O.D. (1011)	1.30	3.75				3.75
*Federal Basic/Ex (0160)	1.30	14.40				14.40
Total	xx	43.00				43.79
Underground Bituminous:						
Traumatic (1001)	$127.28	$5.61	$0.40	$6.01	$6.10	$6.10
State O.D. (1002)	125.98	0.64				0.64
*Federal Basic/Ex (0158)	125.98	0.83				0.83
Total	xx	7.08				7.57
Surface Anthracite:						
Traumatic (1012)	$14.32	$11.58	$0.06	$11.64	$11.82	$11.82
State O.D. (1016)	14.32	2.82				2.82
*Federal Basic/Ex (0153)	13.31	3.08				3.08
Total	xx	17.48				17.72
Surface Bituminous:						
Traumatic (1014)	$72.34	$2.30	$0.06	$2.36	$2.40	$2.40
State O.D. (1013)	72.34	0.20				0.20
*Federal Basic/Ex (0156)	73.63	0.50				0.50
Total	xx	3.00				3.10
Four Standard Classifications:						
Traumatic	$213.941	$4.89	$0.26	$5.15	$5.23	$5.23
State O.D.	213.941	0.66				0.66
*Federal Basic/Ex	214.225	0.94				0.94
Total	xx	6.49				6.83

*Federal Basic and Excess are after the Federal Administrative / Law Change

Sources: Payroll from Exhibit X-A
Column (1) Proposed Loss Cost Before Loading - Exhibit II for traumatic, Exhibit III for state OD, and Exhibit IV for Federal OD.
Column (2) Catastrophe - Exhibit XII-A
Column (3) (1)+(2)
Columns (4)(a) & (5)(a) Off-balances applied to traumatic only

	Exper. Rating	1.0000
Exhibit XIV-A	Merit Rating	1.0005
Exhibit XIV-B	Safety Rating	1.0151
	Combined	1.0156

(5)(b) Loss-based Assessment factor in present rates
applied to Traumatic & State OD loss costs =1.0001

Coal Mine Compensation Rating Bureau
Manual Loss Cost Loaded (after Capping)
For Catastrophe, Off-Balances, and Assessment
Proposed to Become Effective 4-1-2012

	2010 Developed Payroll ($ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance[a]	(5) Loss Cost Inc. Off-Balance[a] & Assessment[b]
Coke:						
Traumatic (1469)	$5.44	$6.87	$0.06	$6.93	$7.04	$7.04
State O.D. (1017)	5.44	0.12				0.12
*Federal Basic/Ex (0154)	5.44	0.11				0.11
Total	xx	7.10				7.27
Auger:						
Traumatic (1015)	$0.79	$16.91	$0.17	$17.08	$17.35	$17.35
State O.D. (1019)	0.79	0.25				0.25
*Federal Basic/Ex (0157)	0.81	0.43				0.43
Total	xx	17.59				18.03
Co-Gen Anthracite:						
Traumatic (1021)	$8.46	$1.71	$0.06	$1.77	$1.80	$1.80
State O.D. (1022)	8.46	0.36				0.36
*Federal Basic/Ex (0181)	7.93	0.76				0.76
Total	xx	2.83				2.92
Co-Gen Bituminous:						
Traumatic (1023)	$9.30	$1.28	$0.06	$1.34	$1.36	$1.36
State O.D. (1024)	9.30	0.32				0.32
*Federal Basic/Ex (0182)	9.30	0.34				0.34
Total	xx	1.94				2.02
Prep Plant Anthracite:						
Traumatic (1025)	$5.73	$8.18	$0.06	$8.24	$8.37	$8.37
State O.D. (1026)	5.73	3.02				3.02
*Federal Basic/Ex (0183)	4.84	1.84				1.84
Total	xx	13.04				13.23
Prep Plant Bituminous:						
Traumatic (1027)	$25.84	$1.38	$0.06	$1.44	$1.46	$1.46
State O.D. (1028)	25.84	0.37				0.37
*Federal Basic/Ex (0184)	25.84	0.46				0.46
Total	xx	2.21				2.29
Other Classifications:						
Traumatic	$55.556	$2.87	$0.06	$2.93	$2.98	$2.98
State O.D.	55.556	0.61				0.61
*Federal Basic/Ex	54.168	0.57				0.57
Total	xx	4.05				4.16
Grand Total:						
Traumatic	$269.497	$4.47	$0.22	$4.69	$4.76	$4.77
State O.D.	269.497	0.65				0.65
*Federal Basic/Ex	268.394	0.86				0.86
Total	xx	5.98				6.28

*Federal Basic and Excess are after the Federal Administrative / Law Change

Sources: Payroll from Exhibit X-A
Column (1) Proposed Loss Cost Before Loading - Exhibit II for traumatic, Exhibit III for state OD, and Exhibit IV for Federal OD.
Column (2) Catastrophe - Exhibit XII-A
Column (3) (1)+(2)
Columns (4)(a) & (5)(a) Off-balances applied to traumatic only

	Experience Rating	1.0000
Exhibit XIV-A	Merit Rating	1.0005
Exhibit XIV-B	Safety Rating	1.0151
	Combined	1.0156

(5)(b) Loss-based Assessment factor in present rates
applied to Traumatic & State OD loss costs =1.0001

COAL MINE COMPENSATION RATING BUREAU **Exhibit II**

TRAUMATIC LOSS COST INDICATIONS

Proposed Loss Costs Unloaded

Classification		Code	(1) 2010 Developed Payroll	(2) Approved Unloaded Loss Cost (Eff 4/01/2011)	(3) Indicated Unloaded Loss Cost	(4) Proposed Unloaded Loss Cost (Exh V-A-1)	(5) Percent Change
Underground:	Anthracite	1010	$5,700	25.84	24.85	24.85	-3.8%
	Bituminous	1001	127,279,824	7.26	5.61	5.61	-22.7%
Surface:	Anthracite	1012	14,316,712	9.55	11.58	11.58	21.3%
	Bituminous	1014	72,339,238	3.06	2.07	2.30	-25.0%
Four Standard Classes			213,941,474	5.99	4.81	4.89	-18.4%
Other Classes	Coke	1469	5,435,658	6.70	6.87	6.87	2.5%
	Auger	1015	793,313	21.07	16.91	16.91	-19.7%
Co-Gen:	Anthracite	1021	8,455,858	1.71	1.71	1.71	-
	Bituminous	1023	9,298,607	1.48	1.28	1.28	-13.5%
Prep Plants:	Anthracite	1025	5,728,809	10.90	7.74	8.18	-25.0%
	Bituminous	1027	25,843,606	1.84	1.22	1.38	-25.0%
Other Classes			55,555,851	3.44	2.75	2.87	-16.6%
All Classes Combined			269,497,325	5.47	4.39	4.47	-18.3%

Sources: Column (1) Exhibit X-A
Column (2) Unloaded Loss Cost-Exhibit X-B,pg.2
Column (3) Exhibit V-A-1 Col.(7)
Column (4) Exhibit V-A-1, column (9) Loss Cost is unloaded.
Column (5) Exhibit V-A-1 Col.(10)

FTI - OMG/PAB
Filing Date - December 01, 2011

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE LOSS COST

Exhibit III

Classification	(1) 2010 Developed Payroll ($ millions)	(2) Approved Unloaded Loss Cost	(3) Average Freq. per $1 mill.	(4) Indicated Average Severity	(5) Indicated Loss Cost (Rate)	(6) Indicated Change	(7) Proposed Change	(8) Proposed Loss Cost
Underground								
1011 Anthracite	$1.304764	$4.46	0.067331	$556,735	$3.75	-15.9%	-15.9%	$3.75
1002 Bituminous	$125.980760	$0.85	0.020442	$288,019	0.59	-30.6%	-25.0%	0.64
Surface								
1016 Anthracite	$14.316712	$3.05	0.069435	$406,597	2.82	-7.5%	-7.5%	2.82
1013 Bituminous	$72.339238	0.24	0.005958	$336,957	0.20	-16.7%	-16.7%	0.20
Four Standard Classes	213.941474	$0.81			$0.63	-22.2%	-18.5%	$0.66
1017 Coke	$5.435658	0.13	0.003553	336,957	0.12	-7.7%	-7.7%	0.12
1019 Auger	$0.793313	0.27	0.007491	336,957	0.25	-7.4%	-7.4%	0.25
Co-Gen								
1022 Anthracite	$8.455858	0.35	0.008817	406,597	0.36	2.9%	2.9%	0.36
1024 Bituminous	$9.298607	0.31	0.009608	336,957	0.32	3.2%	3.2%	0.32
Prep Plant								
1026 Anthracite	$5.728809	3.52	0.074384	406,597	3.02	-14.2%	-14.2%	3.02
1028 Bituminous	$25.843606	0.46	0.010848	336,957	0.37	-19.6%	-19.6%	0.37
Other Classes	55.555851	$0.70			$0.61	-12.9%	-12.9%	$0.61
All Classes Combined	269.497325	$0.79			$0.63	-20.3%	-17.7%	$0.65

Sources: Column (1): Exhibit X-A
Column (2): Exhibit X-B-2
Column (3): Exhibit VII-B-1, Column (7)
Column (4): Four Standard Classes - Exhibit VII-A, pages 1 through 4
Coke, Auger and Co-Gen Bituminous - Surface Bituminous
Co-Gen Anthracite - Surface Anthracite
Prep Plant Anth. - Surface Anth,
Prep Plant Bit. - Surface Bit,
Column (5): [Column (3) times Column (4)] divided by 10,000.
Column (6): [Column (5) divided by Column (2)] minus 1.0
Column (7): Column (6) limited to +/- 25%.
Column (8): Column (2) times [1.000+Column(7)] and rounded.

(a) Weights for Prep Plants

	Bituminous	Anthracite
Und	0.00	0.00
Surf	1.00	1.00
Total	1.00	1.00

FTI Inc. - PAB/OMG

File: C:\Clients\Coal Mine\2011 Rate Filing\[03.xlsm]III

Filing Date: 12/1/2011

Run Date: 11-15-2011 05:13:27 PM

Checksum:3,803,209.847577

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE LOSS COST INDICATION

Classification		(1) 2010 Developed Payroll ($ millions)	(2) Approved After Adm/Law Loss Cost	(3) Indicated Average Freq. per $1 mill.	(4) Indicated Average Severity	(5) Loss Cost (Rate)	(6) Indicated Change	(7) Loss Cost w/ Limitation 25%	(8) % Change w/Limitation 25%
Underground									
Anthracite:	Basic			0.368232	379,643	13.98			
	Excess			0.065843	63,822	0.42			
	Total	$1.304764	$16.85			14.40	-14.5%	$ 14.40	-14.5%
Bituminous:	Basic			0.016287	395,100	0.64			
	Excess			0.007818	240,794	0.19			
	Total	$125.980760	$0.82			0.83	1.2%	$ 0.83	1.2%
Surface									
Anthracite:	Basic			0.089300	324,181	2.89			
	Excess			0.027422	69,084	0.19			
	Total	$13.308796	$3.22			3.08	-4.3%	$ 3.08	-4.3%
Bituminous:	Basic			0.012558	308,759	0.39			
	Excess			0.002669	219,088	0.06			
	Total	$73.631082	$0.67			0.45	-32.8%	$ 0.50	-25.0%
Four Standard Classes	Basic					0.78			
	Excess					0.15			
	Total	$214.225402	$1.02			0.93	-8.8%	$ 0.94	-7.9%
Coke	Basic			0.002348	308,759	0.07			
	Excess			0.001625	219,088	0.04			
	Total	$5.435658	$0.12			0.11	-8.3%	$ 0.11	-8.3%
Auger	Basic			0.011612	308,759	0.36			
	Excess			0.003242	219,088	0.07			
	Total	$0.814113	$0.52			0.43	-17.3%	$ 0.43	-17.3%
Co-Gen									
Anthracite:	Basic			0.022886	324,181	0.74			
	Excess			0.003526	69,084	0.02			
	Total	$7.933794	$0.96			0.76	-20.8%	$ 0.76	-20.8%
Bituminous:	Basic			0.008327	308,759	0.26			
	Excess			0.003623	219,088	0.08			
	Total	$9.298607	$0.38			0.34	-10.5%	$ 0.34	-10.5%
Prep Plants									
Anthracite:	Basic			0.049144	324,181	1.59			
	Excess			0.036719	69,084	0.25			
	Total	$4.842647	$2.42			1.84	-24.0%	$ 1.84	-24.0%
Bituminous:	Basic			0.011727	308,759	0.36			
	Excess			0.004726	219,088	0.10			
	Total	$25.843606	$0.52			0.46	-11.5%	$ 0.46	-11.5%
Other Classes	Basic					0.48			
	Excess					0.09			
	Total	$54.168425	0.69			0.57	-17.4%	$ 0.57	-17.4%
All Classes Combined	Basic					0.72			
	Excess					0.14			
	Total	$268.393827	0.95			0.86	-9.5%	$ 0.86	-9.5%

Sources: Column (1): Exhibit X-A
Column (2): X-B page 2
Column (3): Exhibit IV-B page 1 col. (10) (Basic) and Exhibit IV-B page 2 col. (10) (Excess)
Column (4): Four Standard Classes - Exhibit VIII-A (Basic) and Exhibit VII-A, Pages 1 through 4 (Federal Excess).
Coke, Auger and Co-Gen Bituminous - Surface Bituminous
Co-Gen Anthracite - Surface Anthracite
Prep Plant Anth. - Surface Anth,
Prep Plant Bit. - Surface Bit,
Column (5): [Column (3) times Column (4)] divided by 10,000.
Column (6): [Column (5) divided by Column (2)] minus 1.0
Column (7): Column (2) x [1+Column (8)]
Column (8): Column (6) Limited to +-25%

(a) Wgts for Prep Plants

	Bituminous	Anthracite
Und	0.00	0.00
Surf	1.00	1.00
Total	1.00	1.00

FTI - OMG/PAB
Report Date:12/01/2011

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[04-A.xlsm]IV-A
Run Date: November 15, 2011 - 12:26:02 PM

Checksum:4,901,270.574458

COAL MINE COMPENSATION RATING BUREAU

Federal Basic Occupational Disease Classification Credibility (Basic)

Classification		Class Code	(1) Estimated Miner Years 2001-2010	(2) Claim Frequency Per 100 Miner Years Approved (Eff 4/1/2011)	(3) Trended to 4/1/2012	(4) Indicated (Eff 4/1/2012)	(5) Credibility Expected Awarded Claims	(6) Credibility Factor	(7) Claim Frequency Indicated w/ Credibility	(8) Change in Indication After Cred.	(9) Payroll (000,000's) 2001-2010	(10) Frequency Per $1M Payroll
Underground:	Anthracite	0160	378.6	1.401676	1.401676	1.569136	5.307	0.355	1.461124	4.2%	15.022625	0.368232
	Bituminous	0158	13,034.8	0.068940	0.068940	0.113711	8.986	0.462	0.089624	30.0%	717.261766	0.016287
Surface:	Anthracite	0153	3,324.4	0.321987	0.321987	0.390533	10.704	0.505	0.356603	10.8%	132.753603	0.089300
	Bituminous	0156	15,530.2	0.063936	0.063936	0.035667	9.929	0.486	0.050197	-21.5%	620.761620	0.012558
Four Standard Classifications			32,268.0	0.108239	0.108239	0.121745	34.926		0.114245		1,485.799614	2.481137
	Coke	0154	2,664.7	0.008765	0.008765	0.014196	0.234	0.075	0.009172	4.6%	104.082691	0.002348
	Auger	0157	308.1	0.047143	0.047143	0.028934	0.145	0.059	0.046069	-2.3%	12.223354	0.011612
Co-Gen:	Anthracite	0181	1,826.9	0.102494	0.102494	0.050894	1.872	0.211	0.091607	-10.6%	73.126171	0.022886
	Bituminous	0182	1,668.1	0.033656	0.033656	0.037690	0.561	0.116	0.034124	1.4%	68.358836	0.008327
Prep Plants:	Anthracite	0183	1,110.9	0.234353	0.234353	0.093859	2.603	0.249	0.199370	-14.9%	45.067803	0.049144
	Bituminous	0184	2,991.3	0.056387	0.056387	0.094604	1.687	0.200	0.064030	13.6%	163.321321	0.011727
Other Classes			10,570.0	0.067198	0.067198	0.055804	7.102		0.063948		466.180176	1.449934
Total			42,838.0	0.098112	0.098112	0.105475	42.028		0.101835		1,951.979790	2.234863

Source: Column (1) 2001-2010 Miner Years; Exhibit VIII-B-2, pgs 1-3
Column (2) Approved Claim Frequency (Eff 4/1/2011) converted to Miner Years.
-See Exhibit IV-B-4, Col.(10)
Column (3) Approved claim freqency trended to 4/1/2012@ 0.0%
Column (4) Indicated Freqency - Exhibit IV-B-3, col.(5)
Column (5) Expected Awarded Claims = (1) x (2) / 100
Column (6) Factor Z = [(5) divided by 42.028]^(0.5)
Column (7) =(4)*(6)+((3)*(1-(6))
Column (8) =(7)/(2)-1
Column (9) 2001-2010 Payrolls Exhibit X-A
Column (10) = (7) X (1) / [(9) * 100]

Columns (2),(3),(4) & (7) totals and subtotals are weighted with 10 year estimated miner years.

COAL MINE COMPENSATION RATING BUREAU

Federal Excess Occupational Disease Classification Credibility (Excess)

Classification		Class Code	(1) Estimated Miner Years 2001-2010	(2) Claim Frequency Per 100 Miner Years: Approved (Eff 4/1/2011)	(3) Trended to 4/1/2012	(4) Indicated (Eff 4/1/2012)	(5) Credibility: Expected Awarded Claims	(6) Factor	(7) Claim Frequency Indicated w/ Credibility	(8) Change in Indication After Cred.	(9) Payroll (000,000's) 2001-2010	(10) Claim Freq. Per $1M Payroll
Underground:	Anthracite	0160	378.6	0.329940	0.329940	0.067805	1.249	0.262	0.261261	-20.8%	15.022625	0.065843
	Bituminous	0158	13,034.8	0.056042	0.056042	0.035500	7.305	0.634	0.043018	-23.2%	717.261766	0.007818
Surface:	Anthracite	0153	3,324.4	0.117888	0.117888	0.099855	3.919	0.465	0.109503	-7.1%	132.753603	0.027422
	Bituminous	0156	15,530.2	0.012947	0.012947	0.006110	2.011	0.333	0.010670	-17.6%	620.761620	0.002669
Four Standard Classifications			32,268.0	0.044886	0.044886	0.028364	14.484		0.036860		1,485.799614	0.008005
	Coke	0154	2,664.7	0.006792	0.006792	0.002334	0.181	0.100	0.006346	-6.6%	104.082691	0.001625
	Auger	0157	308.1	0.013388	0.013388	0.002418	0.041	0.048	0.012861	-3.9%	12.223354	0.003242
Co-Gen:	Anthracite	0181	1,826.9	0.013570	0.013570	0.018214	0.248	0.117	0.014113	4.0%	73.126171	0.003526
	Bituminous	0182	1,668.1	0.014767	0.014767	0.015452	0.246	0.116	0.014846	0.5%	68.358836	0.003623
Prep Plants:	Anthracite	0183	1,110.9	0.177805	0.177805	0.090409	1.975	0.330	0.148964	-16.2%	45.067803	0.036719
	Bituminous	0184	2,991.3	0.032465	0.032465	0.003626	0.971	0.231	0.025803	-20.5%	163.321321	0.004726
Other Classes			10,570.0	0.034653	0.034653	0.016774	3.662		0.029715		466.180176	0.006737
Total			42,838.0	0.042361	0.042361	0.025504	18.146		0.035097		1,951.979790	0.007702

Source: Column (1) 2001-2010 Miner Years; Exhibit VIII-B-2, pgs 1-3
Column (2) Approved Claim Frequency (Eff 4/1/2011) converted to Miner Years.
-See Exhibit IV-B-5, Col.(10)
Column (3) Approved claim freqency trended to 4/1/2012@ 0.0%
Column (4) Indicated Freqency - Exhibit IV-B-5 col.(5)
Column (5) Expected Awarded Claims = (1) x (2) / 100
Column (6) Factor Z = [(5) / 18.146]^(.5)
Column (7) = (4)*(6)+((3)*(1-(6))
Column (8) =(7)/(2)-1
Column (9) 2001-2010 Payrolls Exhibit X-A
Column (10) = (7) X (1) / [(9) * 100]

Columns (2),(3),(4) & (7) totals and subtotals are weighted with 10 year estimated miner years.

Coal Mine Compensation Rating Bureau

Federal Basic Occupational Disease Classification Loss Costs

Classification		Class Code	(1) Estimated Miner Years Year 2010	(2) Approved Basic Freq. Per 100 Miner Years 4/1/2011	(3) Modelled Indication	(4) Experience Indication	(5) Weighted Average of Cols. (3) & (4)	(6) Percent Change
Underground	Anthracite	0160	28.6	1.401676	1.302666	1.657959	1.569136	11.95%
	Bituminous	0158	2,059.7	0.068940	0.190299	0.088182	0.113711	64.94%
Surface:	Anthracite	0153	291.8	0.321987	0.411369	0.383588	0.390533	21.29%
	Bituminous	0156	1,614.4	0.063936	0.071892	0.023592	0.035667	-44.21%
Four Standard Classifications			3,994.5	0.094945	0.166558	0.094896		
	Coke	0154	119.2	0.008765	0.015572	0.013738	0.014196	61.96%
	Auger	0157	17.8	0.047143	0.033267	0.027489	0.028934	-38.63%
Co-Gen:	Anthracite	0181	173.9	0.102494	0.062661	0.046972	0.050894	-50.34%
	Bituminous	0182	203.9	0.033656	0.047706	0.034351	0.037690	11.99%
Prep Plants:	Anthracite	0183	106.2	0.234353	0.118637	0.085600	0.093859	-59.95%
	Bituminous	0184	422.5	0.056387	0.097852	0.093521	0.094604	67.78%
Other Classes			1,043.5	0.072144	0.073804	0.063156		
		Total	5,038.0	0.090222	0.147346	0.088322	0.057493	-36.28%

Source: Column (1) 2010 Estimated Miner Years Exhibit VII-B-1
Column (2) Approved 4/1/2011 Exhibit IV-B-4 Col(10)
Column (3) From Model Exhibit VIII-F Pages 1-13
Column (4) Experience Exhibit VIII-B-2, page 1,2&3
Column (5) = (0.25)*Col.(3)+ (0.75)*Col.(4)
Column (6) Percentage (5)/(2) -1

Totals and subtotals are weighted by Miner Years.

COAL MINE COMPENSATION RATING BUREAU

Federal Basic Occupational Disease Classification Credibility

Classification		Class Code	(1) Approved Claim Freq. 4/1/2011	(2) Payroll 2000-2009	(3) Estimated Awarded Claims 2000-2009 (1) x (2)	(4) Estimated Miner Years 2001-2010	(5) Estimated Miner Years 2010	(6) Adjustment Factor	(7) Average Weekly Wage 2000	(8) Payroll 000,000's 2000	(9) Estimated Miner Years 2000-2009	(10) Frequency Per 100 Miner Years
Underground:	Anthracite	0160	0.363746	15.088020	5.488207	378.6	28.6	1.038	611	1.370159	391.5	1.401676
	Bituminous	0158	0.013004	638.801568	8.306976	13,034.8	2,059.7	1.392	611	47.520562	12,049.6	0.068940
Surface:	Anthracite	0153	0.083709	136.252617	11.405570	3,324.4	291.8	1.038	611	16.807810	3,542.2	0.321987
	Bituminous	0156	0.016523	597.066160	9.865324	15,530.2	1,614.4	1.038	611	49.935622	15,429.9	0.063936
Four Standard Classifications			0.029404	1,387.208365	35.066077	32,268.0	3,994.5			115.634153	31,413.3	
	Coke	0154	0.002305	110.739607	0.255255	2,664.7	119.2	1.038	611	12.092574	2,912.2	0.008765
	Auger	0157	0.012215	12.615118	0.154094	308.1	17.8	1.038	611	1.205877	326.9	0.047143
Co-Gen:	Anthracite	0181	0.026315	69.665835	1.833256	1,826.9	173.9	1.038	611	4.473458	1,788.6	0.102494
	Bituminous	0182	0.008401	60.930949	0.511881	1,668.1	203.9	1.038	611	1.870720	1,520.9	0.033656
Prep Plants:	Anthracite	0183	0.058932	41.544622	2.448308	1,110.9	106.2	1.038	611	1.319466	1,044.7	0.234353
	Bituminous	0184	0.010666	146.052475	1.557796	2,991.3	422.5	1.392	611	8.574760	2,762.7	0.056387
Other Classes				441.548606		10,570.0	1,043.5			29.536855	10,356.0	
Total				1,828.756971		42,838.0	5,038.0			145.171008	41,769.3	

Source:
(1) From Approved Filing Eff. 4/1/2011 See Exhibit X-F
(2) Exhibit X-A-1 (Federal OD payroll)
(3) = (1)x(2)
(4) Exhibit VIII-B-2
(5) Exhibit VIII-B-2
(6) Exhibit X-G
(7) Exhibit XII-D
(8) Exhibit X-A-1 (Federal OD payroll)
(9) =(4)-(5)+(8)/((6)x(7)x52) x 1,000,000
(10) = {(3)/(9)}x100

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease Classification Loss Costs

Classification		Class Code	(1) Estimated Miner Years 2010	(2) Approved Frequency Per 100 Miner Years 4/1/2011	(3) Modelled Indication	(4) Experience Indication	(5) Weighted Average of Cols. (3) & (4)	(6) Percent Change
Underground:	Anthracite	0160	28.6	0.329940	0.244187	0.009011	0.067805	-79.45%
	Bituminous	0158	2,059.7	0.056042	0.029552	0.037482	0.035500	-36.66%
Surface:	Anthracite	0153	291.8	0.117888	0.070309	0.109704	0.099855	-15.30%
	Bituminous	0156	1,614.4	0.012947	0.005953	0.006162	0.006110	-52.81%
Four Standard Classifications			3,994.5	0.045104	0.024528	0.029896	0.028554	-36.69%
	Coke	0154	119.2	0.006792	0.000120	0.003072	0.002334	-65.63%
	Auger	0157	17.8	0.013388	0.000412	0.003086	0.002418	-81.94%
Co-Gen:	Anthracite	0181	173.9	0.013570	0.002379	0.023493	0.018214	34.23%
	Bituminous	0182	203.9	0.014767	0.001250	0.020186	0.015452	4.64%
Prep Plants:	Anthracite	0183	106.2	0.177805	0.085774	0.091954	0.090409	-49.15%
	Bituminous	0184	422.5	0.032465	0.002139	0.004122	0.003626	-88.83%
	Other Classes		1,043.5	0.037391	0.010257	0.019290	0.017032	-54.45%
	Total		5,038.0	0.044213	0.022879	0.028671	0.027223	-38.43%

Source: Column (1) 2010 Estimated Miner Years Exhibit VIII-B-2 pp. 1-3
Column (2) Approved 4/1/2011 Exhibit IV-B-6 Col(10)
Column (3) From Model Exhibit VII-L Pages 1-13
Column (4) Exhibit VII-B-2, page 1,2&3 (Federal Excess Frequency)
Column (5) = (.25)*Col.(3)+ (.75)*Col.(4)
Column (6) Percentage (5)/(2) -1

Totals and subtotals are weighted with Miner Years

COAL MINE COMPENSATION RATING BUREAU

Federal Excess Occupational Disease Classification Credibility

Classification		Class Code	(1) Approved Claim Freq. Per $1M Payroll 4/1/2011	(2) Payroll 2000-2009	(3) Estimated Awarded Claims 2000-2009 (1) x (2)	(4) Estimated Miner Years 2001-2010	(5) Estimated Miner Years 2010	(6) Adjustment Factor	(7) Average Weekly Wage 2000	(8) Payroll 000,000's 2000	(9) Estimated Miner Years 2000-2009	(10) Frequency Per 100 Miner Years
Underground:	Anthracite	0160	0.085622	15.088020	1.291866	378.6	28.6	1.038	611	1.370159	391.5	0.329940
	Bituminous	0158	0.010571	638.801568	6.752771	13,034.8	2,059.7	1.392	611	47.520562	12,049.6	0.056042
Surface:	Anthracite	0153	0.030648	136.252617	4.175870	3,324.4	291.8	1.038	611	16.807810	3,542.2	0.117888
	Bituminous	0156	0.003346	597.066160	1.997783	15,530.2	1,614.4	1.038	611	49.935622	15,429.9	0.012947
Four Standard Classifications			0.029404	1,387.208365	14.218291	32,268.0	3,994.5			115.634153	31,413.3	
	Coke	0154	0.001786	110.739607	0.197781	2,664.7	119.2	1.038	611	12.092574	2,912.2	0.006792
	Auger	0157	0.003469	12.615118	0.043762	308.1	17.8	1.038	611	1.205877	326.9	0.013388
Co-Gen:	Anthracite	0181	0.003484	69.665835	0.242716	1,826.9	173.9	1.038	611	4.473458	1,788.6	0.013570
	Bituminous	0182	0.003686	60.930949	0.224591	1,668.1	203.9	1.038	611	1.870720	1,520.9	0.014767
Prep Plants:	Anthracite	0183	0.044712	41.544622	1.857543	1,110.9	106.2	1.038	611	1.319466	1,044.7	0.177805
	Bituminous	0184	0.006141	146.052475	0.896908	2,991.3	422.5	1.392	611	8.574760	2,762.7	0.032465
Other Classes				441.548606		10,570.0	1,043.5			29.536855	10,356.0	
Total				1,828.756971		42,838.0	5,038.0			145.171008	41,769.3	

Source:
(1) From Approved Filing Eff. 4/1/2011 See Exhibit X-F
(2) Exhibit X-A-1
(3) = (1)x(2)
(4) Exhibit VIII-B-2
(5) Exhibit VIII-B-2
(6) CMCRB data, last 10 years. See Exhibit X-G
(7) Exhibit XII-D
(8) Exhibit X-A-1
(9) =(4)-(5)+(8)/((6)x(7)x52)
(10) = {(1)x(2)/(9)}x100

FTI Inc. - PAB/OMG
Filing Date - December 01, 2011

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[04-B.xlsm]IV-B-6
Run Date: 11/15/11 12:05

Checksum:327,655.716589

COAL MINE COMPENSATION RATING BUREAU
Traumatic Loss and Classification Credibility

Classification		Code	(1) 5 Year Payroll	2010 Payroll	(2) Loss Cost/Unloaded Approved (Eff 4/01/2011)	(3) Approved on Level	(4) Indicated (Eff 04/01/2012)	(5) Credibility Expected Losses	(6) Credibility Factor	(7) Indicated w/ Credibility Indicated Loss Cost	(8) Indicated Change	(9) Proposed Loss Cost	(10) Proposed Change after Limitation	(11) Proposed Change Excluding Trend
Underground:	Bituminous	1001	$486,929,254	$127,279,824	$7.26	$7.09	5.61	35,351,064	1.00	5.61	-22.7%	5.61	-22.7%	-20.9%
Surface:	Anthracite	1012	74,218,448	14,316,712	9.55	$9.33	11.58	7,087,862	1.00	11.58	21.3%	11.58	21.3%	24.1%
	Bituminous	1014	333,482,796	72,339,238	3.06	$2.99	2.07	10,204,574	1.00	2.07	-32.4%	2.30	-25.0%	-23.1%
Three Major Classifications			894,630,498	213,935,774	5.88	$5.74	4.79	52,643,500						
	Coke	1469	46,777,675	5,435,658	6.70	$6.55	7.04	3,134,104	0.66	6.87	2.5%	6.87	2.5%	5.0%
Co-Gen:	Anthracite	1021	41,984,680	8,455,858	1.71	$1.67	1.80	717,938	0.32	1.71	0.0%	1.71	0.0%	2.4%
	Bituminous	1023	45,820,375	9,298,607	1.48	$1.45	0.92	678,142	0.31	1.28	-13.5%	1.28	-13.5%	-11.5%
Prep Plants:	Anthracite	1025	29,511,645	5,728,809	10.90	$10.65	6.30	3,216,769	0.67	7.74	-29.0%	8.18	-25.0%	-23.2%
	Bituminous	1027	102,868,033	25,843,606	1.84	$1.80	0.69	1,892,772	0.52	1.22	-33.7%	1.38	-25.0%	-23.2%
	Auger	1015	6,396,021	793,313	21.07	$20.59	12.24	1,347,642	0.44	16.91	-19.7%	16.91	-19.7%	-17.9%
Subtotal (6)			273,358,429	55,555,851	4.02	3.93	2.86	10,987,367				3.45		
Underground:	Anthracite	1010	6,230	5,700	25.84	$25.25	24.46 [a]	1,610	0.02	24.85 [b]	-3.8%	24.85 [c]	-3.8%	-1.6%
Subtotal (7)			273,364,659	55,561,551	4.02		2.86	10,988,977						
Total (Based on 5-year Payroll)			$1,167,995,157		5.45		4.34	$63,632,477		4.45				
Total (Based on 2010 Payroll, see Exhibit II)				$269,497,325	5.47					4.39		4.47	-18.3%	

Source: (1) Exhibit V-B
(2) Unloaded Loss Cost Current (Eff 4/01/2011) Exhibit X-B page 2
(3) = (2) X Trend =(2) X(0.977)
0.977=Weighted average of 0.955 and 1.004
Weights derived from 5 year Medical (22,912,739) and Indemnity (27,736,105)
reported losses. Exhibit V-B, pg. 1
(4) Exhibit V-B except Underground Anthracite for which see Ex V-A-2
(5) Expected Losses = Column (1) times Column (2) divided by 100
(6) Factor Z = [(5) divided by 7,087,862]^(1/2)
(7) [Column (4) times Column (6)] plus [Column (3) times (1.0 minus Column (6))]
(8) Col.(7) / Col.(2) -1.0
(9) Col.(2) x (1.0 +Col.(10))
(10) Loss costs changes limited to +25% increase , -25% decrease
(11) Col.(9)/.977/Col.(2)-1.000

(a) Underground Anthracite Indicated Loss Cost from V-A-2
(b) Average of Col. (3) and Col. (4).
(c) Average of Col.(3) and Limited Indicated Loss Cost from V-A-2

Calculation of Anthracite Underground Loss Cost

	Indicated	Proposed
Multiplicative Method (Anthracite: Underground vs. Surface)		
Differential Factor from Study	2.66	2.66
Indicated Anthracite Surface Loss Cost	11.58 *	11.58 *
Indicated Anthracite Underground Loss Cost	30.80	30.80
Comparative Hazard Method #1 (Anthracite vs. Bituminous)		
Differential Factor from Study	2.41	2.41
Indicated Bituminous Underground Loss Cost:	5.61 *	5.61 *
Indicated Anthracite Underground Loss Cost	13.52	13.52
Comparative Hazard Method #2 (Surface vs. Underground)		
Differential Factor from Study	2.51	2.51
Indicated Anthracite Surface Loss Cost:	11.58 *	11.58 *
Indicated Anthracite Underground Loss Cost	29.07	29.07
Average	24.46	24.46

* Souce: Exhibit V-A-1

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
All Classifications Combined (10 Classes)

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	5,496,933	1.0336	0.7329	4,164,067	2.08
2007	5,825,745 *	1.0749	0.7674	4,846,652 *	2.21
2008	8,947,874	1.1366	0.8036	8,172,735	3.27
2009	4,426,812	1.2999	0.8414	4,841,763	2.11
2010	3,188,481	2.0328	0.8811	5,710,888	2.12
5 Years	$27,885,845			$27,736,105	2.37
Medical					
2006	3,401,038	1.1766	1.0273	4,110,907	2.05
2007	4,648,086 *	1.1881	1.0232	5,431,575 *	2.48
2008	3,709,814	1.2001	1.0191	4,537,184	1.82
2009	3,021,605	1.2479	1.0151	3,827,598	1.67
2010	3,630,574	1.3637	1.0110	5,005,475	1.86
5 Years	$18,411,117			$22,912,739	1.96

Indemnity & Medical	(6) Developed Payroll				
2006	200,407,798			8,274,974	4.13
2007	218,810,532			10,278,227	4.70
2008	249,817,108			12,709,919	5.09
2009	229,462,394			8,669,361	3.78
2010	269,497,325			10,716,363	3.98
5 Years	$1,167,995,157			$50,648,844	4.34

Source: (1) Sum of Exhibit V-B, pages 2 and 6 - column (1)
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Sum of Exhibit V-B, pages 2 and 6 - column (6)

* Reading claim has been capped at $1,250,000. See V-B, page 4b

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Three 100% Credibility Classifications (3 Classes)

Accident Year	(1) Reported Losses		(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses		(5) Loss Cost
Indemnity							
2006	3,926,043		1.0336	0.7329	2,974,078		2.03
2007	4,917,338	*	1.0749	0.7674	4,097,328	*	2.57
2008	8,078,804		1.1366	0.8036	7,378,952		3.81
2009	3,955,960		1.2999	0.8414	4,326,775		2.39
2010	2,807,105		2.0328	0.8811	5,027,805		2.35
5 Years	$23,685,250				$23,804,938		2.66
Medical							
2006	2,651,863		1.1766	1.0273	3,205,364		2.18
2007	3,976,494	*	1.1881	1.0232	4,615,144	*	2.89
2008	3,022,106		1.2001	1.0191	3,696,102		1.91
2009	2,470,663		1.2479	1.0151	3,129,696		1.73
2010	3,173,112		1.3637	1.0110	4,374,771		2.04
5 Years	$15,294,238				$19,021,077		2.13

Indemnity & Medical	(6) Developed Payroll		
2006	146,863,221	6,179,442	4.21
2007	159,418,156	8,712,472	5.47
2008	193,499,485	11,075,054	5.72
2009	180,913,862	7,456,471	4.12
2010	213,935,774	9,402,576	4.39
5 Years	$894,630,498	$42,826,015	4.79

Source: (1) Sum of Exhibit V-B, pages 3,4 and 5 - column (1)
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Sum of Exhibit V-B, pages 3,4 and 5 - column (6)

* Reading claim has been capped at $1,250,000. See V-B, page 4b

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Underground Bituminous 1001

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	2,176,464	1.0336	0.7329	1,648,727	2.29
2007	3,005,564	1.0749	0.7674	2,479,224	3.04
2008	5,625,040	1.1366	0.8036	5,137,753	4.96
2009	2,573,495	1.2999	0.8414	2,814,724	2.74
2010	1,709,545	2.0328	0.8811	3,061,966	2.41
5 Years	$15,090,108			$15,142,394	3.11
Medical					
2006	1,658,632	1.1766	1.0273	2,004,824	2.79
2007	1,972,202	1.1881	1.0232	2,397,535	2.94
2008	1,864,902	1.2001	1.0191	2,280,816	2.20
2009	1,800,951	1.2479	1.0151	2,281,343	2.22
2010	2,339,586	1.3637	1.0110	3,225,589	2.53
5 Years	$9,636,273			$12,190,107	2.50

Indemnity & Medical	(6) Developed Payroll				
2006	71,907,931			3,653,551	5.08
2007	81,566,803			4,876,759	5.98
2008	103,490,690			7,418,569	7.16
2009	102,684,006			5,096,067	4.96
2010	127,279,824			6,287,555	4.94
5 Years	$486,929,254			$27,332,501	5.61

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Surface Anthracite 1012

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	861,686	1.0336	0.7329	652,749	5.46
2007	1,105,363 *	1.0749	0.7674	952,913 *	6.55
2008	1,740,796	1.1366	0.8036	1,589,994	9.38
2009	865,497	1.2999	0.8414	946,625	5.76
2010	726,379	2.0328	0.8811	1,301,017	9.09
5 Years	$5,299,721			$5,443,298	7.33
Medical					
2006	227,954	1.1766	1.0273	275,533	2.31
2007	1,509,767 *	1.1881	1.0232	1,616,433 *	11.11
2008	487,269	1.2001	1.0191	595,941	3.51
2009	272,291	1.2479	1.0151	344,923	2.10
2010	232,496	1.3637	1.0110	320,542	2.24
5 Years	$2,729,777			$3,153,372	4.25

Indemnity & Medical	(6) Developed Payroll				
2006	11,946,382			928,282	7.77
2007	14,555,579			2,569,346	17.66
2008	16,954,313			2,185,935	12.89
2009	16,445,462			1,291,548	7.86
2010	14,316,712			1,621,559	11.33
5 Years	$74,218,448			$8,596,670	11.58

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D
File 165 is included.

* Reading claim has been capped at $1,250,000. See V-B, page 4b

Adjustment for Reading Anthracite Claim (Accident Year 2007)

	Indemnity	Medical	Total
Uncapped Reading Claim	462,633	2,000,000	2,462,633
Percent of Total	18.8%	81.2%	100.00%
Percent x 1,250,000	234,826	1,015,174	1,250,000

Total Reported Loss as of 04-30-2011	1,333,170	2,494,593
Uncapped Reading Claim	462,633	2,000,000
Reported Loss ex. Reading Claim	870,537	494,593
Loss Development Factor	1.0749	1.1881
Trend Factor	0.7674	1.0232
Dev & Trended Loss ex. Reading Claim	718,087	601,259
Reading Claim Capped at $1,250,000	234,826	1,015,174
Dev & Trended Loss w/Reading Claim Capped	952,913	1,616,433

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Surface Bituminous 1014

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	887,893	1.0336	0.7329	672,602	1.07
2007	806,411	1.0749	0.7674	665,191	1.05
2008	712,968	1.1366	0.8036	651,205	0.89
2009	516,968	1.2999	0.8414	565,426	0.92
2010	371,181	2.0328	0.8811	664,822	0.92
5 Years	$3,295,421			$3,219,246	0.97
Medical					
2006	765,277	1.1766	1.0273	925,007	1.47
2007	494,525	1.1881	1.0232	601,176	0.95
2008	669,935	1.2001	1.0191	819,345	1.12
2009	397,421	1.2479	1.0151	503,430	0.81
2010	601,030	1.3637	1.0110	828,640	1.15
5 Years	$2,928,188			$3,677,598	1.10

Indemnity & Medical	(6) Developed Payroll			
2006	63,008,908		1,597,609	2.54
2007	63,295,774		1,266,367	2.00
2008	73,054,482		1,470,550	2.01
2009	61,784,394		1,068,856	1.73
2010	72,339,238		1,493,462	2.07
5 Years	$333,482,796		$6,896,844	2.07

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Seven Less Than 100% Credibility Classifications (7 Classes)

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	1,570,890	1.0336	0.7329	1,189,989	2.22
2007	908,407	1.0749	0.7674	749,324	1.26
2008	869,070	1.1366	0.8036	793,784	1.41
2009	470,852	1.2999	0.8414	514,988	1.06
2010	381,376	2.0328	0.8811	683,083	1.23
5 Years	$4,200,595			$3,931,168	1.44
Medical					
2006	749,175	1.1766	1.0273	905,543	1.69
2007	671,592	1.1881	1.0232	816,431	1.37
2008	687,708	1.2001	1.0191	841,083	1.49
2009	550,942	1.2479	1.0151	697,901	1.44
2010	457,462	1.3637	1.0110	630,704	1.14
5 Years	$3,116,879			$3,891,662	1.42

Indemnity & Medical	(6) Developed Payroll				
2006	53,544,577			2,095,532	3.91
2007	59,392,376			1,565,755	2.64
2008	56,317,623			1,634,867	2.90
2009	48,548,532			1,212,889	2.50
2010	55,561,551			1,313,787	2.37
5 Years	$273,364,659			$7,822,830	2.86

Source: (1) Sum of Exhibit V-B, pages 7-13 - column (1)
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Sum of Exhibit V-B, pages 7-13 - column (6)

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Coke 1469

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	966,016	1.0336	0.7329	731,782	5.75
2007	425,051	1.0749	0.7674	350,615	2.56
2008	459,410	1.1366	0.8036	419,612	4.30
2009	127,772	1.2999	0.8414	139,749	2.70
2010	41,200	2.0328	0.8811	73,793	1.36
5 Years	$2,019,449			$1,715,551	3.67
Medical					
2006	484,841	1.1766	1.0273	586,038	4.60
2007	190,345	1.1881	1.0232	231,396	1.69
2008	310,598	1.2001	1.0191	379,868	3.89
2009	209,075	1.2479	1.0151	264,844	5.12
2010	83,767	1.3637	1.0110	115,490	2.12
5 Years	$1,278,626			$1,577,636	3.37

Indemnity & Medical	(6) Developed Payroll				
2006	12,737,394			1,317,820	10.35
2007	13,669,925			582,011	4.26
2008	9,761,146			799,480	8.19
2009	5,173,552			404,593	7.82
2010	5,435,658			189,283	3.48
5 Years	$46,777,675			$3,293,187	7.04

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Auger 1015

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	109,479	1.0336	0.7329	82,933	7.77
2007	76,293	1.0749	0.7674	62,932	5.61
2008	26,675	1.1366	0.8036	24,364	0.98
2009	80,234	1.2999	0.8414	87,755	9.48
2010	92,941	2.0328	0.8811	166,467	20.98
5 Years	$385,622			$424,451	6.64
Medical					
2006	70,394	1.1766	1.0273	85,087	7.98
2007	45,428	1.1881	1.0232	55,225	4.93
2008	21,898	1.2001	1.0191	26,782	1.08
2009	86,542	1.2479	1.0151	109,626	11.84
2010	59,191	1.3637	1.0110	81,607	10.29
5 Years	$283,453			$358,327	5.60

Indemnity & Medical	(6) Developed Payroll				
2006	1,066,831			168,020	15.75
2007	1,121,156			118,157	10.54
2008	2,488,558			51,146	2.06
2009	926,163			197,381	21.32
2010	793,313			248,074	31.27
5 Years	$6,396,021			$782,778	12.24

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Co-Gen Anthracite 1021

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	60,209	1.0336	0.7329	45,610	0.54
2007	38,332	1.0749	0.7674	31,619	0.35
2008	1,937	1.1366	0.8036	1,769	0.02
2009	182,930	1.2999	0.8414	200,077	2.50
2010	48,812	2.0328	0.8811	87,427	1.03
5 Years	$332,220			$366,502	0.87
Medical					
2006	21,542	1.1766	1.0273	26,038	0.31
2007	76,793	1.1881	1.0232	93,354	1.02
2008	9,737	1.2001	1.0191	11,909	0.15
2009	126,165	1.2479	1.0151	159,819	2.00
2010	70,262	1.3637	1.0110	96,870	1.15
5 Years	$304,499			$387,990	0.92

Indemnity & Medical	(6) Developed Payroll				
2006	8,405,393			71,648	0.85
2007	9,160,450			124,973	1.36
2008	7,958,335			13,678	0.17
2009	8,004,644			359,896	4.50
2010	8,455,858			184,297	2.18
5 Years	$41,984,680			$754,492	1.80

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Co-Gen Bituminous 1023

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	29,639	1.0336	0.7329	22,452	0.24
2007	10,891	1.0749	0.7674	8,984	0.08
2008	65,916	1.1366	0.8036	60,206	0.71
2009	20,000	1.2999	0.8414	21,875	0.28
2010	20,173	2.0328	0.8811	36,132	0.39
5 Years	$146,619			$149,649	0.33
Medical					
2006	28,993	1.1766	1.0273	35,044	0.37
2007	37,928	1.1881	1.0232	46,108	0.43
2008	88,407	1.2001	1.0191	108,124	1.28
2009	32,613	1.2479	1.0151	41,312	0.53
2010	31,272	1.3637	1.0110	43,115	0.46
5 Years	$219,213			$273,703	0.60

Indemnity & Medical	(6) Developed Payroll				
2006	9,397,580			57,496	0.61
2007	10,789,214			55,092	0.51
2008	8,468,561			168,330	1.99
2009	7,866,413			63,187	0.81
2010	9,298,607			79,247	0.85
5 Years	$45,820,375			$423,352	0.92

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Prep Plants Anthracite 1025

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	390,184	1.0336	0.7329	295,574	6.05
2007	331,654	1.0749	0.7674	273,574	4.75
2008	273,628	1.1366	0.8036	249,924	3.91
2009	35,973	1.2999	0.8414	39,345	0.58
2010	98,157	2.0328	0.8811	175,809	3.07
5 Years	$1,129,596			$1,034,226	3.50
Medical					
2006	113,579	1.1766	1.0273	137,285	2.81
2007	269,649	1.1881	1.0232	327,803	5.69
2008	180,439	1.2001	1.0191	220,681	3.45
2009	32,649	1.2479	1.0151	41,358	0.61
2010	70,439	1.3637	1.0110	97,114	1.70
5 Years	$666,755			$824,241	2.79

Indemnity & Medical	(6) Developed Payroll				
2006	4,885,882			432,859	8.86
2007	5,756,439			601,377	10.45
2008	6,390,767			470,605	7.36
2009	6,749,748			80,703	1.19
2010	5,728,809			272,923	4.77
5 Years	$29,511,645			$1,858,467	6.30

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Prep Plants Bituminous 1027

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	15,363	1.0336	0.7329	11,638	0.07
2007	26,186	1.0749	0.7674	21,600	0.11
2008	41,504	1.1366	0.8036	37,909	0.18
2009	23,943	1.2999	0.8414	26,187	0.13
2010	80,093	2.0328	0.8811	143,455	0.56
5 Years	$187,089			$240,789	0.23
Medical					
2006	29,826	1.1766	1.0273	36,051	0.21
2007	51,449	1.1881	1.0232	62,545	0.33
2008	76,629	1.2001	1.0191	93,719	0.44
2009	63,898	1.2479	1.0151	80,942	0.41
2010	142,531	1.3637	1.0110	196,508	0.76
5 Years	$364,333			$469,765	0.46

Indemnity & Medical	(6) Developed Payroll				
2006	17,050,967			47,689	0.28
2007	18,895,192			84,145	0.44
2008	21,250,256			131,628	0.62
2009	19,828,012			107,129	0.54
2010	25,843,606			339,963	1.32
5 Years	$102,868,033			$710,554	0.69

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Underground Anthracite - 1010

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	0	1.0336	0.7329	0	0.00
2007	0	1.0749	0.7674	0	0.00
2008	0	1.1366	0.8036	0	0.00
2009	0	1.2999	0.8414	0	0.00
2010	-	2.0328	0.8811	-	0.00
5 Years	$0			$0	0.00
Medical					
2006	0	1.1766	1.0273	0	0.00
2007	0	1.1881	1.0232	0	0.00
2008	0	1.2001	1.0191	0	0.00
2009	0	1.2479	1.0151	0	0.00
2010	-	1.3637	1.0110	-	0.00
5 Years	$0			$0	0.00

Indemnity & Medical	(6) Developed Payroll			
2006	530		-	0.00
2007	-		-	0.00
2008	-		-	0.00
2009	-		-	0.00
2010	5,700		-	0.00
5 Years	$6,230		-	0.00

Source: (1) CMCRB Database as of 04-30-2011
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit X-D

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Five Other Classifications [Page 6 less Pages 8&13] - (5 Classes)

Accident Year	(1) Reported Losses	(2) Loss Development	(3) Trend Factor	(4) Ultimate Losses	(5) Loss Cost
Indemnity					
2006	1,461,411	1.0336	0.7329	1,107,056	2.11
2007	832,114	1.0749	0.7674	686,393	1.18
2008	842,395	1.1366	0.8036	769,420	1.43
2009	390,618	1.2999	0.8414	427,233	0.90
2010	288,435	2.0328	0.8811	516,616	0.94
5 Years	$3,814,973			$3,506,718	1.31
Medical					
2006	678,781	1.1766	1.0273	820,457	1.56
2007	626,164	1.1881	1.0232	761,205	1.31
2008	665,810	1.2001	1.0191	814,301	1.51
2009	464,400	1.2479	1.0151	588,276	1.24
2010	398,271	1.3637	1.0110	549,097	1.00
5 Years	$2,833,426			$3,533,336	1.32

Indemnity & Medical	(6) Developed Payroll				
2006	52,477,216			1,927,513	3.67
2007	58,271,220			1,447,598	2.48
2008	53,829,065			1,583,721	2.94
2009	47,622,369			1,015,509	2.14
2010	54,762,538			1,065,713	1.94
5 Years	$266,962,408			$7,040,054	2.64

Source: (1) Exhibit V-B, page 6 minus page 8,column (1) minus page 13,column (1)
(2) Exhibit V-C
(3) Exhibit V-F
(4) (1) times (2) times (3)
(5) (4) divided by (6) times 100
(6) Exhibit V-B, page 6 minus page 13 - column (6)

Coal Mine Compensation Rating Bureau
Indemnity & Funeral Traumatic Loss Development
Selected Loss Development Factors

(1) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs Selected	(8) Accumulated Selected Factor
1:2	1.5638	1.4484	0.1154	1.5638	1.5638	0.0000	2.0328
2:3	1.1437	1.1496	-0.0059	1.1437	1.1437	0.0000	1.2999
3:4	1.0574	1.0575	-0.0001	1.0574	1.0574	0.0000	1.1366
4:5	1.0400	1.0265	0.0135	1.0400	1.0400	0.0000	1.0749
5:6	1.0110	1.0159	-0.0049	1.0110	1.0110	0.0000	1.0336
6:7	0.9978	1.0069	-0.0091	1.0019	1.0019	-0.0041	1.0224
7:8	0.9920	1.0011	-0.0091	1.0018	1.0018	-0.0098	1.0204
8:9	0.9986	1.0016	-0.0030	1.0018	1.0018	-0.0032	1.0185
9:10	1.0049	0.9975	0.0074	1.0017	1.0017	0.0032	1.0167
10:11	1.0020	1.0007	0.0013	1.0016	1.0016	0.0004	1.0150
11:12	1.0042	1.0002	0.0040	1.0015	1.0015	0.0027	1.0134
12:13	1.0056	1.0027	0.0029	1.0014	1.0014	0.0042	1.0119
13:14	1.0046	1.0018	0.0028	1.0013	1.0013	0.0033	1.0105
14:15	1.0041	1.0021	0.0020	1.0012	1.0012	0.0029	1.0092
15:16	1.0044	1.0014	0.0030	1.0011	1.0011	0.0033	1.0080
16:17	0.9989	1.0003	-0.0014	1.0011	1.0011	-0.0022	1.0068
17:18	1.0014	1.0003	0.0011	1.0010	1.0010	0.0004	1.0057
18:19	1.0001	1.0017	-0.0016	1.0009	1.0009	-0.0008	1.0047
19:20	1.0006	1.0002	0.0004	1.0008	1.0008	-0.0002	1.0038
						0.0001	
20:Ult	xx	1.0022	xx	1.0030	1.0030		1.0030

Sources:
- (1) Reports spanned by age-to-age factors
- (2) Exhibit V-D Page 1 and VI-A Page 4
- (3) Exhibit V-D-3
- (4) Col.(6)= Col.(2) minus Col.(3)
- (5) Exhibit V-D-2
- (6) Col.(6)= Col.(5) adjusted to balance
- (7) Col.(7)= Col.(2) minus Col.(6)
- (8) Accumulation of Col.(6) factors

Coal Mine Compensation Rating Bureau
Medical Traumatic Loss Development
Selected Loss Development Factors

(1) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs Selected	(8) Accumulated Selected Factor
1:2	1.0928	1.1099	-0.0171	1.0928	1.0928	0.0000	1.3637
2:3	1.0398	1.0421	-0.0023	1.0398	1.0398	0.0000	1.2479
3:4	1.0042	1.0116	-0.0074	1.0101	1.0101	-0.0059	1.2001
4:5	1.0152	1.0058	0.0094	1.0098	1.0098	0.0054	1.1881
5:6	1.0203	1.0093	0.0110	1.0095	1.0095	0.0108	1.1766
6:7	1.0000	1.0126	-0.0126	1.0092	1.0092	-0.0092	1.1655
7:8	1.0052	1.0058	-0.0006	1.0089	1.0089	-0.0037	1.1549
8:9	1.0001	1.0045	-0.0044	1.0086	1.0086	-0.0085	1.1447
9:10	1.0251	1.0038	0.0213	1.0084	1.0084	0.0167	1.1349
10:11	1.0123	1.0086	0.0037	1.0081	1.0081	0.0042	1.1255
11:12	1.0050	1.0074	-0.0024	1.0078	1.0078	-0.0028	1.1165
12:13	1.0018	1.0084	-0.0066	1.0075	1.0075	-0.0057	1.1079
13:14	1.0034	1.0136	-0.0102	1.0072	1.0072	-0.0038	1.0997
14:15	1.0056	1.0072	-0.0016	1.0069	1.0069	-0.0013	1.0918
15:16	1.0018	1.0084	-0.0066	1.0066	1.0066	-0.0048	1.0843
16:17	1.0033	1.0094	-0.0061	1.0064	1.0064	-0.0031	1.0771
17:18	1.0050	1.0092	-0.0042	1.0061	1.0061	-0.0011	1.0703
18:19	0.9995	1.0044	-0.0049	1.0058	1.0058	-0.0063	1.0638
19:20	1.0006	1.0101	-0.0095	1.0055	1.0055	-0.0049	1.0577
						-0.0240	
20:Ult.		1.0521		1.0519	1.0519		1.0519

Sources:
- (1) Reports spanned by age-to-age factors
- (2) Exhibit V-E Page 1 and VI-B-4
- (3) Exhibit V-E-3
- (4) Col.(2) -Col.(3)
- (5) Exhibit V-E-2 Col.(6)
- (6) See Col.(5)
- (7) Col.(2) -Col.(6)
- (8) Upward accumulation of Col.(6)

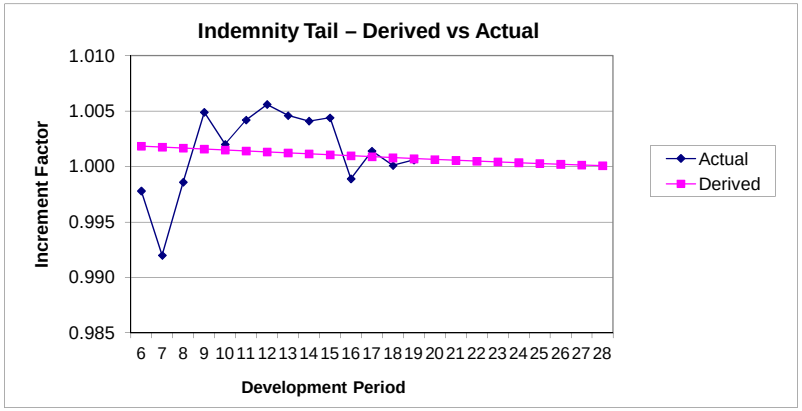
Exhibit V-D-1 is the same as VI-A-4

Coal Mine Compensation Rating Bureau

Indemnity Tail – Derived vs Actual

(1) Development Period	(2) Age-to-Age Factor	(3) Derived Factor	(4) Accumulated Age-to-Age Fac.	(5) Model Factors	(6) Accumulated Model Factors	(7) Derived Factor	(8) Accumulated Derived Factor	(9) Tail Devel. Period	(10) Model Factors	(11) Accumulated Model Factors
1	1.5638	1.5638	2.0268	1.5638	xx	xx	xx			
2	1.1437	1.1437	1.2961	1.1437	xx	xx	xx			
3	1.0574	1.0574	1.1332	1.0574	xx	xx	xx			
4	1.0400	1.0400	1.0717	1.0400	xx	xx	xx			
5	1.0110	1.0110	1.0305	1.0110	xx	xx	xx			
6	0.9978	1.0019	1.0193	1.0019	1.0193	1.0019	1.0193			
7	0.9920	1.0018	1.0215	1.0018	1.0173	1.0018	1.0173			
8	0.9986	1.0018	1.0298	1.0018	1.0154	1.0018	1.0154			
9	1.0049	1.0017	1.0312	1.0017	1.0136	1.0017	1.0136			
10	1.0020	1.0016	1.0262	1.0016	1.0119	1.0016	1.0119			
11	1.0042	1.0015	1.0241	1.0015	1.0103	1.0015	1.0103			
12	1.0056	1.0014	1.0198	1.0014	1.0088	1.0014	1.0088			
13	1.0046	1.0013	1.0142	1.0013	1.0074	1.0013	1.0074			
14	1.0041	1.0012	1.0095	1.0012	1.0061	1.0012	1.0061			
15	1.0044	1.0011	1.0054	1.0011	1.0048	1.0011	1.0048			
16	0.9989	1.0011	1.0010	1.0011	1.0037	1.0011	1.0037			
17	1.0014	1.0010	1.0021	1.0010	1.0026	1.0010	1.0026			
18	1.0001	1.0009	1.0007	1.0009	1.0017	1.0009	1.0017			
19	1.0006	1.0008	1.0006	1.0008	1.0008	1.0008	1.0008			
20		1.0007						20	1.0007	1.0039
21		1.0006						21	1.0006	1.0032
22		1.0006						22	1.0006	1.0025
23		1.0005						23	1.0005	1.0020
24		1.0004						24	1.0004	1.0015
25		1.0004						25	1.0004	1.0011
26		1.0003						26	1.0003	1.0007
27		1.0002						27	1.0002	1.0004
28		1.0001						28	1.0001	1.0002
29		1.0001						29	1.0001	1.0001

Accumulation of 20 to Ult. =1.0039



Source:

(1) Development Period: e.g."1" = 12 months to 24 months
(2) Exhibit V-D-1 and VI-A-4
(3) 1 thru 6 Col.(5)
7 thru 19 Col. (7)
19 thru 29 Col. (10)
(4) = Accumulation of Col.(2)
(5) From Model: Refer to Written Report
(6) Accumulation of Col.(5)
(7) Col.(5) adjusted
(8) Accumulation of Col.(7)
(9) Tail Development Period
(10) Final Tail Calculation
(11) Accumulation of Col. (10)

CMCRB tail factor	1.0039
PCRB tail factor	1.0022
Selected Tail Factor	1.0030

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity & Funeral Loss Development Tail Factor
PCRB Development and Tail Factors

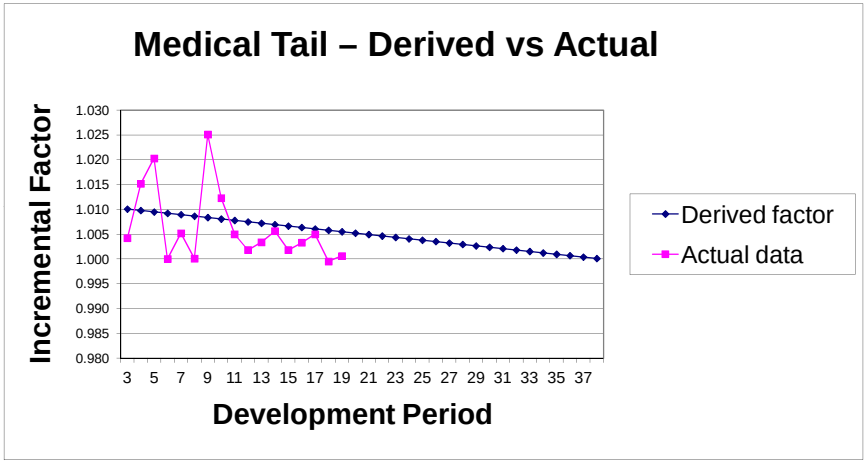
(1) Span of Maturities	(2) Age-to-Age Incurred Loss Factors	(3) Span of Maturities	(4) Cumulative Incurred Loss Factors
1 to 2	1.4484	1 to Ult	1.8746
2 to 3	1.1496	2 to Ult	1.2942
3 to 4	1.0575	3 to Ult	1.1258
4 to 5	1.0265	4 to Ult	1.0646
5 to 6	1.0159	5 to Ult	1.0371
6 to 7	1.0069	6 to Ult	1.0209
7 to 8	1.0011	7 to Ult	1.0139
8 to 9	1.0016	8 to Ult	1.0128
9 to 10	0.9975	9 to Ult	1.0111
10 to 11	1.0007	10 to Ult	1.0137
11 to 12	1.0002	11 to Ult	1.0130
12 to 13	1.0027	12 to Ult	1.0128
13 to 14	1.0018	13 to Ult	1.0100
14 to 15	1.0021	14 to Ult	1.0082
15 to 16	1.0014	15 to Ult	1.0061
16 to 17	1.0003	16 to Ult	1.0047
17 to 18	1.0003	17 to Ult	1.0044
18 to 19	1.0017	18 to Ult	1.0041
19 to 20	1.0002	19 to Ult	1.0024
20 to Ult	1.0022	20 to Ult	1.0022

Source:
PCRB Loss Cost Filing effective April 1, 2011 Exhibit 6, page 6.2

Exhibit V-E-1 is the same as VI-B-4

Coal Mine Compensation Rating Bureau
Medical Tail – Derived vs Actual

(1) Development Period	(2) Average Age-toAge Factor	(3) PCRB Factors	(4) Adjusted Age-to-Age Factor	(5) Accumulated Adjusted Age-to-Age Factor	(6) Derived Development Factor	(7) Accumulated Derived Factor	(8) Tail Development Period	(9) Derived Development Factor	(10) Accumulation of Derived Subsequent Factors
1	1.0928		1.0928	1.2963	1.0928	1.2963	20	1.0052	1.0517
2	1.0398		1.0398	1.1862	1.0398	1.1862	21	1.0049	1.0462
3	1.0042		1.0042	1.1408	1.0101	1.1408	22	1.0046	1.0411
4	1.0152		1.0152	1.1360	1.0098	1.1295	23	1.0044	1.0363
5	1.0203		1.0203	1.1190	1.0095	1.1185	24	1.0041	1.0318
6	1.0000		1.0000	1.0968	1.0092	1.1080	25	1.0038	1.0276
7	1.0052		1.0052	1.0968	1.0089	1.0979	26	1.0035	1.0237
8	1.0001		1.0001	1.0911	1.0086	1.0882	27	1.0032	1.0201
9	1.0251		1.0251	1.0910	1.0084	1.0789	28	1.0029	1.0168
10	1.0123	1.0086	1.0105	1.0643	1.0081	1.0699	29	1.0027	1.0139
11	1.0050	1.0074	1.0062	1.0533	1.0078	1.0614	30	1.0024	1.0112
12	1.0018	1.0084	1.0051	1.0468	1.0075	1.0532	31	1.0021	1.0088
13	1.0034	1.0136	1.0085	1.0415	1.0072	1.0453	32	1.0018	1.0067
14	1.0056	1.0072	1.0064	1.0327	1.0069	1.0379	33	1.0015	1.0049
15	1.0018	1.0084	1.0051	1.0261	1.0066	1.0307	34	1.0012	1.0033
16	1.0033	1.0094	1.0064	1.0209	1.0064	1.0239	35	1.0010	1.0021
17	1.0050	1.0092	1.0071	1.0145	1.0061	1.0175	36	1.0007	1.0012
18	0.9995	1.0044	1.0020	1.0073	1.0058	1.0113	37	1.0004	1.0005
19	1.0006	1.0101	1.0054	1.0054	1.0055	1.0055	38	1.0001	1.0001



CMCRB derived tail factor	1.0517
PCRB tail factor	1.0521
Selected	1.0519

Sources: (1) Development period:e.g. "1" =12 months to 24 months
(2) Exhibit VI-B-4
(3) PCRB Factors (Exhibit V-E-3)
(4) (1) thru (9): Col. (2)
(10) thru (19): average of Col. (2) and Col. (3)
(5) Accumulation of (4)
(6) See (4) above plus refer to written report.
(7) Accumulation of (6)
(8) Tail Factor Development Periods
(9) Final Tail Calculation
(10) Upward accumulation of Col. (9)

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Medical Loss Development Tail Factor
PCRB Development and Tail Factors

(1) Span of Maturities	(2) Age-to-Age Incurred Loss Factors	(3) Span of Maturities	(4) Cumulative Incurred Loss Factors
1 to 2	1.1099	1 to Ult.	1.3990
2 to 3	1.0421	2 to Ult.	1.2605
3 to 4	1.0116	3 to Ult.	1.2096
4 to 5	1.0058	4 to Ult.	1.1957
5 to 6	1.0093	5 to Ult.	1.1888
6 to 7	1.0126	6 to Ult.	1.1778
7 to 8	1.0058	7 to Ult.	1.1632
8 to 9	1.0045	8 to Ult.	1.1565
9 to 10	1.0038	9 to Ult.	1.1513
10 to 11	1.0086	10 to Ult.	1.1469
11 to 12	1.0074	11 to Ult.	1.1372
12 to 13	1.0084	12 to Ult.	1.1288
13 to 14	1.0136	13 to Ult.	1.1194
14 to 15	1.0072	14 to Ult.	1.1044
15 to 16	1.0084	15 to Ult.	1.0965
16 to 17	1.0094	16 to Ult.	1.0873
17 to 18	1.0092	17 to Ult.	1.0772
18 to 19	1.0044	18 to Ult.	1.0674
19 to 20	1.0101	19 to Ult.	1.0627
20 to Ult.	1.0521	20 to Ult.	1.0521

Source:
PCRB Loss Cost Filing effective April 1, 2011 Exhibit 6, page 6.14

Coal Mine Compensation Rating Bureau

Traumatic Loss Trend

Indemnity, Funeral and Medical for All Classes Combined

Trend Factors

Indemnity and Funeral

Annual Percentage Change: -4.5%

Accident Year	Trend Period - Years		Annual Percentage Change	Formula	Trend Factor
2006	7-1-06 to 4-1-2013	6.75	-4.5%	(1 - 0.045) ^ 6.75	0.7329
2007	7-1-07 to 4-1-2013	5.75	-4.5%	(1 - 0.045) ^ 5.75	0.7674
2008	7-1-08 to 4-1-2013	4.75	-4.5%	(1 - 0.045) ^ 4.75	0.8036
2009	7-1-09 to 4-1-2013	3.75	-4.5%	(1 - 0.045) ^ 3.75	0.8414
2010	7-1-10 to 4-1-2013	2.75	-4.5%	(1 - 0.045) ^ 2.75	0.8811

Medical and Medical Only

Annual Percentage Change: 0.4%

Accident Year	Trend Period - Years		Annual Percentage Change	Formula	Trend Factor
2006	7-1-06 to 4-1-2013	6.75	0.4%	(1 + 0.004) ^ 6.75	1.0273
2007	7-1-07 to 4-1-2013	5.75	0.4%	(1 + 0.004) ^ 5.75	1.0232
2008	7-1-08 to 4-1-2013	4.75	0.4%	(1 + 0.004) ^ 4.75	1.0191
2009	7-1-09 to 4-1-2013	3.75	0.4%	(1 + 0.004) ^ 3.75	1.0151
2010	7-1-10 to 4-1-2013	2.75	0.4%	(1 + 0.004) ^ 2.75	1.0110

Source: Annual Percentage Change - Exhibit V-K

Coal Mine Compensation Rating Bureau

Summary

Traumatic Loss Trend
Indemnity, Funeral and Medical for All Classes Combined
Trend Factor Selections

	Indemnity	Medical	
Exh. V-I Combined Trend			
a. Severity			
Indemnity -page 1	0.986	---	Weight
Total Medical - page 2	---	1.029	*50%*
Medical Only - page 3	---	1.062	*10%*
Lost Time Medical - page 6	---	1.048	*40%*
Weighted Average	0.986	1.040	
Selected Severity Trend	0.986	1.040	
b.Frequency			
Combined Freq. And Wage - page 4	0.907	0.907	
Frequency- page 5	0.938	0.938	
Wage Inflation Exh. XII-D	1.023	1.023	
Combined(Freq./Wage)	0.917	0.917	
Average	0.912	0.912	
Selected Frequency Trend	0.965	0.965	
c. Total(Freq. And Sev. Combined)	0.951	1.004	
Approved Filing(Effective 04-01-2011)	0.985	1.029	
Selected Final Trend (Effective 04-01-2012) *	0.955	1.004	

Source:
Combined Trend: Exhibit V-I,pp.1-6
* Trend Change Limited to +/- 3.0 points

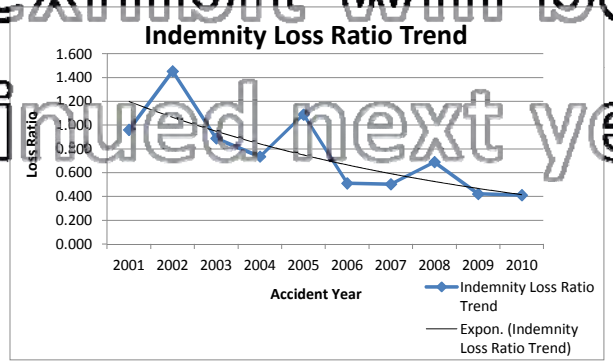
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change
2001	8,515,273	1.0150	8,643,002	8,994,433	0.961	
2002	12,455,797	1.0167	12,663,809	8,714,467	1.453	51.2%
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889	-38.8%
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%
2010	3,188,481	2.0328	6,481,544	15,722,550	0.412	-2.4%

Indemnity Loss Ratio Trend Factor: 0.894

This exhibit will be discontinued next year.



Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

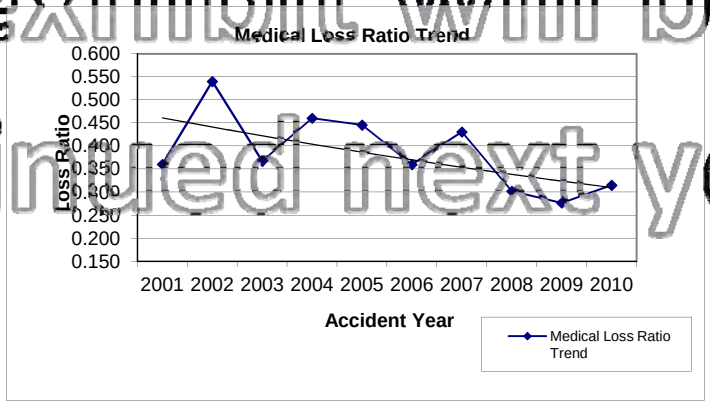
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combined

Trended Loss Ratio

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change
2001	2,879,623	1.1255	3,241,016	8,994,433	0.360	
2002	4,145,606	1.1349	4,704,848	8,714,467	0.540	49.8%
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367	-32.0%
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.4%
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.2%
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.2%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.6%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%
2010	3,630,574	1.3637	4,951,014	15,722,550	0.315	13.8%

Medical Loss Ratio Trend Factor: 0.955

This exhibit will be discontinued next year.



Sources:

(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

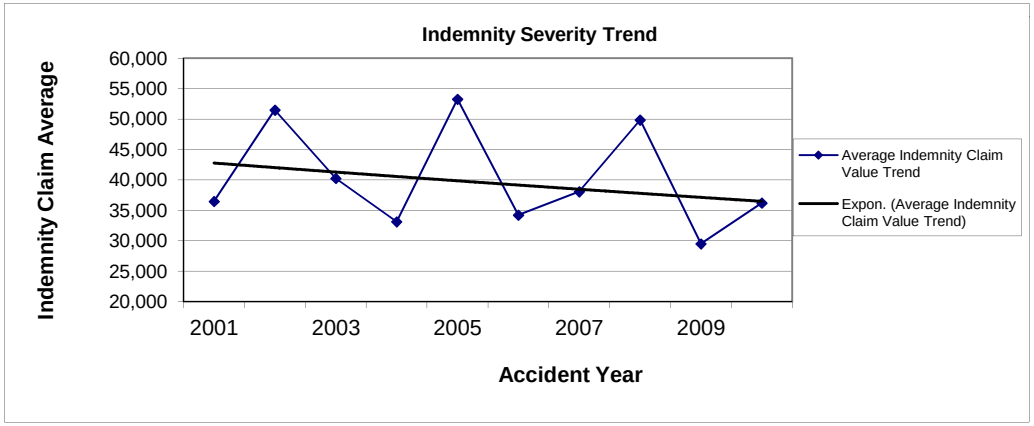
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change
2001	8,643,002	237	36,468	
2002	12,663,809	246	51,479	41.2%
2003	8,010,931	199	40,256	-21.8%
2004	7,655,398 *	231	33,140	-17.7%
2005	12,252,836	230	53,273	60.8%
2006	5,681,630	166	34,227	-35.8%
2007	6,244,505 *	164	38,076	11.2%
2008	10,170,154	204	49,854	30.9%
2009	5,754,413	195	29,510	-40.8%
2010	6,481,544	179	36,210	22.7%

Indemnity Severity Trend Factor: 0.986
Source: Summary Exhibit (V-K)

Fitted=43539.8700 x e^(-0.0177*(YEAR-2000))



Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

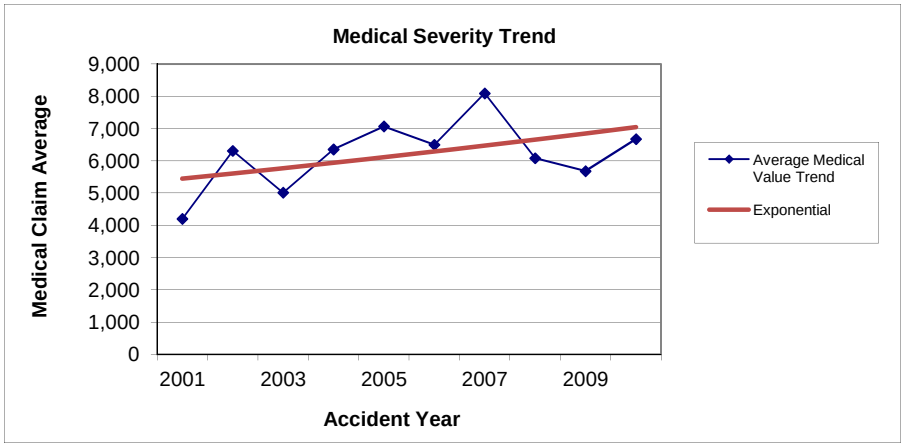
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change
2001	3,241,016	772	4,198	
2002	4,704,848	746	6,307	50.2%
2003	3,308,260	660	5,013	-20.5%
2004	4,785,029 *	753	6,355	26.8%
2005	5,010,660	709	7,067	11.2%
2006	4,001,661	616	6,496	-8.1%
2007	5,331,436 *	659	8,090	24.5%
2008	4,452,148	732	6,082	-24.8%
2009	3,770,661	664	5,679	-6.6%
2010	4,951,014	742	6,673	17.5%

Medical Severity Trend Factor: 1.029
Source: Summary Exhibit (V-K)

Fitted=5162.2912 x e^(0.0306*(YEAR-2000))



Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

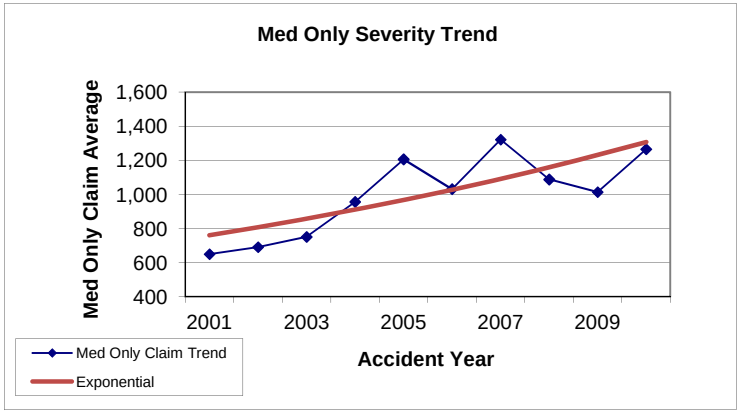
Traumatic Loss Trend
Medical Only Losses for All Classes Combined

Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change
2001	535	347,675	650	
2002	500	345,393	691	6.3%
2003	461	346,252	751	8.7%
2004	522	499,175	956	27.3%
2005	479	577,565	1,206	26.1%
2006	450	464,210	1,032	-14.4%
2007	495	654,006	1,321	28.1%
2008	528	574,474	1,088	-17.7%
2009	469	475,294	1,013	-6.9%
2010	563	712,472	1,265	24.9%

Med. Only Severity Trend Factor: 1.062
Source: Summary Exhibit (V-K)

Fitted=664.6798 x e^(0.0688*(YEAR-2000))



Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

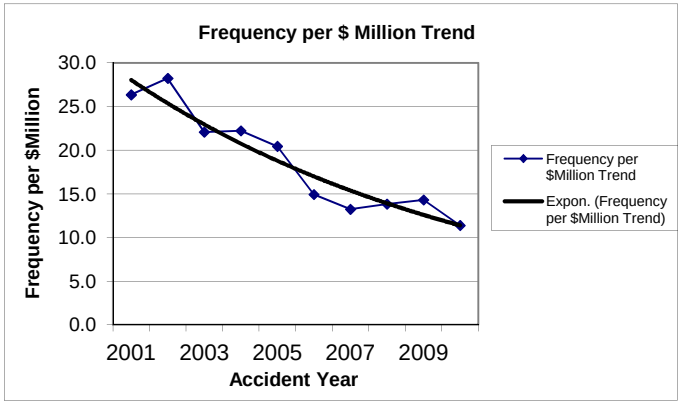
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change
2001	237	8,994,433	26.3	
2002	246	8,714,467	28.2	7.1%
2003	199	9,013,726	22.1	-21.8%
2004	231	10,395,953	22.2	0.6%
2005	230	11,249,015	20.4	-8.0%
2006	166	11,120,752	14.9	-27.0%
2007	164	12,390,143	13.2	-11.3%
2008	204	14,748,748	13.8	4.5%
2009	195	13,629,032	14.3	3.4%
2010	179	15,722,550	11.4	-20.4%

Frequency per $Million Trend: 0.907
Source: Summary Exhibit (V-K)

Fitted=30.9901 x e^(-0.1001*(YEAR-2000))



Sources:
(1) Exhibit V-I - Col. 2
(2) Exhibit X-B
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

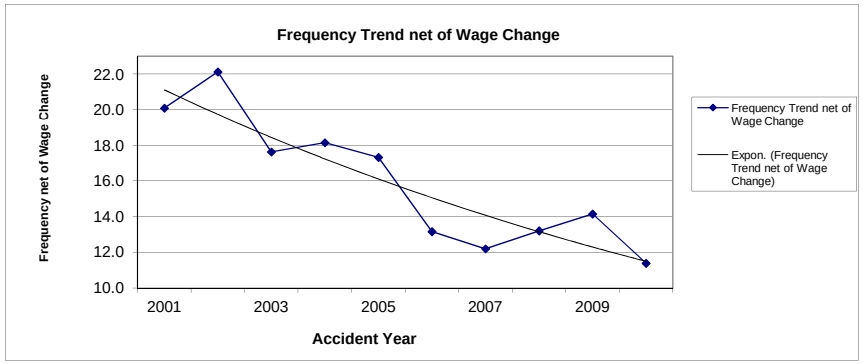
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change
2001	8,994,433	644	1.312	11,801,702	237	20.1	
2002	8,714,467	662	1.276	11,123,451	246	22.1	10.1%
2003	9,013,726	675	1.252	11,283,850	199	17.6	-20.3%
2004	10,395,953	690	1.225	12,731,276	231	18.1	2.9%
2005	11,249,015	716	1.180	13,275,723	230	17.3	-4.5%
2006	11,120,752	745	1.134	12,613,470	166	13.2	-24.0%
2007	12,390,143	779	1.085	13,439,886	164	12.2	-7.3%
2008	14,748,748	807	1.047	15,443,237	204	13.2	8.3%
2009	13,629,032	836	1.011	13,775,756	195	14.2	7.2%
2010	15,722,550	845	1.000	15,722,550	179	11.4	-19.6%

Frequency net of Wage Change Trend: 0.938
Source: Summary Exhibit (V-K)

Fitted=22.5839 x e^(-0.0675*(YEAR-2000))



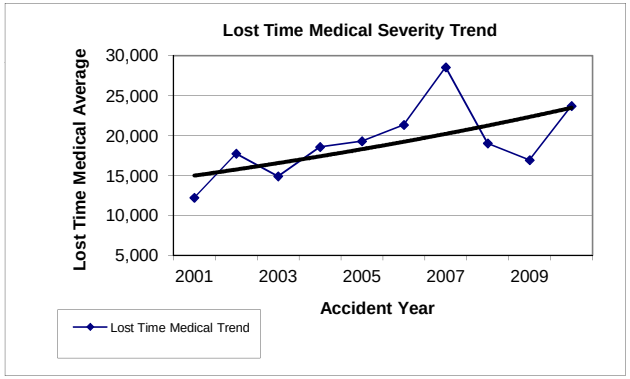
Soures:
(1) Exhibit X-B
(2) Exhibit XII-D
(3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
(4) (1) x (3)
(5) Exhibit VI-C-1
(6) (5) / (4) * 1,000,000
(7) (Current Freq./Prior Freq.-1.0)x100

Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

Year	(1) Ultimate Medical Losses Incurred		(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change
2001	3,241,016		347,675	2,893,341	237	12,208	
2002	4,704,848		345,393	4,359,455	246	17,721	45.2%
2003	3,308,260		346,252	2,962,008	199	14,884	-16.0%
2004	4,785,029	*	499,175	4,285,854	231	18,553	24.7%
2005	5,010,660		577,565	4,433,095	230	19,274	3.9%
2006	4,001,661		464,210	3,537,451	166	21,310	10.6%
2007	5,331,436	*	654,006	4,677,430	164	28,521	33.8%
2008	4,452,148		574,474	3,877,674	204	19,008	-33.4%
2009	3,770,661		475,294	3,295,367	195	16,899	-11.1%
2010	4,951,014		712,472	4,238,542	179	23,679	40.1%

Lost Time Medical Trend 1.048
Source: Summary Exhibit (V-K)

Fitted=14232.8382 x e^(0.0500*(YEAR-2000))



Source:
(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Coal Mine Compensation Rating Bureau

Allocation Of Black Wolf Claim Between Indemnity and Medical
Accident Year 2002

	Reported Incurred	Percent Distribution	Loss Development Factor	Developed Losses
Indemnity	892,793	88.5%	1.0185	909,310
Medical	116,396	11.5%	1.1447	133,239
Total	1,009,189	100.0%		1,042,549

Developed Incurred is less than catastrophe limit so capping and allocation is unnecessary.
This claim is now closed so there will not be an exhibit for it next year.
Exhibits V-J-3 and V-J-4 will be renamed to V-J-1 and V-J-2.

Coal Mine Compensation Rating Bureau

Allocation Of Rosebud Mining Claim Between Indemnity and Medical
Accident Year 2003

	Reported Incurred	Percent Distribution	Loss Development Factor	Developed Losses
Indemnity	419,207	55.4%	1.0204	427,759
Medical	337,253	44.6%	1.1549	389,493
Total	756,460	100.0%		817,252

Developed Incurred is less than catastrophe limit so capping and allocation is unnecessary.
This claim is now closed so there will not be an exhibit for it next year.
Exhibits V-J-3 and V-J-4 will be renamed to V-J-1 and V-J-2.

Coal Mine Compensation Rating Bureau

Allocation Of Alpha Mining Claim Between Indemnity and Medical
Accident Year 2004

	Reported Incurred	Percent Distribution	Loss Development Factor	Developed Losses
Indemnity	505,991	44.0%	1.0204	516,313
Medical	643,730	56.0%	1.1549	743,444
Total	1,149,721	100.0%		1,259,757

Developed Incurred is greater than catastrophe limit so capping and allocation is necessary.

Total Reported Indemnity(2004) = 7,469,216

	(1) Incurred	(2) LDF	(3) = (1)x(2)
Total	7,469,216	1.0204	7,621,588
Alpha	505,991	1.0204	516,313
		Total excl. Alpha =	7,105,275

Maximum Claim Size	% Indemnity	Limited Indemnity
1,250,000	44.0%	550,124

Total indemnity including limited Alpha 7,655,398

Total Reported Medical(2004) = 4,180,965

	(1) Incurred	(2) LDF	(3) = (1)x(2)
Total	4,180,965	1.1549	4,828,596
Alpha	643,730	1.1549	743,444
	Total excl. Alpha =		4,085,153

Maximum Claim Size	% Medical	Limited Medical
1,250,000	56.0%	699,876

Total medical including limited Alpha 4,785,029

Allocation Of Reading Anthracite Claim Between Indemnity and Medical
Accident Year 2007

	Reported Incurred	Percent Distribution	Loss Development Factor	Developed Losses
Indemnity	462,633	18.8%	1.0749	497,284
Medical	2,000,000	81.2%	1.1881	2,376,200
Total	2,462,633	100.0%		2,873,484

Developed Incurred is greater than catastrophe limit so capping and allocation is necessary.

Total Reported Indemnity (2007) = 6,053,552

	(1) Incurred	(2) LDF	(3) = (1)x(2)
Total	6,053,552	1.0749	6,506,963
Reading Anthracite	462,633	1.0749	497,284
	Total excl. Reading	Anthracite=	6,009,679

Maximum Claim Size	% Indemnity	Limited Indemnity
1,250,000	18.8%	234,826

Total indemnity including limited Reading 6,244,505

Total Reported Medical (2007) = 5,632,912

	(1) Incurred	(2) LDF	(3) = (1)x(2)
Total	5,632,912	1.1881	6,692,463
Reading Anthracite	2,000,000	1.1881	2,376,200
	Total excl. Reading	Anthracite=	4,316,263

Maximum Claim Size	% Medical	Limited Medical
1,250,000	81.2%	1,015,174

Total medical including limited Reading 5,331,436

Traumatic Loss Trend
Summary of Estimates

			Ests. 1&2	Ests. 3&4	Ests. 5&6	Ests. 7&8	Ests.9&10	Ests.11&12	Average	
V-I-1	Trad	Indm	99.1%	96.3%	98.4%	98.7%	98.4%	96.7%	*97.9%*	Severity
	MA	Indm	98.5%	98.7%	98.2%	100.7%	101.5%	98.1%	*99.3%*	Severity
									98.6%	*Average*
V-I-2	Trad	Med	104.2%	100.9%	102.8%	104.6%	103.7%	101.8%	*103.0%*	Severity
	MA	Med	102.5%	100.7%	100.0%	106.4%	104.6%	101.9%	*102.7%*	Severity
									102.9%	*Average*
V-I-3	Trad	Med	107.4%	107.1%	106.2%	106.6%	106.1%	104.8%	*106.4%*	Severity
	MA	Med	107.0%	105.8%	102.9%	108.6%	107.4%	104.1%	*106.0%*	Severity
									106.2%	*Average*
V-I-4	Trad	Frequency	90.8%	89.6%	90.9%	91.7%	90.9%	91.9%	*91.0%*	Frequency
	MA	Frequency	91.0%	90.4%	90.6%	90.6%	89.8%	89.4%	*90.3%*	Frequency
									90.7%	*Average*
V-I-5	Trad	Frequency	93.7%	92.6%	94.0%	94.8%	94.1%	95.3%	*94.1%*	Frequency
	MA	Frequency	94.0%	93.6%	94.0%	93.7%	93.1%	92.9%	*93.5%*	Frequency
									93.8%	*Average*
V-I-6	Trad	Med	106.4%	103.5%	105.3%	105.5%	105.0%	102.6%	*104.7%*	Severity
	MA	Med	104.2%	102.6%	102.5%	108.4%	106.9%	105.1%	*104.9%*	Severity
									104.8%	*Average*
		Trad Freq	91.2%	90.1%	91.4%	92.2%	91.4%	92.6%	*91.5%*	Traditional
		MA Freq	91.4%	90.9%	91.2%	91.0%	90.4%	90.1%	*90.8%*	Method
									91.2%	Average

Indicated Frequency from "Exh. V-K Supplemental" analysis*
97.1% =1 - 2.9%

Selected Frequency Increase/Decrease *96.5%* *

	Indemnity	Medical
Selected Freq Factor	*96.5%*	*96.5%*
Selected Sev. Factor	*98.6%*	*104.0%* **
Composite Trend Factor	*95.1%*	*100.4%*
Loss Ratio Trend Factor		
Weighted (100% - 0%) Trend Factor		
Approved 4-01-11	*98.5%*	*102.9%*
Selected 4-01-12	*95.5%* ***	*100.4%*

* Selected Frequency based on indications of last 5 years (Exh. V-K Supplemental) and review of changes in mining techniques.

** The Medical Sev. Trend factor is the Weighted average of Exhs. V-I-2,V-I-3 & V-I-6. The respective weights are 50%,40%,&10%.

*** Trend Change Limited to +/- 3.0 points

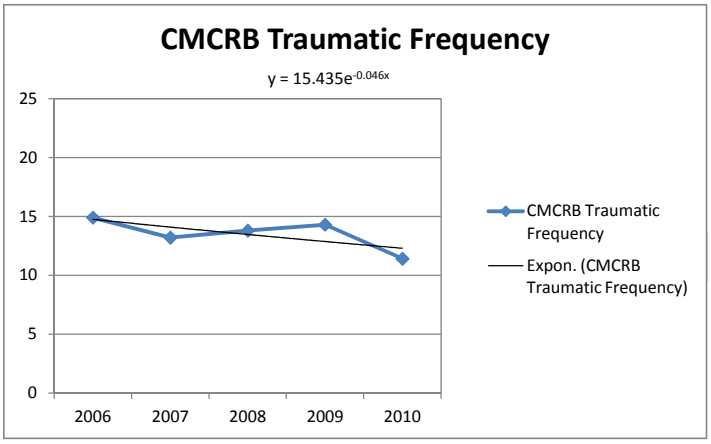
Coal Mine Compensation Rating Bureau
Traumatic - Indemnity and Medical - Frequency Trend

Supplemental

Year	(1) Actual
2006	14.9
2007	13.2
2008	13.8
2009	14.3
2010	11.4

Average Period to Period Change		
Geometric Avg. 2006 to 2010	0.9353	-6.47%
Geometric Avg. 2006 to 2009	0.9864	-1.36%
Regression 2006 to 2010	0.9550	-4.50%
Indicated	0.9707	-2.93%
Selection	0.9650	-3.50%

The Frequency data from the period 2006 to 2010 appears to be much lower than that of the previous 5 years.
The data from the most recent period also seems to be very stable with the exception of the 2010 point.
The mean of the averages displayed above is about -4.1%. This would be even lower were it not for the most recent data point which is, at this point, immature. Given these observations it seems that an indication of -2.93% which is the average of the regression(-4.50%) and the Geometric from 2006-2009(-1.36%) leads to -3.50% as a reasonable selection.



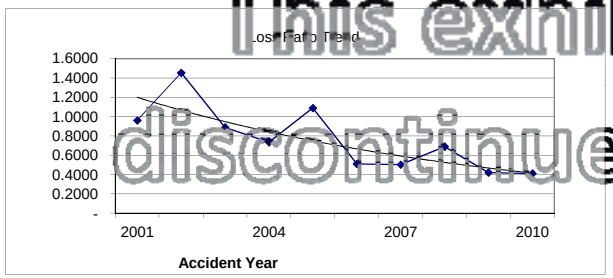
Sources:
(1) Exhibit V-I ,Pg.4 , Col.(3)

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

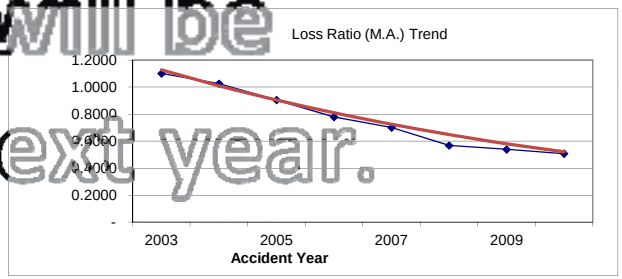
Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	8,515,273	1.0150	8,643,002	8,994,433	0.961			
2002	12,455,797	1.0167	12,663,809	8,714,467	1.453	51.2%		
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889	-38.8%	1.101	
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%	1.026	-6.8%
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%	0.905	-11.8%
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%	0.779	-13.9%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%	0.701	-10.0%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%	0.568	-19.0%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%	0.539	-5.1%
2010	3,188,481	2.0328	6,481,544	15,722,550	0.412	-2.4%	0.508	-5.8%
					Geometric Average:	-9.0%		-10.5%
					Regression Indication:	-11.1%		
					Selected:	-10.0%		-10.5%

Fitted=1.3494 x e^(-0.1178*(YEAR-2001))



Fitted=1.1275 x e^(-0.1105*(YEAR-2003.0))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Estimates 01 & 02
Earliest Year: 2001

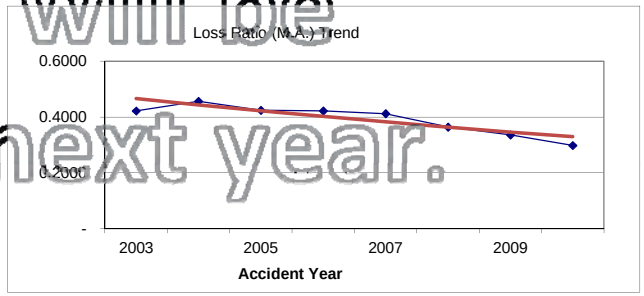
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Trended Loss Ratio

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	2,879,623	1.1255	3,241,016	8,994,433	0.360			
2002	4,145,606	1.1349	4,704,848	8,714,467	0.540	50.0%		
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367	-32.0%	0.422	
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.3%	0.456	8.1%
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.3%	0.424	-7.0%
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.1%	0.422	-0.5%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.4%	0.412	-2.4%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%	0.364	-11.7%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%	0.336	-7.7%
2010	3,630,574	1.3637	4,951,014	15,722,550	0.315	13.7%	0.298	-11.3%
					Geometric Average:	-1.5%		-4.8%
					Regression Indication:	-4.3%		
					Selected:	-2.9%		-4.8%

Fitted=0.4815 x e^(-0.040*(YEAR-2001))

Fitted=0.4662 x e^(-0.0497*(YEAR-2003.0))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1, 2 & 5 provide information on large claims that were previously limited for trend calculations.

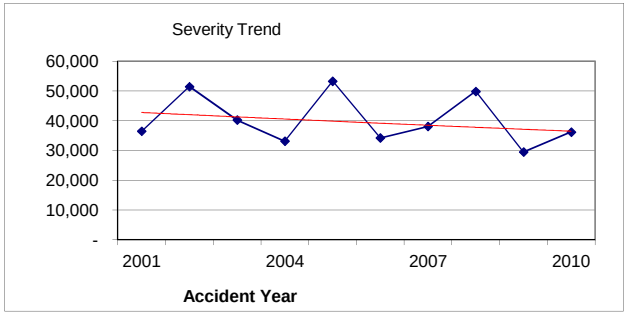
Estimates 01 & 02
Earliest Year: 2001

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

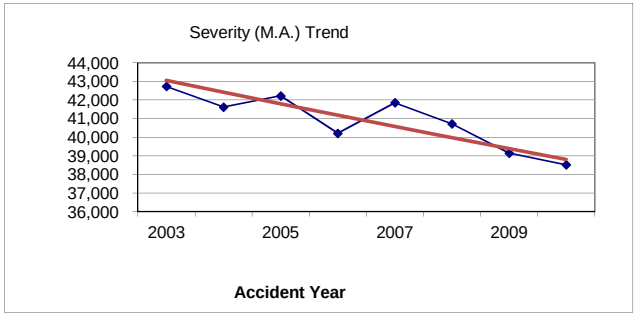
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	8,643,002	237	36,468			
2002	12,663,809	246	51,479	41.2%		
2003	8,010,931	199	40,256	-21.8%	42,734	
2004	7,655,398 *	231	33,140	-17.7%	41,625	-2.6%
2005	12,252,836	230	53,273	60.8%	42,223	1.4%
2006	5,681,630	166	34,227	-35.8%	40,213	-4.8%
2007	6,244,505 *	164	38,076	11.2%	41,859	4.1%
2008	10,170,154	204	49,854	30.9%	40,719	-2.7%
2009	5,754,413	195	29,510	-40.8%	39,147	-3.9%
2010	6,481,544	179	36,210	22.7%	38,524	-1.6%
			Geometric Average:	-0.1%		-1.5%
			Regression Indication:	-1.8%		
			Selected:	-0.9%		-1.5%

Fitted=43539.8690 x e^(-0.0177*(YEAR-2001))



Fitted=43056.3951 x e^(-0.0148*(YEAR-2003.0))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

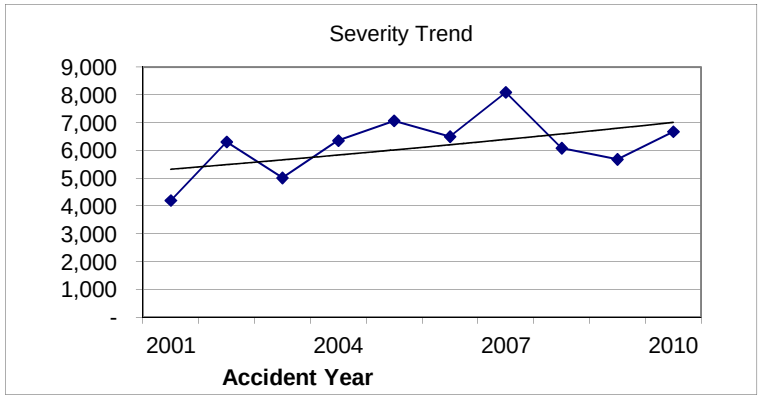
Estimates 01 & 02
Earliest Year: 2001

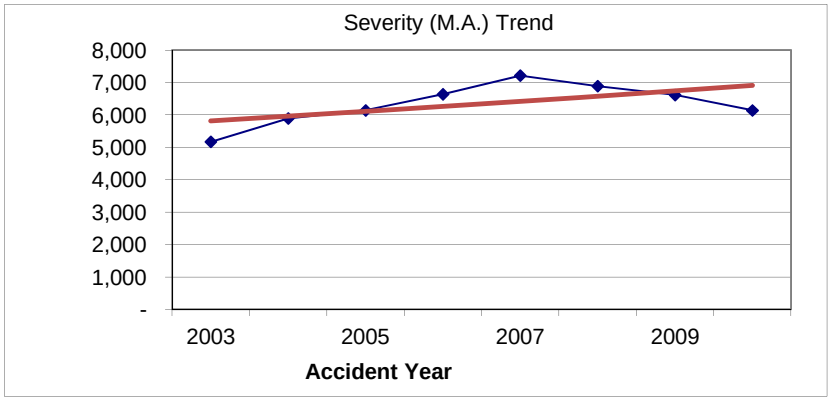
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	3,241,016	772	4,198			
2002	4,704,848	746	6,307	50.2%		
2003	3,308,260	660	5,013	-20.5%	5,172	
2004	4,785,029	753	6,355	26.8%	5,891	13.9%
2005	5,010,660	709	7,067	11.2%	6,145	4.3%
2006	4,001,661	616	6,496	-8.1%	6,639	8.0%
2007	5,331,436	659	8,090	24.5%	7,218	8.7%
2008	4,452,148	732	6,082	-24.8%	6,890	-4.5%
2009	3,770,661	664	5,679	-6.6%	6,617	-4.0%
2010	4,951,014	742	6,673	17.5%	6,144	-7.1%
			Geometric Average:	5.3%		2.5%
			Regression Indication:	3.1%		
			Selected:	4.2%		2.5%

Fitted=5162.2912 x e^(0.0306*(YEAR-2001))

Fitted=5816.6101 x e^(0.0246*(YEAR-2003.0))





Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

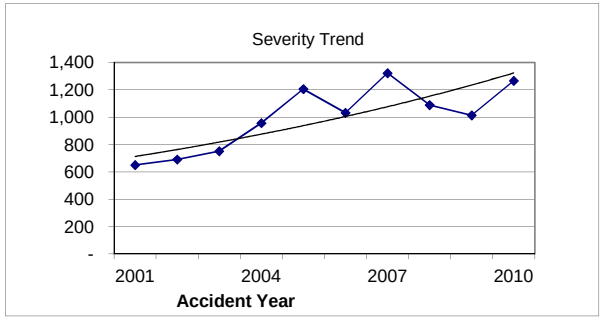
Traumatic Loss Trend
Medical Only Losses for All Classes Combined

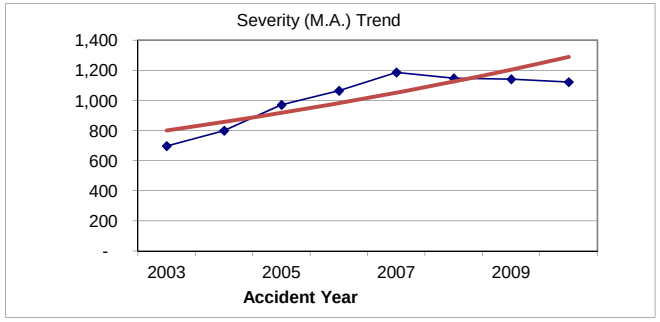
Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	535	347,675	650			
2002	500	345,393	691	6.3%		
2003	461	346,252	751	8.7%	697	
2004	522	499,175	956	27.3%	799	14.6%
2005	479	577,565	1,206	26.1%	971	21.5%
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	654,006	1,321	28.1%	1,186	11.4%
2008	528	574,474	1,088	-17.7%	1,147	-3.3%
2009	469	475,294	1,013	-6.9%	1,141	-0.5%
2010	563	712,472	1,265	24.9%	1,122	-1.6%
			Geometric Average:	7.7%		7.0%
			Regression Indication:	7.1%		
			Selected:	7.4%		7.0%

Fitted=664.6798 x e^(0.0688*(YEAR-2001))

Fitted=800.8644 x e^(0.0680*(YEAR-2003.0))





Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

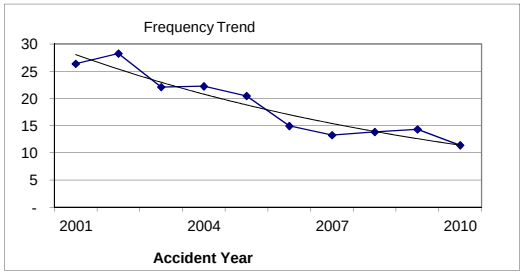
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

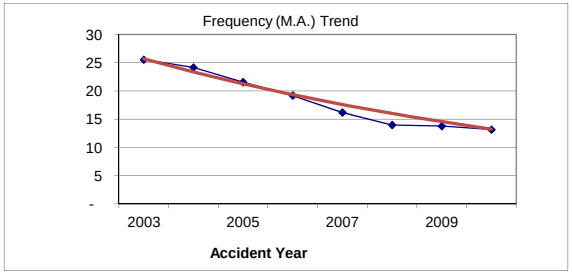
Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	237	8,994,433	26.3			
2002	246	8,714,467	28.2	7.1%		
2003	199	9,013,726	22.1	-21.8%	25.6	
2004	231	10,395,953	22.2	0.6%	24.2	-5.4%
2005	230	11,249,015	20.4	-8.0%	21.6	-10.7%
2006	166	11,120,752	14.9	-27.0%	19.2	-11.0%
2007	164	12,390,143	13.2	-11.3%	16.2	-15.6%
2008	204	14,748,748	13.8	4.5%	14.0	-13.6%
2009	195	13,629,032	14.3	3.4%	13.8	-1.5%
2010	179	15,722,550	11.4	-20.4%	13.2	-4.5%
			Geometric Average:	-8.9%		-9.0%
			Regression Indication:	-9.5%		
			Selected:	-9.2%		-9.0%

Fitted=30.9901 x e^(-0.1001*(YEAR-2001))

Fitted=25.7072 x e^(-0.0946*(YEAR-2003.0))





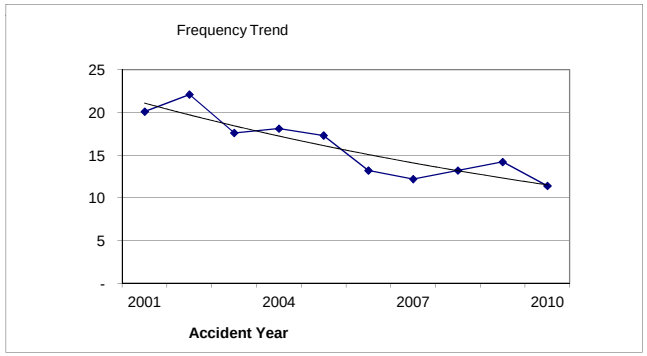
Sources:
(1) Exhibit V-I-1 Col. 2
(2) Exhibit X-B
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

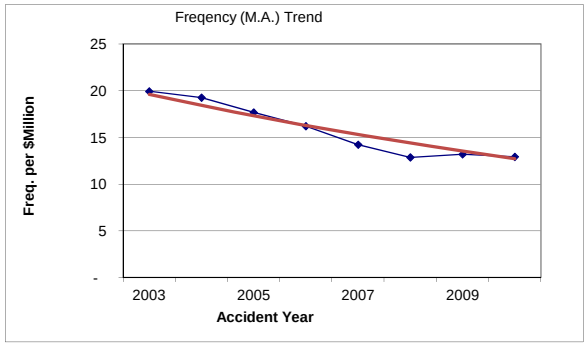
Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	8,994,433	644	1.312	11,800,696	237	20.1			
2002	8,714,467	662	1.276	11,119,660	246	22.1	10.0%		
2003	9,013,726	675	1.252	11,285,185	199	17.6	-20.4%	19.9	
2004	10,395,953	690	1.225	12,735,042	231	18.1	2.8%	19.3	-3.3%
2005	11,249,015	716	1.180	13,273,838	230	17.3	-4.4%	17.7	-8.3%
2006	11,120,752	745	1.134	12,610,933	166	13.2	-23.7%	16.2	-8.3%
2007	12,390,143	779	1.085	13,443,305	164	12.2	-7.6%	14.2	-12.1%
2008	14,748,748	807	1.047	15,441,939	204	13.2	8.2%	12.9	-9.6%
2009	13,629,032	836	1.011	13,778,951	195	14.2	7.6%	13.2	2.6%
2010	15,722,550	845	1.000	15,722,550	179	11.4	-19.7%	12.9	-2.0%
						Geometric Average:	-6.1%		-6.0%
						Regression Indication:	-6.5%		
						Selected:	-6.3%		-6.0%

Fitted=22.5494 x e^(-0.0672*(YEAR-2001))



Fitted=19.5997 x e^(-0.0618*(YEAR-2003.0))



Soures:
- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
- (4) (1)x(3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

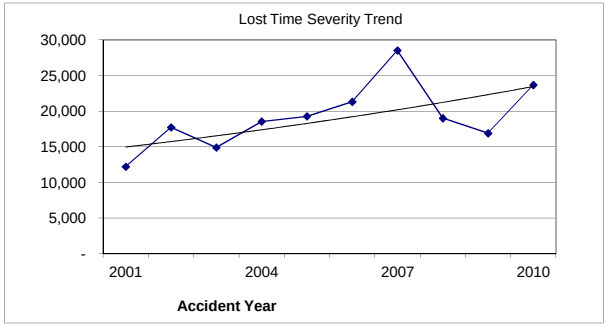
Estimates 01 & 02

Earliest Year: 2001

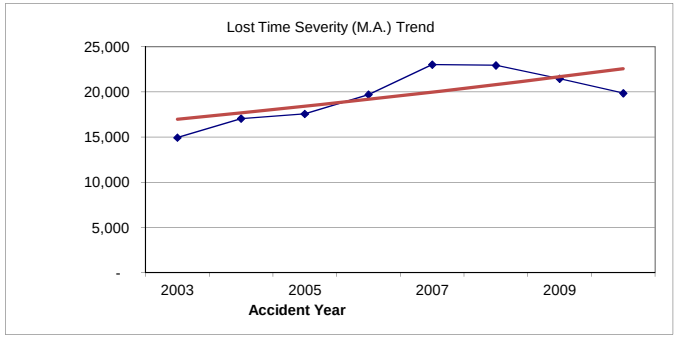
Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	3,241,016	347,675	2,893,341	237	12,208			
2002	4,704,848	345,393	4,359,455	246	17,721	45.2%		
2003	3,308,260	346,252	2,962,008	199	14,884	-16.0%	14,938	
2004	4,785,029	499,175	4,285,854	231	18,553	24.7%	17,053	14.2%
2005	5,010,660	577,565	4,433,095	230	19,274	3.9%	17,571	3.0%
2006	4,001,661	464,210	3,537,451	166	21,310	10.6%	19,713	12.2%
2007	5,331,436	654,006	4,677,430	164	28,521	33.8%	23,035	16.9%
2008	4,452,148	574,474	3,877,674	204	19,008	-33.4%	22,946	-0.4%
2009	3,770,661	475,294	3,295,367	195	16,899	-11.1%	21,476	-6.4%
2010	4,951,014	712,472	4,238,542	179	23,679	40.1%	19,862	-7.5%
					Geometric Average:	7.6%		4.2%
					Regression Indication:	5.1%		
					Selected:	6.4%		4.2%

Fitted=14232.8382 x e^(0.0500*(YEAR-2001))



Fitted=16975.3418 x e^(0.0407*(YEAR--2003.0))



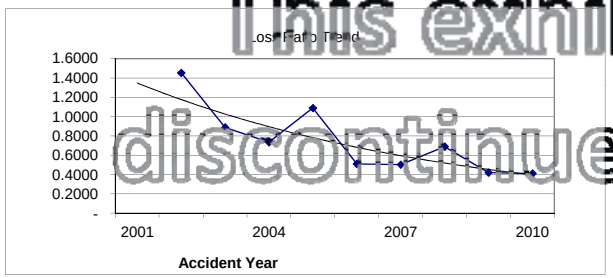
Source:
(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

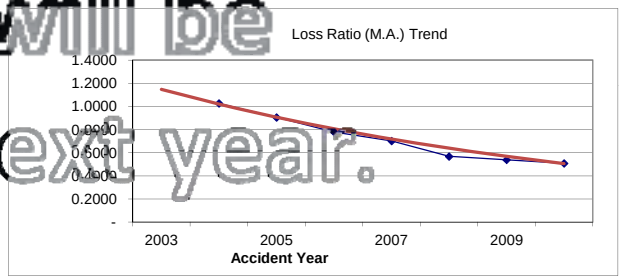
Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	8,515,273	1.0150	8,643,002	8,994,433				
2002	12,455,797	1.0167	12,663,809	8,714,467	1.453			
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889	-38.8%		
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%	1.026	
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%	0.905	-11.8%
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%	0.779	-13.9%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%	0.701	-10.0%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%	0.568	-19.0%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%	0.539	-5.1%
2010	3,188,481	2.0328	6,481,544	15,722,550	0.412	-2.4%	0.508	-5.8%
					Geometric Average:	-14.6%		-11.1%
					Regression Indication:	-12.7%		
					Selected:	-13.7%		-11.1%

Fitted=1.3483 x e^(-0.1363*(YEAR-2001))



Fitted=1.0204 x e^(-0.1172*(YEAR-2004.0))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Estimates 03 & 04
Earliest Year: 2002

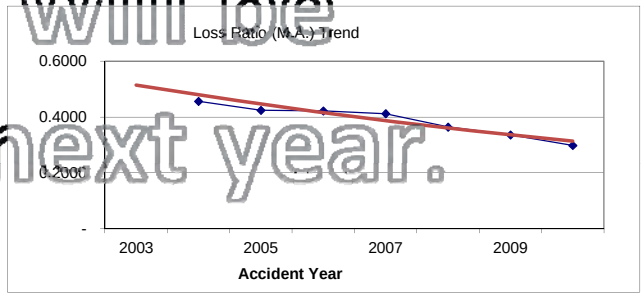
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Trended Loss Ratio

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	2,879,623	1.1255	3,241,016	8,994,433				
2002	4,145,606	1.1349	4,704,848	8,714,467	0.540			
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367	-32.0%		
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.3%	0.456	
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.3%	0.424	-7.0%
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.1%	0.422	-0.5%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.4%	0.412	-2.4%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%	0.364	-11.7%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%	0.336	-7.7%
2010	3,630,574	1.3637	4,951,014	15,722,550	0.315	13.7%	0.298	-11.3%
					Geometric Average:	-6.5%		-6.8%
					Regression Indication:	-6.3%		
					Selected:	-6.4%		-6.8%

Fitted=0.5600 x e^(-0.0646*(YEAR-2001))

Fitted=0.4793 x e^(-0.0709*(YEAR-2004.0))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1, 2 & 5 provide information on large claims that were previously limited for trend calculations.

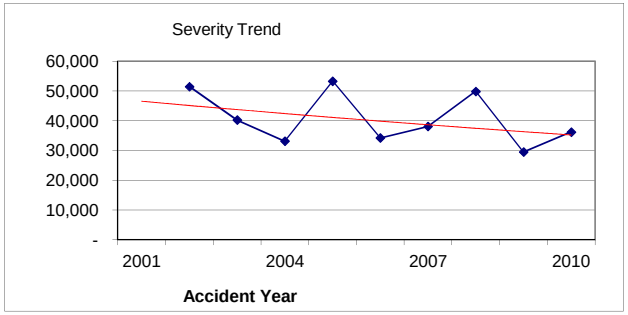
Estimates 03 & 04
Earliest Year: 2002

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

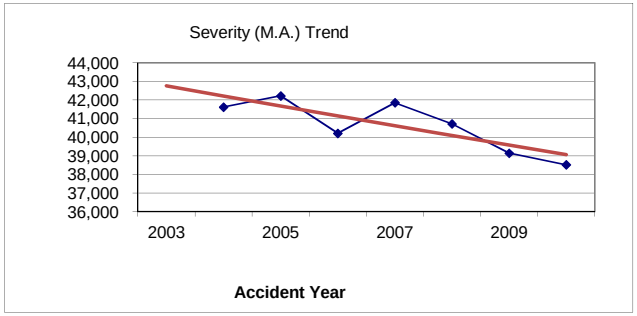
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	8,643,002	237	36,468			
2002	12,663,809	246	51,479			
2003	8,010,931	199	40,256	-21.8%		
2004	7,655,398 *	231	33,140	-17.7%	41,625	
2005	12,252,836	230	53,273	60.8%	42,223	1.4%
2006	5,681,630	166	34,227	-35.8%	40,213	-4.8%
2007	6,244,505 *	164	38,076	11.2%	41,859	4.1%
2008	10,170,154	204	49,854	30.9%	40,719	-2.7%
2009	5,754,413	195	29,510	-40.8%	39,147	-3.9%
2010	6,481,544	179	36,210	22.7%	38,524	-1.6%
			Geometric Average:	-4.3%		-1.3%
			Regression Indication:	-3.0%		
			Selected:	-3.7%		-1.3%

Fitted=47999.2671 x e^(-0.0310*(YEAR-2001))



Fitted=42218.5707 x e^(-0.0129*(YEAR-2004.0))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

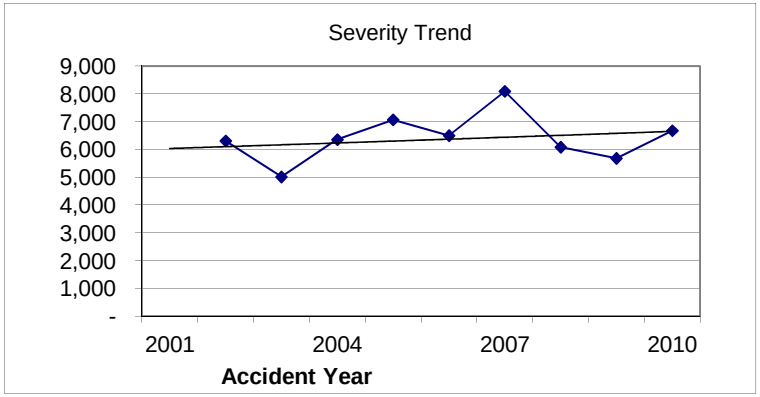
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Estimates 03 & 04
Earliest Year: 2002

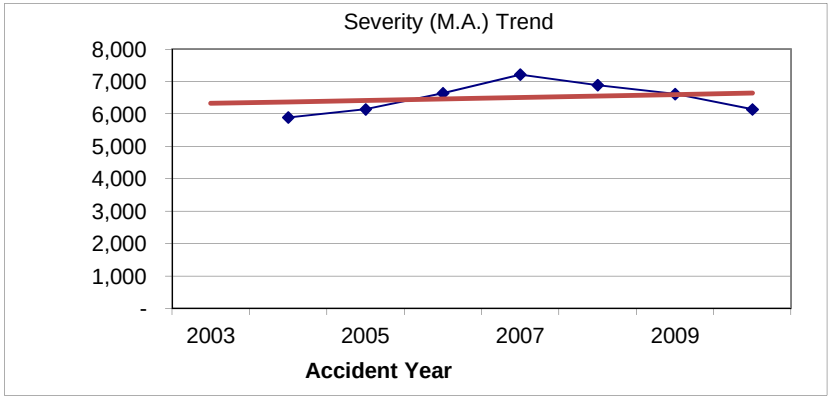
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	3,241,016	772	4,198			
2002	4,704,848	746	6,307			
2003	3,308,260	660	5,013	-20.5%		
2004	4,785,029	753	6,355	26.8%	5,891	
2005	5,010,660	709	7,067	11.2%	6,145	4.3%
2006	4,001,661	616	6,496	-8.1%	6,639	8.0%
2007	5,331,436	659	8,090	24.5%	7,218	8.7%
2008	4,452,148	732	6,082	-24.8%	6,890	-4.5%
2009	3,770,661	664	5,679	-6.6%	6,617	-4.0%
2010	4,951,014	742	6,673	17.5%	6,144	-7.1%
			Geometric Average:	0.7%		0.7%
			Regression Indication:	1.1%		
			Selected:	0.9%		0.7%

Fitted=5967.8648 x e^(0.0108*(YEAR-2001))



Fitted=6370.8835 x e^(0.0070*(YEAR-2004.0))



Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Estimates 03 & 04
Earliest Year: 2002

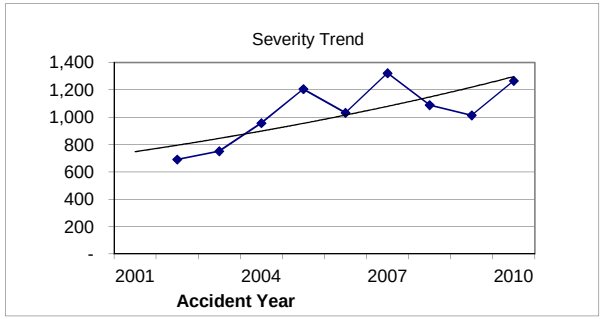
Traumatic Loss Trend
Medical Only Losses for All Classes Combined

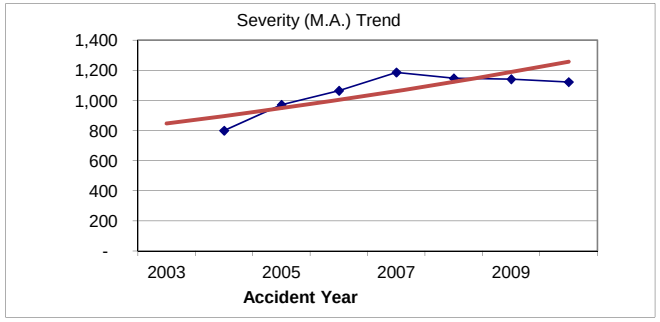
Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	535	347,675	650			
2002	500	345,393	691			
2003	461	346,252	751	8.7%		
2004	522	499,175	956	27.3%	799	
2005	479	577,565	1,206	26.1%	971	21.5%
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	654,006	1,321	28.1%	1,186	11.4%
2008	528	574,474	1,088	-17.7%	1,147	-3.3%
2009	469	475,294	1,013	-6.9%	1,141	-0.5%
2010	563	712,472	1,265	24.9%	1,122	-1.6%
			Geometric Average:	7.9%		5.8%
			Regression Indication:	6.3%		
			Selected:	7.1%		5.8%

Fitted=702.8290 x e^(0.0612*(YEAR-2001))

Fitted=895.9580 x e^(0.0566*(YEAR-2004.0))





Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Estimates 03 & 04

Earliest Year: 2002

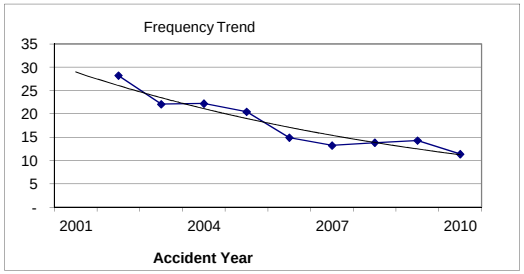
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

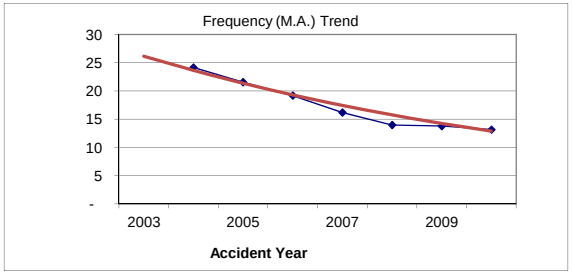
Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	237	8,994,433	26.3			
2002	246	8,714,467	28.2			
2003	199	9,013,726	22.1	-21.8%		
2004	231	10,395,953	22.2	0.6%	24.2	
2005	230	11,249,015	20.4	-8.0%	21.6	-10.7%
2006	166	11,120,752	14.9	-27.0%	19.2	-11.0%
2007	164	12,390,143	13.2	-11.3%	16.2	-15.6%
2008	204	14,748,748	13.8	4.5%	14.0	-13.6%
2009	195	13,629,032	14.3	3.4%	13.8	-1.5%
2010	179	15,722,550	11.4	-20.4%	13.2	-4.5%
			Geometric Average:	-10.7%		-9.6%
			Regression Indication:	-10.0%		
			Selected:	-10.4%		-9.6%

Fitted=32.1892 x e^(-0.1053*(YEAR-2001))

Fitted=23.6329 x e^(-0.1012*(YEAR-2004.0))





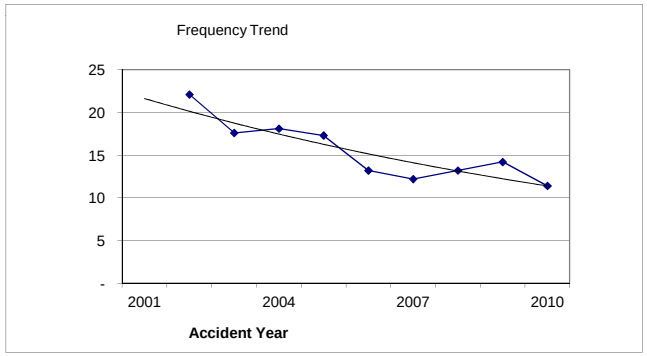
Sources:
(1) Exhibit V-I-1 Col. 2
(2) Exhibit X-B
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

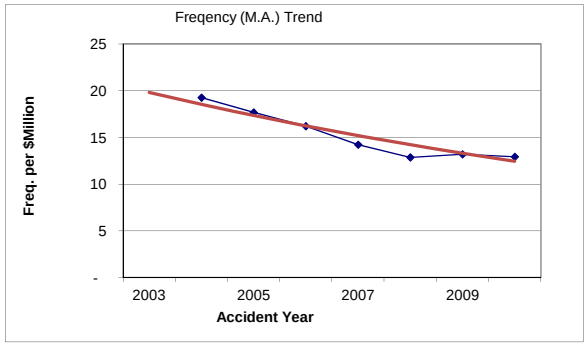
Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	8,994,433	644	1.312	11,800,696	237	20.1			
2002	8,714,467	662	1.276	11,119,660	246	22.1			
2003	9,013,726	675	1.252	11,285,185	199	17.6	-20.4%		
2004	10,395,953	690	1.225	12,735,042	231	18.1	2.8%	19.3	
2005	11,249,015	716	1.180	13,273,838	230	17.3	-4.4%	17.7	-8.3%
2006	11,120,752	745	1.134	12,610,933	166	13.2	-23.7%	16.2	-8.3%
2007	12,390,143	779	1.085	13,443,305	164	12.2	-7.6%	14.2	-12.1%
2008	14,748,748	807	1.047	15,441,939	204	13.2	8.2%	12.9	-9.6%
2009	13,629,032	836	1.011	13,778,951	195	14.2	7.6%	13.2	2.6%
2010	15,722,550	845	1.000	15,722,550	179	11.4	-19.7%	12.9	-2.0%
						Geometric Average:	-7.9%		-6.4%
						Regression Indication:	-6.9%		
						Selected:	-7.4%		-6.4%

Fitted=23.2172 x e^(-0.0712*(YEAR-2001))



Fitted=18.5467 x e^(-0.0664*(YEAR-2004.0))



Soures:
- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
- (4) (1)x(3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

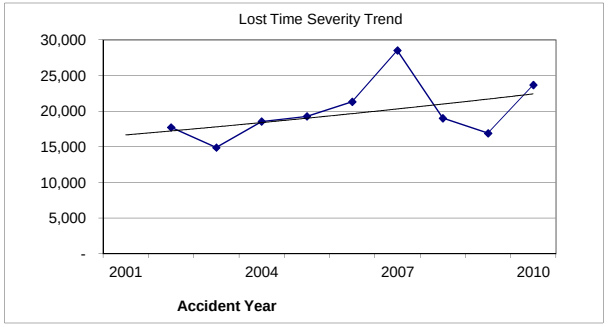
Estimates 03 & 04

Earliest Year: 2002

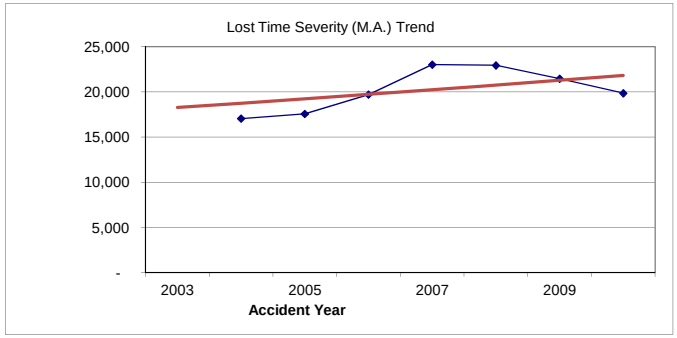
Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	3,241,016	347,675	2,893,341	237	12,208			
2002	4,704,848	345,393	4,359,455	246	17,721			
2003	3,308,260	346,252	2,962,008	199	14,884	-16.0%		
2004	4,785,029	499,175	4,285,854	231	18,553	24.7%	17,053	
2005	5,010,660	577,565	4,433,095	230	19,274	3.9%	17,571	3.0%
2006	4,001,661	464,210	3,537,451	166	21,310	10.6%	19,713	12.2%
2007	5,331,436	654,006	4,677,430	164	28,521	33.8%	23,035	16.9%
2008	4,452,148	574,474	3,877,674	204	19,008	-33.4%	22,946	-0.4%
2009	3,770,661	475,294	3,295,367	195	16,899	-11.1%	21,476	-6.4%
2010	4,951,014	712,472	4,238,542	179	23,679	40.1%	19,862	-7.5%
					Geometric Average:	3.7%		2.6%
					Regression Indication:	3.4%		
					Selected:	3.5%		2.6%

Fitted=16116.6552 x e^(0.0330*(YEAR-2001))



Fitted=18751.0577 x e^(0.0254*(YEAR--2004.0))



Source:
(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

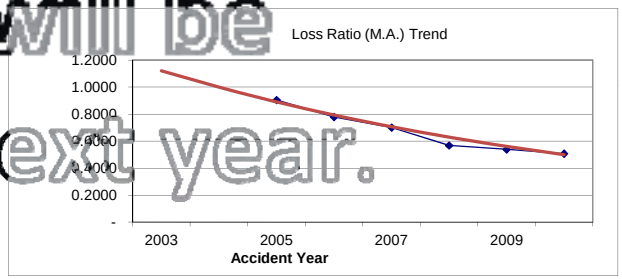
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	8,515,273	1.0150	8,643,002	8,994,433				
2002	12,455,797	1.0167	12,663,809	8,714,467				
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889			
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%		
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%	0.905	
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%	0.779	-13.9%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%	0.701	-10.0%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%	0.568	-19.0%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%	0.539	-5.1%
2010	3,188,481	2.0328	6,481,544	15,722,550	0.412	-2.4%	0.508	-5.8%
					Geometric Average:	-10.4%		-10.9%
					Regression Indication:	-10.7%		
					Selected:	-10.6%		-10.9%

Fitted=1.0351 x e^(-0.1137*(YEAR-2001))

Fitted=0.8898 x e^(-0.1155*(YEAR-2005.0))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

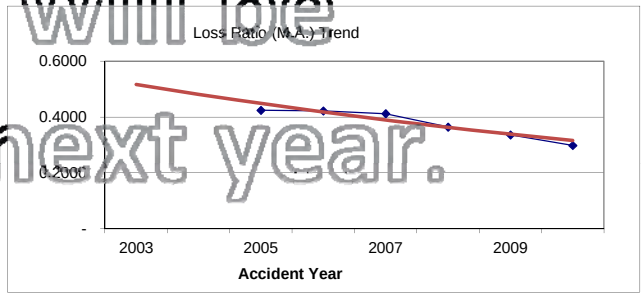
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Trended Loss Ratio

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	2,879,623	1.1255	3,241,016	8,994,433				
2002	4,145,606	1.1349	4,704,848	8,714,467				
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367			
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.3%		
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.3%	0.424	
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.1%	0.422	-0.5%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.4%	0.412	-2.4%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%	0.364	-11.7%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%	0.336	-7.7%
2010	3,630,574	1.3637	4,951,014	15,722,550	0.315	13.7%	0.298	-11.3%
					Geometric Average:	-2.2%		-6.8%
					Regression Indication:	-5.3%		
					Selected:	-3.7%		-6.8%

Fitted=0.5189 x e^(-0.0347*(YEAR-2001))

Fitted=0.4485 x e^(-0.0705*(YEAR-2005.0))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

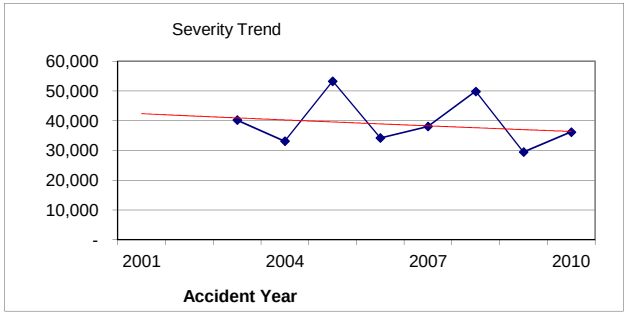
Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1, 2 & 5 provide information on large claims that were previously limited for trend calculations.

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

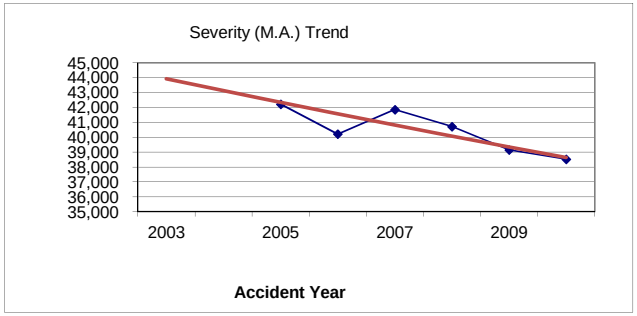
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	8,643,002	237	36,468			
2002	12,663,809	246	51,479			
2003	8,010,931	199	40,256			
2004	7,655,398 *	231	33,140	-17.7%		
2005	12,252,836	230	53,273	60.8%	42,223	
2006	5,681,630	166	34,227	-35.8%	40,213	-4.8%
2007	6,244,505 *	164	38,076	11.2%	41,859	4.1%
2008	10,170,154	204	49,854	30.9%	40,719	-2.7%
2009	5,754,413	195	29,510	-40.8%	39,147	-3.9%
2010	6,481,544	179	36,210	22.7%	38,524	-1.6%
			Geometric Average:	-1.5%		-1.8%
			Regression Indication:	-1.7%		
			Selected:	-1.6%		-1.8%

Fitted=43069.6931 x e^(-0.0168*(YEAR-2001))



Fitted=42344.6976 x e^(-0.0183*(YEAR-2005.0))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

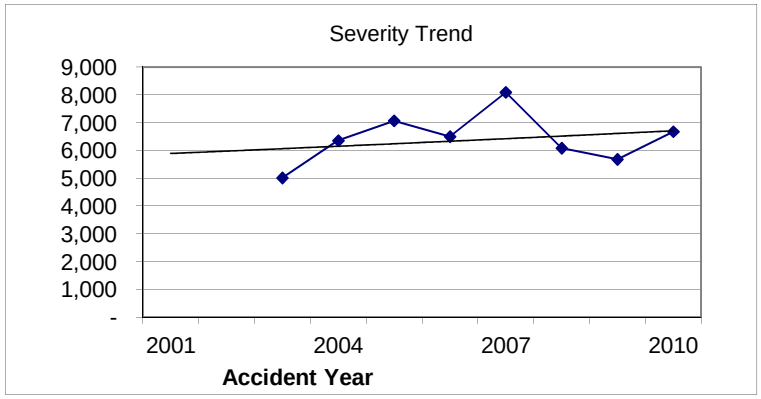
Estimates 05 & 06
Earliest Year: 2003

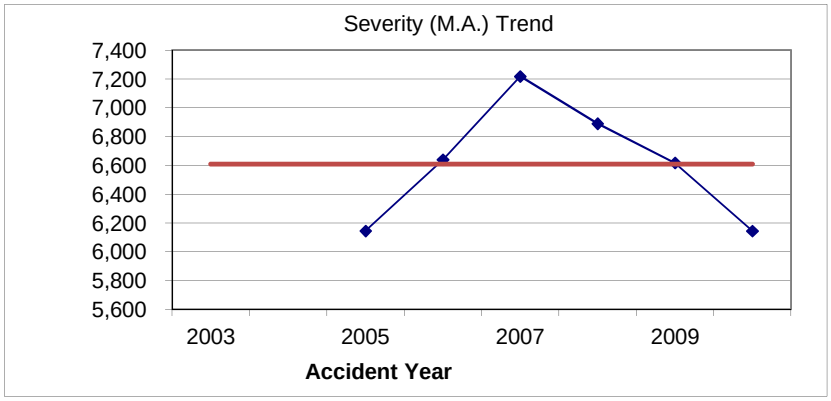
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	3,241,016	772	4,198			
2002	4,704,848	746	6,307			
2003	3,308,260	660	5,013			
2004	4,785,029	753	6,355	26.8%		
2005	5,010,660	709	7,067	11.2%	6,145	
2006	4,001,661	616	6,496	-8.1%	6,639	8.0%
2007	5,331,436	659	8,090	24.5%	7,218	8.7%
2008	4,452,148	732	6,082	-24.8%	6,890	-4.5%
2009	3,770,661	664	5,679	-6.6%	6,617	-4.0%
2010	4,951,014	742	6,673	17.5%	6,144	-7.1%
			Geometric Average:	4.2%		0.0%
			Regression Indication:	1.4%		
			Selected:	2.8%		0.0%

Fitted=5805.1468 x e^(0.0144*(YEAR-2001))

Fitted=6609.0077 x e^(0.0000*(YEAR-2005.0))





Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Estimates 05 & 06

Earliest Year: 2003

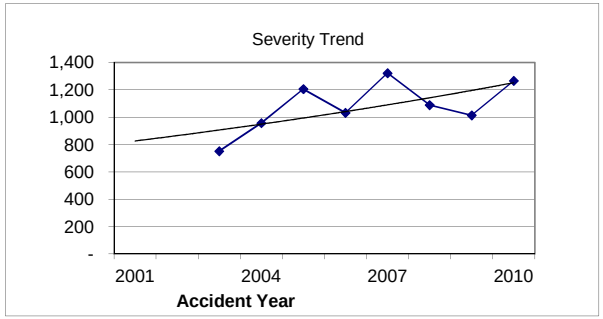
Traumatic Loss Trend
Medical Only Losses for All Classes Combined

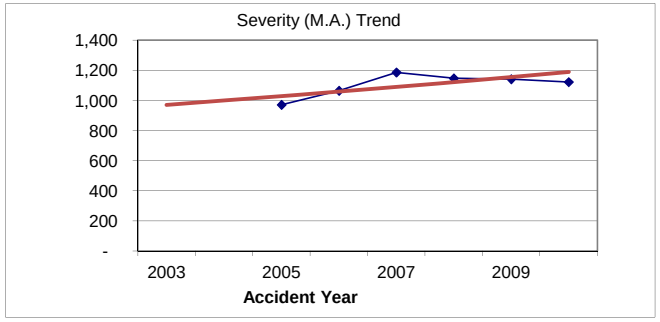
Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	535	347,675	650			
2002	500	345,393	691			
2003	461	346,252	751			
2004	522	499,175	956	27.3%		
2005	479	577,565	1,206	26.1%	971	
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	654,006	1,321	28.1%	1,186	11.4%
2008	528	574,474	1,088	-17.7%	1,147	-3.3%
2009	469	475,294	1,013	-6.9%	1,141	-0.5%
2010	563	712,472	1,265	24.9%	1,122	-1.6%
			Geometric Average:	7.7%		2.9%
			Regression Indication:	4.7%		
			Selected:	6.2%		2.9%

Fitted=788.2329 x e^(0.0462*(YEAR-2001))

Fitted=1028.1369 x e^(0.0290*(YEAR-2005.0))





Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

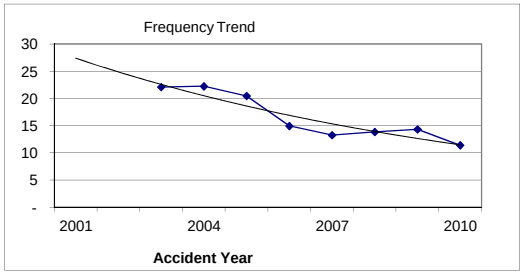
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

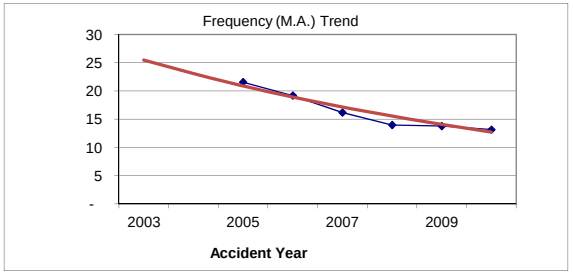
Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	237	8,994,433	26.3			
2002	246	8,714,467	28.2			
2003	199	9,013,726	22.1			
2004	231	10,395,953	22.2	0.6%		
2005	230	11,249,015	20.4	-8.0%	21.6	
2006	166	11,120,752	14.9	-27.0%	19.2	-11.0%
2007	164	12,390,143	13.2	-11.3%	16.2	-15.6%
2008	204	14,748,748	13.8	4.5%	14.0	-13.6%
2009	195	13,629,032	14.3	3.4%	13.8	-1.5%
2010	179	15,722,550	11.4	-20.4%	13.2	-4.5%
			Geometric Average:	-9.0%		-9.4%
			Regression Indication:	-9.2%		
			Selected:	-9.1%		-9.4%

Fitted=30.1601 x e^(-0.0968*(YEAR-2001))

Fitted=20.8930 x e^(-0.0987*(YEAR-2005.0))





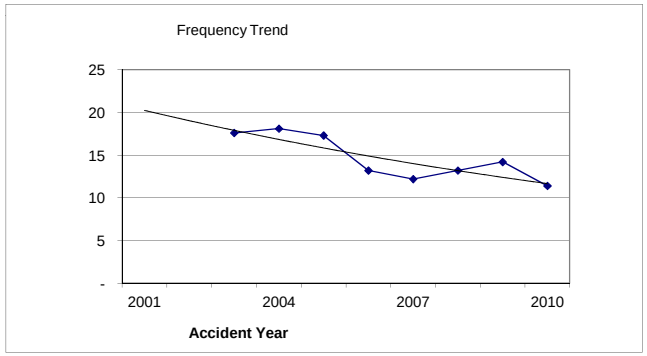
Sources:
(1) Exhibit V-I-1 Col. 2
(2) Exhibit X-B
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

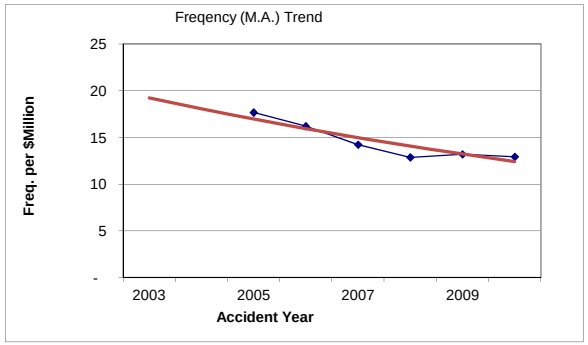
Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	8,994,433	644	1.312	11,800,696	237	20.1			
2002	8,714,467	662	1.276	11,119,660	246	22.1			
2003	9,013,726	675	1.252	11,285,185	199	17.6			
2004	10,395,953	690	1.225	12,735,042	231	18.1	2.8%		
2005	11,249,015	716	1.180	13,273,838	230	17.3	-4.4%	17.7	
2006	11,120,752	745	1.134	12,610,933	166	13.2	-23.7%	16.2	-8.3%
2007	12,390,143	779	1.085	13,443,305	164	12.2	-7.6%	14.2	-12.1%
2008	14,748,748	807	1.047	15,441,939	204	13.2	8.2%	12.9	-9.6%
2009	13,629,032	836	1.011	13,778,951	195	14.2	7.6%	13.2	2.6%
2010	15,722,550	845	1.000	15,722,550	179	11.4	-19.7%	12.9	-2.0%
						Geometric Average:	-6.0%		-6.0%
						Regression Indication:	-5.9%		
						Selected:	-6.0%		-6.0%

Fitted=21.5079 x e^(-0.0612*(YEAR-2001))



Fitted=16.9668 x e^(-0.0624*(YEAR-2005.0))



Soures:
- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
- (4) (1)x(3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

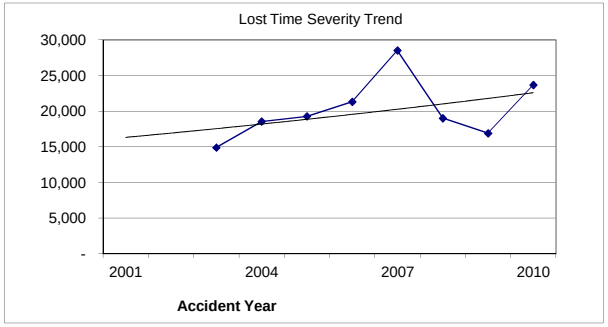
Estimates 05 & 06

Earliest Year: 2003

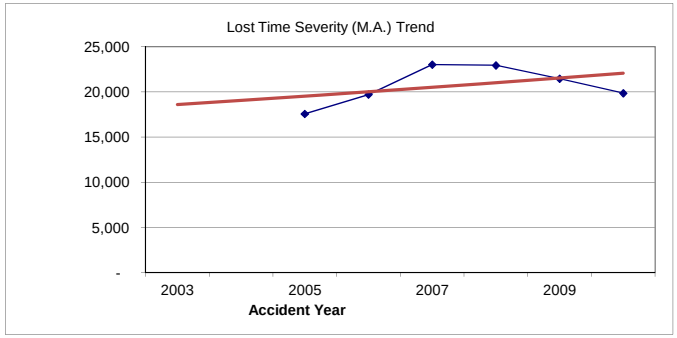
Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	3,241,016	347,675	2,893,341	237	12,208			
2002	4,704,848	345,393	4,359,455	246	17,721			
2003	3,308,260	346,252	2,962,008	199	14,884			
2004	4,785,029	499,175	4,285,854	231	18,553	24.7%		
2005	5,010,660	577,565	4,433,095	230	19,274	3.9%	17,571	
2006	4,001,661	464,210	3,537,451	166	21,310	10.6%	19,713	12.2%
2007	5,331,436	654,006	4,677,430	164	28,521	33.8%	23,035	16.9%
2008	4,452,148	574,474	3,877,674	204	19,008	-33.4%	22,946	-0.4%
2009	3,770,661	475,294	3,295,367	195	16,899	-11.1%	21,476	-6.4%
2010	4,951,014	712,472	4,238,542	179	23,679	40.1%	19,862	-7.5%
					Geometric Average:	6.9%		2.5%
					Regression Indication:	3.7%		
					Selected:	5.3%		2.5%

Fitted=15738.5196 x e^(0.0361*(YEAR-2001))



Fitted=19532.5689 x e^(0.0245*(YEAR--2005.0))



Source:
(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

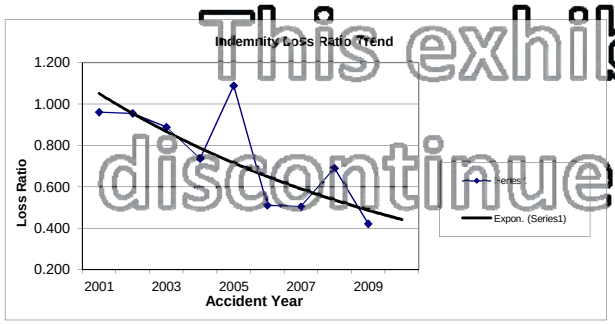
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Trended Loss Ratio

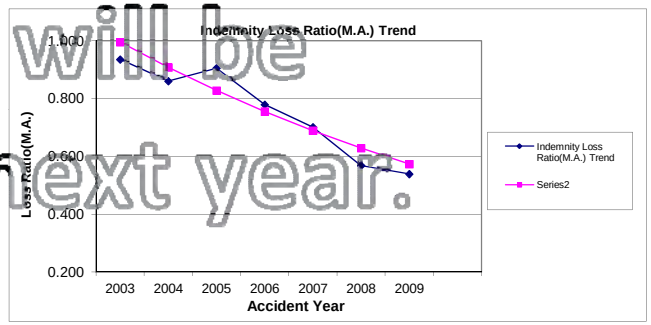
Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	8,515,273	1.0150	8,643,002	8,994,433	0.961			
2002	8,183,899	1.0167	8,320,570	8,714,467	0.955	-0.6%		
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889	-6.9%	0.935	
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%	0.860	-8.0%
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%	0.905	5.2%
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%	0.779	-13.9%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%	0.701	-10.0%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%	0.568	-19.0%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%	0.539	-5.1%

Geometric Average:	-9.8%	-8.8%
Regression Indication:	-9.2%	
Selected:	-9.5%	-8.8%

Fitted=1.1567 x e^(-0.0961^(YEAR-2000))



Fitted=0.573 x e^(-0.0918*(YEAR-2009))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4. The 2002 value was generated using interpolation between 2001 and 2003
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

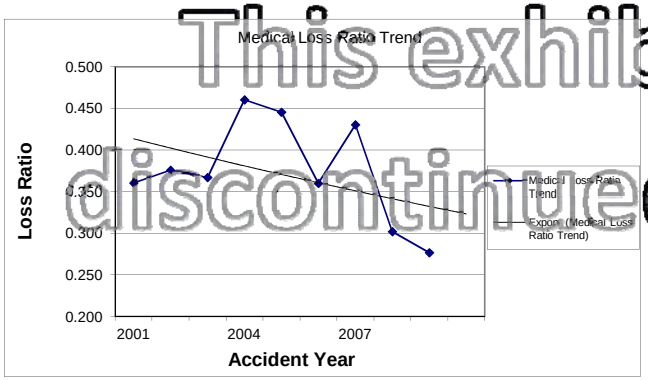
Trended Loss Ratio

Estimates 7 & 8

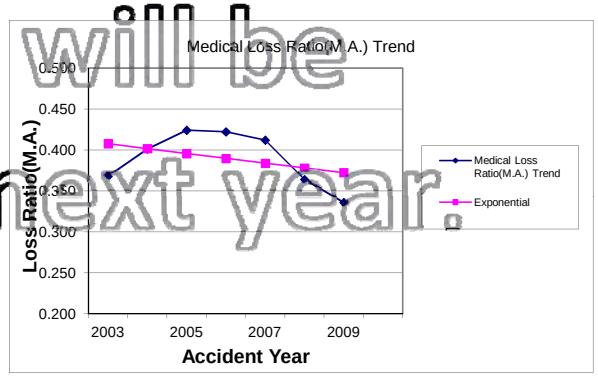
Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001	2,879,623	1.1255	3,241,016	8,994,433	0.360			
2002	2,884,840	1.1349	3,274,005	8,714,467	0.376	4.3%		
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367	-2.3%	0.368	
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.4%	0.401	9.0%
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.2%	0.424	5.7%
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.2%	0.422	-0.5%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.6%	0.412	-2.4%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%	0.364	-11.7%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%	0.336	-7.7%

Geometric Average:	-3.2%	-1.5%
Regression Indication:	-2.7%	
Selected:	-3.0%	-1.5%

Fitted=0.4249 x e^(-0.0274^(YEAR-2000))



Fitted=0.372 x e^(-0.0152*(YEAR-2009))



This exhibit will be discontinued next year.

Sources:
(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4. The 2002 value was generated using interpolation between 2001 and 2003
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

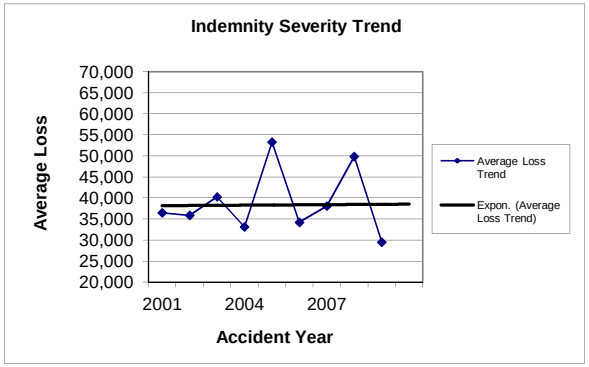
Estimates 7 & 8

Severity Trend

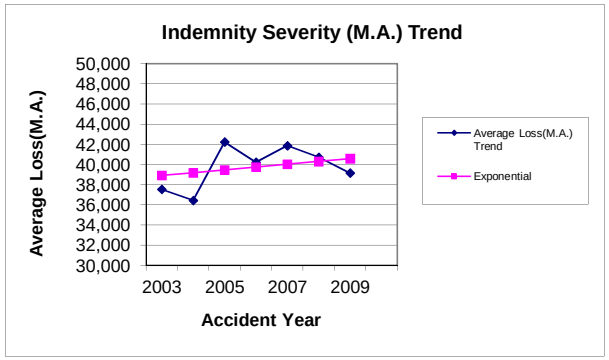
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	8,643,002	237	36,468			
2002	8,320,570	232	35,865	-1.7%		
2003	8,010,931	199	40,256	12.2%	37,530	
2004	7,655,398	231	33,140	-17.7%	36,420	-3.0%
2005	12,252,836 *	230	53,273	60.8%	42,223	15.9%
2006	5,681,630	166	34,227	-35.8%	40,213	-4.8%
2007	6,244,505	164	38,076	11.2%	41,859	4.1%
2008	10,170,154 *	204	49,854	30.9%	40,719	-2.7%
2009	5,754,413	195	29,510	-40.8%	39,147	-3.9%

Geometric Average:	-2.6%	0.7%
Regression Indication:	0.1%	
Selected:	-1.3%	0.7%

Fitted=38123.5756 x e^(0.0010^(YEAR-2000))



Fitted=40576.942 x e^(0.0070*(YEAR-2009))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1 Note that the 2002 claims were reduced by 14,the number of Black Wolf claims
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

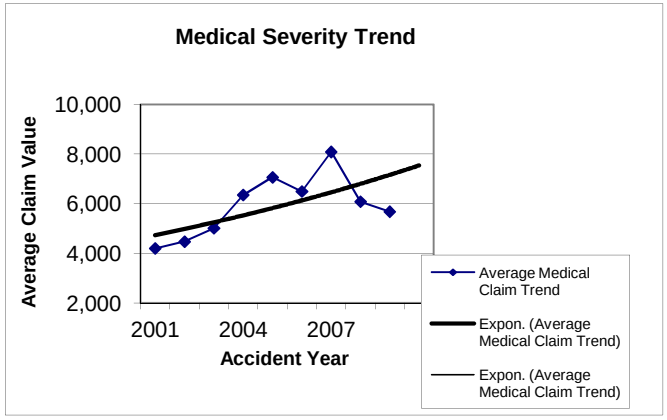
Severity Trend

Estimates 7 & 8

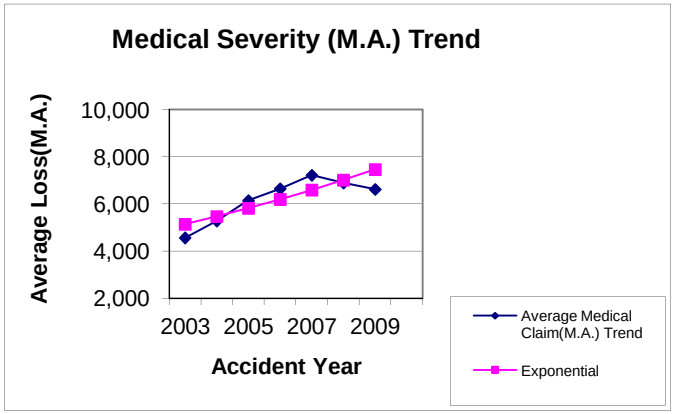
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	3,241,016	772	4,198			
2002	3,274,005	732	4,473	6.5%		
2003	3,308,260	660	5,013	12.1%	4,561	
2004	4,785,029	753	6,355	26.8%	5,280	15.8%
2005	5,010,660	709	7,067	11.2%	6,145	16.4%
2006	4,001,661	616	6,496	-8.1%	6,639	8.0%
2007	5,331,436	659	8,090	24.5%	7,218	8.7%
2008	4,452,148	732	6,082	-24.8%	6,890	-4.5%
2009	3,770,661	664	5,679	-6.6%	6,617	-4.0%

Geometric Average:	3.8%	6.4%
Regression Indication:	5.3%	
Selected:	4.6%	6.4%

Fitted=4492.0607 x e^(0.0518^(YEAR-2000))



Fitted=7459.026 x e^(0.0620*(YEAR-2009))



Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2. The number of claims for 2002 was reduced by 14, the number of Black Wolf claims.
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

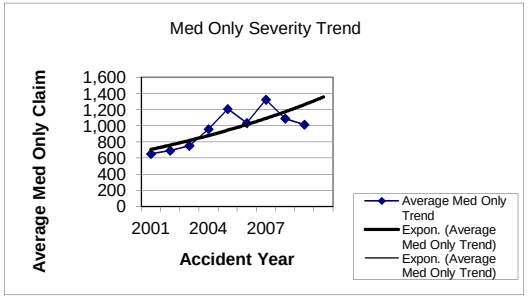
Estimates 7 & 8

Severity Trend

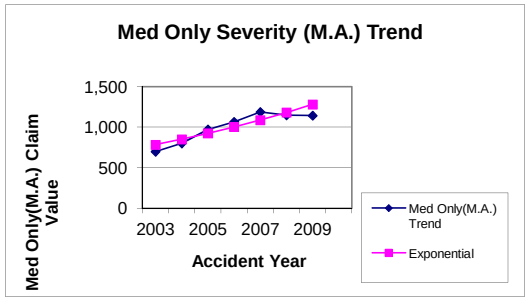
Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	535	347,675	650			
2002	500	345,393	691	6.3%		
2003	461	346,252	751	8.7%	697	
2004	522	499,175	956	27.3%	799	14.6%
2005	479	577,565	1,206	26.1%	971	21.5%
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	654,006	1,321	28.1%	1,186	11.4%
2008	528	574,474	1,088	-17.7%	1,147	-3.3%
2009	469	475,294	1,013	-6.9%	1,141	-0.5%

Geometric Average:	5.7%	8.6%
Regression Indication:	7.5%	
Selected:	6.6%	8.6%

Fitted=655.8383 x e^(0.0724^(YEAR-2000))



Fitted=1280.311 x e^(0.0821*(YEAR-2009))



Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

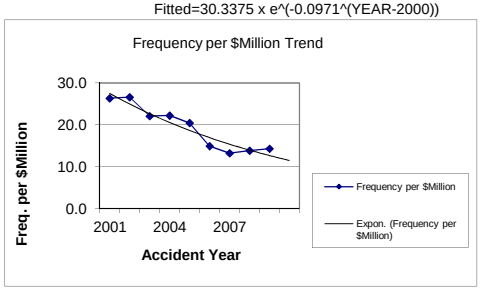
Estimates 7 & 8

Frequency Trend

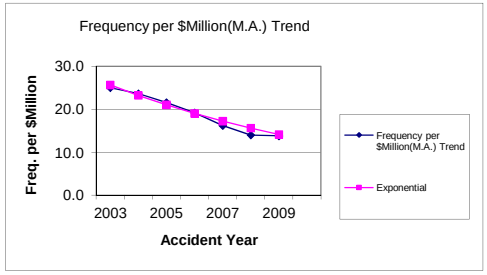
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001	237	8,994,433	26.3			
2002	232	8,714,467	26.6	1.0%		
2003	199	9,013,726	22.1	-17.1%	25.0	
2004	231	10,395,953	22.2	0.6%	23.6	-5.5%
2005	230	11,249,015	20.4	-8.0%	21.6	-8.7%
2006	166	11,120,752	14.9	-27.0%	19.2	-11.0%
2007	164	12,390,143	13.2	-11.3%	16.2	-15.6%
2008	204	14,748,748	13.8	4.5%	14.0	-13.6%
2009	195	13,629,032	14.3	3.4%	13.8	-1.5%

Geometric Average:	-7.3%	-9.4%
Regression Indication:	-9.3%	
Selected:	-8.3%	-9.4%

Fitted=30.3375 x e^(-0.0971^(YEAR-2000))



Fitted=14.153 x e^(-0.0992*(YEAR-2009))



Sources:
(1) Exhibit V-I-1 - Col. 2 - Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
(2) Exhibit X-B-1
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

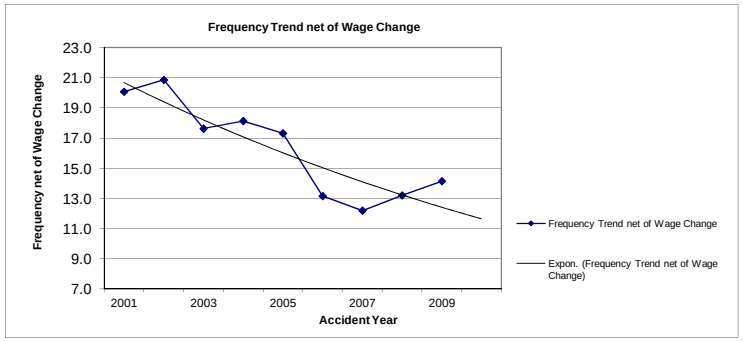
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Frequency Trend net of Wage Trend

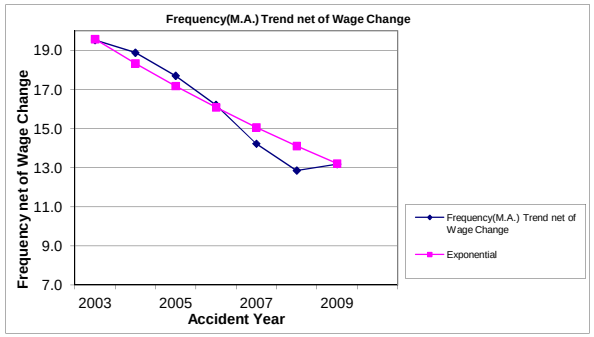
Estimates 7 & 8

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	8,994,433	644	1.312	11,800,696	237	20.1			
2002	8,714,467	662	1.276	11,119,660	232	20.9	3.9%		
2003	9,013,726	675	1.252	11,285,185	199	17.6	-15.5%	19.5	
2004	10,395,953	690	1.225	12,735,042	231	18.1	2.9%	18.9	-3.3%
2005	11,249,015	716	1.180	13,273,838	230	17.3	-4.5%	17.7	-6.2%
2006	11,120,752	745	1.134	12,610,933	166	13.2	-24.0%	16.2	-8.4%
2007	12,390,143	779	1.085	13,443,305	164	12.2	-7.3%	14.2	-12.2%
2008	14,748,748	807	1.047	15,441,939	204	13.2	8.3%	12.9	-9.6%
2009	13,629,032	836	1.011	13,778,951	195	14.2	7.1%	13.2	2.6%
2010		845	1.000						
						Geometric Average:	-4.3%	-6.3%	
						Regression Indication:	-6.2%		
						Selected:	-5.2%	-6.3%	

Fitted=22.0487 x e^(-0.0638^(YEAR-2000))



Fitted=13.218 x e^(-0.0654*(YEAR-2009))



Soures:
(1) Exhibit X-B
(2) Exhibit XII-D
(3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
(4) (1)x(3)
(5) Exhibit VI-C-1. Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
(6) (5) / (4) * 1,000,000
(7) (Current Freq./Prior Freq.-1.0)x100

Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

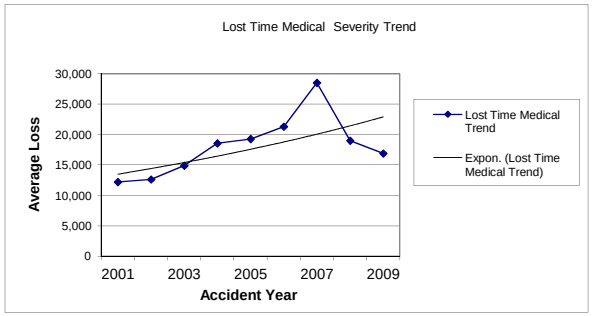
Estimates 7 & 8

Severity Trend

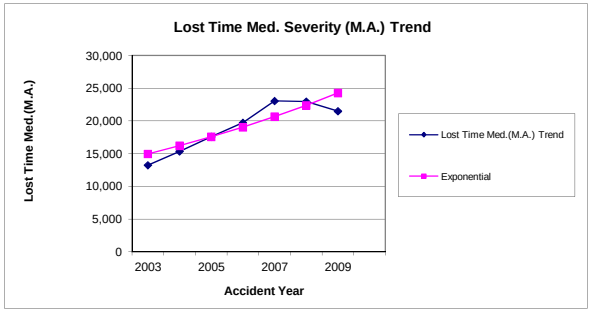
Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	3,241,016	347,675	2,893,341	237	12,208			
2002	3,274,005	345,393	2,928,612	232	12,623	3.4%		
2003	3,308,260	346,252	2,962,008	199	14,884	17.9%	13,239	
2004	4,785,029	499,175	4,285,854	231	18,553	24.7%	15,354	16.0%
2005	5,010,660	577,565	4,433,095	230	19,274	3.9%	17,571	14.4%
2006	4,001,661	464,210	3,537,451	166	21,310	10.6%	19,713	12.2%
2007	5,331,436	654,006	4,677,430	164	28,521	33.8%	23,035	16.9%
2008	4,452,148	574,474	3,877,674	204	19,008	-33.4%	22,946	-0.4%
2009	3,770,661	475,294	3,295,367	195	16,899	-11.1%	21,476	-6.4%

Geometric Average:	4.1%	8.4%
Regression Indication:	6.8%	
Selected:	5.5%	8.4%

Fitted=12628.3699 x e^(0.0661^(YEAR-2000))



Fitted=24260.338 x e^(0.0806*(YEAR-2009))



Source:

(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1. The number of 2002 claims was reduced by 14, the number of Black Wolf claims
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

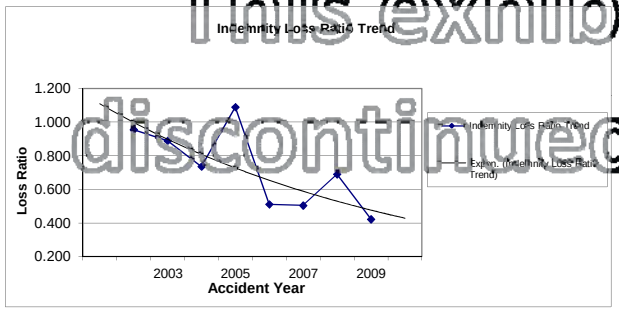
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Trended Loss Ratio

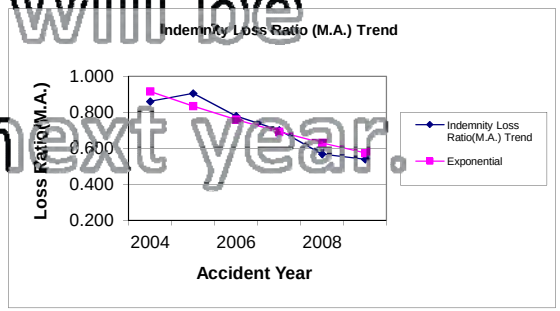
Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2002	8,183,899	1.0167	8,320,570	8,714,467	0.955			
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889	-6.9%		
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%	0.860	
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%	0.905	5.2%
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%	0.779	-13.9%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%	0.701	-10.0%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%	0.568	-19.0%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%	0.539	-5.1%

Geometric Average:	-11.0%	-8.9%
Regression Indication:	-10.0%	
Selected:	-10.5%	-8.9%

Fitted=0.528 x e^(-0.1057*(YEAR-2001))



Fitted=0.574 x e^(-0.0934*(YEAR-2009))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4. The 2002 value was generated using interpolation between 2001 and 2003
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

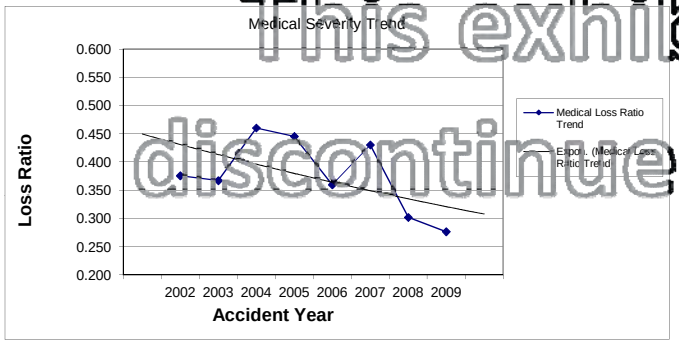
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Trended Loss Ratio

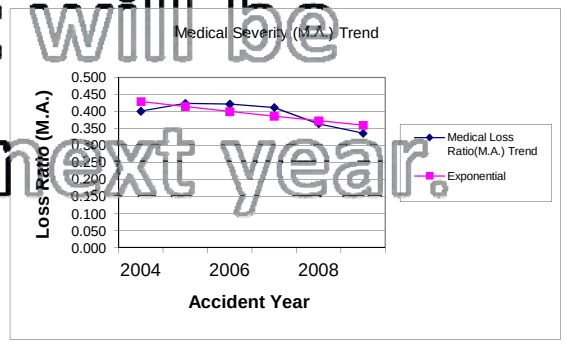
Estimates 9 & 10

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2002	2,884,840	1.1349	3,274,005	8,714,467	0.376			
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367	-2.3%		
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.4%	0.401	
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.2%	0.424	5.7%
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.2%	0.422	-0.5%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.6%	0.412	-2.4%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%	0.364	-11.7%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%	0.336	-7.7%
					Geometric Average:	-4.3%	-3.5%	
					Regression Indication:	-4.1%		
					Selected:	-4.2%	-3.5%	

Fitted=0.4687 x e^(-0.0421*(YEAR-2000))



Fitted=0.360 x e^(-0.0354*(YEAR-2009))



This exhibit will be discontinued next year.

Sources:
(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4. The 2002 value was generated using interpolation between 2001 and 2003
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

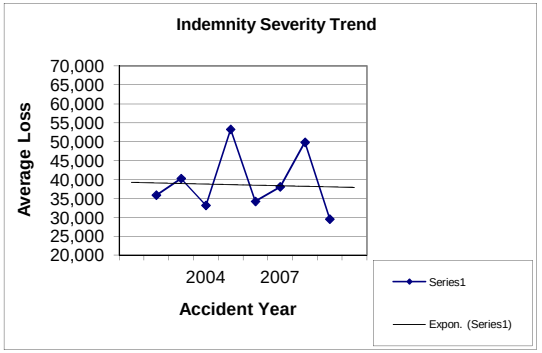
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Severity Trend

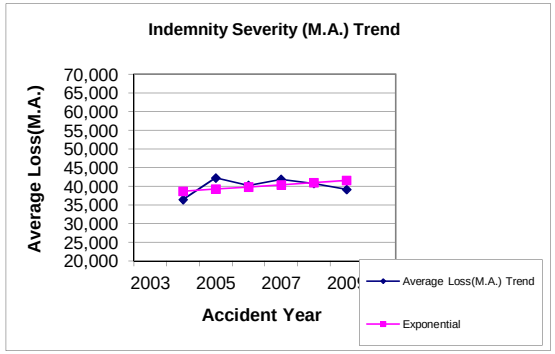
Estimates 9 &10

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	8,320,570	232	35,865			
2003	8,010,931	199	40,256	12.2%		
2004	7,655,398	231	33,140	-17.7%	36,420	
2005	12,252,836 *	230	53,273	60.8%	42,223	15.9%
2006	5,681,630	166	34,227	-35.8%	40,213	-4.8%
2007	6,244,505	164	38,076	11.2%	41,859	4.1%
2008	10,170,154 *	204	49,854	30.9%	40,719	-2.7%
2009	5,754,413	195	29,510	-40.8%	39,147	-3.9%
			Geometric Average:	-2.7%	1.5%	
			Regression Indication:	-0.4%		
			Selected:	-1.6%	1.5%	

Fitted=39380.7565 x e^(-0.0038*(YEAR-2000))



Fitted=41570.523 x e^(0.0144*(YEAR-2009))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1 Note that the 2002 claims were reduced by 14,the number of Black Wolf claims
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

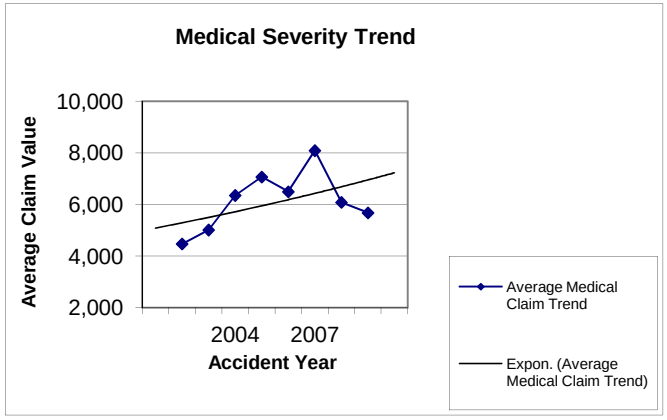
Severity Trend

Estimates 9 & 10

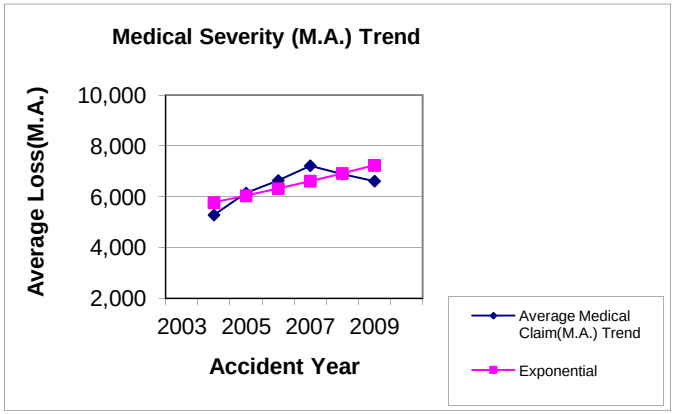
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	3,274,005	732	4,473			
2003	3,308,260	660	5,013	12.1%		
2004	4,785,029	753	6,355	26.8%	5,280	
2005	5,010,660	709	7,067	11.2%	6,145	16.4%
2006	4,001,661	616	6,496	-8.1%	6,639	8.0%
2007	5,331,436	659	8,090	24.5%	7,218	8.7%
2008	4,452,148	732	6,082	-24.8%	6,890	-4.5%
2009	3,770,661	664	5,679	-6.6%	6,617	-4.0%

Geometric Average:	3.5%	4.6%
Regression Indication:	4.0%	
Selected:	3.7%	4.6%

Fitted=4892.2771 x e^(0.0390*(YEAR-2000))



Fitted=7237.164 x e^(0.0451*(YEAR-2009))



Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2. The number of claims for 2002 was reduced by 14, the number of Black Wolf claims.
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

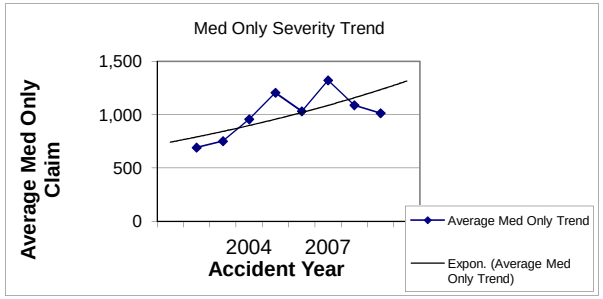
Severity Trend

Estimates 9 & 10

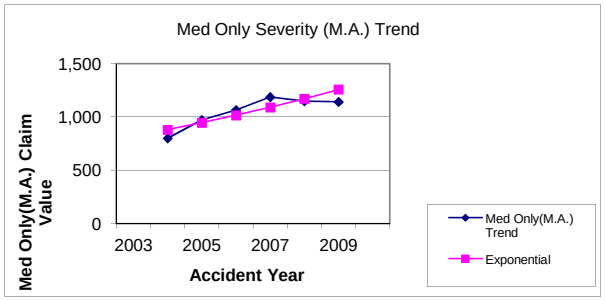
Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	500	345,393	691			
2003	461	346,252	751	8.7%		
2004	522	499,175	956	27.3%	799	
2005	479	577,565	1,206	26.1%	971	21.5%
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	654,006	1,321	28.1%	1,186	11.4%
2008	528	574,474	1,088	-17.7%	1,147	-3.3%
2009	469	475,294	1,013	-6.9%	1,141	-0.5%

Geometric Average:	5.6%	7.4%
Regression Indication:	6.6%	
Selected:	6.1%	7.4%

Fitted=695.1920 x e^(0.0637*(YEAR-2000))



Fitted=1256.182 x e^(0.0711*(YEAR-2009))



Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

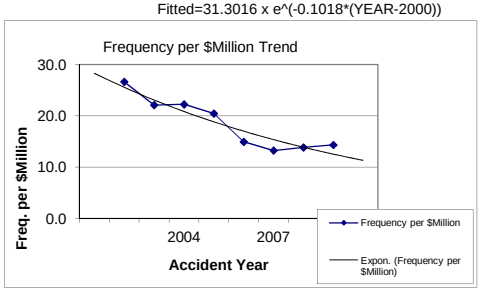
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Frequency Trend

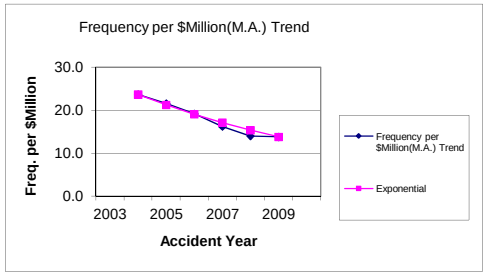
Estimates 9 & 10

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	232	8,714,467	26.6			
2003	199	9,013,726	22.1	-17.1%		
2004	231	10,395,953	22.2	0.6%	23.6	
2005	230	11,249,015	20.4	-8.0%	21.6	-8.7%
2006	166	11,120,752	14.9	-27.0%	19.2	-11.0%
2007	164	12,390,143	13.2	-11.3%	16.2	-15.6%
2008	204	14,748,748	13.8	4.5%	14.0	-13.6%
2009	195	13,629,032	14.3	3.4%	13.8	-1.5%
			Geometric Average:	-8.5%	-10.2%	
			Regression Indication:	-9.7%		
			Selected:	-9.1%	-10.2%	

Fitted=31.3016 x e^(-0.1018*(YEAR-2000))



Fitted=13.801 x e^(-0.1078*(YEAR-2009))



Sources:
(1) Exhibit V-I-1 - Col. 2 - Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
(2) Exhibit X-B
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

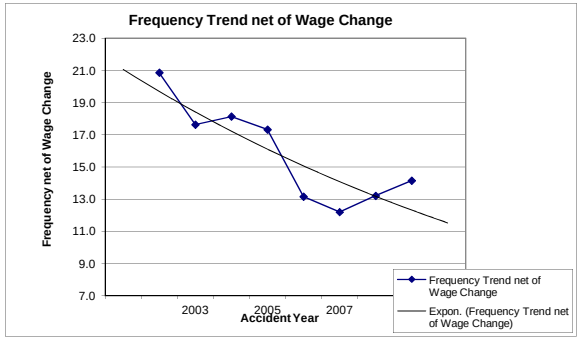
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Frequency Trend net of Wage Trend

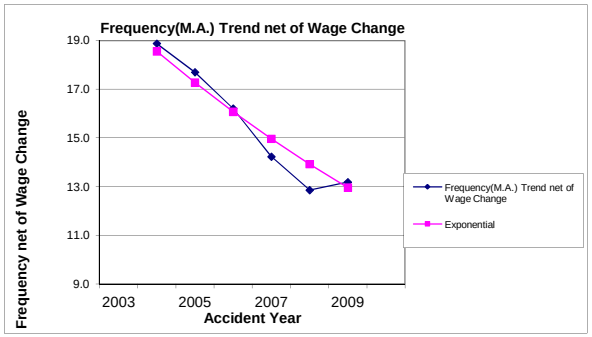
Estimates 9 & 10

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2002	8,714,467	662	1.276	11,119,660	232	20.9			
2003	9,013,726	675	1.252	11,285,185	199	17.6	-15.5%		
2004	10,395,953	690	1.225	12,735,042	231	18.1	2.9%	18.9	
2005	11,249,015	716	1.180	13,273,838	230	17.3	-4.5%	17.7	-6.2%
2006	11,120,752	745	1.134	12,610,933	166	13.2	-24.0%	16.2	-8.4%
2007	12,390,143	779	1.085	13,443,305	164	12.2	-7.3%	14.2	-12.2%
2008	14,748,748	807	1.047	15,441,939	204	13.2	8.3%	12.9	-9.6%
2009	13,629,032	836	1.011	13,778,951	195	14.2	7.1%	13.2	2.6%
2010		845	1.000						
						Geometric Average:	-5.4%	-6.9%	
						Regression Indication:	-6.5%		
						Selected:	-5.9%	-6.9%	

Fitted=22.5188 x e^(-0.0670*(YEAR-2000))



Fitted=12.963 x e^(-0.0718*(YEAR-2009))



Soures:
(1) Exhibit X-B
(2) Exhibit XII-D
(3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
(4) (1)x(3)
(5) Exhibit VI-C-1. Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
(6) (5) / (4) * 1,000,000
(7) (Current Freq./Prior Freq.-1.0)x100

Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

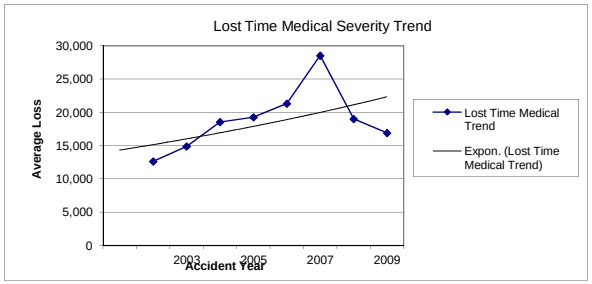
Estimates 9 & 10

Severity Trend

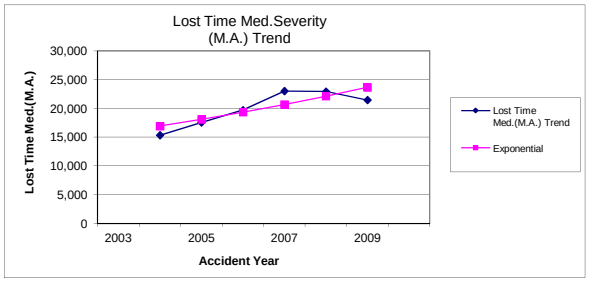
Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2002	3,274,005	345,393	2,928,612	232	12,623			
2003	3,308,260	346,252	2,962,008	199	14,884	17.9%		
2004	4,785,029	499,175	4,285,854	231	18,553	24.7%	15,353.8	
2005	5,010,660	577,565	4,433,095	230	19,274	3.9%	17,570.8	14.4%
2006	4,001,661	464,210	3,537,451	166	21,310	10.6%	19,712.6	12.2%
2007	5,331,436	654,006	4,677,430	164	28,521	33.8%	23,035.1	16.9%
2008	4,452,148	574,474	3,877,674	204	19,008	-33.4%	22,946.4	-0.4%
2009	3,770,661	475,294	3,295,367	195	16,899	-11.1%	21,476.1	-6.4%

Geometric Average:	4.3%	6.9%
Regression Indication:	5.7%	
Selected:	5.0%	6.9%

Fitted=13563.0907 x e^(0.0554*(YEAR-2000))



Fitted=23672.455 x e^(0.0671*(YEAR-2009))



Source:

(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1. The number of 2002 claims was reduced by 14,the number of Black Wolf claims.
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

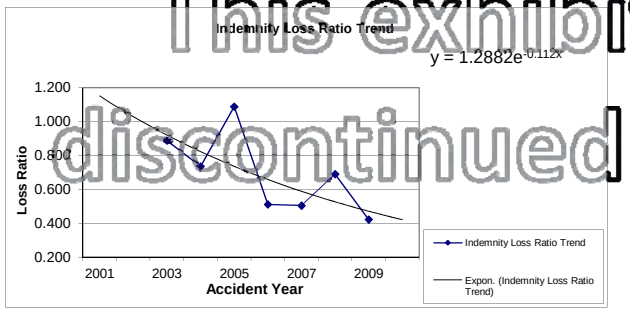
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Trended Loss Ratio

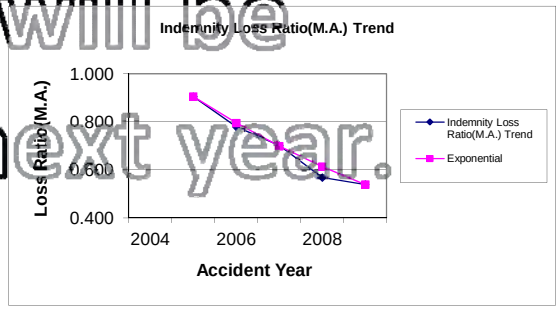
Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001								
2002	8,183,899							
2003	7,865,421	1.0185	8,010,931	9,013,726	0.889			
2004	7,469,216	1.0204	7,655,398 *	10,395,953	0.736	-17.2%		
2005	11,984,386	1.0224	12,252,836	11,249,015	1.089	48.0%	0.905	
2006	5,496,933	1.0336	5,681,630	11,120,752	0.511	-53.1%	0.779	-13.9%
2007	6,053,552	1.0749	6,244,505 *	12,390,143	0.504	-1.4%	0.701	-10.0%
2008	8,947,874	1.1366	10,170,154	14,748,748	0.690	36.9%	0.568	-19.0%
2009	4,426,812	1.2999	5,754,413	13,629,032	0.422	-38.8%	0.539	-5.1%

Geometric Average:	-11.7%	-12.2%
Regression Indication:	-10.6%	
Selected:	-11.1%	-12.2%

Fitted=1.2882 x e^(-0.1120*(YEAR-2000))



Fitted=0.539 x e^(-0.1296*(YEAR-2009))



This exhibit will be discontinued next year.

Sources:

(1) Exhibit V-D,pg.1 or Exhibit VI-A,pg.4. The 2002 value was generated using interpolation between 2001 and 2003.
(2) Exhibit V-C-1 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

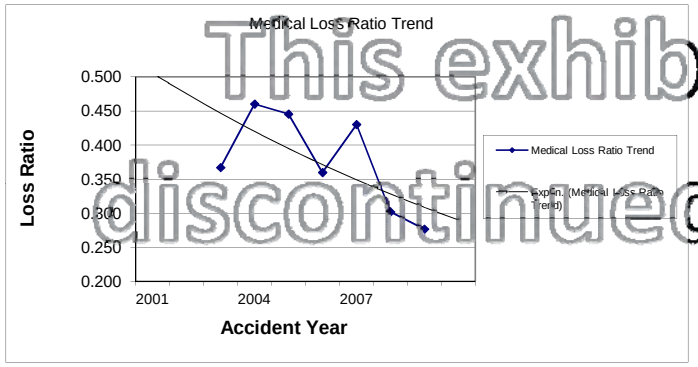
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

Trended Loss Ratio

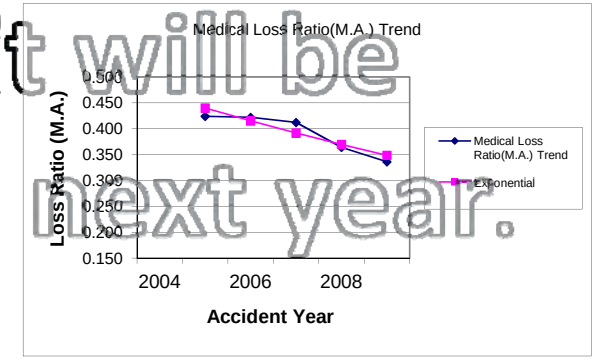
Estimates 11 & 12

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2001								
2002	2,884,840							
2003	2,890,067	1.1447	3,308,260	9,013,726	0.367			
2004	4,180,965	1.1549	4,785,029 *	10,395,953	0.460	25.4%		
2005	4,299,151	1.1655	5,010,660	11,249,015	0.445	-3.2%	0.424	
2006	3,401,038	1.1766	4,001,661	11,120,752	0.360	-19.2%	0.422	-0.5%
2007	5,632,912	1.1881	5,331,436 *	12,390,143	0.430	19.6%	0.412	-2.4%
2008	3,709,814	1.2001	4,452,148	14,748,748	0.302	-29.8%	0.364	-11.7%
2009	3,021,605	1.2479	3,770,661	13,629,032	0.277	-8.3%	0.336	-7.7%
					Geometric Average:	-4.6%	-5.6%	
					Regression Indication:	-6.0%		
					Selected:	-5.3%	-5.6%	

Fitted=0.5375 x e^(-0.0616*(YEAR-2001))



Fitted=0.349 x e^(-0.0582*(YEAR-2009))



This exhibit will be discontinued next year.

Sources:
(1) Exhibit V-E,pg.1 or Exhibit VI-B,pg.4. The 2002 value was generated using interpolation between 2001 and 2003.
(2) Exhibit V-C-2 Column (8)
(3) =(1)x(2)
(4) Exhibit X-B
(5) =(3)/(4)
(6) =(current year ratio/ prior year ratio -1) x 100

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

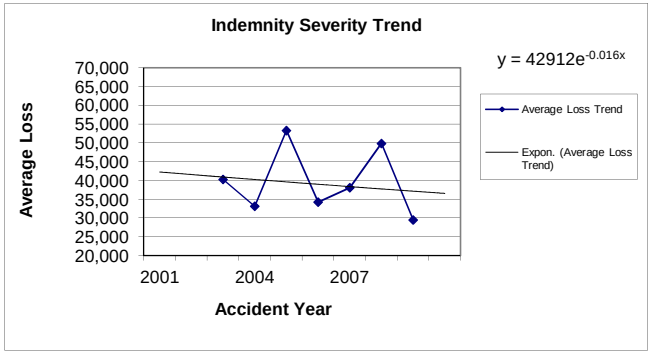
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Severity Trend

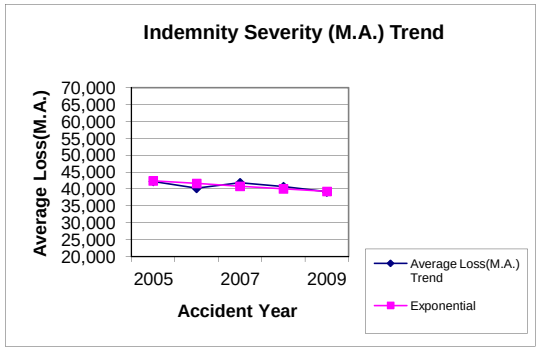
Estimates 11 &12

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001						
2002						
2003	8,010,931	199	40,256			
2004	7,655,398 *	231	33,140	-17.7%		
2005	12,252,836	230	53,273	60.8%	42,223	
2006	5,681,630	166	34,227	-35.8%	40,213	-4.8%
2007	6,244,505 *	164	38,076	11.2%	41,859	4.1%
2008	10,170,154	204	49,854	30.9%	40,719	-2.7%
2009	5,754,413	195	29,510	-40.8%	39,147	-3.9%
			Geometric Average:	-5.0%	-1.9%	
			Regression Indication:	-1.6%		
			Selected:	-3.3%	-1.9%	

Fitted=42911.5656 x e^(-0.0161*(YEAR-2001))



Fitted=39316.408 x e^(-0.0189*(YEAR-2009))



Sources:
(1) Exhibit V-H page 1,Column (3)
(2) Exhibit VI-C-1
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4. Exhibits V-J pp. 1 & 2 provide information on large claims that were previously limited for trend calculations.

Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combinded

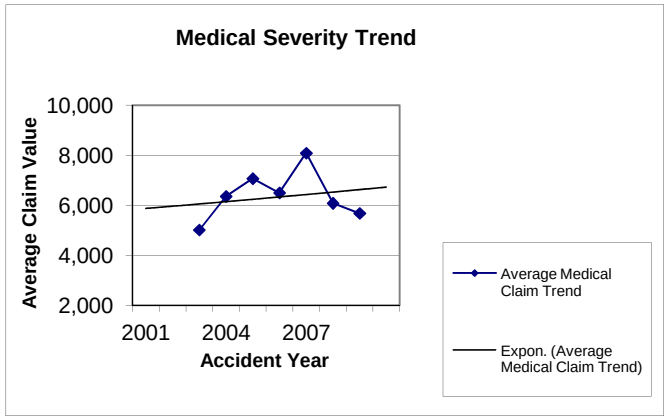
Severity Trend

Estimates 11 & 12

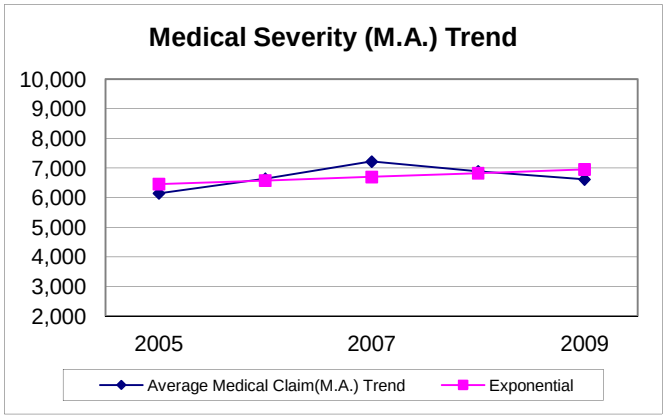
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001						
2002						
2003	3,308,260	660	5,013			
2004	4,785,029	753	6,355	26.8%		
2005	5,010,660	709	7,067	11.2%	6,145	
2006	4,001,661	616	6,496	-8.1%	6,639	8.0%
2007	5,331,436	659	8,090	24.5%	7,218	8.7%
2008	4,452,148	732	6,082	-24.8%	6,890	-4.5%
2009	3,770,661	664	5,679	-6.6%	6,617	-4.0%

Geometric Average:	2.1%	1.9%
Regression Indication:	1.5%	
Selected:	1.8%	1.9%

Fitted=5785.6721 x e^(0.0151*(YEAR-2000))



Fitted=6954.462 x e^(0.0185*(YEAR-2009))



Sources:
(1) Exhibit V-H page 2,Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2.
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

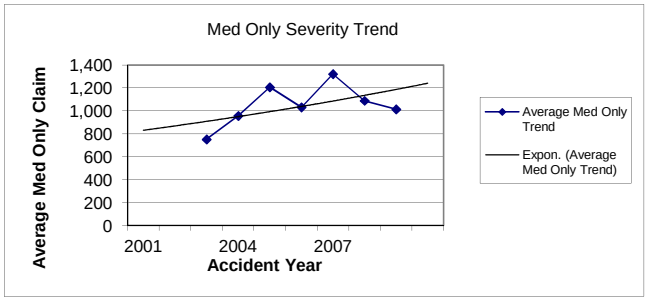
Severity Trend

Estimates 11 & 12

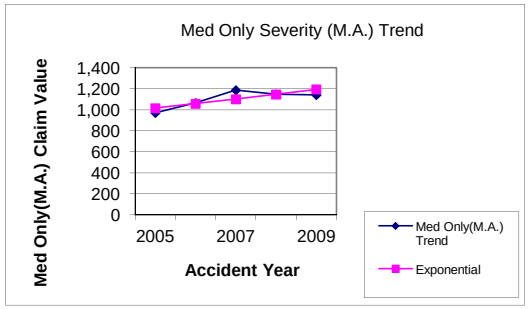
Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001						
2002						
2003	461	346,252	751			
2004	522	499,175	956	27.3%		
2005	479	577,565	1,206	26.1%	971	
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	654,006	1,321	28.1%	1,186	11.4%
2008	528	574,474	1,088	-17.7%	1,147	-3.3%
2009	469	475,294	1,013	-6.9%	1,141	-0.5%

Geometric Average:	5.1%	4.1%
Regression Indication:	4.6%	
Selected:	4.8%	4.1%

Fitted=794.6609 x e^(0.0446*(YEAR-2000))



Fitted=1194.407 x e^(0.0403*(YEAR-2009))



Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

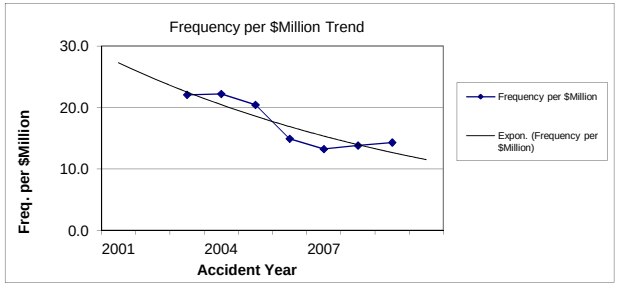
Frequency Trend

Estimates 11 & 12

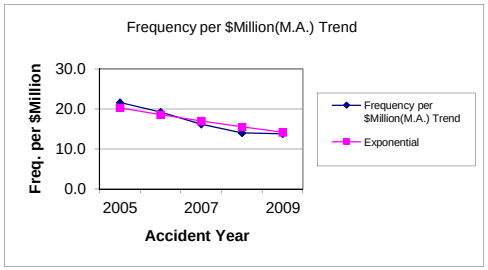
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per($M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2001						
2002						
2003	199	9,013,726	22.1			
2004	231	10,395,953	22.2	0.6%		
2005	230	11,249,015	20.4	-8.0%	21.6	
2006	166	11,120,752	14.9	-27.0%	19.2	-11.0%
2007	164	12,390,143	13.2	-11.3%	16.2	-15.6%
2008	204	14,748,748	13.8	4.5%	14.0	-13.6%
2009	195	13,629,032	14.3	3.4%	13.8	-1.5%

Geometric Average:	-7.0%	-10.6%
Regression Indication:	-9.1%	
Selected:	-8.1%	-10.6%

Fitted=30.0221 x e^(-0.0959*(YEAR-2000))



Fitted=14.174 x e^(-0.0895*(YEAR-2009))



Sources:
(1) Exhibit V-I-1 - Col. 2
(2) Exhibit X-B
(3) (1) / (2) x 1,000,000
(4) (Current Freq. / Prior Freq. -1.0) x 100'

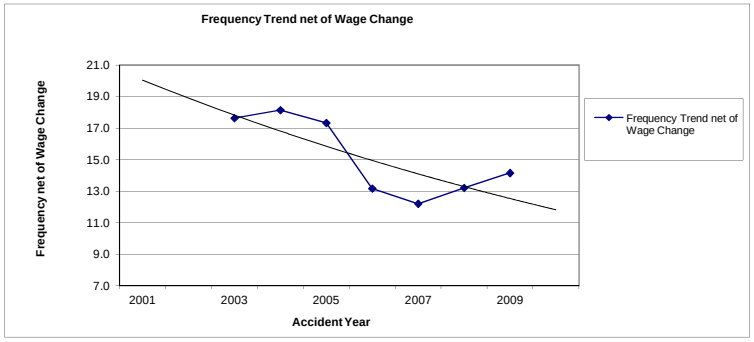
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combinded

Frequency Trend net of Wage Trend

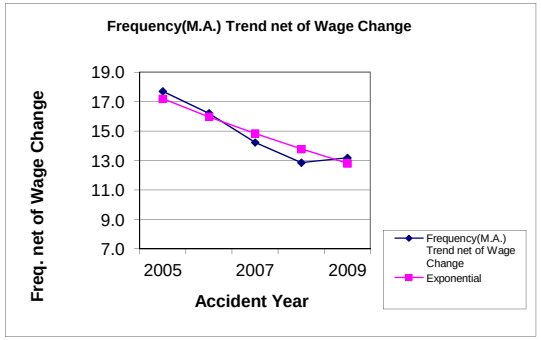
Estimates 11 & 12

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2010 Level	(4) Loss Cost Premium on 2010 Level	(5) Claim Count	(6) Adjusted Frequency per($M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001									
2002									
2003	9,013,726	675	1.252	11,285,185	199	17.6			
2004	10,395,953	690	1.225	12,735,042	231	18.1	2.9%		
2005	11,249,015	716	1.180	13,273,838	230	17.3	-4.5%	17.7	
2006	11,120,752	745	1.134	12,610,933	166	13.2	-24.0%	16.2	-8.4%
2007	12,390,143	779	1.085	13,443,305	164	12.2	-7.3%	14.2	-12.2%
2008	14,748,748	807	1.047	15,441,939	204	13.2	8.3%	12.9	-9.6%
2009	13,629,032	836	1.011	13,778,951	195	14.2	7.1%	13.2	2.6%
2010		845	1.000						
						Geometric Average:	-3.6%	-7.1%	
						Regression Indication:	-5.7%		
						Selected:	-4.7%	-7.1%	

Fitted=21.2579 x e^(-0.0587*(YEAR-2000))



Fitted=12.807 x e^(-0.0736*(YEAR-2009))



Soures:
(1) Exhibit X-B
(2) Exhibit XII-D
(3) 2010 is 1.000. Values for other years divided into 2010 value to determine factor
(4) (1)x(3)
(5) Exhibit VI-C-1.
(6) (5) / (4) * 1,000,000
(7) (Current Freq./Prior Freq.-1.0)x100

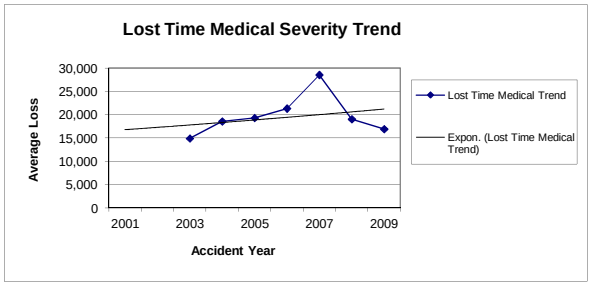
Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

Estimates 11 & 12

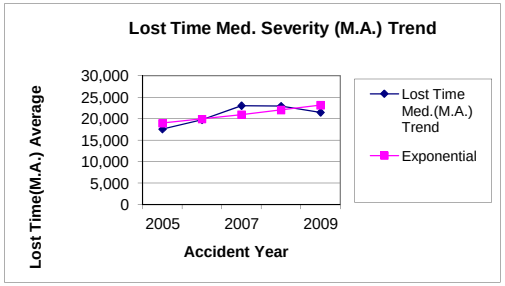
Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001								
2002								
2003	3,308,260	346,252	2,962,008	199	14,884			
2004	4,785,029	499,175	4,285,854	231	18,553	24.7%		
2005	5,010,660	577,565	4,433,095	230	19,274	3.9%	17,570.8	
2006	4,001,661	464,210	3,537,451	166	21,310	10.6%	19,712.6	12.2%
2007	5,331,436	654,006	4,677,430	164	28,521	33.8%	23,035.1	16.9%
2008	4,452,148	574,474	3,877,674	204	19,008	-33.4%	22,946.4	-0.4%
2009	3,770,661	475,294	3,295,367	195	16,899	-11.1%	21,476.1	-6.4%

Geometric Average:	2.1%	5.1%
Regression Indication:	3.0%	
Selected:	2.6%	5.1%

Fitted=16280.9498 x e^(0.0293*(YEAR-2000))



Fitted=23159.505 x e^(0.0502*(YEAR-2009))



Source:

(1) Exh.V-H,Page 2
(2) Exh. VI-C-3
(3) (1)-(2)
(4) Exh. VI-C-1
(5) (3)/(4)
(6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Indemnity and Funeral Losses for All Classes Combined

A. Indemnity Reported Incurred Losses as of 04/30/11

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	8,139,011	6,885,674	7,201,432	7,382,048	11,430,976	7,644,321	11,442,821	9,265,234	8,831,126	7,495,224	6,865,290	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	12,263,635	10,177,961	12,217,478	12,990,335	15,442,744	14,142,768	15,764,500	14,023,373	14,886,283	10,132,595	9,862,300	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	14,487,106	14,649,968	14,168,848	16,871,066	21,841,614	17,418,184	18,899,163	16,937,016	19,319,350	10,822,307	10,812,980	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	16,436,743	16,124,323	14,947,131	19,586,925	25,548,039	19,336,246	21,297,742	17,895,528	21,058,150	11,321,620	10,935,657	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	17,776,283	16,708,725	16,289,796	21,189,848	27,756,357	19,029,994	23,283,444	19,116,711	21,755,213	12,031,334	11,473,813	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	18,325,485	18,273,936	17,260,922	21,035,007	28,978,827	19,515,041	24,216,164	19,482,073	20,495,133	12,009,191	12,045,582	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	18,673,148	19,067,991	17,509,940	20,382,845	30,425,965	19,983,588	24,121,619	20,136,650	20,718,662	12,001,044	11,985,455	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	19,067,664	19,414,275	16,898,070	19,920,292	30,400,399	19,429,733	23,116,561	19,887,404	21,125,316	11,831,342	12,057,750	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	19,348,277	19,071,489	15,730,642	19,106,424	29,654,340	19,164,572	22,029,965	20,028,912	20,681,047	11,903,088	12,181,640	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	19,398,781	18,805,603	16,031,820	18,877,682	29,327,811	19,057,604	22,274,610	19,360,885	20,095,543	11,956,190	12,047,901	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	19,094,012	18,412,184	15,913,537	18,750,063	28,447,443	18,464,716	21,860,102	19,300,020	20,328,244	11,961,066	12,121,809	8,504,790	8,647,604	8,094,480	7,481,252										
12	18,789,242	18,018,765	15,795,253	18,586,059	28,697,143	18,005,447	21,374,865	19,597,199	20,479,299	11,959,550	12,194,216	8,674,576	8,654,986	8,095,907											
13	18,484,473	17,625,346	15,926,294	18,938,310	28,677,619	18,077,666	20,831,448	19,782,074	20,635,147	11,968,738	12,323,984	8,712,300	8,662,379												
14	18,179,703	17,785,046	15,794,818	18,878,356	28,968,294	18,154,050	20,921,084	19,781,165	20,796,338	11,976,248	12,373,446	8,797,458													
15	18,002,423	17,923,778	15,877,590	18,876,061	29,335,955	18,200,852	20,665,237	19,743,633	20,955,578	12,153,996	12,414,145														
16	17,729,178	17,932,767	15,844,967	18,503,197	29,408,896	18,272,016	20,737,874	19,892,372	21,238,443	12,270,702															
17	17,763,560	18,071,983	15,699,528	18,537,957	29,660,654	18,318,328	20,810,640	19,799,167	20,549,947																
18	17,811,587	18,207,830	15,763,155	18,579,406	29,842,897	18,251,803	20,424,387	19,930,173																	
19	17,906,553	18,027,599	15,826,843	18,620,830	29,707,542	18,277,999	20,468,682																		
20	17,895,547	18,006,765	15,891,544	18,662,299	29,623,426	18,292,186																			

B. Act 57 Indemnity Law Adjusment Factors

1	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000									
11	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000										
12	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000											
13	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000												
14	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000													
15	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871														
16	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247															
17	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247																
18	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247																	
19	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247																		
20	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247																			

Act 57 Effective Date			Prior to
(b) Accident Year 1996 (8-23-96)			1996
Act 57	Effect	Weight	Effect
Pre	17.53%	0.644	17.53%
Post	0.00%	0.356	
1996 Avg	11.29%	1.000	
Complement:	0.8871		0.8247

C. Indemnity Incurred Losses Adjusted to Act 57 Law Level as of 04/30/11

1	6,712,000	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,090,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	10,114,000	8,394,000	10,076,000	10,713,000	12,736,000	11,664,000	13,001,000	11,565,000	12,277,000	8,356,000	8,749,000	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	11,948,000	12,082,000	11,685,000	13,914,000	18,013,000	14,365,000	15,586,000	13,968,000	15,933,000	8,925,000	9,592,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	13,555,000	13,298,000	12,327,000	16,153,000	21,069,000	15,947,000	17,564,000	14,758,000	17,367,000	9,337,000	9,701,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	14,660,000	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,202,000	15,766,000	17,942,000	9,922,000	10,178,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	15,113,000	15,071,000	14,235,000	17,348,000	23,899,000	16,094,000	19,971,000	16,067,000	16,902,000	9,904,000	10,686,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	15,400,000	15,725,000	14,440,000	16,810,000	25,092,000	16,480,000	19,893,000	16,607,000	17,087,000	9,897,000	10,632,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	15,725,000	16,011,000	13,936,000	16,428,000	25,071,000	16,024,000	19,064,000	16,401,000	17,422,000	9,757,000	10,696,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	15,957,000	15,728,000	12,973,000	15,757,000	24,456,000	15,805,000	18,168,000	16,518,000	17,056,000	9,816,000	10,806,000	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	15,998,000	15,509,000	13,221,000	15,568,000	24,187,000	15,717,000	18,370,000	15,967,000	16,573,000	9,860,000	10,688,000	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	15,747,000	15,185,000	13,124,000	15,463,000	23,461,000	15,228,000	18,028,000	15,917,000	16,765,000	9,864,000	10,753,000	8,504,790	8,647,604	8,094,480	7,481,252										
12	15,495,000	14,860,000	13,026,000	15,328,000	23,667,000	14,849,000	17,628,000	16,162,000	16,889,000	9,863,000	10,817,000	8,674,576	8,654,986	8,095,907											
13	15,244,000	14,536,000	13,134,000	15,618,000	23,650,000	14,909,000	17,180,000	16,314,000	17,018,000	9,871,000	10,933,000	8,712,300	8,662,379												
14	14,993,000	14,667,000	13,026,000	15,569,000	23,890,000	14,972,000	17,254,000	16,314,000	17,151,000	9,877,000	10,976,000	8,797,458													
15	14,847,000	14,782,000	13,094,000	15,567,000	24,193,000	15,010,000	17,043,000	16,283,000	17,282,000	10,023,000	11,013,000														
16	14,621,000	14,789,000	13,067,000	15,260,000	24,254,000	15,069,000	17,103,000	16,405,000	17,515,000	10,120,000															
17	14,650,000	14,904,000	12,947,000	15,288,000	24,461,000	15,107,000	17,163,000	16,328,000	16,948,000																
18	14,689,000	15,016,000	13,000,000	15,322,000	24,611,000	15,052,000	16,844,000	16,436,000																	
19	14,768,000	14,867,000	13,052,000	15,357,000	24,500,000	15,074,000	16,881,000																		
20	14,758,000	14,850,000	13,106,000	15,391,000	24,430,000	15,086,000																			

Source: A. CMCRB Database as of 04/30/11 - Validated 08/17/11
B. Act 57 Indemnity Law Factor of 0.8247, 0.8871 (1996) and 1.000
C. A times B equals C

Note: Reported Losses times Act 57 factors equals Indemnity Incurred Losses on Act 57 level.

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity and Funeral Losses for All Classes Combined

A. Indemnity Incurred Losses Adjusted to Act 57 Law Level as of 04/30/11

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	6,712,000	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,090,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	10,114,000	8,394,000	10,076,000	10,713,000	12,736,000	11,664,000	13,001,000	11,565,000	12,277,000	8,356,000	8,749,000	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	11,948,000	12,082,000	11,685,000	13,914,000	18,013,000	14,365,000	15,586,000	13,968,000	15,933,000	8,925,000	9,592,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	13,555,000	13,298,000	12,327,000	16,153,000	21,069,000	15,947,000	17,564,000	14,758,000	17,367,000	9,337,000	9,701,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	14,660,000	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,202,000	15,766,000	17,942,000	9,922,000	10,178,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	15,113,000	15,071,000	14,235,000	17,348,000	23,899,000	16,094,000	19,971,000	16,067,000	16,902,000	9,904,000	10,686,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	15,400,000	15,725,000	14,440,000	16,810,000	25,092,000	16,480,000	19,893,000	16,607,000	17,087,000	9,897,000	10,632,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	15,725,000	16,011,000	13,936,000	16,428,000	25,071,000	16,024,000	19,064,000	16,401,000	17,422,000	9,757,000	10,696,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	15,957,000	15,728,000	12,973,000	15,757,000	24,456,000	15,805,000	18,168,000	16,518,000	17,056,000	9,816,000	10,806,000	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	15,998,000	15,509,000	13,221,000	15,568,000	24,187,000	15,717,000	18,370,000	15,967,000	16,573,000	9,860,000	10,688,000	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	15,747,000	15,185,000	13,124,000	15,463,000	23,461,000	15,228,000	18,028,000	15,917,000	16,765,000	9,864,000	10,753,000	8,504,790	8,647,604	8,094,480	7,481,252										
12	15,495,000	14,860,000	13,026,000	15,328,000	23,667,000	14,849,000	17,628,000	16,162,000	16,889,000	9,863,000	10,817,000	8,674,576	8,654,986	8,095,907											
13	15,244,000	14,536,000	13,134,000	15,618,000	23,650,000	14,909,000	17,180,000	16,314,000	17,018,000	9,871,000	10,933,000	8,712,300	8,662,379												
14	14,993,000	14,667,000	13,026,000	15,569,000	23,890,000	14,972,000	17,254,000	16,314,000	17,151,000	9,877,000	10,976,000	8,797,458													
15	14,847,000	14,782,000	13,094,000	15,567,000	24,193,000	15,010,000	17,043,000	16,283,000	17,282,000	10,023,000	11,013,000														
16	14,621,000	14,789,000	13,067,000	15,260,000	24,254,000	15,069,000	17,103,000	16,405,000	17,515,000	10,120,000															
17	14,650,000	14,904,000	12,947,000	15,288,000	24,461,000	15,107,000	17,163,000	16,328,000	16,948,000																
18	14,689,000	15,016,000	13,000,000	15,322,000	24,611,000	15,052,000	16,844,000	16,436,000																	
19	14,768,000	14,867,000	13,052,000	15,357,000	24,500,000	15,074,000	16,881,000																		
20	14,758,000	14,850,000	13,106,000	15,391,000	24,430,000	15,086,000																			

B. Effect of Claim Settlement Levels Only = (Losses adjusted by Act 57 Law Adj. Factors and Claim Settlement Levels (Exhibit VI-A, page 3) divided by Losses adjusted by Act 57 Law Adj. Factors only (Exhibit VI-A, page 1))

1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0227	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0243	1.0450	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0230	1.0485	1.0677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0219	1.0461	1.0727	1.0902	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0206	1.0436	1.0691	1.0971	1.1071	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0194	1.0412	1.0655	1.0922	1.1152	1.1183	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	1.0000	1.0000	1.0000	1.0000	1.0182	1.0388	1.0618	1.0873	1.1094	1.1273	1.1241	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	1.0000	1.0000	1.0000	1.0170	1.0364	1.0582	1.0825	1.1037	1.1209	1.1334	1.1273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	1.0000	1.0000	1.0158	1.0340	1.0545	1.0776	1.0979	1.1146	1.1267	1.1395	1.1273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	1.0000	1.0146	1.0315	1.0509	1.0727	1.0921	1.1082	1.1201	1.1324	1.1455	1.1272	1.0000	1.0000	1.0000	1.0000	1.0000									
11	1.0080	1.0232	1.0410	1.0611	1.0809	1.0980	1.1113	1.1222	1.1347	1.1480	1.1273	1.0000	1.0000	1.0000	1.0000										
12	1.0161	1.0320	1.0504	1.0688	1.0864	1.1009	1.1133	1.1244	1.1371	1.1491	1.1273	1.0000	1.0000	1.0000											
13	1.0240	1.0407	1.0576	1.0739	1.0891	1.1028	1.1154	1.1266	1.1382	1.1491	1.1272	1.0000	1.0000												
14	1.0320	1.0473	1.0623	1.0764	1.0910	1.1047	1.1175	1.1276	1.1382	1.1491	1.1273	1.0000													
15	1.0380	1.0516	1.0647	1.0781	1.0928	1.1067	1.1185	1.1277	1.1382	1.1492	1.1272														
16	1.0421	1.0538	1.0662	1.0798	1.0945	1.1076	1.1185	1.1277	1.1383	1.1491															
17	1.0440	1.0553	1.0678	1.0815	1.0955	1.1077	1.1185	1.1277	1.1382																
18	1.0453	1.0567	1.0694	1.0824	1.0955	1.1077	1.1185	1.1277																	
19	1.0467	1.0582	1.0702	1.0823	1.0955	1.1077	1.1185																		
20	1.0480	1.0589	1.0701	1.0823	1.0955	1.1076																			

Example: 1995 (2) 0.8447 (Page 3)
divided by 0.8247
equals 1.0243

Selected Years 0 to 10		
Claim Settlement Level Addititves		
9th Last	+2.0%	per year
8th Last	+2.0%	per year
7th Last	+2.0%	per year
6th Last	+2.0%	per year
5th Last	+1.5%	per year
4th Last	+1.0%	per year
3rd Last	+0.5%	per year
2nd Last	+0.5%	per year
1st Last	+0.5%	per year

Selected Years 11 to 20		
Claim Settlement Level Addititves		
14th Last	+1.2%	per year
13th Last	+1.2%	per year
12th Last	+1.2%	per year
11th Last	+1.2%	per year
10th Last	+0.9%	per year
9th Last	+0.6%	per year
8th Last	+0.3%	per year
7th Last	+0.2%	per year
6th Last	+0.2%	per year
5th Last	+0.2%	per year
4th Last	+0.1%	per year
3rd Last	+0.0%	per year
2nd Last	+0.0%	per year
1st Last	+0.0%	per year

C. Indemnity Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/11

1	6,712,000	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,228,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	10,114,000	8,394,000	10,076,000	10,713,000	12,736,000	11,664,000	13,001,000	11,565,000	12,277,000	8,559,000	9,143,000	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	11,948,000	12,082,000	11,685,000	13,914,000	18,013,000	14,365,000	15,586,000	13,968,000	16,300,000	9,358,000	10,241,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	13,555,000	13,298,000	12,327,000	16,153,000	21,069,000	15,947,000	17,564,000	15,081,000	18,167,000	10,016,000	10,576,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	14,660,000	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,598,000	16,454,000	19,182,000	10,885,000	11,268,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	15,113,000	15,071,000	14,235,000	17,348,000	23,899,000	16,406,000	20,794,000	17,119,000	18,460,000	11,045,000	11,950,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	15,400,000	15,725,000	14,440,000	16,810,000	25,549,000	17,120,000	21,123,000	18,057,000	18,957,000	11,157,000	11,951,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	15,725,000	16,011,000	13,936,000	16,707,000	25,983,000	16,956,000	20,636,000	18,102,000	19,529,000	11,059,000	12,058,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	15,957,000	15,728,000	13,178,000	16,292,000	25,790,000	17,032,000	19,947,000	18,411,000	19,217,000	11,185,000	12,182,000	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	15,998,000	15,735,000	13,638,000	16,361,000	25,946,000	17,165,000	20,358,000	17,884,000	18,768,000	11,295,000	12,048,000	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	15,873,000	15,538,000	13,662,000	16,408,000	25,359,000	16,720,000	20,035,000	17,862,000	19,024,000	11,324,000	12,122,000	8,504,790	8,647,604	8,094,480	7,481,252										
12	15,744,000	15,336,000	13,683,000	16,382,000	25,711,000	16,347,000	19,626,000	18,172,000	19,204,000	11,334,000	12,194,000	8,674,576	8,654,986	8,095,907											
13	15,610,000	15,128,000	13,890,000	16,772,000	25,758,000	16,442,000	19,163,000	18,380,000	19,370,000	11,343,000	12,324,000	8,712,300	8,662,379												
14	15,473,000	15,361,000	13,837,000	16,758,000	26,063,000	16,540,000	19,281,000	18,396,000	19,522,000	11,350,000	12,373,000	8,797,458													
15	15,411,000	15,545,000	13,941,000	16,783,000	26,438,000	16,612,000	19,063,000	18,362,000	19,671,000	11,518,000	12,414,000														
16	15,236,000	15,585,000	13,932,000	16,477,000	26,547,000	16,691,000	19,130,000	18,500,000	19,937,000	11,629,000															
17	15,294,000	15,728,000	13,825,000	16,534,000	26,797,000	16,734,000	19,197,000	18,413,000	19,290,000																
18	15,355,000	15,868,000	13,902,000	16,584,000	26,962,000	16,673,000	18,840,000	18,535,000																	
19	15,457,000	15,733,000	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000																		
20	15,467,000	15,725,000	14,025,000	16,658,000	26,763,000	16,710,000																			

Source: A. Exhibit VI-A, p. 1 (C)
B. Section C / Section A
C. Exhibit VI-A, p. 3 (C)

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Indemnity and Funeral Losses for All Classes Combined

A. Indemnity Reported Incurred Losses as of 04/30/11

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	8,139,011	6,885,674	7,201,432	7,382,048	11,430,976	7,644,321	11,442,821	9,265,234	8,831,126	7,495,224	6,865,290	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	12,263,635	10,177,961	12,217,478	12,990,335	15,442,744	14,142,768	15,764,500	14,023,373	14,886,283	10,132,595	9,862,300	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	14,487,106	14,649,968	14,168,848	16,871,066	21,841,614	17,418,184	18,899,163	16,937,016	19,319,350	10,822,307	10,812,980	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	16,436,743	16,124,323	14,947,131	19,586,925	25,548,039	19,336,246	21,297,742	17,895,528	21,058,150	11,321,620	10,935,657	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	17,776,283	16,708,725	16,289,796	21,189,848	27,756,357	19,029,994	23,283,444	19,116,711	21,755,213	12,031,334	11,473,813	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	18,325,485	18,273,936	17,260,922	21,035,007	28,978,827	19,515,041	24,216,164	19,482,073	20,495,133	12,009,191	12,045,582	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	18,673,148	19,067,991	17,509,940	20,382,845	30,425,965	19,983,588	24,121,619	20,136,650	20,718,662	12,001,044	11,985,455	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	19,067,664	19,414,275	16,898,070	19,920,292	30,400,399	19,429,733	23,116,561	19,887,404	21,125,316	11,831,342	12,057,750	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	19,348,277	19,071,489	15,730,642	19,106,424	29,654,340	19,164,572	22,029,965	20,028,912	20,681,047	11,903,088	12,181,640	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	19,398,781	18,805,603	16,031,820	18,877,682	29,327,811	19,057,604	22,274,610	19,360,885	20,095,543	11,956,190	12,047,901	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	19,094,012	18,412,184	15,913,537	18,750,063	28,447,443	18,464,716	21,860,102	19,300,020	20,328,244	11,961,066	12,121,809	8,504,790	8,647,604	8,094,480	7,481,252										
12	18,789,242	18,018,765	15,795,253	18,586,059	28,697,143	18,005,447	21,374,865	19,597,199	20,479,299	11,959,550	12,194,216	8,674,576	8,654,986	8,095,907											
13	18,484,473	17,625,346	15,926,294	18,938,310	28,677,619	18,077,666	20,831,448	19,782,074	20,635,147	11,968,738	12,323,984	8,712,300	8,662,379												
14	18,179,703	17,785,046	15,794,818	18,878,356	28,968,294	18,154,050	20,921,084	19,781,165	20,796,338	11,976,248	12,373,446	8,797,458													
15	18,002,423	17,923,778	15,877,590	18,876,061	29,335,955	18,200,852	20,665,237	19,743,633	20,955,578	12,153,996	12,414,145														
16	17,729,178	17,932,767	15,844,967	18,503,197	29,408,896	18,272,016	20,737,874	19,892,372	21,238,443	12,270,702															
17	17,763,560	18,071,983	15,699,528	18,537,957	29,660,654	18,318,328	20,810,640	19,799,167	20,549,947																
18	17,811,587	18,207,830	15,763,155	18,579,406	29,842,897	18,251,803	20,424,387	19,930,173																	
19	17,906,553	18,027,599	15,826,843	18,620,830	29,707,542	18,277,999	20,468,682																		
20	17,895,547	18,006,765	15,891,544	18,662,299	29,623,426	18,292,186																			
	55	60	65	70	75	80	85	90	95	100															

Claim Settlement Level Additions are multiplied by the percentages at the top of each column.

B. Act 57 Indemnity Law Adjusment Factors and Claim Settlement Levels

1	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.9071	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8447	0.9271	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8437	0.8647	0.9471	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8427	0.8627	0.8847	0.9671	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8417	0.8607	0.8817	0.9047	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	0.8247	0.8247	0.8247	0.8247	0.8247	0.8407	0.8587	0.8787	0.9007	0.9197	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	0.8247	0.8247	0.8247	0.8247	0.8397	0.8567	0.8757	0.8967	0.9150	0.9297	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	0.8247	0.8247	0.8247	0.8387	0.8547	0.8727	0.8927	0.9102	0.9245	0.9347	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	0.8247	0.8247	0.8377	0.8527	0.8697	0.8887	0.9055	0.9192	0.9292	0.9397	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	0.8247	0.8367	0.8507	0.8667	0.8847	0.9007	0.9140	0.9237	0.9340	0.9447	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
11	0.8313	0.8439	0.8585	0.8751	0.8915	0.9055	0.9165	0.9255	0.9359	0.9467	1.0000	1.0000	1.0000	1.0000	1.0000										
12	0.8379	0.8511	0.8663	0.8814	0.8960	0.9079	0.9182	0.9273	0.9378	0.9477	1.0000	1.0000	1.0000	1.0000											
13	0.8445	0.8583	0.8722	0.8856	0.8982	0.9095	0.9199	0.9291	0.9387	0.9477	1.0000	1.0000	1.0000												
14	0.8511	0.8637	0.8761	0.8877	0.8997	0.9111	0.9216	0.9300	0.9387	0.9477	1.0000	1.0000													
15	0.8561	0.8673	0.8780	0.8891	0.9012	0.9127	0.9225	0.9300	0.9387	0.9477	1.0000														
16	0.8594	0.8691	0.8793	0.8905	0.9027	0.9135	0.9225	0.9300	0.9387	0.9477															
17	0.8610	0.8703	0.8806	0.8919	0.9035	0.9135	0.9225	0.9300	0.9387																
18	0.8621	0.8715	0.8819	0.8926	0.9035	0.9135	0.9225	0.9300																	
19	0.8632	0.8727	0.8826	0.8926	0.9035	0.9135	0.9225																		
20	0.8643	0.8733	0.8826	0.8926	0.9035	0.9135																			

Act 57 Effective Date			Prior to
(b) Accident Year 1996 (8-23-96)			1996
Act 57	Effect	Weight	Effect
Pre	17.53%	0.644	17.53%
Post	0.00%	0.356	
1996 Avg	11.29%	1.000	
Complement:			
1.0-0.1129= 0.8871			0.8247

Selected Years 0 to 10		
Claim Settlement Level Addititves		
9th Last	+2.0%	per year
8th Last	+2.0%	per year
7th Last	+2.0%	per year
6th Last	+2.0%	per year
5th Last	+1.5%	per year
4th Last	+1.0%	per year
3rd Last	+0.5%	per year
2nd Last	+0.5%	per year
1st Last	+0.5%	per year

Selected Years 11 to 20		
Claim Settlement Level Addititves		
14th Last	+1.2%	per year
13th Last	+1.2%	per year
12th Last	+1.2%	per year
11th Last	+1.2%	per year
10th Last	+0.9%	per year
9th Last	+0.6%	per year
8th Last	+0.3%	per year
7th Last	+0.2%	per year
6th Last	+0.2%	per year
5th Last	+0.2%	per year
4th Last	+0.1%	per year
3rd Last	+0.0%	per year
2nd Last	+0.0%	per year
1st Last	+0.0%	per year

C. Indemnity Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/11

1	6,712,000	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,228,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	10,114,000	8,394,000	10,076,000	10,713,000	12,736,000	11,664,000	13,001,000	11,565,000	12,277,000	8,559,000	9,143,000	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	11,948,000	12,082,000	11,685,000	13,914,000	18,013,000	14,365,000	15,586,000	13,968,000	16,300,000	9,358,000	10,241,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	13,555,000	13,298,000	12,327,000	16,153,000	21,069,000	15,947,000	17,564,000	15,081,000	18,167,000	10,016,000	10,576,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	14,660,000	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,598,000	16,454,000	19,182,000	10,885,000	11,268,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	15,113,000	15,071,000	14,235,000	17,348,000	23,899,000	16,406,000	20,794,000	17,119,000	18,460,000	11,045,000	11,950,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	15,400,000	15,725,000	14,440,000	16,810,000	25,549,000	17,120,000	21,123,000	18,057,000	18,957,000	11,157,000	11,951,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	15,725,000	16,011,000	13,936,000	16,707,000	25,983,000	16,956,000	20,636,000	18,102,000	19,529,000	11,059,000	12,058,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	15,957,000	15,728,000	13,178,000	16,292,000	25,790,000	17,032,000	19,947,000	18,411,000	19,217,000	11,185,000	12,182,000	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	15,998,000	15,735,000	13,638,000	16,361,000	25,946,000	17,165,000	20,358,000	17,884,000	18,768,000	11,295,000	12,048,000	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	15,873,000	15,538,000	13,662,000	16,408,000	25,359,000	16,720,000	20,035,000	17,862,000	19,024,000	11,324,000	12,122,000	8,504,790	8,647,604	8,094,480	7,481,252										
12	15,744,000	15,336,000	13,683,000	16,382,000	25,711,000	16,347,000	19,626,000	18,172,000	19,204,000	11,334,000	12,194,000	8,674,576	8,654,986	8,095,907											
13	15,610,000	15,128,000	13,890,000	16,772,000	25,758,000	16,442,000	19,163,000	18,380,000	19,370,000	11,343,000	12,324,000	8,712,300	8,662,379												
14	15,473,000	15,361,000	13,837,000	16,758,000	26,063,000	16,540,000	19,281,000	18,396,000	19,522,000	11,350,000	12,373,000	8,797,458													
15	15,411,000	15,545,000	13,941,000	16,783,000	26,438,000	16,612,000	19,063,000	18,362,000	19,671,000	11,518,000	12,414,000														
16	15,236,000	15,585,000	13,932,000	16,477,000	26,547,000	16,691,000	19,130,000	18,500,000	19,937,000	11,629,000															
17	15,294,000	15,728,000	13,825,000	16,534,000	26,797,000	16,734,000	19,197,000	18,413,000	19,290,000																
18	15,355,000	15,868,000	13,902,000	16,584,000	26,962,000	16,673,000	18,840,000	18,535,000																	
19	15,457,000	15,733,000	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000																		
20	15,467,000	15,725,000	14,025,000	16,658,000	26,763,000	16,710,000																			

Note:1996 Adjustment Factors are capped at a maximum of 1.0000

Source: A. Exhibit VI-A, p. 1 (A)
B. Act 57 and Claim Settlement Levels Combined
Exhibit VI-A-5a,VI-A-5b,VI-A-5c
C. A times B equals C

Note: The factors in section B were taken unchanged from the corresponding section of last year's (Approved) filing.

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Indemnity and Funeral Losses for All Classes Combined

A. Indemnity Reported Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/11

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	6,712,000	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,228,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,481
2	10,114,000	8,394,000	10,076,000	10,713,000	12,736,000	11,664,000	13,001,000	11,565,000	12,277,000	8,559,000	9,143,000	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	
3	11,948,000	12,082,000	11,685,000	13,914,000	18,013,000	14,365,000	15,586,000	13,968,000	16,300,000	9,358,000	10,241,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874		
4	13,555,000	13,298,000	12,327,000	16,153,000	21,069,000	15,947,000	17,564,000	15,081,000	18,167,000	10,016,000	10,576,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552			
5	14,660,000	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,598,000	16,454,000	19,182,000	10,885,000	11,268,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933				
6	15,113,000	15,071,000	14,235,000	17,348,000	23,899,000	16,406,000	20,794,000	17,119,000	18,460,000	11,045,000	11,950,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386					
7	15,400,000	15,725,000	14,440,000	16,810,000	25,549,000	17,120,000	21,123,000	18,057,000	18,957,000	11,157,000	11,951,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216						
8	15,725,000	16,011,000	13,936,000	16,707,000	25,983,000	16,956,000	20,636,000	18,102,000	19,529,000	11,059,000	12,058,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421							
9	15,957,000	15,728,000	13,178,000	16,292,000	25,790,000	17,032,000	19,947,000	18,411,000	19,217,000	11,185,000	12,182,000	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797								
10	15,998,000	15,735,000	13,638,000	16,361,000	25,946,000	17,165,000	20,358,000	17,884,000	18,768,000	11,295,000	12,048,000	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273									
11	15,873,000	15,538,000	13,662,000	16,408,000	25,359,000	16,720,000	20,035,000	17,862,000	19,024,000	11,324,000	12,122,000	8,504,790	8,647,604	8,094,480	7,481,252										
12	15,744,000	15,336,000	13,683,000	16,382,000	25,711,000	16,347,000	19,626,000	18,172,000	19,204,000	11,334,000	12,194,000	8,674,576	8,654,986	8,095,907											
13	15,610,000	15,128,000	13,890,000	16,772,000	25,758,000	16,442,000	19,163,000	18,380,000	19,370,000	11,343,000	12,324,000	8,712,300	8,662,379												
14	15,473,000	15,361,000	13,837,000	16,758,000	26,063,000	16,540,000	19,281,000	18,396,000	19,522,000	11,350,000	12,373,000	8,797,458													
15	15,411,000	15,545,000	13,941,000	16,783,000	26,438,000	16,612,000	19,063,000	18,362,000	19,671,000	11,518,000	12,414,000														
16	15,236,000	15,585,000	13,932,000	16,477,000	26,547,000	16,691,000	19,130,000	18,500,000	19,937,000	11,629,000															
17	15,294,000	15,728,000	13,825,000	16,534,000	26,797,000	16,734,000	19,197,000	18,413,000	19,290,000																
18	15,355,000	15,868,000	13,902,000	16,584,000	26,962,000	16,673,000	18,840,000	18,535,000																	
19	15,457,000	15,733,000	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000																		
20	15,467,000	15,725,000	14,025,000	16,658,000	26,763,000	16,710,000																			

B. Annual Loss Development Factors

1:2															1.6344	1.6861	1.6378	1.4545	1.5818	1.5072	1.6825	1.5552	1.1825	1.8090
2:3														1.0743	1.1373	1.0548	1.2156	1.0966	1.1324	1.1113	1.0720	1.1828	1.3526	
3:4													1.0640	1.1975	1.0688	1.0659	1.1055	1.0461	0.9950	1.1667	0.9332	1.0046		
4:5												1.0934	1.0783	1.0379	0.9904	1.0318	1.0298	1.1371	1.0146	1.0362	0.9821			
5:6											1.0605	0.9803	1.0040	1.0115	1.0223	1.0267	1.0657	0.9786	1.0059	0.9624				
6:7										1.0101	1.0001	0.9926	1.0185	1.0009	1.0011	0.9872	0.9726	1.0038	1.0069					
7:8									1.0302	0.9912	1.0090	0.9987	0.9945	1.0043	1.0018	0.9791	0.9817	0.9662						
8:9								1.0171	0.9840	1.0114	1.0103	0.9920	1.0101	1.0047	1.0014	0.9756	0.9933							
9:10							1.0206	0.9714	0.9766	1.0098	0.9890	1.0091	1.0115	1.0434	0.9991	1.0040								
10:11						0.9741	0.9841	0.9988	1.0136	1.0026	1.0061	1.0051	1.0096	1.0004	1.0001									
11:12					1.0139	0.9777	0.9796	1.0174	1.0095	1.0009	1.0059	1.0200	1.0009	1.0002										
12:13				1.0238	1.0018	1.0058	0.9764	1.0114	1.0086	1.0008	1.0107	1.0043	1.0009											
13:14			0.9962	0.9992	1.0118	1.0060	1.0062	1.0009	1.0078	1.0006	1.0040	1.0098												
14:15		1.0120	1.0075	1.0015	1.0144	1.0044	0.9887	0.9982	1.0076	1.0148	1.0033													
15:16	0.9886	1.0026	0.9994	0.9818	1.0041	1.0048	1.0035	1.0075	1.0135	1.0096														
16:17	1.0038	1.0092	0.9923	1.0035	1.0094	1.0026	1.0035	0.9953	0.9675															
17:18	1.0040	1.0089	1.0056	1.0030	1.0062	0.9964	0.9814	1.0066																
18:19	1.0066	0.9915	1.0047	1.0022	0.9954	1.0014	1.0022																	
19:20	1.0006	0.9995	1.0041	1.0022	0.9972	1.0008																		

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average Ex. Hi/Lo	6 Year Average Ex. Hi/Lo	6 Year Weighted Average	Average of Middle Four
1:2	1.5731	1.5530	1.5473	1.5924	1.5817	1.5059	1.5638
2:3	1.1430	1.1580	1.1443	1.1278	1.1308	1.1566	1.1437
3:4	1.0647	1.0419	1.0719	1.0646	1.0378	1.0584	1.0574
4:5	1.0432	1.0386	1.0436	1.0391	1.0281	1.0393	1.0400
5:6	1.0118	1.0103	1.0134	1.0112	1.0084	1.0107	1.0110
6:7	0.9994	0.9954	0.9981	1.0003	0.9983	0.9928	0.9978
7:8	0.9957	0.9879	0.9988	0.9950	0.9893	0.9870	0.9920
8:9	1.0000	0.9962	1.0001	1.0009	0.9979	0.9956	0.9986
9:10	1.0035	1.0094	0.9996	1.0025	1.0059	1.0077	1.0049
10:11	0.9995	1.0040	0.9977	1.0009	1.0036	1.0042	1.0020
11:12	1.0026	1.0062	1.0022	1.0035	1.0043	1.0065	1.0042
12:13	1.0045	1.0061	1.0040	1.0055	1.0061	1.0071	1.0056
13:14	1.0043	1.0049	1.0047	1.0043	1.0047	1.0048	1.0046
14:15	1.0052	1.0028	1.0051	1.0061	1.0034	1.0018	1.0041
15:16	1.0015	1.0072	1.0018	1.0025	1.0065	1.0069	1.0044
16:17	0.9986	0.9970	0.9986	1.0015	1.0012	0.9973	0.9989
17:18	1.0015	0.9999	1.0014	1.0036	1.0028	1.0000	1.0014
18:19	1.0006	0.9996	1.0001	1.0012	1.0003	0.9992	1.0001
19:20	1.0007	1.0007	1.0003	1.0008	1.0008	1.0003	1.0006

A. Loss Development Data: Exhibit VI-A, page 3
B. Annual Loss Development Factors
C, Summary of Straight Averages for 10 and 6 years,
Weighted Averages for 10 and 6 years,
Straight Averages for 10 and 6 years excluding highest and lowest,
Average of middle 4 of above 6 averages.

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity Claim Settlement Adjustment Factors
Summary of Data and Selections

Data as of	(1) 0 to 10 Development	(2) 0 to 10 Selection
4/30/2005	0.3%	0.5%
4/30/2004	0.8%	0.5%
4/30/2003	1.4%	0.5%
4/30/2002	1.0%	1.0%
4/30/2001	2.2%	1.5%
4/30/2000	3.1%	2.0%
4/30/1999	2.7%	2.0%
4/30/1998	2.8%	2.0%
4/30/1997	2.2%	2.0%
Total	16.5%	12.0%

Data as of	(3) 10 to 20 Development	(4) 10 to 20 Selection
4/30/2010	0.0%	0.0%
4/30/2009	0.1%	0.0%
4/30/2008	0.0%	0.0%
4/30/2007	0.1%	0.1%
4/30/2006	0.2%	0.2%
4/30/2005	0.4%	0.2%
4/30/2004	0.2%	0.2%
4/30/2003	0.9%	0.3%
4/30/2002	0.5%	0.6%
4/30/2001	1.4%	0.9%
4/30/2000	4.4%	1.2%
4/30/1999	0.1%	1.2%
4/30/1998	0.0%	1.2%
4/30/1997	0.0%	1.2%
Total	8.3%	7.3%

Sources:
(1) Exhibit VI-A Page 5b
(2) Exhibit VI-A Page 5b
(3) Exhibit VI-A Page 5c
(4) Exhibit VI-A Page 5c

Note: Personnel from FTI and the CMCRB have concluded that the impact of Act 57 has waned to the point that the Claim Settlement effect for this year and future years is zero(0.00). Thus this Exhibit will no longer be updated.

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity Claim Settlement Adjustment Factors - 1st to 10th Report

Accident Year	(1) 4/30/1997 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1987	18,806	759	4.0%	xx
1988	15,731	926	5.9%	xx
1989	19,920	856	4.3%	xx
1990	30,426	478	1.6%	xx
1991	19,515	319	1.6%	xx
1992	23,283	0	0.0%	xx
1993	17,896	445	2.5%	xx
1994	19,319	0	0.0%	xx
1995	10,133	0	0.0%	xx
Total	175,029	3,783	2.2%	2.0%

Accident Year	(1) 4/30/1998 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1988	16,032	0	0.0%	xx
1989	19,106	874	4.6%	xx
1990	30,400	1150	3.8%	xx
1991	19,984	544	2.7%	xx
1992	24,216	651	2.7%	xx
1993	19,117	919	4.8%	xx
1994	21,058	337	1.6%	xx
1995	10,822	349	3.2%	xx
1996	9,862	0	0.0%	xx
Total	170,597	4,824	2.8%	2.0%

Accident Year	(1) 4/30/1999 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1989	18,878	368	1.9%	xx
1990	29,654	1150	3.9%	xx
1991	19,430	596	3.1%	xx
1992	24,122	491	2.0%	xx
1993	19,482	440	2.3%	xx
1994	21,755	656	3.0%	xx
1995	11,322	127	1.1%	xx
1996	10,813	296	2.7%	xx
1997	xx	xx	xx	xx
Total	155,456	4,124	2.7%	2.0%

Accident Year	(1) 4/30/2000 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1990	29,328	800	2.7%	xx
1991	19,165	457	2.4%	xx
1992	23,117	988	4.3%	xx
1993	20,137	0	0.0%	xx
1994	20,495	1321	6.4%	xx
1995	12,031	0	0.0%	xx
1996	10,936	663	6.1%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
Total	135,209	4,229	3.1%	2.0%

Accident Year	(1) 4/30/2001 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1991	19,058	244	1.3%	xx
1992	22,030	813	3.7%	xx
1993	19,887	522	2.6%	xx
1994	20,719	434	2.1%	xx
1995	12,009	162	1.3%	xx
1996	11,474	156	1.4%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
Total	105,177	2,331	2.2%	1.5%

Accident Year	(1) 4/30/2002 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1992	22,275	0	0.0%	xx
1993	20,029	314	1.6%	xx
1994	21,125	214	1.0%	xx
1995	12,001	354	2.9%	xx
1996	12,046	0	0.0%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
Total	87,476	882	1.0%	1.0%

Accident Year	(1) 4/30/2003 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1993	19,361	236	1.2%	xx
1994	20,681	637	3.1%	xx
1995	11,831	0	0.0%	xx
1996	11,985	0	0.0%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
Total	63,858	873	1.4%	0.5%

Accident Year	(1) 4/30/2004 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1994	20,243	368	1.8%	xx
1995	11,907	0	0.0%	xx
1996	11,994	0	0.0%	xx
1997	xx	0	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
Total	44,144	368	0.8%	0.5%

Accident Year	(1) 4/30/2005 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1995	11,956	70	0.6%	xx
1996	12,182	0	0.0%	xx
1997	xx	0	xx	xx
1998	xx	0	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
Total	24,138	70	0.3%	0.5%

Note: Personnel from FTI and the CMCRB have concluded that the impact of Act 57 has waned to the point that the Claim Settlement effect for this year and future years is zero(0.00). Thus this Exhibit will no longer be updated.

(a) All amounts are in thousands of dollars

Sources: Column (1) Exhibit VI-A p. 1a
CMCRB Data Base

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity Claim Settlement Adjustment Factors - Beyond 10th Report

Accident	(1) 4/30/2001	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,728	283	1.4%	xx
1984	25,745	185	0.7%	xx
1985	16,662	219	1.3%	xx
1986	18,002	194	1.1%	xx
1987	17,785	0	0.0%	xx
1988	15,926	194	1.2%	xx
1989	18,586	0	0.0%	xx
1990	28,447	1222	4.3%	xx
1991	xx	xx	xx	xx
1992	xx	xx	xx	xx
Total	160,881	2,297	1.4%	0.9%

Accident	(1) 4/30/2002	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,581	0	0.0%	xx
1984	25,801	0	0.0%	xx
1985	16,776	0	0.0%	xx
1986	17,729	221	1.2%	xx
1987	17,924	0	0.0%	xx
1988	15,795	217	1.4%	xx
1989	18,938	0	0.0%	xx
1990	28,697	0	0.0%	xx
1991	18,465	442	2.4%	xx
1992	xx	xx	xx	xx
Total	179,706	880	0.5%	0.6%

Accident	(1) 4/30/2003	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,537	132	0.7%	xx
1984	25,724	0	0.0%	xx
1985	16,860	0	0.0%	xx
1986	17,764	0	0.0%	xx
1987	17,933	122	0.7%	xx
1988	15,878	0	0.0%	xx
1989	18,878	0	0.0%	xx
1990	28,678	294	1.0%	xx
1991	18,005	458	2.5%	xx
1992	21,860	835	3.8%	xx
Total	201,117	1,841	0.9%	0.3%

Accident	(1) 4/30/2004	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,617	0	0.0%	xx
1984	25,837	0	0.0%	xx
1985	16,954	0	0.0%	xx
1986	17,812	0	0.0%	xx
1987	18,072	0	0.0%	xx
1988	15,845	0	0.0%	xx
1989	18,876	0	0.0%	xx
1990	28,968	0	0.0%	xx
1991	18,078	16	0.1%	xx
1992	21,375	32	0.1%	xx
1993	19,300	358	1.9%	xx
Total	220,734	406	0.2%	0.2%

Accident	(1) 4/30/2005	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,558	0	0.0%	xx
1984	26,025	0	0.0%	xx
1985	17,068	0	0.0%	xx
1986	17,907	0	0.0%	xx
1987	18,208	0	0.0%	xx
1988	15,700	0	0.0%	xx
1989	18,503	380	2.1%	xx
1990	29,336	0	0.0%	xx
1991	18,154	0	0.0%	xx
1992	20,831	631	3.0%	xx
1993	19,597	0	0.0%	xx
1994	20,328	0	0.0%	xx
Total	241,215	1,011	0.4%	0.2%

Accident	(1) 4/30/2006	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,629	0	0.0%	xx
1984	25,971	0	0.0%	xx
1985	17,182	0	0.0%	xx
1986	17,896	94	0.5%	xx
1987	18,028	295	1.6%	xx
1988	15,763	0	0.0%	xx
1989	18,538	0	0.0%	xx
1990	29,409	176	0.6%	xx
1991	18,201	0	0.0%	xx
1992	20,921	0	0.0%	xx
1993	19,782	0	0.0%	xx
1994	20,479	8	0.0%	xx
1995	11,961	0	0.0%	xx
Total	253760	573	0.2%	0.2%

Accident	(1) 4/30/07	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,485	0	0.0%	xx
1984	26,136	0	0.0%	xx
1985	17,144	0	0.0%	xx
1986	17,999	0	0.0%	xx
1987	18,007	0	0.0%	xx
1988	15,827	0	0.0%	xx
1989	18,579	0	0.0%	xx
1990	29,661	0	0.0%	xx
1991	18,272	0	0.0%	xx
1992	20,665	0	0.0%	xx
1993	19,781	167	0.8%	xx
1994	20,635	0	0.0%	xx
1995	11,960	9	0.1%	xx
1996	12,122	0	0.0%	xx
Total	266273	176	0.1%	0.1%

Accident	(1) 4/30/2008	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,478	0	0.0%	xx
1984	26,205	0	0.0%	xx
1985	16,838	0	0.0%	xx
1986	18,146	0	0.0%	xx
1987	18,110	0	0.0%	xx
1988	15,892	0	0.0%	xx
1989	18,621	0	0.0%	xx
1990	29,843	0	0.0%	xx
1991	18,318	0	0.0%	xx
1992	20,738	0	0.0%	xx
1993	19,744	0	0.0%	xx
1994	20,796	0	0.0%	xx
1995	11,969	0	0.0%	xx
1996	12,194	40	0.3%	xx
1997	8,505	0	0.0%	xx
Total	275397	40	0.0%	0.0%

Accident	(1) 4/30/2009	(2) 12 Month	(3)	(4)
Year	Rpt.Loss[a]	Fav_Dev[a]	(2) / (1)	Selection
1983	19,527	0	0.0%	xx
1984	26,360	0	0.0%	xx
1985	16,906	0	0.0%	xx
1986	18,235	0	0.0%	xx
1987	18,212	0	0.0%	xx
1988	15,850	0	0.0%	xx
1989	18,662	0	0.0%	xx
1990	29,708	140	0.5%	xx
1991	18,252	104	0.6%	xx
1992	20,811	0	0.0%	xx
1993	19,892	0	0.0%	xx
1994	20,956	0	0.0%	xx
1995	11,976	0	0.0%	xx
1996	12,324	0	0.0%	xx
1997	8,675	0	0.0%	xx
1998	8,648	0	0.0%	xx
Total	284,994	244	0.1%	0.0%

Note: Personnel from FTI and the CMCRB have concluded that the impact of Act 57 has waned to the point that the Claim Settlement effect for this year and future years is zero(0.00). Thus this Exhibit will no longer be updated.

(a) All amounts are in thousands of dollars

Sources: Column (1) Exhibit VI-A p. 1a
CMCRB Database as of 04/30/11 - Validated 08/17/11 and prior

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Medical Losses for All Classes Combined

A.

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	3,231,344	2,739,229	3,561,960	4,771,196	5,121,908	5,085,069	5,963,632	4,780,471	3,903,052	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574
2	3,764,068	3,422,132	4,334,347	5,836,016	5,979,955	6,471,250	6,709,723	5,785,980	4,929,891	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	
3	3,969,908	4,133,004	4,812,640	6,363,979	7,074,053	6,824,261	6,988,709	6,162,904	5,062,121	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814		
4	4,285,779	4,275,055	4,994,294	7,933,751	7,753,514	7,207,603	6,985,202	6,061,248	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912			
5	4,561,019	4,317,883	5,713,182	8,404,823	7,595,281	7,239,653	6,810,575	6,077,440	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038				
6	4,618,916	4,982,816	5,721,504	8,841,749	7,729,893	7,315,361	6,966,052	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151					
7	5,232,436	4,940,684	5,860,153	8,720,012	7,929,203	7,215,882	7,086,080	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965						
8	5,192,135	4,804,855	5,470,183	8,176,532	7,725,007	7,140,026	6,984,759	5,730,009	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067							
9	5,165,763	4,959,273	5,318,132	7,991,002	7,725,545	7,175,630	6,943,552	5,812,365	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606								
10	5,126,161	4,894,675	5,227,686	8,524,905	7,808,315	7,347,568	7,100,992	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623									
11	5,114,580	4,763,939	5,185,032	8,210,154	7,818,624	7,477,095	7,099,581	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865										
12	5,102,998	4,633,204	5,142,378	7,853,295	7,818,489	7,453,897	7,167,560	5,838,773	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251											
13	5,091,417	4,502,468	5,297,391	7,996,833	7,777,708	7,447,799	7,173,430	5,732,687	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653												
14	5,079,835	4,534,654	5,159,483	8,316,349	7,799,651	7,500,265	7,091,743	5,818,810	5,366,481	4,793,570	4,501,155	4,627,844													
15	5,138,858	4,624,176	5,288,513	7,936,277	7,798,234	7,500,059	7,140,118	5,859,155	5,384,567	4,836,117	4,491,418														
16	5,152,905	4,496,393	5,230,743	7,914,050	7,789,301	7,442,165	7,069,470	5,935,724	5,423,525	4,865,082															
17	5,173,669	4,453,397	5,324,275	7,910,771	7,822,500	7,490,067	7,047,415	6,019,026	5,290,059																
18	5,232,915	4,502,357	5,253,219	7,927,236	7,870,056	7,528,919	7,028,385	6,100,724																	
19	5,240,670	4,507,507	5,261,599	7,905,531	7,847,501	7,453,318	7,029,188																		
20	5,266,277	4,528,084	5,264,773	7,888,944	7,852,764	7,374,324																			

B. Act 44 Medical Law Adjusment Factors

1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8911	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8045	0.8926	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.7082	0.7082	0.7082	0.7082	0.7082	0.7838	0.8056	0.8941	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	0.7082	0.7082	0.7082	0.7082	0.7752	0.7853	0.8067	0.8956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	0.7082	0.7082	0.7082	0.7843	0.7762	0.7867	0.8078	0.8971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	0.7082	0.7082	0.7661	0.7842	0.7773	0.7882	0.8088	0.8986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	0.7082	0.7657	0.7661	0.7841	0.7783	0.7896	0.8099	0.9001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	0.7652	0.7651	0.7662	0.7840	0.7794	0.7911	0.8110	0.9017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	0.7669	0.7644	0.7662	0.7839	0.7804	0.7925	0.8121	0.9032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	0.7686	0.7638	0.7663	0.7837	0.7815	0.7940	0.8132	0.9047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
11	0.7702	0.7631	0.7664	0.7836	0.7826	0.7954	0.8143	0.9062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12	0.7719	0.7625	0.7664	0.7835	0.7836	0.7969	0.8154	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13	0.7736	0.7618	0.7665	0.7834	0.7847	0.7983	0.8165	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000												
14	0.7753	0.7612	0.7665	0.7833	0.7857	0.7998	0.8175	0.9107	1.0000	1.0000	1.0000	1.0000													
15	0.7770	0.7605	0.7666	0.7832	0.7868	0.8012	0.8186	0.9123	1.0000	1.0000	1.0000														
16	0.7787	0.7599	0.7666	0.7831	0.7879	0.8027	0.8197	0.9138	1.0000	1.0000															
17	0.7804	0.7592	0.7667	0.7830	0.7889	0.8041	0.8208	0.9153	1.0000																
18	0.7821	0.7586	0.7668	0.7829	0.7900	0.8056	0.8219	0.9168																	
19	0.7838	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230																		
20	0.7855	0.7573	0.7669	0.7827	0.7921	0.8085																			

Act 44 Discount Factor: 0.7082

Example : 1990 (5th Report) 0.7762. See VI-D Page 6 Col. T at 0.7762

C. Medical Incurred Losses Adjusted to Act 44 Law Level as of 04/30/11

1	2,288,000	1,940,000	2,523,000	3,379,000	3,627,000	3,601,000	4,223,000	4,260,000	3,814,000	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574
2	2,666,000	2,424,000	3,070,000	4,133,000	4,235,000	4,583,000	5,398,000	5,164,000	4,884,000	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	
3	2,811,000	2,927,000	3,408,000	4,507,000	5,010,000	5,349,000	5,630,000	5,510,000	5,042,000	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814		
4	3,035,000	3,028,000	3,537,000	5,619,000	6,010,000	5,660,000	5,635,000	5,428,000	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912			
5	3,230,000	3,058,000	4,046,000	6,592,000	5,896,000	5,695,000	5,501,000	5,452,000	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038				
6	3,271,000	3,529,000	4,383,000	6,933,000	6,008,000	5,766,000	5,634,000	5,216,000	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151					
7	3,706,000	3,783,000	4,490,000	6,837,000	6,172,000	5,698,000	5,739,000	5,192,000	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965						
8	3,973,000	3,676,000	4,191,000	6,410,000	6,021,000	5,648,000	5,665,000	5,167,000	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067							
9	3,961,000	3,791,000	4,075,000	6,264,000	6,029,000	5,687,000	5,639,000	5,250,000	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606								
10	3,940,000	3,738,000	4,006,000	6,681,000	6,102,000	5,834,000	5,774,000	5,402,000	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623									
11	3,939,000	3,635,000	3,974,000	6,434,000	6,119,000	5,947,000	5,781,000	5,454,000	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865										
12	3,939,000	3,533,000	3,941,000	6,153,000	6,127,000	5,940,000	5,844,000	5,300,000	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251											
13	3,939,000	3,430,000	4,060,000	6,265,000	6,103,000	5,946,000	5,857,000	5,212,000	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653												
14	3,939,000	3,452,000	3,955,000	6,515,000	6,128,000	5,999,000	5,798,000	5,299,000	5,366,481	4,793,570	4,501,155	4,627,844													
15	3,993,000	3,517,000	4,054,000	6,216,000	6,136,000	6,009,000	5,845,000	5,345,000	5,384,567	4,836,117	4,491,418														
16	4,013,000	3,417,000	4,010,000	6,198,000	6,137,000	5,974,000	5,795,000	5,424,000	5,423,525	4,865,082															
17	4,038,000	3,381,000	4,082,000	6,194,000	6,171,000	6,023,000	5,784,000	5,509,000	5,290,059																
18	4,093,000	3,415,000	4,028,000	6,207,000	6,217,000	6,065,000	5,777,000	5,593,000																	
19	4,108,000	3,416,000	4,035,000	6,189,000	6,208,000	6,015,000	5,785,000																		
20	4,137,000	3,429,000	4,037,000	6,175,000	6,220,000	5,962,000																			

Large Loss is excluded from Accident Year 1992

Source: A. Loss Development Data: CMCRB Database as of 04/30/11 - Validated 08/17/11
B. Act 44 Medical Law Adjusment Factors from Exhibit VI-B Page 2 (A) & VI-D Page 1
C. Medical Incurred Losses Adjusted to Act 44 Law Level = A x B

File: PAB-C-C:\Clients\Coal Mine\2011 Rate Filing\[06-A,B,C,E.xlsm]B-1
Run Time: October 05, 2011 - 03:39:34 PM

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Medical Losses for All Classes Combined

A. Adjustment to Act 44 Law Level

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8911	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8045	0.8926	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.7082	0.7082	0.7082	0.7082	0.7082	0.7838	0.8056	0.8941	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	0.7082	0.7082	0.7082	0.7082	0.7752	0.7853	0.8067	0.8956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	0.7082	0.7082	0.7082	0.7843	0.7762	0.7867	0.8078	0.8971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	0.7082	0.7082	0.7661	0.7842	0.7773	0.7882	0.8088	0.8986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	0.7082	0.7657	0.7661	0.7841	0.7783	0.7896	0.8099	0.9001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	0.7652	0.7651	0.7662	0.7840	0.7794	0.7911	0.8110	0.9017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	0.7669	0.7644	0.7662	0.7839	0.7804	0.7925	0.8121	0.9032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	0.7686	0.7638	0.7663	0.7837	0.7815	0.7940	0.8132	0.9047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
11	0.7702	0.7631	0.7664	0.7836	0.7826	0.7954	0.8143	0.9062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12	0.7719	0.7625	0.7664	0.7835	0.7836	0.7969	0.8154	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13	0.7736	0.7618	0.7665	0.7834	0.7847	0.7983	0.8165	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000												
14	0.7753	0.7612	0.7665	0.7833	0.7857	0.7998	0.8175	0.9107	1.0000	1.0000	1.0000	1.0000													
15	0.7770	0.7605	0.7666	0.7832	0.7868	0.8012	0.8186	0.9123	1.0000	1.0000	1.0000														
16	0.7787	0.7599	0.7666	0.7831	0.7879	0.8027	0.8197	0.9138	1.0000	1.0000															
17	0.7804	0.7592	0.7667	0.7830	0.7889	0.8041	0.8208	0.9153	1.0000																
18	0.7821	0.7586	0.7668	0.7829	0.7900	0.8056	0.8219	0.9168																	
19	0.7838	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230																		
20	0.7855	0.7573	0.7669	0.7827	0.7921	0.8085																			
	55	60	65	70	75	80	85	90	95	100	100														

Claim Settlement Level Additions are multiplied by the percentages at the top of each column.

B. Claim Settlement Adjustments Additions

1	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0180	0.0190	0.0200	0.0200	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0170	0.0360	0.0380	0.0400	0.0400	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
3	0.0000	0.0000	0.0000	0.0000	0.0000	0.0160	0.0340	0.0540	0.0570	0.0600	0.0550	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000		
4	0.0000	0.0000	0.0000	0.0000	0.0150	0.0320	0.0510	0.0720	0.0760	0.0750	0.0690	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000			
5	0.0000	0.0000	0.0000	0.0140	0.0300	0.0480	0.0680	0.0900	0.0903	0.0890	0.0820	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000				
6	0.0000	0.0000	0.0130	0.0280	0.0450	0.0640	0.0850	0.1035	0.1036	0.1020	0.0940	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000					
7	0.0000	0.0120	0.0260	0.0420	0.0600	0.0800	0.0978	0.1161	0.1159	0.1140	0.1050	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000						
8	0.0110	0.0240	0.0390	0.0560	0.0750	0.0920	0.1097	0.1278	0.1273	0.1250	0.1150	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000							
9	0.0220	0.0360	0.0520	0.0700	0.0863	0.1032	0.1207	0.1386	0.1378	0.1350	0.1230	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000								
10	0.0330	0.0480	0.0650	0.0805	0.0968	0.1136	0.1309	0.1485	0.1473	0.1430	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000									
11	0.0440	0.0600	0.0748	0.0903	0.1065	0.1232	0.1403	0.1575	0.1549	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000										
12	0.0550	0.0690	0.0839	0.0994	0.1155	0.1320	0.1488	0.1647	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000											
13	0.0633	0.0774	0.0923	0.1078	0.1238	0.1400	0.1556	0.1692	0.1596	0.1480	0.1280	0.0000	0.0000												
14	0.0710	0.0852	0.1001	0.1155	0.1313	0.1464	0.1598	0.1692	0.1596	0.1480	0.1280	0.0000													
15	0.0781	0.0924	0.1073	0.1225	0.1373	0.1504	0.1598	0.1692	0.1596	0.1480	0.1280														
16	0.0847	0.0990	0.1138	0.1281	0.1410	0.1504	0.1598	0.1692	0.1596	0.1480															
17	0.0908	0.1050	0.1190	0.1316	0.1410	0.1504	0.1598	0.1692	0.1596																
18	0.0963	0.1098	0.1222	0.1316	0.1410	0.1504	0.1598	0.1692																	
19	0.1007	0.1128	0.1222	0.1316	0.1410	0.1504	0.1598																		
20	0.1034	0.1128	0.1222	0.1316	0.1410	0.1504																			

Act 44 Discount Factor:	0.7082
Selected Claim Settlement Factor	

Note: Act 44 effective in 1993

Selected Claim Settlement Level Additions	
17th Last	2.0% per year
16th Last	2.0% per year
15th Last	2.0% per year
14th Last	2.0% per year
13th Last	2.0% per year
12th Last	1.5% per year
11th Last	1.4% per year
10th Last	1.3% per year
9th Last	1.2% per year
8th Last	1.1% per year
7th Last	1.0% per year
6th Last	0.8% per year
5th Last	0.5% per year
4th Last	0.0% per year
3rd Last	0.0% per year
2nd Last	0.0% per year
1st Last	0.0% per year

C. Sum of Adjustment to Act 44 Law Level and Claim Settlement Adjustments Additions

1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9091	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8215	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.7082	0.7082	0.7082	0.7082	0.7082	0.7998	0.8396	0.9481	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	0.7082	0.7082	0.7082	0.7082	0.7902	0.8173	0.8577	0.9676	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	0.7082	0.7082	0.7082	0.7983	0.8062	0.8347	0.8758	0.9871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	0.7082	0.7082	0.7791	0.8122	0.8223	0.8522	0.8938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	0.7082	0.7777	0.7921	0.8261	0.8383	0.8696	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	0.7762	0.7891	0.8052	0.8400	0.8544	0.8831	0.9207	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	0.7889	0.8004	0.8182	0.8539	0.8667	0.8957	0.9328	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	0.8016	0.8118	0.8313	0.8642	0.8783	0.9076	0.9441	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
11	0.8142	0.8231	0.8411	0.8739	0.8891	0.9186	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
12	0.8269	0.8315	0.8503	0.8829	0.8991	0.9289	0.9641	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
13	0.8369	0.8392	0.8588	0.8912	0.9084	0.9383	0.9720	1.0000	1.0000	1.0000	1.0000	1.0000													
14	0.8463	0.8464	0.8666	0.8988	0.9170	0.9462	0.9773	1.0000	1.0000	1.0000	1.0000														
15	0.8551	0.8529	0.8738	0.9057	0.9240	0.9516	0.9784	1.0000	1.0000	1.0000															
16	0.8634	0.8589	0.8804	0.9112	0.9289	0.9531	0.9795	1.0000	1.0000																
17	0.8712	0.8642	0.8857	0.9146	0.9299	0.9545	0.9806	1.0000																	
18	0.8784	0.8684	0.8890	0.9145	0.9310	0.9560	0.9817																		
19	0.8845	0.8707	0.8890	0.9144	0.9320	0.9574	0.9828																		
20	0.8889	0.8701	0.8891	0.9143	0.9331	0.9589																			

*Large Loss is excluded from Accident Year 1992

Source: A. Adjustment to Act 44 Law Level Exhibit VI-D Pages 1-15
B. Claim Settlement Adjustments Additions Exhibits VI-B-5 (Refer to selected table above.)
C. A+B (with maximum of 1.000)

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Medical Losses for All Classes Combined

A. Medical Reported Incurred Losses as of 04/30/11

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	3,231,344	2,739,229	3,561,960	4,771,196	5,121,908	5,085,069	5,963,632	4,780,471	3,903,052	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574
2	3,764,068	3,422,132	4,334,347	5,836,016	5,979,955	6,471,250	6,709,723	5,785,980	4,929,891	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	
3	3,969,908	4,133,004	4,812,640	6,363,979	7,074,053	6,824,261	6,988,709	6,162,904	5,062,121	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814		
4	4,285,779	4,275,055	4,994,294	7,933,751	7,753,514	7,207,603	6,985,202	6,061,248	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912			
5	4,561,019	4,317,883	5,713,182	8,404,823	7,595,281	7,239,653	6,810,575	6,077,440	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038				
6	4,618,916	4,982,816	5,721,504	8,841,749	7,729,893	7,315,361	6,966,052	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151					
7	5,232,436	4,940,684	5,860,153	8,720,012	7,929,203	7,215,882	7,086,080	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965						
8	5,192,135	4,804,855	5,470,183	8,176,532	7,725,007	7,140,026	6,984,759	5,730,009	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067							
9	5,165,763	4,959,273	5,318,132	7,991,002	7,725,545	7,175,630	6,943,552	5,812,365	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606								
10	5,126,161	4,894,675	5,227,686	8,524,905	7,808,315	7,347,568	7,100,992	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623									
11	5,114,580	4,763,939	5,185,032	8,210,154	7,818,624	7,477,095	7,099,581	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865										
12	5,102,998	4,633,204	5,142,378	7,853,295	7,818,489	7,453,897	7,167,560	5,838,773	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251											
13	5,091,417	4,502,468	5,297,391	7,996,833	7,777,708	7,447,799	7,173,430	5,732,687	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653												
14	5,079,835	4,534,654	5,159,483	8,316,349	7,799,651	7,500,265	7,091,743	5,818,810	5,366,481	4,793,570	4,501,155	4,627,844													
15	5,138,858	4,624,176	5,288,513	7,936,277	7,798,234	7,500,059	7,140,118	5,859,155	5,384,567	4,836,117	4,491,418														
16	5,152,905	4,496,393	5,230,743	7,914,050	7,789,301	7,442,165	7,069,470	5,935,724	5,423,525	4,865,082															
17	5,173,669	4,453,397	5,324,275	7,910,771	7,822,500	7,490,067	7,047,415	6,019,026	5,290,059																
18	5,232,915	4,502,357	5,253,219	7,927,236	7,870,056	7,528,919	7,028,385	6,100,724																	
19	5,240,670	4,507,507	5,261,599	7,905,531	7,847,501	7,453,318	7,029,188																		
20	5,266,277	4,528,084	5,264,773	7,888,944	7,852,764	7,374,324																			

B. Act 44 Medical Law Adjusment Factors and Claim Settlement Levels

1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9091	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8215	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.7082	0.7082	0.7082	0.7082	0.7082	0.7998	0.8396	0.9481	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
4	0.7082	0.7082	0.7082	0.7082	0.7902	0.8173	0.8577	0.9676	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5	0.7082	0.7082	0.7082	0.7983	0.8062	0.8347	0.8758	0.9871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6	0.7082	0.7082	0.7791	0.8122	0.8223	0.8522	0.8938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7	0.7082	0.7777	0.7921	0.8261	0.8383	0.8696	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8	0.7762	0.7891	0.8052	0.8400	0.8544	0.8831	0.9207	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9	0.7889	0.8004	0.8182	0.8539	0.8667	0.8957	0.9328	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10	0.8016	0.8118	0.8313	0.8642	0.8783	0.9076	0.9441	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
11	0.8142	0.8231	0.8411	0.8739	0.8891	0.9186	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12	0.8269	0.8315	0.8503	0.8829	0.8991	0.9289	0.9641	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13	0.8369	0.8392	0.8588	0.8912	0.9084	0.9383	0.9720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14	0.8463	0.8464	0.8666	0.8988	0.9170	0.9462	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000													
15	0.8551	0.8529	0.8738	0.9057	0.9240	0.9516	0.9784	1.0000	1.0000	1.0000	1.0000														
16	0.8634	0.8589	0.8804	0.9112	0.9289	0.9531	0.9795	1.0000	1.0000	1.0000															
17	0.8712	0.8642	0.8857	0.9146	0.9299	0.9545	0.9806	1.0000	1.0000																
18	0.8784	0.8684	0.8890	0.9145	0.9310	0.9560	0.9817	1.0000																	
19	0.8845	0.8707	0.8890	0.9144	0.9320	0.9574	0.9828																		
20	0.8889	0.8701	0.8891	0.9143	0.9331	0.9589																			

Act 44 Discount Factor: 0.7082
Selected Claim Settlement Factor

Note: Act 44 effective in 1993

C. Medical Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels as of 04/30/11

1	2,288,000	1,940,000	2,523,000	3,379,000	3,627,000	3,601,000	4,223,000	4,346,000	3,889,000	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574
2	2,666,000	2,424,000	3,070,000	4,133,000	4,235,000	4,583,000	5,512,000	5,373,000	4,929,891	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	
3	2,811,000	2,927,000	3,408,000	4,507,000	5,010,000	5,458,000	5,868,000	5,843,000	5,062,121	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814		
4	3,035,000	3,028,000	3,537,000	5,619,000	6,126,000	5,890,000	5,991,000	5,865,000	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912			
5	3,230,000	3,058,000	4,046,000	6,709,000	6,123,000	6,043,000	5,964,000	5,999,000	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038				
6	3,271,000	3,529,000	4,457,000	7,181,000	6,356,000	6,234,000	6,227,000	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151					
7	3,706,000	3,842,000	4,642,000	7,203,000	6,647,000	6,275,000	6,432,000	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965						
8	4,030,000	3,791,000	4,405,000	6,868,000	6,600,000	6,305,000	6,431,000	5,730,009	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067							
9	4,075,000	3,970,000	4,352,000	6,823,000	6,696,000	6,427,000	6,477,000	5,812,365	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606								
10	4,109,000	3,973,000	4,346,000	7,368,000	6,858,000	6,668,000	6,704,000	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623									
11	4,165,000	3,921,000	4,361,000	7,175,000	6,951,000	6,869,000	6,777,000	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865										
12	4,220,000	3,852,000	4,372,000	6,934,000	7,030,000	6,924,000	6,910,000	5,838,773	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251											
13	4,261,000	3,779,000	4,549,000	7,127,000	7,066,000	6,988,000	6,973,000	5,732,687	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653												
14	4,299,000	3,838,000	4,471,000	7,475,000	7,152,000	7,097,000	6,931,000	5,818,810	5,366,481	4,793,570	4,501,155	4,627,844													
15	4,394,000	3,944,000	4,621,000	7,188,000	7,206,000	7,137,000	6,986,000	5,859,155	5,384,567	4,836,117	4,491,418														
16	4,449,000	3,862,000	4,605,000	7,212,000	7,235,000	7,093,000	6,925,000	5,935,724	5,423,525	4,865,082															
17	4,507,000	3,849,000	4,715,000	7,236,000	7,274,000	7,150,000	6,911,000	6,019,026	5,290,059																
18	4,596,000	3,910,000	4,670,000	7,250,000	7,327,000	7,198,000	6,900,000	6,100,724																	
19	4,635,000	3,925,000	4,678,000	7,229,000	7,314,000	7,136,000	6,908,000																		
20	4,681,000	3,940,000	4,681,000	7,213,000	7,327,000	7,071,000																			

***Large Loss is excluded from Accident Year 1992**

Source: A. Reported Medical Incurred Losses. Exhibit VI-B-1 (A)
B. Act 44 Medical Law Adjusment Factors and Claim Settlement Levels: Exhibit VI-B-2 (C)
C. Medical Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels= A x B

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Medical Losses for All Classes Combined

Exhibit V-E-1
and
Exhibit VI-B-4

A. Medical Reported Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels as of 04/30/11

Report	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	2,288,000	1,940,000	2,523,000	3,379,000	3,627,000	3,601,000	4,223,000	4,346,000	3,889,000	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574
2	2,666,000	2,424,000	3,070,000	4,133,000	4,235,000	4,583,000	5,512,000	5,373,000	4,929,891	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	
3	2,811,000	2,927,000	3,408,000	4,507,000	5,010,000	5,458,000	5,868,000	5,843,000	5,062,121	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814		
4	3,035,000	3,028,000	3,537,000	5,619,000	6,126,000	5,890,000	5,991,000	5,865,000	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912			
5	3,230,000	3,058,000	4,046,000	6,709,000	6,123,000	6,043,000	5,964,000	5,999,000	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038				
6	3,271,000	3,529,000	4,457,000	7,181,000	6,356,000	6,234,000	6,227,000	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151					
7	3,706,000	3,842,000	4,642,000	7,203,000	6,647,000	6,275,000	6,432,000	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965						
8	4,030,000	3,791,000	4,405,000	6,868,000	6,600,000	6,305,000	6,431,000	5,730,009	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067							
9	4,075,000	3,970,000	4,352,000	6,823,000	6,696,000	6,427,000	6,477,000	5,812,365	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606								
10	4,109,000	3,973,000	4,346,000	7,368,000	6,858,000	6,668,000	6,704,000	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623									
11	4,165,000	3,921,000	4,361,000	7,175,000	6,951,000	6,869,000	6,777,000	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865										
12	4,220,000	3,852,000	4,372,000	6,934,000	7,030,000	6,924,000	6,910,000	5,838,773	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251											
13	4,261,000	3,779,000	4,549,000	7,127,000	7,066,000	6,988,000	6,973,000	5,732,687	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653												
14	4,299,000	3,838,000	4,471,000	7,475,000	7,152,000	7,097,000	6,931,000	5,818,810	5,366,481	4,793,570	4,501,155	4,627,844													
15	4,394,000	3,944,000	4,621,000	7,188,000	7,206,000	7,137,000	6,986,000	5,859,155	5,384,567	4,836,117	4,491,418														
16	4,449,000	3,862,000	4,605,000	7,212,000	7,235,000	7,093,000	6,925,000	5,935,724	5,423,525	4,865,082															
17	4,507,000	3,849,000	4,715,000	7,236,000	7,274,000	7,150,000	6,911,000	6,019,026	5,290,059																
18	4,596,000	3,910,000	4,670,000	7,250,000	7,327,000	7,198,000	6,900,000	6,100,724																	
19	4,635,000	3,925,000	4,678,000	7,229,000	7,314,000	7,136,000	6,908,000																		
20	4,681,000	3,940,000	4,681,000	7,213,000	7,327,000	7,071,000																			

B. Annual Loss Development Ratios

1:2															1.1006	1.1636	1.1458	1.0904	1.1148	1.0893	1.1446	1.0041	1.0684	1.0941	
2:3														1.0575	1.0373	1.0220	1.0425	0.9938	1.1666	1.0324	1.0684	1.0135	0.9893		
3:4													1.0253	0.9597	1.0066	0.9938	1.0338	0.9863	1.0046	1.0210	0.9735	1.0103			
4:5												1.0670	0.9969	1.0429	1.0171	1.0708	0.9960	1.0564	0.9915	0.9750	0.9949				
5:6											0.9787	1.0441	1.0140	0.9966	1.0180	1.0286	1.0817	0.9957	0.9876	1.0377					
6:7										1.0408	0.9733	0.9884	0.9999	0.9859	0.9968	0.9743	1.0159	0.9993	1.0247						
7:8									1.0106	1.0085	1.0085	1.0049	1.0082	1.0123	0.9977	0.9885	1.0193	0.9974							
8:9								1.0144	1.0023	0.9955	1.0019	1.0163	0.9867	1.0203	1.0107	0.9973	0.9552								
9:10							1.0350	1.0273	1.0038	0.9964	1.0056	1.0941	1.0098	1.0373	0.9993	1.0350									
10:11						1.0301	1.0109	1.0079	1.0252	1.0054	0.9945	1.0454	1.0222	0.9988	0.9994										
11:12					1.0114	1.0080	1.0196	0.9701	1.0042	1.0260	0.9932	0.9985	0.9953	1.0167											
12:13				1.0278	1.0051	1.0092	1.0091	0.9818	1.0096	1.0112	0.9763	1.0035	1.0066												
13:14			0.9829	1.0488	1.0122	1.0156	0.9940	1.0150	1.0037	0.9844	1.0035	1.0054													
14:15		1.0276	1.0335	0.9616	1.0076	1.0056	1.0079	1.0069	1.0034	1.0089	0.9978														
15:16	1.0125	0.9792	0.9965	1.0033	1.0040	0.9938	0.9913	1.0131	1.0072	1.0060															
16:17	1.0130	0.9966	1.0239	1.0033	1.0054	1.0080	0.9980	1.0140	0.9754																
17:18	1.0197	1.0158	0.9905	1.0019	1.0073	1.0067	0.9984	1.0136																	
18:19	1.0085	1.0038	1.0017	0.9971	0.9982	0.9914	1.0012																		
19:20	1.0099	1.0038	1.0006	0.9978	1.0018	0.9909																			

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average Ex. Hi/Lo	6 Year Average Ex. Hi/Lo	6 Year Weighted Average	Average of Middle Four
1:2	1.1016	1.0859	1.0920	1.1060	1.0917	1.0760	1.0928
2:3	1.0423	1.0440	1.0416	1.0334	1.0270	1.0420	1.0398
3:4	1.0015	1.0049	1.0035	1.0027	1.0056	1.0067	1.0042
4:5	1.0209	1.0141	1.0167	1.0203	1.0097	1.0079	1.0152
5:6	1.0183	1.0249	1.0179	1.0153	1.0200	1.0261	1.0203
6:7	0.9999	0.9995	1.0013	0.9982	0.9995	1.0018	1.0000
7:8	1.0056	1.0039	1.0067	1.0060	1.0039	1.0053	1.0052
8:9	1.0001	0.9978	0.9997	1.0031	1.0028	0.9956	1.0001
9:10	1.0244	1.0302	1.0241	1.0191	1.0219	1.0308	1.0251
10:11	1.0140	1.0110	1.0151	1.0125	1.0065	1.0116	1.0123
11:12	1.0043	1.0057	1.0044	1.0059	1.0037	1.0055	1.0050
12:13	1.0040	0.9982	1.0051	1.0045	1.0004	0.9976	1.0018
13:14	1.0066	1.0010	1.0085	1.0042	1.0017	1.0009	1.0034
14:15	1.0061	1.0051	1.0036	1.0082	1.0060	1.0054	1.0056
15:16	1.0007	1.0026	1.0009	1.0018	1.0028	1.0018	1.0018
16:17	1.0042	1.0007	1.0040	1.0055	1.0037	1.0014	1.0033
17:18	1.0067	1.0031	1.0061	1.0073	1.0036	1.0036	1.0050
18:19	1.0003	0.9989	0.9994	1.0004	0.9996	0.9983	0.9995
19:20	1.0008	1.0008	0.9999	1.0010	1.0010	0.9999	1.0006

***Large Loss is excluded from Accident Year 1992**

Source: A. Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels: Exhibit VI-B-3
B. Annual Loss Development Ratios
C, Summary of Straight Averages for 10 and 6 years,
Weighted Averages for 10 and 6 years,
Straight Averages for 10 and 6 years excluding highest and lowest,
Average of middle 4 of above 6 averages.

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Medical Claim Settlement Adjustment Factors

Accident Year	(1) 4/30/1994 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1984	7,380	243	3.3%	xx
1985	4,469	105	2.3%	xx
1986	5,192	222	4.3%	xx
1987	4,941	262	5.3%	xx
1988	5,722	396	6.9%	xx
1989	8,405	532	6.3%	xx
1990	7,754	298	3.8%	xx
1991	6,824	328	4.8%	xx
1992	5,389	437	8.1%	xx
Total	56,076	2,823	5.0%	2.0%

Accident Year	(1) 4/30/1995 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1985	4,303	199	4.6%	xx
1986	5,166	122	2.4%	xx
1987	4,805	122	2.5%	xx
1988	5,860	161	2.7%	xx
1989	8,842	299	3.4%	xx
1990	7,595	471	6.2%	xx
1991	7,208	83	1.2%	xx
1992	4,462	198	4.4%	xx
1993	5,786	164	2.8%	xx
Total	54,027	1,819	3.4%	2.0%

Accident Year	(1) 4/30/1996 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1986	5,126	84	1.6%	xx
1987	4,959	72	1.5%	xx
1988	5,470	451	8.2%	xx
1989	8,720	575	6.6%	xx
1990	7,730	220	2.8%	xx
1991	7,240	281	3.9%	xx
1992	4,458	269	6.0%	xx
1993	6,163	189	3.1%	xx
1994	4,930	231	4.7%	xx
Total	54,796	2,372	4.3%	2.0%

Accident Year	(1) 4/30/1997 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1987	4,895	93	1.9%	xx
1988	5,318	202	3.8%	xx
1989	8,177	793	9.7%	xx
1990	7,929	274	3.5%	xx
1991	7,315	141	1.9%	xx
1992	4,284	319	7.4%	xx
1993	6,061	216	3.6%	xx
1994	5,062	155	3.1%	xx
1995	4,444	211	4.7%	xx
Total	53,485	2,404	4.5%	2.0%

Accident Year	(1) 4/30/1998 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1988	5,228	70	1.3%	xx
1989	7,991	321	4.0%	xx
1990	7,725	436	5.6%	xx
1991	7,216	173	2.4%	xx
1992	4,439	85	1.9%	xx
1993	6,077	194	3.2%	xx
1994	5,217	77	1.5%	xx
1995	4,354	272	6.2%	xx
1996	4,316	87	2.0%	xx
Total	52,563	1,715	3.3%	2.0%

Accident Year	(1) 4/30/1999 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1989	8,525	96	1.1%	xx
1990	7,726	83	1.1%	xx
1991	7,140	208	2.9%	xx
1992	2,428	74	3.0%	xx
1993	5,804	322	5.5%	xx
1994	5,111	198	3.9%	xx
1995	4,294	164	3.8%	xx
1996	4,690	106	2.3%	xx
1997	xx	xx	xx	xx
Total	45,718	1,251	2.7%	1.5%

Accident Year	(1) 4/30/2000 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1990	7,808	52	0.7%	xx
1991	7,176	15	0.2%	xx
1992	2,327	125	5.4%	xx
1993	5,767	161	2.8%	xx
1994	5,029	130	2.6%	xx
1995	4,416	97	2.2%	xx
1996	4,808	119	2.5%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
Total	37,331	699	1.9%	1.4%

Accident Year	(1) 4/30/2001 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1991	7,348	85	1.2%	xx
1992	2,286	86	3.8%	xx
1993	5,730	77	1.3%	xx
1994	5,060	29	0.6%	xx
1995	4,484	150	3.3%	xx
1996	4,806	187	3.9%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
Total	29,714	614	2.1%	1.3%

Accident Year	(1) 4/30/2002 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1992	2,939	16	0.5%	xx
1993	5,812	57	1.0%	xx
1994	5,113	40	0.8%	xx
1995	4,667	101	2.2%	xx
1996	4,704	242	5.1%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
Total	23,235	456	2.0%	1.2%

Accident Year	(1) 4/30/2003 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1993	5,971	0	0.0%	xx
1994	5,125	0	0.0%	xx
1995	4,706	0	0.0%	xx
1996	4,578	145	3.2%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
Total	20,380	145	0.7%	1.1%

Accident Year	(1) 4/30/2004 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1994	5,179	59	1.1%	xx
1995	4,740	83	1.8%	xx
1996	4,702	32	0.7%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
Total	14,621	174	1.2%	1.0%

Accident Year	(1) 4/30/2005 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1995	4,669	0	0.0%	xx
1996	4,626	0	0.0%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
Total	9,295	0	0.0%	0.8%

Accident Year	(1) 4/30/2006 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1996	4,708	25	0.5%	xx
1997	xx	0	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
2004	xx	xx	xx	xx
Total	4,708	25	0.5%	0.5%

Accident Year	(1) 4/30/2007 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
2004	xx	xx	xx	xx
2005	xx	xx	xx	xx
Total	0	0	0.0%	0.0%

Accident Year	(1) 4/30/2008 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
2004	xx	xx	xx	xx
2005	xx	xx	xx	xx
2006	xx	xx	xx	xx
Total	0	0	0.0%	0.0%

Accident Year	(1) 4/30/2009 Rpt.Loss[a]	(2) 12 Month Fav_Dev[a]	(3) (2) / (1)	(4) Selection
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
2004	xx	xx	xx	xx
2005	xx	xx	xx	xx
2006	xx	xx	xx	xx
2007	xx	xx	xx	xx
2008	xx	xx	xx	xx
Total	0	0	0.0%	0.0%

(a) All amounts are in thousands of dollars
Incurred losses for 1992 exclude effects of large loss.

Note: Personnel from MBA Actuaries and the CMCRB have concluded that the impact of Act 57 has waned to the point that the Claim Settlement effect for this year and future years is zero(0.00). Thus this Exhibit will no longer be updated.

Sources: Column (1) Exhibit VI-B p. 1a
CMCRB Data Base

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Incurred Indemnity and Funeral Claim Counts for All Classes Combined (excl. USLH)

A. Indemnity Reported Incurred Claims as of 04/30/11

Report	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	523	551	521	508	428	415	339	297	263	240	227	241	196	219	203	156	163	193	170	168
2	546	566	531	547	442	422	358	301	269	250	238	244	196	227	228	163	164	206	193	
3	548	564	530	549	441	427	355	314	272	252	237	246	197	230	229	165	164	203		
4	547	574	530	540	439	428	358	313	274	254	237	246	198	231	230	166	164			
5	548	567	531	533	438	425	358	313	274	254	237	246	199	231	230	166				
6	546	568	529	531	438	426	357	312	274	254	237	246	199	231	230					
7	546	568	528	530	438	427	357	312	274	254	237	246	199	231						
8	546	566	528	530	438	427	357	312	274	254	237	246	199							
9	546	566	528	530	437	427	357	312	274	254	237	246								
10	546	566	528	530	437	427	357	312	274	254	237									
11	546	566	528	530	437	426	357	312	274	254										
12	546	566	528	530	437	426	357	312	274											
13	546	566	528	530	437	426	357	312												
14	546	566	528	530	437	426	357													
15	546	566	528	530	437	426														
16	546	566	528	530	437															
17	546	566	528	530																
18	546	566	528																	
19	546	566																		
20	546																			

B. Annual Claim Count Development

1:2										1.0417	1.0485	1.0124	1.0000	1.0365	1.1232	1.0449	1.0061	1.0674	1.1353
2:3									1.0112	1.0080	0.9958	1.0082	1.0051	1.0132	1.0044	1.0123	1.0000	0.9854	
3:4								0.9968	1.0074	1.0079	1.0000	1.0000	1.0051	1.0043	1.0044	1.0061	1.0000		
4:5							1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0051	1.0000	1.0000	1.0000			
5:6						1.0024	0.9972	0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6:7					1.0000	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7:8				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8:9			1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9:10		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10:11	1.0000	1.0000	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000									
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
15:16	1.0000	1.0000	1.0000	1.0000	1.0000														
16:17	1.0000	1.0000	1.0000	1.0000															
17:18	1.0000	1.0000	1.0000																
18:19	1.0000	1.0000																	
19:20	1.0000																		

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average ex. Hi&Lo	6 Year Average ex. Hi&Lo	6 Year Weighted Average	Average of Middle Four	Selected	Cumulative	Acc. Year	Ultimate
1:2	1.0516	1.0689	1.0503	1.0476	1.0680	1.0697	1.0597	1.0597	1.0681	2010	179
2:3	1.0044	1.0034	1.0046	1.0056	1.0055	1.0034	1.0045	1.0045	1.0079	2009	195
3:4	1.0032	1.0033	1.0030	1.0034	1.0035	1.0032	1.0033	1.0033	1.0034	2008	204
4:5	1.0005	1.0009	1.0004	1.0000	1.0000	1.0008	1.0004	1.0001	1.0001	2007	164
5:6	0.9996	1.0000	0.9996	0.9997	1.0000	1.0000	0.9998	1.0000	1.0000	2006	166
6:7	1.0002	1.0000	1.0003	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	2005	230
7:8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2004	231
8:9	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2003	199
9:10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2002	246
10:11	0.9998	0.9996	0.9998	1.0000	1.0000	0.9995	0.9998	1.0000	1.0000	2001	237
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2000	254
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1999	274
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1998	312
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1997	357
15:16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1996	426
16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1995	437
17:18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1994	530
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1993	528
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1992	566
										1991	546

Source: A. Loss Development Data: CMCRB Database as of 04/30/11 - Validated 08/17/11
B. Annual Loss Development Ratios
C, Summary of Straight Averages for 10 and 6 years,
Weighted Averages for 10 and 6 years,
Straight Averages for 10 and 6 years excluding highest and lowest,
Average of middle 4 of above 6 averages.

OMG,PAB - FTI, 12/01/2011
File Date:December 01, 2011

Disk: PAB-C-C:\Clients\Coal Mine\2011 Rate Filing\[06-A,B,C,E.xlsm]C-1
Run Time: October 05, 2011 - 03:39:34 PM

Checksum:167,169.208428

Exhibit VI-C-2

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Medical Only Claim Counts for All Classes Combined (excl. USLH)

A. Medical Only Reported Incurred Claims Valued as of 04/30/11

Report	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	1,359	1,313	1,147	1,094	940	911	867	684	641	488	519	487	453	516	476	456	488	523	479	559
2	1,282	1,366	1,167	1,167	940	923	863	685	640	500	536	499	462	524	479	453	494	527	469	
3	1,284	1,369	1,195	1,171	944	926	865	686	641	503	539	500	461	523	480	451	495	528		
4	1,286	1,370	1,196	1,176	945	926	863	684	641	497	535	500	461	522	479	450	495			
5	1,286	1,373	1,196	1,180	945	927	863	684	643	497	535	500	461	522	479	450				
6	1,291	1,371	1,196	1,180	945	927	864	685	643	498	535	500	461	522	479					
7	1,292	1,371	1,196	1,180	945	926	864	685	643	498	535	500	461	522						
8	1,293	1,372	1,196	1,180	945	926	864	685	643	498	535	500	461							
9	1,293	1,372	1,196	1,180	945	926	864	685	643	498	535	500								
10	1,293	1,372	1,196	1,180	945	926	864	685	643	498	535									
11	1,293	1,372	1,196	1,180	945	927	864	685	643	498										
12	1,293	1,372	1,196	1,180	945	927	864	685	643											
13	1,293	1,372	1,196	1,180	945	927	864	685												
14	1,293	1,372	1,196	1,180	945	927	864													
15	1,293	1,372	1,196	1,180	945	927														
16	1,293	1,372	1,196	1,180	945															
17	1,293	1,372	1,196	1,180																
18	1,293	1,372	1,196																	
19	1,293	1,372																		
20	1,293																			

B. Annual Claim Count Development

1:2										1.0246	1.0328	1.0246	1.0199	1.0155	1.0063	0.9934	1.0123	1.0076	0.9791
2:3									1.0016	1.0060	1.0056	1.0020	0.9978	0.9981	1.0021	0.9956	1.0020	1.0019	
3:4								0.9971	1.0000	0.9881	0.9926	1.0000	1.0000	0.9981	0.9979	0.9978	1.0000		
4:5							1.0000	1.0000	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5:6						1.0000	1.0012	1.0015	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000				
6:7					1.0000	0.9989	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
7:8				1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000						
8:9			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9:10		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10:11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000									
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
15:16	1.0000	1.0000	1.0000	1.0000	1.0000														
16:17	1.0000	1.0000	1.0000	1.0000															
17:18	1.0000	1.0000	1.0000																
18:19	1.0000	1.0000																	
19:20	1.0000																		

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average ex. Hi&Lo	6 Year Average ex. Hi&Lo	6 Year Weighted Average	Average of Middle Four	Selected	Cumulative	Acc. Year	Ultimate
1:2	1.0116	1.0024	1.0119	1.0130	1.0049	1.0027	1.0078	1.0073	1.0073	2010	563
2:3	1.0013	0.9996	1.0014	1.0014	1.0000	0.9997	1.0006	1.0000	1.0000	2009	469
3:4	0.9972	0.9990	0.9972	0.9979	0.9990	0.9990	0.9983	1.0000	1.0000	2008	528
4:5	1.0003	1.0000	1.0004	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	2007	495
5:6	1.0005	1.0003	1.0005	1.0003	1.0000	1.0003	1.0004	1.0000	1.0000	2006	450
6:7	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2005	479
7:8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2004	522
8:9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2003	461
9:10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2002	500
10:11	1.0001	1.0002	1.0001	1.0000	1.0000	1.0002	1.0001	1.0000	1.0000	2001	535
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2000	498
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1999	643
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1998	685
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1997	864
15:16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1996	927
16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1995	945
17:18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1994	1180
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1993	1196
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1992	1372
										1991	1293

Medical Only claims are defined as claims with Medical Incurred dollars greater than zero and Indemnity Incurred dollars equal to zero.

Source: A. Loss Development Data: CMCRB Database as of 04/30/11 - Validated 08/17/11
B. Annual Loss Development Ratios
C, Summary of Straight Averages for 10 and 6 years,
Weighted Averages for 10 and 6 years,
Straight Averages for 10 and 6 years excluding highest and lowest,
Average of middle 4 of above 6 averages.

OMG,PAB - FTI, 12/01/2011
File Date:December 01, 2011

Disk: PAB-C-C:\Clients\Coal Mine\2011 Rate Filing\[06-A,B,C,E.xlsm]C-2
Run Time: October 05, 2011 - 03:39:34 PM

Checksum:278,948.172104

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Summary of Adjustments to Development Factors for Act 44#

	Accident Year																											
Report	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8911	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8045	0.8926	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
3	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7838	0.8056	0.8941	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx
4	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7752	0.7853	0.8067	0.8956	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx
5	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7843	0.7762	0.7867	0.8078	0.8971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx
6	0.7082	0.7082	0.7082	0.7082	0.7082	0.7661	0.7842	0.7773	0.7882	0.8088	0.8986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx
7	0.7082	0.7082	0.7082	0.7082	0.7657	0.7661	0.7841	0.7783	0.7896	0.8099	0.9001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx
8	0.7082	0.7082	0.7082	0.7652	0.7651	0.7662	0.7840	0.7794	0.7911	0.8110	0.9017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx
9	0.7082	0.7082	0.7651	0.7669	0.7644	0.7662	0.7839	0.7804	0.7925	0.8121	0.9032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx
10	0.7082	0.7913	0.7649	0.7686	0.7638	0.7663	0.7837	0.7815	0.7940	0.8132	0.9047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx
11	0.7630	0.7891	0.7647	0.7702	0.7631	0.7664	0.7836	0.7826	0.7954	0.8143	0.9062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
12	0.7631	0.7869	0.7646	0.7719	0.7625	0.7664	0.7835	0.7836	0.7969	0.8154	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
13	0.7633	0.7848	0.7644	0.7736	0.7618	0.7665	0.7834	0.7847	0.7983	0.8165	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
14	0.7635	0.7826	0.7642	0.7753	0.7612	0.7665	0.7833	0.7857	0.7998	0.8175	0.9107	1.0000	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
15	0.7636	0.7804	0.7641	0.7770	0.7605	0.7666	0.7832	0.7868	0.8012	0.8186	0.9123	1.0000	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
16	0.7638	0.7782	0.7639	0.7787	0.7599	0.7666	0.7831	0.7879	0.8027	0.8197	0.9138	1.0000	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
17	0.7640	0.7761	0.7637	0.7804	0.7592	0.7667	0.7830	0.7889	0.8041	0.8208	0.9153	1.0000	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
18	0.7641	0.7739	0.7636	0.7821	0.7586	0.7668	0.7829	0.7900	0.8056	0.8219	0.9168	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
19	0.7643	0.7717	0.7634	0.7838	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx
20	0.7645	0.7695	0.7632	0.7855	0.7573	0.7669	0.7827	0.7921	0.8085	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx	xx

Adjustments to development factors applicable to medical loss evaluated as of 04/30/2011
Act 44 became effective in 1993.

Source: For years 1983 through 1994 Exhibit VI-D pages 2-13 columns (T)
Unity adjustment for accident years 1995 and subsequent

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1994

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1994	3,903,052	0.6110	2,384,765	1,518,287	2,384,765	2,384,765	1,429,619	3,814,384	0	na	na	2,384,765	na	na	0.9773	xx	0.9773	0.9773
2	1995	4,929,891	0.6836	3,370,073	1,559,818	985,309	985,309	1,514,271	4,884,344	0	na	na	985,309	na	na	0.9908	xx	0.9908	0.9908
3	1996	5,062,121	0.7314	3,702,435	1,359,686	332,362	332,362	1,339,834	5,042,270	0	na	na	332,362	na	na	0.9961	xx	0.9961	0.9961
4	1997	5,216,951	0.7623	3,976,882	1,240,069	274,446	274,446	1,240,069	5,216,951	0	na	na	274,446	na	na	1.0000	xx	1.0000	1.0000
5	1998	5,111,218	0.8197	4,189,665	921,553	212,784	212,784	921,553	5,111,218	0	na	na	212,784	na	na	1.0000	xx	1.0000	1.0000
6	1999	5,029,268	0.8689	4,369,931	659,337	180,266	180,266	659,337	5,029,268	4,389,242	640,026	199,577	199,577	640,026	na	1.0000	xx	1.0000	1.0000
7	2000	5,059,712	0.8827	4,466,208	593,504	96,277	96,277	593,504	5,059,712	4,487,578	572,134	98,336	98,336	572,134	5,059,712	1.0000	1.0000	1.0000	1.0000
8	2001	5,113,134	0.8925	4,563,472	549,662	97,264	97,264	549,662	5,113,134	4,583,303	529,831	95,725	95,725	529,831	5,113,134	1.0000	1.0000	1.0000	1.0000
9	2002	5,124,726	0.9144	4,686,049	438,677	122,577	122,577	438,677	5,124,726	4,686,069	438,657	102,766	102,766	438,657	5,124,726	1.0000	1.0000	1.0000	1.0000
10	2003	5,144,115	0.9266	4,766,537	377,578	80,488	80,488	377,578	5,144,115	4,766,728	377,387	80,659	80,659	377,387	5,144,115	1.0000	1.0000	1.0000	1.0000
11	2004	5,273,693	0.9448	4,982,643	291,050	216,106	216,106	291,050	5,273,693	4,977,633	296,060	210,905	210,905	296,060	5,273,693	1.0000	1.0000	1.0000	1.0000
12	2005	5,295,932	0.9585	5,076,170	219,762	93,527	93,527	219,762	5,295,932	5,050,319	245,613	72,686	72,686	245,613	5,295,932	1.0000	1.0000	1.0000	1.0000
13	2006	5,346,840	0.9688	5,180,014	166,826	103,844	103,844	166,826	5,346,840	5,097,751	249,089	47,432	47,432	249,089	5,346,840	1.0000	1.0000	1.0000	1.0000
14	2007	5,366,481	0.9765	5,240,584	125,897	60,571	60,571	125,897	5,366,481	5,134,011	232,470	36,260	36,260	232,470	5,366,481	1.0000	1.0000	1.0000	1.0000
15	2008	5,384,567	0.9824	5,289,587	94,980	49,003	49,003	94,980	5,384,567	5,173,710	210,857	39,699	39,699	210,857	5,384,567	1.0000	1.0000	1.0000	1.0000
16	2009	5,423,525	0.9867	5,351,593	71,932	62,006	62,006	71,932	5,423,525	5,222,342	201,183	48,632	48,632	201,183	5,423,525	1.0000	1.0000	1.0000	1.0000
17	2010	5,290,059	0.9900	5,237,305	52,754	-114,288	-114,288	52,754	5,290,059	5,245,874	44,185	23,532	23,532	44,185	5,290,059	1.0000	1.0000	1.0000	1.0000
18	2011	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
19	2012	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
20	2013	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table.
Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1993

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1993	4,780,471	0.6490	3,102,526	1,677,945	3,102,526	2,564,858	1,482,129	4,046,987	0	na	na	2,564,858	na	na	0.8466	xx	0.8466	0.8911
2	1994	5,785,980	0.7014	4,058,286	1,727,694	955,761	955,761	1,626,796	5,147,415	0	na	na	955,761	na	na	0.8896	xx	0.8896	0.8926
3	1995	6,162,904	0.7310	4,505,083	1,657,821	446,796	446,796	1,609,413	5,576,828	0	na	na	446,796	na	na	0.9049	xx	0.9049	0.8941
4	1996	6,061,248	0.7593	4,602,306	1,458,942	97,223	97,223	1,437,642	5,502,280	0	na	na	97,223	na	na	0.9078	xx	0.9078	0.8956
5	1997	6,077,440	0.8077	4,908,748	1,168,692	306,443	306,443	1,168,692	5,539,772	0	na	na	306,443	na	na	0.9115	xx	0.9115	0.8971
6	1998	5,804,110	0.8678	5,036,807	767,303	128,058	128,058	767,303	5,266,442	0	na	na	128,058	na	na	0.9074	xx	0.9074	0.8986
7	1999	5,767,492	0.8945	5,159,022	608,470	122,215	122,215	608,470	5,229,824	5,139,026	628,466	102,219	102,219	628,466	na	0.9068	xx	0.9068	0.9001
8	2000	5,730,009	0.9182	5,261,294	468,715	102,273	102,273	468,715	5,192,341	5,307,681	422,328	168,655	168,655	422,328	5,192,341	0.9062	0.9062	0.9062	0.9017
9	2001	5,812,365	0.9144	5,314,827	497,538	53,532	53,532	497,538	5,274,697	5,350,316	462,049	42,635	42,635	462,049	5,274,697	0.9075	0.9075	0.9075	0.9032
10	2002	5,971,283	0.9080	5,421,925	549,358	107,098	107,098	549,358	5,433,615	5,421,732	549,551	71,416	71,416	549,551	5,433,615	0.9100	0.9100	0.9100	0.9047
11	2003	6,018,440	0.9272	5,580,133	438,307	158,208	158,208	438,307	5,480,772	5,474,250	544,190	52,518	52,518	544,190	5,480,772	0.9107	0.9107	0.9107	0.9062
12	2004	5,838,773	0.9423	5,502,166	336,607	-77,967	-77,967	336,607	5,301,105	5,505,392	333,381	31,142	31,142	333,381	5,301,105	0.9079	0.9079	0.9079	0.9077
13	2005	5,732,687	0.9544	5,471,069	261,618	-31,096	-31,096	261,618	5,195,019	5,560,940	171,747	55,548	55,548	171,747	5,195,019	0.9062	0.9062	0.9062	0.9092
14	2006	5,818,810	0.9639	5,608,602	210,208	137,532	137,532	210,208	5,281,142	5,620,292	198,518	59,352	59,352	198,518	5,281,142	0.9076	0.9076	0.9076	0.9107
15	2007	5,859,155	0.9714	5,691,600	167,555	82,998	82,998	167,555	5,321,487	5,659,851	199,304	39,559	39,559	199,304	5,321,487	0.9082	0.9082	0.9082	0.9123
16	2008	5,935,724	0.9774	5,801,354	134,370	109,754	109,754	134,370	5,398,056	5,716,344	219,380	56,493	56,493	219,380	5,398,056	0.9094	0.9094	0.9094	0.9138
17	2009	6,019,026	0.9821	5,911,165	107,861	109,812	109,812	107,861	5,481,358	5,776,245	242,781	59,901	59,901	242,781	5,481,358	0.9107	0.9107	0.9107	0.9153
18	2010	6,100,724	0.9858	6,014,182	86,542	103,017	103,017	86,542	5,563,056	5,824,833	275,891	48,588	48,588	275,891	5,563,056	0.9119	0.9119	0.9119	0.9168
19	2011	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
20	2012	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1992

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1992	5,963,632	0.6295	3,754,106	2,209,526	3,754,106	2,658,658	1,564,786	4,223,444	0	na	na	2,658,658	na	na	0.7082	xx	0.7082	0.7082
2	1993	6,709,723	0.7683	5,155,080	1,554,643	1,400,974	1,213,664	1,373,216	5,245,538	0	na	na	1,213,664	na	na	0.7818	xx	0.7818	0.8045
3	1994	6,988,709	0.8094	5,656,661	1,332,048	501,581	501,581	1,254,256	5,628,159	0	na	na	501,581	na	na	0.8053	xx	0.8053	0.8056
4	1995	6,985,202	0.8343	5,827,754	1,157,448	171,093	171,093	1,123,650	5,668,646	0	na	na	171,093	na	na	0.8115	xx	0.8115	0.8067
5	1996	6,810,575	0.8751	5,959,934	850,641	132,180	132,180	838,221	5,515,397	0	na	na	132,180	na	na	0.8098	xx	0.8098	0.8078
6	1997	6,966,052	0.8828	6,149,631	816,421	189,697	189,697	816,421	5,683,294	0	na	na	189,697	na	na	0.8159	xx	0.8159	0.8088
7	1998	7,086,080	0.8890	6,299,525	786,555	149,894	149,894	786,555	5,803,322	0	na	na	149,894	na	na	0.8190	xx	0.8190	0.8099
8	1999	6,984,759	0.9059	6,327,493	657,266	27,968	27,968	657,266	5,702,001	6,401,003	583,756	101,478	101,478	583,756	na	0.8163	xx	0.8163	0.8110
9	2000	6,943,552	0.9302	6,458,892	484,660	131,399	131,399	484,660	5,660,794	6,494,799	448,753	93,796	93,796	448,753	5,660,794	0.8153	0.8153	0.8153	0.8121
10	2001	7,100,992	0.9261	6,576,229	524,763	117,337	117,337	524,763	5,818,234	6,613,862	487,130	119,063	119,063	487,130	5,818,234	0.8194	0.8194	0.8194	0.8132
11	2002	7,099,581	0.9443	6,704,429	395,152	128,200	128,200	395,152	5,816,823	6,692,320	407,261	78,458	78,458	407,261	5,816,823	0.8193	0.8193	0.8193	0.8143
12	2003	7,167,560	0.9581	6,867,098	300,462	162,669	162,669	300,462	5,884,802	6,804,727	362,833	112,407	112,407	362,833	5,884,802	0.8210	0.8210	0.8210	0.8154
13	2004	7,173,430	0.9684	6,946,949	226,481	79,851	79,851	226,481	5,890,672	6,858,573	314,857	53,846	53,846	314,857	5,890,672	0.8212	0.8212	0.8212	0.8165
14	2005	7,091,743	0.9762	6,923,109	168,634	-23,840	-23,840	168,634	5,808,985	6,879,694	212,049	21,121	21,121	212,049	5,808,985	0.8191	0.8191	0.8191	0.8175
15	2006	7,140,118	0.9821	7,012,243	127,875	89,134	89,134	127,875	5,857,360	6,904,878	235,240	25,184	25,184	235,240	5,857,360	0.8203	0.8203	0.8203	0.8186
16	2007	7,069,470	0.9865	6,974,113	95,357	-38,130	-38,130	95,357	5,786,712	6,918,013	151,457	13,135	13,135	151,457	5,786,712	0.8185	0.8185	0.8185	0.8197
17	2008	7,047,415	0.9898	6,975,820	71,595	1,707	1,707	71,595	5,764,657	6,937,949	109,466	19,936	19,936	109,466	5,764,657	0.8180	0.8180	0.8180	0.8208
18	2009	7,028,385	0.9923	6,974,608	53,777	-1,212	-1,212	53,777	5,745,627	6,961,865	66,520	23,916	23,916	66,520	5,745,627	0.8175	0.8175	0.8175	0.8219
19	2010	7,029,188	0.9942	6,988,681	40,507	14,073	14,073	40,507	5,746,430	6,974,368	54,820	12,503	12,503	54,820	5,746,430	0.8175	0.8175	0.8175	0.8230
20	2011	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1991

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1991	5,085,069	0.3438	1,748,338	3,336,731	1,748,338	1,238,173	2,363,073	3,601,246	0	na	na	1,238,173	na	na	0.7082	xx	0.7082	0.7082
2	1992	6,471,250	0.7424	4,804,256	1,666,994	3,055,918	2,164,201	1,180,565	4,582,939	0	na	na	2,164,201	na	na	0.7082	xx	0.7082	0.7082
3	1993	6,824,261	0.7867	5,368,646	1,455,615	564,390	488,931	1,285,745	5,177,050	0	na	na	488,931	na	na	0.7586	xx	0.7586	0.7838
4	1994	7,207,603	0.7941	5,723,558	1,484,045	354,911	354,911	1,397,377	5,643,594	0	na	na	354,911	na	na	0.7830	xx	0.7830	0.7853
5	1995	7,239,653	0.8173	5,916,968	1,322,685	193,411	193,411	1,284,062	5,723,690	0	na	na	193,411	na	na	0.7906	xx	0.7906	0.7867
6	1996	7,315,361	0.8302	6,073,213	1,242,148	156,244	156,244	1,224,013	5,819,885	0	na	na	156,244	na	na	0.7956	xx	0.7956	0.7882
7	1997	7,215,882	0.8675	6,259,778	956,104	186,565	186,565	956,104	5,738,541	0	na	na	186,565	na	na	0.7953	xx	0.7953	0.7896
8	1998	7,140,026	0.9047	6,459,582	680,444	199,804	199,804	680,444	5,662,685	0	na	na	199,804	na	na	0.7931	xx	0.7931	0.7911
9	1999	7,175,630	0.9013	6,467,395	708,235	7,814	7,814	708,235	5,698,289	6,527,720	647,910	68,138	68,138	647,910	na	0.7941	xx	0.7941	0.7925
10	2000	7,347,568	0.8891	6,532,723	814,845	65,327	65,327	814,845	5,870,227	6,601,061	746,507	73,341	73,341	746,507	5,870,227	0.7989	0.7989	0.7989	0.7940
11	2001	7,477,095	0.9090	6,796,519	680,576	263,797	263,797	680,576	5,999,754	6,640,460	836,635	39,399	39,399	836,635	5,999,754	0.8024	0.8024	0.8024	0.7954
12	2002	7,453,897	0.9253	6,897,046	556,851	100,527	100,527	556,851	5,976,556	6,687,810	766,087	47,350	47,350	766,087	5,976,556	0.8018	0.8018	0.8018	0.7969
13	2003	7,447,799	0.9387	6,991,137	456,662	94,090	94,090	456,662	5,970,458	6,780,981	666,818	93,171	93,171	666,818	5,970,458	0.8016	0.8016	0.8016	0.7983
14	2004	7,500,265	0.9497	7,122,818	377,447	131,682	131,682	377,447	6,022,924	6,830,673	669,592	49,692	49,692	669,592	6,022,924	0.8030	0.8030	0.8030	0.7998
15	2005	7,500,059	0.9587	7,190,277	309,782	67,459	67,459	309,782	6,022,718	6,883,130	616,929	52,457	52,457	616,929	6,022,718	0.8030	0.8030	0.8030	0.8012
16	2006	7,442,165	0.9661	7,189,874	252,291	-404	-404	252,291	5,964,824	6,922,563	519,602	39,433	39,433	519,602	5,964,824	0.8015	0.8015	0.8015	0.8027
17	2007	7,490,067	0.9722	7,281,666	208,401	91,792	91,792	208,401	6,012,726	6,958,242	531,825	35,679	35,679	531,825	6,012,726	0.8028	0.8028	0.8028	0.8041
18	2008	7,528,919	0.9772	7,356,986	171,933	75,320	75,320	171,933	6,051,578	7,000,903	528,016	42,661	42,661	528,016	6,051,578	0.8038	0.8038	0.8038	0.8056
19	2009	7,453,318	0.9813	7,313,621	139,697	-43,365	-43,365	139,697	5,975,977	7,052,315	401,003	51,412	51,412	401,003	5,975,977	0.8018	0.8018	0.8018	0.8070
20	2010	7,374,324	0.9846	7,260,882	113,442	-52,738	-52,738	113,442	5,896,983	7,088,464	285,860	36,149	36,149	285,860	5,896,983	0.7997	0.7997	0.7997	0.8085

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1990

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1990	5,121,908	0.3736	1,913,479	3,208,429	1,913,479	1,355,126	2,272,209	3,627,335	0	na	na	1,355,126	na	na	0.7082	xx	0.7082	0.7082
2	1991	5,979,955	0.4784	2,860,943	3,119,012	947,464	670,994	2,208,884	4,235,004	0	na	na	670,994	na	na	0.7082	xx	0.7082	0.7082
3	1992	7,074,053	0.7829	5,538,276	1,535,777	2,677,333	1,896,087	1,087,637	5,009,844	0	na	na	1,896,087	na	na	0.7082	xx	0.7082	0.7082
4	1993	7,753,514	0.7612	5,901,975	1,851,539	363,699	315,072	1,635,465	5,872,744	0	na	na	315,072	na	na	0.7574	xx	0.7574	0.7752
5	1994	7,595,281	0.8179	6,212,180	1,383,101	310,205	310,205	1,302,328	5,849,812	0	na	na	310,205	na	na	0.7702	xx	0.7702	0.7762
6	1995	7,729,893	0.8264	6,387,984	1,341,909	175,803	175,803	1,302,726	6,026,014	0	na	na	175,803	na	na	0.7796	xx	0.7796	0.7773
7	1996	7,929,203	0.8229	6,524,941	1,404,262	136,958	136,958	1,383,760	6,244,005	0	na	na	136,958	na	na	0.7875	xx	0.7875	0.7783
8	1997	7,725,007	0.8733	6,746,249	978,758	221,307	221,307	978,758	6,060,312	0	na	na	221,307	na	na	0.7845	xx	0.7845	0.7794
9	1998	7,725,545	0.8841	6,830,154	895,391	83,906	83,906	895,391	6,060,850	0	na	na	83,906	na	na	0.7845	xx	0.7845	0.7804
10	1999	7,808,315	0.8795	6,867,413	940,902	37,259	37,259	940,902	6,143,620	6,907,516	900,799	77,362	77,362	900,799	na	0.7868	xx	0.7868	0.7815
11	2000	7,818,624	0.8997	7,034,155	784,469	166,742	166,742	784,469	6,153,929	6,987,281	831,343	79,765	79,765	831,343	6,153,929	0.7871	0.7871	0.7871	0.7826
12	2001	7,818,489	0.9165	7,165,318	653,171	131,163	131,163	653,171	6,153,794	7,057,333	761,156	70,052	70,052	761,156	6,153,794	0.7871	0.7871	0.7871	0.7836
13	2002	7,777,708	0.9304	7,236,687	541,021	71,369	71,369	541,021	6,113,013	7,117,799	659,909	60,466	60,466	659,909	6,113,013	0.7860	0.7860	0.7860	0.7847
14	2003	7,799,651	0.9421	7,347,903	451,748	111,216	111,216	451,748	6,134,956	7,207,863	591,788	90,064	90,064	591,788	6,134,956	0.7866	0.7866	0.7866	0.7857
15	2004	7,798,234	0.9518	7,422,158	376,076	74,255	74,255	376,076	6,133,539	7,316,733	481,501	108,870	108,870	481,501	6,133,539	0.7865	0.7865	0.7865	0.7868
16	2005	7,789,301	0.9598	7,476,523	312,778	54,365	54,365	312,778	6,124,606	7,357,508	431,793	40,775	40,775	431,793	6,124,606	0.7863	0.7863	0.7863	0.7879
17	2006	7,822,500	0.9666	7,560,958	261,542	84,435	84,435	261,542	6,157,805	7,400,918	421,582	43,410	43,410	421,582	6,157,805	0.7872	0.7872	0.7872	0.7889
18	2007	7,870,056	0.9722	7,650,961	219,095	90,003	90,003	219,095	6,205,361	7,440,922	429,134	40,004	40,004	429,134	6,205,361	0.7885	0.7885	0.7885	0.7900
19	2008	7,847,501	0.9768	7,665,596	181,905	14,635	14,635	181,905	6,182,806	7,484,502	362,999	43,580	43,580	362,999	6,182,806	0.7879	0.7879	0.7879	0.7910
20	2009	7,852,764	0.9807	7,701,201	151,563	35,605	35,605	151,563	6,188,069	7,545,007	307,757	60,505	60,505	307,757	6,188,069	0.7880	0.7880	0.7880	0.7921

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1989

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1989	4,771,196	0.4402	2,100,145	2,671,051	2,100,145	1,487,323	1,891,638	3,378,961	0	na	na	1,487,323	na	na	0.7082	xx	0.7082	0.7082
2	1990	5,836,016	0.5050	2,947,066	2,888,950	846,922	599,790	2,045,954	4,133,067	0	na	na	599,790	na	na	0.7082	xx	0.7082	0.7082
3	1991	6,363,979	0.5623	3,578,366	2,785,613	631,300	447,086	1,972,771	4,506,970	0	na	na	447,086	na	na	0.7082	xx	0.7082	0.7082
4	1992	7,933,751	0.7318	5,805,919	2,127,832	2,227,553	1,577,553	1,506,931	5,618,682	0	na	na	1,577,553	na	na	0.7082	xx	0.7082	0.7082
5	1993	8,404,823	0.7262	6,103,582	2,301,241	297,663	257,866	2,032,686	6,402,303	0	na	na	257,866	na	na	0.7617	xx	0.7617	0.7843
6	1994	8,841,749	0.7210	6,374,901	2,466,848	271,319	271,319	2,322,784	6,963,720	0	na	na	271,319	na	na	0.7876	xx	0.7876	0.7842
7	1995	8,720,012	0.7461	6,506,001	2,214,011	131,100	131,100	2,149,362	6,921,398	0	na	na	131,100	na	na	0.7937	xx	0.7937	0.7841
8	1996	8,176,532	0.8160	6,672,050	1,504,482	166,049	166,049	1,482,516	6,420,602	0	na	na	166,049	na	na	0.7852	xx	0.7852	0.7840
9	1997	7,991,002	0.8563	6,842,695	1,148,307	170,645	170,645	1,148,307	6,257,037	0	na	na	170,645	na	na	0.7830	xx	0.7830	0.7839
10	1998	8,524,905	0.8150	6,947,798	1,577,107	105,103	105,103	1,577,107	6,790,940	0	na	na	105,103	na	na	0.7966	xx	0.7966	0.7837
11	1999	8,210,154	0.8364	6,867,106	1,343,048	-80,692	-80,692	1,343,048	6,476,189	6,555,195	1,654,959	-392,603	-392,603	1,654,959	na	0.7888	xx	0.7888	0.7836
12	2000	7,853,295	0.8554	6,717,341	1,135,954	-149,765	-149,765	1,135,954	6,119,330	6,639,919	1,213,376	84,724	84,724	1,213,376	6,119,330	0.7792	0.7792	0.7792	0.7835
13	2001	7,996,833	0.8721	6,974,022	1,022,811	256,681	256,681	1,022,811	6,262,868	6,775,110	1,221,723	135,191	135,191	1,221,723	6,262,868	0.7832	0.7832	0.7832	0.7834
14	2002	8,316,349	0.8869	7,375,806	940,543	401,784	401,784	940,543	6,582,384	6,868,344	1,448,005	93,234	93,234	1,448,005	6,582,384	0.7915	0.7915	0.7915	0.7833
15	2003	7,936,277	0.9000	7,142,623	793,654	-233,183	-233,183	793,654	6,202,312	6,931,264	1,005,013	62,920	62,920	1,005,013	6,202,312	0.7815	0.7815	0.7815	0.7832
16	2004	7,914,050	0.9116	7,214,237	699,813	71,614	71,614	699,813	6,180,085	7,002,986	911,064	71,722	71,722	911,064	6,180,085	0.7809	0.7809	0.7809	0.7831
17	2005	7,910,771	0.9218	7,292,227	618,544	77,990	77,990	618,544	6,176,806	7,026,500	884,271	23,514	23,514	884,271	6,176,806	0.7808	0.7808	0.7808	0.7830
18	2006	7,927,236	0.9309	7,379,159	548,077	86,931	86,931	548,077	6,193,271	7,045,344	881,892	18,844	18,844	881,892	6,193,271	0.7813	0.7813	0.7813	0.7829
19	2007	7,905,531	0.9389	7,422,228	483,303	43,069	43,069	483,303	6,171,566	7,105,812	799,719	60,468	60,468	799,719	6,171,566	0.7807	0.7807	0.7807	0.7828
20	2008	7,888,944	0.9459	7,462,486	426,458	40,258	40,258	426,458	6,154,979	7,122,689	766,255	16,877	16,877	766,255	6,154,979	0.7802	0.7802	0.7802	0.7827

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1988

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1988	3,561,960	0.3386	1,206,133	2,355,827	1,206,133	854,183	1,668,397	2,522,580	0	na	na	854,183	na	na	0.7082	xx	0.7082	0.7082
2	1989	4,334,347	0.4584	1,986,900	2,347,447	780,767	552,939	1,662,462	3,069,585	0	na	na	552,939	na	na	0.7082	xx	0.7082	0.7082
3	1990	4,812,640	0.5565	2,678,253	2,134,387	691,353	489,616	1,511,573	3,408,312	0	na	na	489,616	na	na	0.7082	xx	0.7082	0.7082
4	1991	4,994,294	0.6368	3,180,526	1,813,768	502,273	355,710	1,284,510	3,536,959	0	na	na	355,710	na	na	0.7082	xx	0.7082	0.7082
5	1992	5,713,182	0.7200	4,113,491	1,599,691	932,965	660,726	1,132,901	4,046,075	0	na	na	660,726	na	na	0.7082	xx	0.7082	0.7082
6	1993	5,721,504	0.7525	4,305,432	1,416,072	191,941	166,278	1,250,817	4,330,269	0	na	na	166,278	na	na	0.7568	xx	0.7568	0.7661
7	1994	5,860,153	0.7484	4,385,739	1,474,414	80,307	80,307	1,388,309	4,548,068	0	na	na	80,307	na	na	0.7761	xx	0.7761	0.7661
8	1995	5,470,183	0.8283	4,530,953	939,230	145,214	145,214	911,805	4,216,778	0	na	na	145,214	na	na	0.7709	xx	0.7709	0.7662
9	1996	5,318,132	0.8600	4,573,594	744,538	42,641	42,641	733,668	4,081,283	0	na	na	42,641	na	na	0.7674	xx	0.7674	0.7662
10	1997	5,227,686	0.8905	4,655,254	572,432	81,661	81,661	572,432	4,001,707	0	na	na	81,661	na	na	0.7655	xx	0.7655	0.7663
11	1998	5,185,032	0.9103	4,720,107	464,925	64,852	64,852	464,925	3,959,053	0	na	na	64,852	na	na	0.7636	xx	0.7636	0.7664
12	1999	5,142,378	0.9266	4,764,794	377,584	44,687	44,687	377,584	3,916,399	4,278,680	863,698	-441,427	-441,427	863,698	na	0.7616	xx	0.7616	0.7664
13	2000	5,297,391	0.9399	4,978,876	318,515	214,082	214,082	318,515	4,071,412	4,312,042	985,349	33,362	33,362	985,349	4,071,412	0.7686	0.7686	0.7686	0.7665
14	2001	5,159,483	0.9508	4,905,449	254,034	-73,427	-73,427	254,034	3,933,504	4,338,559	820,924	26,517	26,517	820,924	3,933,504	0.7624	0.7624	0.7624	0.7665
15	2002	5,288,513	0.9597	5,075,289	213,224	169,840	169,840	213,224	4,062,534	4,387,743	900,770	49,184	49,184	900,770	4,062,534	0.7682	0.7682	0.7682	0.7666
16	2003	5,230,743	0.9670	5,058,046	172,697	-17,243	-17,243	172,697	4,004,764	4,401,565	829,178	13,822	13,822	829,178	4,004,764	0.7656	0.7656	0.7656	0.7666
17	2004	5,324,275	0.9730	5,180,329	143,946	122,283	122,283	143,946	4,098,296	4,442,368	881,907	40,803	40,803	881,907	4,098,296	0.7697	0.7697	0.7697	0.7667
18	2005	5,253,219	0.9779	5,136,918	116,301	-43,411	-43,411	116,301	4,027,240	4,457,682	795,537	15,314	15,314	795,537	4,027,240	0.7666	0.7666	0.7666	0.7668
19	2006	5,261,599	0.9819	5,166,211	95,388	29,293	29,293	95,388	4,035,620	4,470,503	791,096	12,821	12,821	791,096	4,035,620	0.7670	0.7670	0.7670	0.7668
20	2007	5,264,773	0.9852	5,186,615	78,158	20,404	20,404	78,158	4,038,794	4,484,522	780,251	14,019	14,019	780,251	4,038,794	0.7671	0.7671	0.7671	0.7669

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from Exhibit VI-E
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1987

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1987	2,739,229	0.4407	1,207,109	1,532,120	1,207,109	854,874	1,085,048	1,939,922	0	na	na	854,874	na	na	0.7082	xx	0.7082	0.7082
2	1988	3,422,132	0.5022	1,718,464	1,703,668	511,355	362,142	1,206,538	2,423,554	0	na	na	362,142	na	na	0.7082	xx	0.7082	0.7082
3	1989	4,133,004	0.5569	2,301,627	1,831,377	583,163	412,996	1,296,981	2,926,993	0	na	na	412,996	na	na	0.7082	xx	0.7082	0.7082
4	1990	4,275,055	0.6056	2,588,978	1,686,077	287,351	203,502	1,194,079	3,027,594	0	na	na	203,502	na	na	0.7082	xx	0.7082	0.7082
5	1991	4,317,883	0.6490	2,802,124	1,515,759	213,146	150,950	1,073,460	3,057,925	0	na	na	150,950	na	na	0.7082	xx	0.7082	0.7082
6	1992	4,982,816	0.7417	3,695,755	1,287,061	893,630	632,869	911,497	3,528,830	0	na	na	632,869	na	na	0.7082	xx	0.7082	0.7082
7	1993	4,940,684	0.7692	3,800,374	1,140,310	104,620	90,632	1,007,236	3,715,201	0	na	na	90,632	na	na	0.7520	xx	0.7520	0.7657
8	1994	4,804,855	0.7979	3,833,794	971,061	33,420	33,420	914,351	3,655,736	0	na	na	33,420	na	na	0.7608	xx	0.7608	0.7651
9	1995	4,959,273	0.7903	3,919,313	1,039,960	85,520	85,520	1,009,593	3,836,497	0	na	na	85,520	na	na	0.7736	xx	0.7736	0.7644
10	1996	4,894,675	0.8039	3,934,829	959,846	15,516	15,516	945,832	3,788,252	0	na	na	15,516	na	na	0.7740	xx	0.7740	0.7638
11	1997	4,763,939	0.8255	3,932,429	831,510	-2,400	-2,400	831,510	3,671,531	0	na	na	-2,400	na	na	0.7707	xx	0.7707	0.7631
12	1998	4,633,204	0.8446	3,913,413	719,791	-19,017	-19,017	719,791	3,540,795	0	na	na	-19,017	na	na	0.7642	xx	0.7642	0.7625
13	1999	4,502,468	0.8617	3,879,882	622,586	-33,531	-33,531	622,586	3,410,059	4,040,554	461,914	127,141	127,141	461,914	na	0.7574	xx	0.7574	0.7618
14	2000	4,534,654	0.8769	3,976,548	558,106	96,666	96,666	558,106	3,442,245	4,071,521	463,133	30,967	30,967	463,133	3,442,245	0.7591	0.7591	0.7591	0.7612
15	2001	4,624,176	0.8905	4,117,617	506,559	141,068	141,068	506,559	3,531,767	4,116,924	507,252	45,403	45,403	507,252	3,531,767	0.7638	0.7638	0.7638	0.7605
16	2002	4,496,393	0.9025	4,057,980	438,413	-59,637	-59,637	438,413	3,403,984	4,148,184	348,209	31,260	31,260	348,209	3,403,984	0.7570	0.7570	0.7570	0.7599
17	2003	4,453,397	0.9132	4,066,910	386,487	8,931	8,931	386,487	3,360,988	4,171,593	281,804	23,409	23,409	281,804	3,360,988	0.7547	0.7547	0.7547	0.7592
18	2004	4,502,357	0.9228	4,154,575	347,782	87,665	87,665	347,782	3,409,948	4,196,461	305,896	24,868	24,868	305,896	3,409,948	0.7574	0.7574	0.7574	0.7586
19	2005	4,507,507	0.9312	4,197,603	309,904	43,028	43,028	309,904	3,415,098	4,237,619	269,888	41,158	41,158	269,888	3,415,098	0.7576	0.7576	0.7576	0.7579
20	2006	4,528,084	0.9388	4,250,989	277,095	53,386	53,386	277,095	3,435,675	4,262,450	265,634	24,831	24,831	265,634	3,435,675	0.7587	0.7587	0.7587	0.7573

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from CMCRB database
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1986

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1986	3,231,344	0.4403	1,422,835	1,808,509	1,422,835	1,007,652	1,280,786	2,288,438	0	na	na	1,007,652	na	na	0.7082	xx	0.7082	0.7082
2	1987	3,764,068	0.5047	1,899,774	1,864,294	476,939	337,768	1,320,293	2,665,713	0	na	na	337,768	na	na	0.7082	xx	0.7082	0.7082
3	1988	3,969,908	0.5617	2,229,878	1,740,030	330,103	233,779	1,232,290	2,811,489	0	na	na	233,779	na	na	0.7082	xx	0.7082	0.7082
4	1989	4,285,779	0.6121	2,623,417	1,662,362	393,539	278,704	1,177,285	3,035,189	0	na	na	278,704	na	na	0.7082	xx	0.7082	0.7082
5	1990	4,561,019	0.6567	2,995,432	1,565,587	372,015	263,461	1,108,749	3,230,114	0	na	na	263,461	na	na	0.7082	xx	0.7082	0.7082
6	1991	4,618,916	0.6962	3,215,860	1,403,056	220,428	156,107	993,644	3,271,116	0	na	na	156,107	na	na	0.7082	xx	0.7082	0.7082
7	1992	5,232,436	0.7199	3,766,831	1,465,605	550,970	390,197	1,037,942	3,705,611	0	na	na	390,197	na	na	0.7082	xx	0.7082	0.7082
8	1993	5,192,135	0.7859	4,080,499	1,111,636	313,668	271,731	981,908	3,921,308	0	na	na	271,731	na	na	0.7552	xx	0.7552	0.7652
9	1994	5,165,763	0.7846	4,053,058	1,112,705	-27,441	-27,441	1,047,723	3,959,682	0	na	na	-27,441	na	na	0.7665	xx	0.7665	0.7669
10	1995	5,126,161	0.8137	4,171,157	955,004	118,100	118,100	927,118	3,957,176	0	na	na	118,100	na	na	0.7720	xx	0.7720	0.7686
11	1996	5,114,580	0.8351	4,271,357	843,223	100,200	100,200	830,912	3,961,170	0	na	na	100,200	na	na	0.7745	xx	0.7745	0.7702
12	1997	5,102,998	0.8541	4,358,477	744,521	87,120	87,120	744,521	3,961,899	0	na	na	87,120	na	na	0.7764	xx	0.7764	0.7719
13	1998	5,091,417	0.8709	4,434,046	657,370	75,570	75,570	657,370	3,950,318	0	na	na	75,570	na	na	0.7759	xx	0.7759	0.7736
14	1999	5,079,835	0.8857	4,499,418	580,417	65,371	65,371	580,417	3,938,736	4,104,539	975,296	-329,507	-329,507	975,296	na	0.7754	xx	0.7754	0.7753
15	2000	5,138,858	0.8989	4,619,249	519,609	119,831	119,831	519,609	3,997,759	4,184,779	954,079	80,240	80,240	954,079	3,997,759	0.7779	0.7779	0.7779	0.7770
16	2001	5,152,905	0.9105	4,691,819	461,086	72,570	72,570	461,086	4,011,806	4,223,527	929,378	38,748	38,748	929,378	4,011,806	0.7786	0.7786	0.7786	0.7787
17	2002	5,173,669	0.9208	4,763,986	409,683	72,167	72,167	409,683	4,032,570	4,245,465	928,204	21,938	21,938	928,204	4,032,570	0.7794	0.7794	0.7794	0.7804
18	2003	5,232,915	0.9299	4,866,214	366,701	102,228	102,228	366,701	4,091,816	4,285,306	947,609	39,841	39,841	947,609	4,091,816	0.7819	0.7819	0.7819	0.7821
19	2004	5,240,670	0.9380	4,915,676	324,994	49,463	49,463	324,994	4,099,571	4,325,037	915,633	39,731	39,731	915,633	4,099,571	0.7823	0.7823	0.7823	0.7838
20	2005	5,266,277	0.9451	4,977,268	289,009	61,592	61,592	289,009	4,125,178	4,346,756	919,521	21,719	21,719	919,521	4,125,178	0.7833	0.7833	0.7833	0.7855

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:
- (A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
- (B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
- (C) Reported incurred loss from Exhibit VI-B Page 1
- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (E) (D) x (C)
- (F) (C) - (E)
- (G) Current value of (E) less preceding value of (E)
- (H) (G) x Value from table of Act 44 effects above.
- (I) (F) x Value from table of Act 44 effects above.
- (J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
- (K) Reported paid loss from CMCRB database
- (L) (C) - (K)
- (M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
- (N) (M) x Value from table of Act 44 effects
- (O) (L) x Value from table of Act 44 effects
- (P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
- (Q) (J) / (C)
- (R) (P) / (C)
- (S) Average of values in columns (Q) and (R)
- (T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1985

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1985	2,349,761	0.4397	1,033,161	1,316,600	1,033,161	731,685	932,416	1,664,101	0	na	na	731,685	na	na	0.7082	xx	0.7082	0.7082
2	1986	2,862,841	0.4985	1,427,000	1,435,841	393,839	278,917	1,016,862	2,027,464	0	na	na	278,917	na	na	0.7082	xx	0.7082	0.7082
3	1987	3,135,723	0.5511	1,727,973	1,407,750	300,972	213,149	996,969	2,220,719	0	na	na	213,149	na	na	0.7082	xx	0.7082	0.7082
4	1988	3,566,071	0.5981	2,133,036	1,433,035	405,063	286,866	1,014,876	2,525,491	0	na	na	286,866	na	na	0.7082	xx	0.7082	0.7082
5	1989	3,753,871	0.6403	2,403,587	1,350,284	270,551	191,604	956,271	2,658,491	0	na	na	191,604	na	na	0.7082	xx	0.7082	0.7082
6	1990	3,924,573	0.6780	2,660,951	1,263,622	257,364	182,265	894,897	2,779,383	0	na	na	182,265	na	na	0.7082	xx	0.7082	0.7082
7	1991	3,921,802	0.7118	2,791,513	1,130,289	130,562	92,464	800,470	2,777,420	0	na	na	92,464	na	na	0.7082	xx	0.7082	0.7082
8	1992	4,524,996	0.7080	3,203,697	1,321,299	412,184	291,909	935,744	3,204,602	0	na	na	291,909	na	na	0.7082	xx	0.7082	0.7082
9	1993	4,469,292	0.7552	3,375,209	1,094,083	171,512	148,581	966,403	3,383,843	0	na	na	148,581	na	na	0.7571	xx	0.7571	0.7651
10	1994	4,302,643	0.7933	3,413,287	889,356	38,077	38,077	837,418	3,292,935	0	na	na	38,077	na	na	0.7653	xx	0.7653	0.7649
11	1995	4,247,450	0.8150	3,461,585	785,865	48,299	48,299	762,917	3,266,733	0	na	na	48,299	na	na	0.7691	xx	0.7691	0.7647
12	1996	4,192,257	0.8344	3,497,958	694,299	36,373	36,373	684,162	3,224,350	0	na	na	36,373	na	na	0.7691	xx	0.7691	0.7646
13	1997	4,137,064	0.8518	3,523,769	613,295	25,810	25,810	613,295	3,179,294	0	na	na	25,810	na	na	0.7685	xx	0.7685	0.7644
14	1998	4,081,871	0.8673	3,540,225	541,646	16,456	16,456	541,646	3,124,101	0	na	na	16,456	na	na	0.7654	xx	0.7654	0.7642
15	1999	4,026,678	0.8812	3,548,398	478,280	8,173	8,173	478,280	3,068,908	3,643,969	382,709	103,744	103,744	382,709	na	0.7621	xx	0.7621	0.7641
16	2000	4,010,264	0.8937	3,583,894	426,370	35,495	35,495	426,370	3,052,494	3,661,081	349,183	17,112	17,112	349,183	3,052,494	0.7612	0.7612	0.7612	0.7639
17	2001	4,020,761	0.9048	3,638,111	382,650	54,218	54,218	382,650	3,062,991	3,677,363	343,398	16,282	16,282	343,398	3,062,991	0.7618	0.7618	0.7618	0.7637
18	2002	4,036,486	0.9148	3,692,631	343,855	54,520	54,520	343,855	3,078,716	3,692,944	343,542	15,581	15,581	343,542	3,078,716	0.7627	0.7627	0.7627	0.7636
19	2003	4,056,469	0.9237	3,747,155	309,314	54,524	54,524	309,314	3,098,699	3,706,101	350,368	13,157	13,157	350,368	3,098,699	0.7639	0.7639	0.7639	0.7634
20	2004	4,051,228	0.9317	3,774,714	276,514	27,559	27,559	276,514	3,093,458	3,715,650	335,578	9,549	9,549	335,578	3,093,458	0.7636	0.7636	0.7636	0.7632

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:

(A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
(B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
(C) Reported incurred loss from Exhibit VI-B Page 1
(D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
(E) (D) x (C)
(F) (C) - (E)
(G) Current value of (E) less preceding value of (E)
(H) (G) x Value from table of Act 44 effects above.
(I) (F) x Value from table of Act 44 effects above.
(J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
(K) Reported paid loss from CMCRB database
(L) (C) - (K)
(M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
(N) (M) x Value from table of Act 44 effects
(O) (L) x Value from table of Act 44 effects
(P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
(Q) (J) / (C)
(R) (P) / (C)
(S) Average of values in columns (Q) and (R)
(T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1984

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1984	3,166,777	0.3407	1,078,930	2,087,847	1,078,930	764,098	1,478,613	2,242,711	0	na	na	764,098	na	na	0.7082	xx	0.7082	0.7082
2	1985	3,937,953	0.3806	1,498,869	2,439,084	419,939	297,401	1,727,359	2,788,858	0	na	na	297,401	na	na	0.7082	xx	0.7082	0.7082
3	1986	4,285,484	0.4181	1,791,859	2,493,625	292,990	207,495	1,765,985	3,034,980	0	na	na	207,495	na	na	0.7082	xx	0.7082	0.7082
4	1987	4,578,195	0.4534	2,075,542	2,502,653	283,683	200,904	1,772,379	3,242,278	0	na	na	200,904	na	na	0.7082	xx	0.7082	0.7082
5	1988	4,961,373	0.4865	2,413,468	2,547,905	337,926	239,319	1,804,427	3,513,644	0	na	na	239,319	na	na	0.7082	xx	0.7082	0.7082
6	1989	5,094,623	0.5175	2,636,698	2,457,925	223,231	158,092	1,740,702	3,608,012	0	na	na	158,092	na	na	0.7082	xx	0.7082	0.7082
7	1990	5,367,145	0.5468	2,934,522	2,432,623	297,823	210,918	1,722,784	3,801,012	0	na	na	210,918	na	na	0.7082	xx	0.7082	0.7082
8	1991	5,505,438	0.5742	3,161,217	2,344,221	226,696	160,546	1,660,177	3,898,951	0	na	na	160,546	na	na	0.7082	xx	0.7082	0.7082
9	1992	6,518,693	0.6980	4,550,048	1,968,645	1,388,830	983,570	1,394,195	4,616,538	0	na	na	983,570	na	na	0.7082	xx	0.7082	0.7082
10	1993	7,380,313	0.6242	4,606,791	2,773,522	56,744	49,157	2,449,852	5,721,352	0	na	na	49,157	na	na	0.7752	xx	0.7752	0.7913
11	1994	7,125,760	0.6470	4,610,036	2,515,724	3,244	3,244	2,368,806	5,643,551	0	na	na	3,244	na	na	0.7920	xx	0.7920	0.7891
12	1995	6,871,206	0.6683	4,592,230	2,278,977	-17,806	-17,806	2,212,431	5,469,370	0	na	na	-17,806	na	na	0.7960	xx	0.7960	0.7869
13	1996	6,616,653	0.6884	4,554,977	2,061,676	-37,252	-37,252	2,031,575	5,251,262	0	na	na	-37,252	na	na	0.7936	xx	0.7936	0.7848
14	1997	6,362,100	0.7073	4,499,766	1,862,334	-55,211	-55,211	1,862,334	5,026,809	0	na	na	-55,211	na	na	0.7901	xx	0.7901	0.7826
15	1998	6,107,546	0.7250	4,427,973	1,679,573	-71,793	-71,793	1,679,573	4,772,256	0	na	na	-71,793	na	na	0.7814	xx	0.7814	0.7804
16	1999	5,852,993	0.7417	4,340,877	1,512,116	-87,097	-87,097	1,512,116	4,517,702	5,268,674	584,319	840,701	840,701	584,319	na	0.7719	xx	0.7719	0.7782
17	2000	5,833,597	0.7573	4,417,742	1,415,855	76,866	76,866	1,415,855	4,498,306	5,300,930	532,667	32,256	32,256	532,667	4,498,306	0.7711	0.7711	0.7711	0.7761
18	2001	5,804,575	0.7720	4,481,063	1,323,512	63,321	63,321	1,323,512	4,469,284	5,344,452	460,123	43,522	43,522	460,123	4,469,284	0.7700	0.7700	0.7700	0.7739
19	2002	5,815,319	0.7858	4,569,641	1,245,678	88,577	88,577	1,245,678	4,480,028	5,385,665	429,654	41,213	41,213	429,654	4,480,028	0.7704	0.7704	0.7704	0.7717
20	2003	5,880,080	0.7988	4,696,791	1,183,289	127,151	127,151	1,183,289	4,544,789	5,452,262	427,818	66,597	66,597	427,818	4,544,789	0.7729	0.7729	0.7729	0.7695

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:
- (A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
- (B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
- (C) Reported incurred loss from Exhibit VI-B Page 1
- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (E) (D) x (C)
- (F) (C) - (E)
- (G) Current value of (E) less preceding value of (E)
- (H) (G) x Value from table of Act 44 effects above.
- (I) (F) x Value from table of Act 44 effects above.
- (J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
- (K) Reported paid loss from CMCRB database
- (L) (C) - (K)
- (M) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
- (N) (M) x Value from table of Act 44 effects
- (O) (L) x Value from table of Act 44 effects
- (P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
- (Q) (J) / (C)
- (R) (P) / (C)
- (S) Average of values in columns (Q) and (R)
- (T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1983

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment#	(I) Est Res Adjustment#	(J) Sample Adj Rept Loss*	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment#	(O) Act Res Adjustment#	(P) Actual Adj Rept Loss*	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1983	2,904,955	0.4216	1,224,770	1,680,185	1,224,770	867,382	1,189,907	2,057,289	0	na	na	867,382	na	na	0.7082	xx	0.7082	0.7082
2	1984	3,422,045	0.4713	1,612,823	1,809,222	388,053	274,819	1,281,291	2,423,492	0	na	na	274,819	na	na	0.7082	xx	0.7082	0.7082
3	1985	3,826,880	0.5167	1,977,443	1,849,437	364,620	258,224	1,309,771	2,710,196	0	na	na	258,224	na	na	0.7082	xx	0.7082	0.7082
4	1986	4,161,259	0.5582	2,322,995	1,838,264	345,552	244,720	1,301,859	2,947,004	0	na	na	244,720	na	na	0.7082	xx	0.7082	0.7082
5	1987	4,362,065	0.5962	2,600,641	1,761,424	277,646	196,629	1,247,440	3,089,214	0	na	na	196,629	na	na	0.7082	xx	0.7082	0.7082
6	1988	4,530,051	0.6309	2,857,947	1,672,104	257,306	182,224	1,184,184	3,208,182	0	na	na	182,224	na	na	0.7082	xx	0.7082	0.7082
7	1989	4,552,487	0.6626	3,016,465	1,536,022	158,518	112,262	1,087,811	3,224,071	0	na	na	112,262	na	na	0.7082	xx	0.7082	0.7082
8	1990	4,810,845	0.6916	3,327,102	1,483,743	310,637	219,993	1,050,787	3,407,040	0	na	na	219,993	na	na	0.7082	xx	0.7082	0.7082
9	1991	4,923,632	0.7181	3,535,562	1,388,070	208,460	147,631	983,031	3,486,916	0	na	na	147,631	na	na	0.7082	xx	0.7082	0.7082
10	1992	5,960,458	0.7423	4,424,448	1,536,010	888,886	629,509	1,087,802	4,221,196	0	na	na	629,509	na	na	0.7082	xx	0.7082	0.7082
11	1993	5,895,732	0.7644	4,506,929	1,388,803	82,481	71,453	1,226,730	4,431,577	0	na	na	71,453	na	na	0.7517	xx	0.7517	0.7630
12	1994	5,831,006	0.7847	4,575,453	1,255,553	68,524	68,524	1,182,228	4,455,600	0	na	na	68,524	na	na	0.7641	xx	0.7641	0.7631
13	1995	5,766,280	0.8032	4,631,332	1,134,947	55,879	55,879	1,101,807	4,431,058	0	na	na	55,879	na	na	0.7684	xx	0.7684	0.7633
14	1996	5,701,553	0.8201	4,675,756	1,025,798	44,423	44,423	1,010,821	4,384,495	0	na	na	44,423	na	na	0.7690	xx	0.7690	0.7635
15	1997	5,636,827	0.8355	4,709,802	927,026	34,046	34,046	927,026	4,334,746	0	na	na	34,046	na	na	0.7690	xx	0.7690	0.7636
16	1998	5,572,101	0.8497	4,734,447	837,654	24,646	24,646	837,654	4,270,020	0	na	na	24,646	na	na	0.7663	xx	0.7663	0.7638
17	1999	5,507,375	0.8626	4,750,579	756,796	16,132	16,132	756,796	4,205,293	4,834,456	672,919	100,009	100,009	672,919	na	0.7636	xx	0.7636	0.7640
18	2000	5,423,917	0.8744	4,742,621	681,296	-7,958	-7,958	681,296	4,121,835	4,886,798	537,119	52,342	52,342	537,119	4,121,835	0.7599	0.7599	0.7599	0.7641
19	2001	5,464,846	0.8852	4,837,382	627,464	94,760	94,760	627,464	4,162,764	4,920,676	544,170	33,878	33,878	544,170	4,162,764	0.7617	0.7617	0.7617	0.7643
20	2002	5,503,371	0.8950	4,925,769	577,602	88,388	88,388	577,602	4,201,289	4,950,134	553,237	29,458	29,458	553,237	4,201,289	0.7634	0.7634	0.7634	0.7645

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor
1 Payments before 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267
3 1993 Payments - Reports after First	-13.37%	0.8663
4 Payments after 1993	0.00%	1.0000

	Percentage	Factor
1 Reserves Prior to 1993	-29.18%	0.7082
2 Reserves as of 1993	-11.67%	0.8833
3 Reserves as of 1994	-5.84%	0.9416
4 Reserves as of 1995	-2.92%	0.9708
5 Reserves as of 1996	-1.46%	0.9854
6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:
- (A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
- (B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
- (C) Reported incurred loss from Exhibit VI-B Page 1
- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (E) (D) x (C)
- (F) (C) - (E)
- (G) Current value of (E) less preceding value of (E)
- (H) (G) x Value from table of Act 44 effects above.
- (I) (F) x Value from table of Act 44 effects above.
- (J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
- (K) Reported paid loss from CMCRB database
- (L) (C) - (K)
- (M) Current value of (K) less preceding value of (K); If no preceding value of (K) use preceding value of (E).
- (N) (M) x Value from table of Act 44 effects
- (O) (L) x Value from table of Act 44 effects
- (P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
- (Q) (J) / (C)
- (R) (P) / (C)
- (S) Average of values in columns (Q) and (R)
- (T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Extrapolation of Sample Payment Patterns to Twenty-One Reports#

Sample Payment Data from Exhibit VI-D Page 15 {Filing of December 11, 2002 Exhibit VI-B Page 1m} ["na" = not available; "tbd" = to be determined]

Report	Acc Yr 1983	Acc Yr 1984	Acc Yr 1985	Acc Yr 1986	Acc Yr 1987	Acc Yr 1988	Acc Yr 1989	Acc Yr 1990	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
1	na	na	na	na	na	na	na	na	na	0.6295	0.6490	0.6110	0.6217
2	na	na	na	na	na	na	na	na	0.7424	0.7683	0.7014	0.6836	0.7402
3	na	na	na	na	na	na	na	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365
4	na	na	na	na	na	na	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892
5	na	na	na	na	na	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069
6	na	na	na	na	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142
7	na	na	na	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.8829
8	na	na	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.8978
9	na	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132
10	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
11	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
12	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
13	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
14	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
15	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
16	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
17	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
18	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
19	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
20	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd

Fitting Parameters

Last report	10	10	10	10	10	10	10	10	10	10	10	10	10
Last ratio	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
1-Last ratio	0.2577	0.3758	0.2067	0.1863	0.1961	0.1095	0.1850	0.1205	0.1109	0.0739	0.0920	0.0734	0.0674
Last increment	na	na	0.0381	0.0291	0.0136	0.0305	na	na	na	na	na	0.0122	0.0194
Avg increment	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242
Decay factor	0.9141	0.9395	0.8951	0.8850	0.8901	0.8189	0.8842	0.8326	0.8208	0.7532	0.7916	0.7519	0.7356

Extension of Sample Payment Pattern to Report 20

Report	Acc Yr 1983	Acc Yr 1984	Acc Yr 1985	Acc Yr 1986	Acc Yr 1987	Acc Yr 1988	Acc Yr 1989	Acc Yr 1990	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
1	0.4216	0.3407	0.4397	0.4403	0.4407	0.3386	0.4402	0.3736	0.3438	0.6295	0.6490	0.6110	0.6217
2	0.4713	0.3806	0.4985	0.5047	0.5022	0.4584	0.5050	0.4784	0.7424	0.7683	0.7014	0.6836	0.7402
3	0.5167	0.4181	0.5511	0.5617	0.5569	0.5565	0.5623	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365
4	0.5582	0.4534	0.5981	0.6121	0.6056	0.6368	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892
5	0.5962	0.4865	0.6403	0.6567	0.6490	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069
6	0.6309	0.5175	0.6780	0.6962	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142
7	0.6626	0.5468	0.7118	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.8829
8	0.6916	0.5742	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.8978
9	0.7181	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132
10	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
11	0.7644	0.6470	0.8150	0.8351	0.8255	0.9103	0.8364	0.8997	0.9090	0.9443	0.9272	0.9448	0.9504
12	0.7847	0.6683	0.8344	0.8541	0.8446	0.9266	0.8554	0.9165	0.9253	0.9581	0.9423	0.9585	0.9635
13	0.8032	0.6884	0.8518	0.8709	0.8617	0.9399	0.8721	0.9304	0.9387	0.9684	0.9544	0.9688	0.9732
14	0.8201	0.7073	0.8673	0.8857	0.8769	0.9508	0.8869	0.9421	0.9497	0.9762	0.9639	0.9765	0.9803
15	0.8355	0.7250	0.8812	0.8989	0.8905	0.9597	0.9000	0.9518	0.9587	0.9821	0.9714	0.9824	0.9855
16	0.8497	0.7417	0.8937	0.9105	0.9025	0.9670	0.9116	0.9598	0.9661	0.9865	0.9774	0.9867	0.9893
17	0.8626	0.7573	0.9048	0.9208	0.9132	0.9730	0.9218	0.9666	0.9722	0.9898	0.9821	0.9900	0.9921
18	0.8744	0.7720	0.9148	0.9299	0.9228	0.9779	0.9309	0.9722	0.9772	0.9923	0.9858	0.9925	0.9942
19	0.8852	0.7858	0.9237	0.9380	0.9312	0.9819	0.9389	0.9768	0.9813	0.9942	0.9888	0.9944	0.9957
20	0.8950	0.7988	0.9317	0.9451	0.9388	0.9852	0.9459	0.9807	0.9846	0.9957	0.9911	0.9958	0.9969
21	0.9041	0.8109	0.9389	0.9514	0.9455	0.9878	0.9522	0.9839	0.9874	0.9967	0.9930	0.9968	0.9977

\# Geometric series with A = last unpaid ratio, B = average last increment in unpaid ratio, and C = decay ratio such that:
$A + B = B (1 + C + C^2 + C^3 + C^4 + \ldots)$ or $C = A / (A+B)$.
For example: For 1984: A = .3758 and B = .0242 so that C = A / (A+B).
At report 11 cumulative payment ratio for 1984 is (1-A)+BC or .6242 + .0242x.9395]=.6470
At report 12 cumulative payment ratio for 1984 is (1-A)+B[C+C^2] or .6242 + .0242 x [.9395+.8826]=.6683
At report 13 cumulative payment ratio for 1984 is (1-A)+B[C+C^2+C^3] or .6242 + .0242 x [.9395+.8826+.8291]=.6884

Source: Exhibit VI-D Page 15

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Payment Patterns based on Relation of Paid to Reported Losses for Sample#

Medical Losses as of 4-30-93

Acc. Year	Paid Losses	O/S Losses	Total Losses
1983	3,593,056	1,247,215	4,840,271
1984	3,635,897	1,572,958	5,208,855
1985	2,180,035	899,294	3,079,329
1986	2,390,521	930,238	3,320,759
1987	3,164,726	1,102,091	4,266,817
1988	3,005,631	1,169,106	4,174,737
1989	5,171,723	1,894,952	7,066,675
1990	4,988,099	1,383,343	6,371,442
1991	4,155,610	1,441,756	5,597,366
1992	3,417,548	2,011,232	5,428,780

Medical Losses as of 4-30-94

Acc. Year	Paid Losses	O/S Losses	Total Losses
1984	3,770,764	2,269,936	6,040,700
1985	2,241,799	726,720	2,968,519
1986	2,522,878	687,388	3,210,266
1987	3,243,160	973,283	4,216,443
1988	3,144,266	1,034,411	4,178,677
1989	5,539,329	2,088,604	7,627,933
1990	5,333,913	1,673,604	7,007,517
1991	4,777,388	1,295,629	6,073,017
1992	4,719,224	1,423,578	6,142,802
1993	2,820,429	1,525,266	4,345,695

Medical Losses as of 4-30-95

Acc. Year	Paid Losses	O/S Losses	Total Losses
1985	2,275,521	592,983	2,868,504
1986	2,563,723	703,796	3,267,519
1987	3,311,135	838,885	4,150,020
1988	3,221,252	1,083,114	4,304,366
1989	5,624,130	2,176,061	7,800,191
1990	5,653,864	1,258,730	6,912,594
1991	5,105,265	1,323,391	6,428,656
1992	5,234,023	1,232,761	6,466,784
1993	3,796,107	1,615,772	5,411,879
1994	2,260,605	1,439,041	3,699,646

Medical Losses as of 4-30-96

Acc. Year	Paid Losses	O/S Losses	Total Losses
1986	2,627,475	601,432	3,228,907
1987	3,335,177	885,063	4,220,240
1988	3,262,933	676,264	3,939,197
1989	5,758,559	1,960,033	7,718,592
1990	5,878,277	1,234,867	7,113,144
1991	5,295,039	1,183,464	6,478,503
1992	5,371,615	1,067,131	6,438,746
1993	4,161,675	1,531,206	5,692,881
1994	3,194,721	1,478,360	4,673,081
1995	2,205,072	1,341,644	3,546,716

Medical Losses as of 4-30-97

Acc. Year	Paid Losses	O/S Losses	Total Losses
1987	3,128,219	763,304	3,891,523
1988	3,223,663	524,776	3,748,439
1989	5,801,157	1,307,691	7,108,848
1990	5,994,292	1,290,432	7,284,724
1991	5,410,477	1,106,504	6,516,981
1992	5,469,644	780,918	6,250,562
1993	4,244,152	1,345,273	5,589,425
1994	3,518,063	1,291,906	4,809,969
1995	2,894,764	1,016,170	3,910,934
1996	2,486,791	1,508,261	3,995,052

Medical Losses as of 4-30-98

Acc. Year	Paid Losses	O/S Losses	Total Losses
1988	3,289,816	404,363	3,694,179
1989	6,003,061	1,007,133	7,010,194
1990	6,185,121	897,556	7,082,677
1991	5,554,784	848,200	6,402,984
1992	5,689,456	755,496	6,444,952
1993	4,551,509	1,083,707	5,635,216
1994	3,799,152	1,184,953	4,984,105
1995	3,190,562	623,518	3,814,080
1996	3,184,587	875,309	4,059,896
1997	1,830,550	1,043,667	2,874,217

Medical Losses as of 4-30-99

Acc. Year	Paid Losses	O/S Losses	Total Losses
1989	6,179,846	1,402,918	7,582,764
1990	6,294,236	825,406	7,119,642
1991	5,697,621	599,983	6,297,604
1992	5,833,010	728,123	6,561,133
1993	4,663,295	710,514	5,373,809
1994	4,028,294	885,823	4,914,117
1995	3,347,914	417,186	3,765,100
1996	3,482,003	886,766	4,368,769
1997	2,455,286	689,856	3,145,142
1998	2,125,311	1,229,373	3,354,684

Medical Losses as of 4-30-2000

Acc. Year	Paid Losses	O/S Losses	Total Losses
1990	6,264,568	858,266	7,122,834
1991	5,673,497	621,263	6,294,760
1992	5,819,201	604,606	6,423,807
1993	4,617,165	544,279	5,161,444
1994	4,185,282	631,401	4,816,683
1995	3,480,029	357,268	3,837,297
1996	3,640,989	870,454	4,511,443
1997	2,724,704	611,091	3,335,795
1998	2,800,503	820,233	3,620,736
1999	1,808,223	914,936	2,723,159

Medical Losses as of 4-30-2001

Acc. Year	Paid Losses	O/S Losses	Total Losses
1991	5,983,048	746,507	6,729,555
1992	5,972,915	447,893	6,420,808
1993	4,724,758	420,747	5,145,505
1994	4,304,736	572,134	4,876,870
1995	3,535,494	331,935	3,867,429
1996	3,734,865	726,810	4,461,675
1997	2,811,693	504,982	3,316,675
1998	3,061,322	556,829	3,618,151
1999	2,438,830	574,104	3,012,934
2000	1,675,345	792,474	2,467,819

Medical Losses as of 4-30-2002

Acc. Year	Paid Losses	O/S Losses	Total Losses
1992	6,091,978	486,270	6,578,248
1993	4,767,316	446,071	5,213,387
1994	4,400,461	529,831	4,930,292
1995	3,600,867	477,739	4,078,606
1996	3,814,393	583,462	4,397,855
1997	2,962,959	501,313	3,464,272
1998	3,180,315	532,014	3,712,329
1999	2,657,390	528,738	3,186,128
2000	2,180,533	529,633	2,710,166
2001	1,390,454	799,916	2,190,370

Medical Losses as of 4-30-2003

Acc. Year	Paid Losses	O/S Losses	Total Losses
1993	5,421,732	549,551	5,971,283
1994	4,686,069	438,657	5,124,726
1995	4,225,458	480,945	4,706,403
1996	4,176,850	401,311	4,578,161
1997	3,474,497	503,808	3,978,305
1998	3,333,995	375,158	3,709,153
1999	2,844,763	212,900	3,057,663
2000	2,352,615	465,772	2,818,387
2001	2,027,699	561,554	2,589,253
2002	2,013,689	1,136,566	3,150,255

Medical Losses as of 4-30-2004

Acc. Year	Paid Losses	O/S Losses	Total Losses
1994	4,766,728	377,387	5,144,115
1995	4,278,816	406,618	4,685,434
1996	4,217,481	399,604	4,617,085
1997	3,596,616	335,600	3,932,216
1998	3,456,730	304,533	3,761,263
1999	3,021,424	167,357	3,188,781
2000	2,491,759	345,153	2,836,912
2001	2,236,309	409,939	2,646,248
2002	2,673,510	935,929	3,609,439
2003	1,481,566	1,097,747	2,579,313

Medical Losses as of 4-30-2005

Acc. Year	Paid Losses	O/S Losses	Total Losses
1995	4,354,014	314,520	4,668,534
1996	4,239,562	386,153	4,625,715
1997	3,648,054	303,421	3,951,475
1998	3,494,885	265,838	3,760,723
1999	3,075,426	102,660	3,178,086
2000	2,617,138	268,392	2,885,530
2001	2,326,207	303,703	2,629,910
2002	3,007,596	755,241	3,762,837
2003	2,121,377	691,104	2,812,481
2004	2,435,389	753,720	3,189,109

Report	As of: 4-30-93	As of 4-30-94	As of 4-30-95	As of 4-30-96	As of 4-30-97	As of 4-30-98	As of 4-30-99	As of 4-30-00	As of 4-30-01	As of 4-30-02	As of 4-30-03	As of 4-30-04	As of 4-30-05
10th	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
9th	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132	0.9165
8th	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.8978	0.9135	0.9232
7th	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.8829	0.9123	0.9147	0.9293
6th	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142	0.8673	0.8734	0.9190	0.9677
5th	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069	0.8371	0.8553	0.8989	0.9475	0.9070
4th	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892	0.8071	0.8477	0.8567	0.9304	0.8783	0.8845
3rd	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365	0.7970	0.8168	0.8461	0.8340	0.8347	0.8451	0.7993
2nd	0.7424	0.7683	0.7014	0.6836	0.7402	0.7844	0.7807	0.7735	0.8095	0.8046	0.7831	0.7407	0.7543
1st	0.6295	0.6490	0.6110	0.6217	0.6225	0.6369	0.6335	0.6640	0.6789	0.6348	0.6392	0.5744	0.7637

Source: Evaluations 1993 thru 2002 from prior filing.

AY 1986 and later: Ten Classes, Eleven Coal Mine Writers
AY 1985 and prior: Four major classes, Eight Coal Mine Writers
Losses as of 4-30-2003 thru 4-30-2005 use actual paid and O/S from CMCRB database.

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Paid Losses for All Classes Combined

Indemnity and Funeral Reported Paid Losses as of 04/30/11

Report	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1											1,519,950	1,745,062	1,453,835	2,265,522	1,499,127	1,585,758	2,120,723	1,424,937	1,477,485	1,883,649	1,490,981	1,525,765
2										3,415,410	3,017,821	3,311,393	3,447,824	4,498,717	2,589,720	3,605,906	4,760,116	3,031,492	2,973,005	3,608,322	2,864,778	
3									4,858,303	5,056,380	4,474,822	5,285,169	5,249,852	6,269,556	4,097,105	5,066,968	6,592,737	3,990,338	4,078,233	5,798,309		
4								7,305,441	5,469,765	5,831,214	6,135,793	5,944,494	6,234,883	7,427,776	5,182,592	5,949,422	7,767,869	4,713,994	5,032,592			
5							9,159,725	8,410,558	6,279,802	6,732,975	6,807,415	6,698,701	6,774,208	8,517,965	5,654,435	6,486,204	8,467,539	4,893,518				
6						13,382,795	9,866,552	9,250,841	7,170,191	7,212,884	7,415,056	7,237,063	6,969,310	9,582,098	6,009,319	6,694,634	8,923,585					
7					13,395,863	14,292,773	10,439,947	9,721,858	7,497,576	7,569,855	7,496,955	7,283,059	7,402,247	9,706,503	6,156,138	6,905,738						
8				16,773,157	14,079,814	15,067,993	10,834,486	9,953,502	7,533,013	7,821,684	7,575,369	7,329,084	7,611,242	10,138,868	6,524,987							
9			15,270,166	17,675,056	14,681,144	15,989,008	10,935,715	10,286,479	7,614,668	8,110,694	7,654,237	7,462,119	7,653,900	10,368,436								
10		21,097,113	15,709,455	17,988,418	15,101,039	16,510,100	11,340,153	10,522,275	7,700,722	8,183,230	7,731,940	7,468,382	7,721,764									
11	15,002,026	22,115,812	16,244,872	18,405,351	15,620,333	16,878,919	11,386,217	10,880,769	7,790,663	8,356,349	7,805,017	7,474,646										
12	15,717,336	22,546,473	16,502,361	18,704,063	15,884,719	17,223,666	11,744,206	11,001,168	8,001,402	8,407,704	7,879,189											
13	16,095,326	23,059,821	17,045,674	19,115,741	16,155,671	17,488,847	11,774,571	11,110,031	8,056,903	8,459,058												
14	16,225,908	23,486,427	17,331,712	19,250,356	16,583,337	17,755,462	11,804,826	11,331,615	8,118,006													
15	16,342,664	23,989,932	17,268,525	19,412,520	16,817,609	18,009,719	11,995,979	11,414,237														
16	16,624,162	24,490,547	17,363,055	19,523,715	17,037,196	18,358,237	12,137,005															
17	16,679,858	24,872,649	17,453,603	19,634,684	17,253,705	18,624,315																
18	16,742,159	25,251,312	17,588,170	19,697,843	17,457,285																	
19	16,804,517	25,685,746	17,646,211	19,764,544																		
20	16,866,818	26,254,156	17,680,640																			

Medical Reported Paid Losses as of 04/30/11

Report	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1											1,804,774	1,676,127	1,421,461	2,013,689	1,481,566	2,435,389	2,520,705	1,948,500	3,239,013	2,201,565	1,934,714	2,751,976
2										2,808,569	2,438,735	2,184,303	2,027,699	2,673,510	2,121,377	3,067,832	3,289,523	2,697,293	4,228,737	3,040,748	2,474,898	
3									2,949,746	3,068,821	2,657,295	2,352,615	2,236,309	3,007,596	2,326,077	3,293,472	3,433,690	2,989,066	4,505,191	3,288,247		
4								3,931,096	3,057,875	3,187,214	2,844,763	2,491,759	2,326,207	3,216,844	2,429,794	3,868,121	3,535,900	3,075,753	4,755,842			
5							4,040,169	4,041,918	3,213,618	3,333,995	3,021,424	2,617,138	2,425,392	3,378,060	2,544,069	3,923,267	3,673,096	3,157,807				
6						4,389,242	4,115,840	4,132,108	3,474,497	3,456,730	3,075,426	2,673,929	2,495,415	3,495,984	2,582,303	3,963,617	3,920,165					
7					5,139,026	4,487,578	4,182,507	4,176,850	3,596,616	3,494,885	3,097,474	2,698,511	2,581,983	3,544,378	2,683,561	4,005,779						
8				6,401,003	5,307,681	4,583,303	4,225,458	4,217,481	3,648,054	3,505,558	3,138,912	2,715,033	2,622,094	3,699,439	2,709,624							
9			6,527,720	6,494,799	5,350,316	4,686,069	4,278,816	4,239,562	3,735,279	3,530,451	3,214,245	2,725,884	2,671,237	3,711,954								
10		6,907,516	6,601,061	6,613,862	5,421,732	4,766,728	4,354,014	4,267,844	3,787,156	3,551,893	3,235,670	2,764,209	2,715,237									
11	6,555,195	6,987,281	6,640,460	6,692,320	5,474,250	4,977,633	4,400,110	4,307,614	3,998,545	3,611,589	3,271,628	2,785,789										
12	6,639,919	7,057,333	6,687,810	6,804,727	5,505,392	5,050,319	4,444,736	4,322,947	4,026,401	3,624,977	3,339,216											
13	6,775,110	7,117,799	6,780,981	6,858,573	5,560,940	5,097,751	4,482,464	4,338,162	4,068,692	3,640,205												
14	6,868,344	7,207,863	6,830,673	6,879,694	5,620,292	5,134,011	4,506,980	4,355,042	4,106,625													
15	6,931,264	7,316,733	6,883,130	6,904,878	5,659,851	5,173,710	4,530,249	4,371,918														
16	7,002,986	7,357,508	6,922,563	6,918,013	5,716,344	5,222,342	4,596,503															
17	7,026,500	7,400,918	6,958,242	6,937,949	5,776,245	5,245,874																
18	7,045,344	7,440,922	7,000,903	6,961,865	5,824,833																	
19	7,105,812	7,484,502	7,052,315	6,974,368																		
20	7,122,689	7,545,007	7,088,464																			

Note: Large loss was excluded from accident year 1992.

Source: CMCRB Database as of 04/30/11 - Validated 08/17/11

OMG,PAB - FTI, 12/01/2011

File Date:December 01, 2011

File: PAB-C-C:\Clients\Coal Mine\2011 Rate Filing\[06-A,B,C,E.xlsm]E

Run Date: October 05, 2011 - 03:39:34 PM

Checksum:2,954,080,853.000000

Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 57

Exhibit VII-A
Page 1
Underground Anthracite

	State O.D.			Federal Excess O.D		
	Base	All PP	Weighted 95%-5%	Base	All PP	Weighted 95%-5%
(a) After AMA Guidelines				(a) After AMA Guidelines		
(1) Number of Claims	# 7			# 7		
(2) Average Amounts	$658,892	$344,079	$643,152	$31,596	$197,903	$39,911
(3) Index (Base)	100%		97.6110%	100%		126.3180%
(b) Social Security Offset				(b) Social Security Onset		
(1) Total (including above)	-	-	-	$47,564	$197,903	$55,081
(2) Difference- Social Security (Federal= b-1 minus a-2)	$70,198	$0	$66,689	15,968	0	15,170
(3) Index (to a(2))	10.6540%	0.0000%	10.3690%	50.5387%	0.0000%	38.0086%
(4) Complement	89.3460%	100.0000%	89.6310%	49.4613%	100.0000%	61.9914%
(c) Pension Offset (after Social Security Offset				(c) Pension Onset		
(1) Total (including above)	-	-	-	$96,091	$206,333	$101,603
(2) Difference (Federal= c-1 minus b-1)	$86,575	$27,644	$83,628	48,527	8,430	46,522
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	10,822	3,456	10,454	6,066	1,054	5,815
(5) Index (to a-2)	1.6424%	1.0043%	1.6254%	19.1985%	0.5325%	14.5706%
(6) Complement	98.3576%	98.9957%	98.3746%			
(d) Combined Social Security and Pension Offsets				(d) Combined Social Sec, Pension Onsets		
(1) Average Amounts (b-2 plus c-4)	$81,020	$3,456	$77,142	$22,034	$1,054	$20,985
(2) Index (to a-2)	12.2964%	1.0043%	11.9944%			52.5793%
(3) Complement	87.7036%	98.9957%	88.0056%	Factor		152.5793%
(4) Total Average	577,872	340,624	566,010			60,896
(e) Wage Level Decrease				(e) Wage Level Increase		
(1) Percentage from Exhibit VII-G, Page 1			1.6387%			
(2) Complement			98.3613%			
(3) Dollar Decrease			9,275	Dollar Increase		$2,926
(4) Factor						104.8048%
(f) Combined Social Security, Pension and Wage Leve				(f) Combined Percentage		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2			86.5635%	(d-3) times (e-4)		159.9103%
(2) AMA Guidelines (a-3)			97.6110%			126.3180%
(3) Full Effect of Act 57 (1 X 2)			84.4955%			201.9956%
(4) Percentage Decrease			15.5045%	Increase		101.9956%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3) Decrease			$86,417	Increase		$23,911
(2) Average after Act 57 (a-2 plus or minus g-1			$556,735			$63,822

Weighted Level = 95% Base Scenario plus 5% 'All Permanent Partial' Scenario

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

FTI PAB
Report date: 12/1/2011

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-A.xlsm]VII-A-1
Time: November 09, 2011 - 02:32:33 PM

Checksum:5,662,137.791409

	State O.D.			Federal Excess O.D		
	Base	All PP	Weighted 95%-5%	Base	All PP	Weighted 95%-5%
(a) After AMA Guidelines				(a) After AMA Guidelines		
(1) Number of Claims	# 33			# 33		
(2) Average Amounts	$328,454	$236,591	$323,861	$229,177	$262,527	$230,845
(3) Index (Base)	100%		98.6016%	100%		100.7276%
(b) Social Security Offset				(b) Social Security Onset		
(1) Total (including above)	-	-	-	$234,945	$267,870	$236,591
(2) Difference- Social Security (Federal= b-1 minus a-2)	$21,746	$10,227	$21,170	5,768	5,344	5,746
(3) Index (to a(2))	6.6207%	4.3228%	6.5367%	2.5167%	2.0355%	2.4893%
(4) Complement	93.3793%	95.6772%	93.4633%	97.4833%	97.9645%	97.5107%
(c) Pension Offset (after Social Security Offset				(c) Pension Onset		
(1) Total (including above)	-	-	-	$257,786	$285,721	$259,183
(2) Difference (Federal= c-1 minus b-1)	$80,092	$57,996	$78,987	22,841	17,850	22,592
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	10,011	7,250	9,873	2,855	2,231	2,824
(5) Index (to a-2)	3.0481%	3.0642%	3.0486%	1.2458%	0.8499%	1.2233%
(6) Complement	96.9519%	96.9358%	96.9514%			
(d) Combined Social Security and Pension Offsets				(d) Combined Social Sec, Pension Onsets		
(1) Average Amounts (b-2 plus c-4)	$31,757	$17,477	$31,043	$8,623	$7,575	$8,570
(2) Index (to a-2)	9.6687%	7.3870%	9.5854%			3.7127%
(3) Complement	90.3313%	92.6130%	90.4146%	Factor		103.7127%
(4) Total Average	296,696	219,114	292,817			239,415
(e) Wage Level Decrease				(e) Wage Level Increase		
(1) Percentage from Exhibit VII-G, Page 1			1.6387%			
(2) Complement			98.3613%			
(3) Dollar Decrease			4,798	Dollar Increase		$1,379
(4) Factor						100.5758%
(f) Combined Social Security, Pension and Wage Leve				(f) Combined Percentage		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2			88.9330%			104.3098%
(2) AMA Guidelines (a-3)			98.6016%			100.7276%
(3) Full Effect of Act 57 (1 X 2)			87.6893%			105.0688%
(4) Percentage Decrease			12.3107%	Increase		5.0688%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3)			$35,842	Increase		$9,949
(2) Average after Act 57 (a-2 plus or minus g-1			$288,019			$240,794

Weighted Level = 95% Base Scenario plus 5% 'All Permanent Partial' Scenario

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 57

Exhibit VII-A
Page 3
Surface Anthracite

	State O.D.			Federal Excess O.D		
	Base	All PP	Weighted 95%-5%	Base	All PP	Weighted 95%-5%
(a) After AMA Guidelines				(a) After AMA Guidelines		
(1) Number of Claims	# 34			# 34		
(2) Average Amounts	$441,384	$317,645	$435,197	$57,808	$127,948	$61,315
(3) Index (Base)	100%		98.5983%	100%		106.0666%
(b) Social Security Offset				(b) Social Security Onset		
(1) Total (including above)	-	-	-	$61,791	$127,981	$65,101
(2) Difference- Social Security (Federal= b-1 minus a-2)	$12,838	$3,637	$12,377	3,983	33	3,786
(3) Index (to a(2))	2.9085%	1.1449%	2.8441%	6.8905%	0.0260%	6.1743%
(4) Complement	97.0915%	98.8551%	97.1559%	93.1095%	99.9740%	93.8257%
(c) Pension Offset (after Social Security Offset				(c) Pension Onset		
(1) Total (including above)	-	-	-	$76,399	$136,451	$79,402
(2) Difference (Federal= c-1 minus b-1)	$76,626	$55,949	$75,592	14,608	8,470	14,301
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,578	6,994	9,449	1,826	1,059	1,788
(5) Index (to a-2)	2.1700%	2.2017%	2.1712%	3.1588%	0.8275%	2.9155%
(6) Complement	97.8300%	97.7983%	97.8288%			
(d) Combined Social Security and Pension Offsets				(d) Combined Social Sec, Pension Onsets		
(1) Average Amounts (b-2 plus c-4)	$22,416	$10,630	$21,826	$5,809	$1,092	$5,573
(2) Index (to a-2)	5.0785%	3.3466%	5.0153%			9.0898%
(3) Complement	94.9215%	96.6534%	94.9847%	Factor		109.0898%
(4) Total Average	418,969	307,015	413,371			66,888
(e) Wage Level Decrease				(e) Wage Level Increase		
(1) Percentage from Exhibit VII-G, Page 1			1.6387%			
(2) Complement			98.3613%			
(3) Dollar Decrease			6,774	Dollar Increase		$2,196
(4) Factor						103.2827%
(f) Combined Social Security, Pension and Wage Leve				(f) Combined Percentage		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2			93.4282%			112.6709%
(2) AMA Guidelines (a-3)			98.5983%			106.0666%
(3) Full Effect of Act 57 (1 X 2)			92.1186%			119.5062%
(4) Percentage Decrease			7.8814%	Increase		19.5062%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3)			$28,600	Increase		$7,769
(2) Average after Act 57 (a-2 plus or minus g-1			$406,597			$69,084

Weighted Level = 95% Base Scenario plus 5% 'All Permanent Partial' Scenario

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

FTI PAB
Report date: 12/1/2011

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-A.xlsm]VII-A-3
Time: November 09, 2011 - 02:32:33 PM

Checksum:4,136,759.011642

	State O.D.			Federal Excess O.D		
	Base	All PP	Weighted 95%-5%	Base	All PP	Weighted 95%-5%
(a) After AMA Guidelines				(a) After AMA Guidelines		
(1) Number of Claims	# 15			# 15		
(2) Average Amounts	$404,117	$244,789	$396,151	$193,764	$278,100	$197,981
(3) Index (Base)	100%		98.0287%	100%		102.1763%
(b) Social Security Offset				(b) Social Security Onset		
(1) Total (including above)	-	-	-	$208,036	$280,610	$211,664
(2) Difference- Social Security (Federal= b-1 minus a-2)	$46,866	$8,306	$44,938	14,272	2,511	13,684
(3) Index (to a(2))	11.5972%	3.3930%	11.3437%	7.3655%	0.9028%	6.9116%
(4) Complement	88.4028%	96.6070%	88.6563%	92.6345%	99.0972%	93.0884%
(c) Pension Offset (after Social Security Offset				(c) Pension Onset		
(1) Total (including above)	-	-	-	$251,571	$302,489	$254,117
(2) Difference (Federal= c-1 minus b-1)	$70,666	$40,058	$69,136	43,535	21,878	42,453
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	8,833	5,007	8,642	5,442	2,735	5,307
(5) Index (to a-2)	2.1858%	2.0455%	2.1815%	2.8085%	0.9834%	2.6804%
(6) Complement	97.8142%	97.9545%	97.8185%			
(d) Combined Social Security and Pension Offsets				(d) Combined Social Sec, Pension Onsets		
(1) Average Amounts (b-2 plus c-4)	$55,700	$13,313	$53,580	$19,714	$5,245	$18,990
(2) Index (to a-2)	13.7830%	5.4385%	13.5252%			9.5920%
(3) Complement	86.2170%	94.5615%	86.4748%	Factor		109.5920%
(4) Total Average	348,417	231,476	342,570			216,971
(e) Wage Level Decrease				(e) Wage Level Increase		
(1) Percentage from Exhibit VII-G, Page 1			1.6387%			
(2) Complement			98.3613%			
(3) Dollar Decrease			5,614	Dollar Increase		$2,117
(4) Factor						100.9756%
(f) Combined Social Security, Pension and Wage Leve				(f) Combined Percentage		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2			85.0577%			110.6611%
(2) AMA Guidelines (a-3)			98.0287%			102.1763%
(3) Full Effect of Act 57 (1 X 2)			83.3809%			113.0694%
(4) Percentage Decrease			16.6191%	Increase		13.0694%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3)			$59,194	Increase		$21,107
(2) Average after Act 57 (a-2 plus or minus g-1			$336,957			$219,088

Weighted Level = 95% Base Scenario plus 5% 'All Permanent Partial' Scenario

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 5

Exhibit VII-A
Page 5
Other Classes
For Information -

	State O.D.			Federal Excess O.D		
	Base	All PP	Weighted 95%-5%	Base	All PP	Weighted 95%-5%
(a) After AMA Guidelines				(a) After AMA Guidelines		
(1) Number of Claims	# 10			# 10		
(2) Average Amounts	$357,302	$208,305	$349,852	$135,029	$229,988	$139,777
(3) Index (Base)	100%		97.9150%	100%		103.5162%
(b) Social Security Offset				(b) Social Security Onset		
(1) Total (including above)	-	-	-	$161,580	$236,248	$165,313
(2) Difference- Social Security (Federal= b-1 minus a-2)	$40,397	$9,328	$38,843	26,551	6,260	25,536
(3) Index (to a(2))	11.3060%	4.4778%	11.1027%	19.6630%	2.7219%	18.2693%
(4) Complement	88.6940%	95.5222%	88.8973%	80.3370%	97.2781%	81.7307%
(c) Pension Offset (after Social Security Offset				(c) Pension Onset		
(1) Total (including above)	-	-	-	$176,070	$240,531	$179,293
(2) Difference (Federal= c-1 minus b-1)	$55,384	$32,971	$54,264	14,490	4,282	13,980
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	6,923	4,121	6,783	1,811	535	1,747
(5) Index (to a-2)	1.9376%	1.9785%	1.9388%	1.3414%	0.2328%	1.2502%
(6) Complement	98.0624%	98.0215%	98.0612%			
(d) Combined Social Security and Pension Offsets				(d) Combined Social Sec, Pension Onsets		
(1) Average Amounts (b-2 plus c-4)	$47,320	$13,449	$45,626	$28,362	$6,795	$27,284
(2) Index (to a-2)	13.2436%	6.4564%	13.0415%			19.5194%
(3) Complement	86.7564%	93.5436%	86.9585%	Factor		119.5194%
(4) Total Average	309,983	194,856	304,226			167,061
(e) Wage Level Decrease				(e) Wage Level Increase		
(1) Percentage from Exhibit VII-G, Page 1			1.6387%			
(2) Complement			98.3613%			
(3) Dollar Decrease			4,985	Dollar Increase		$3,009
(4) Factor						101.8010%
(f) Combined Social Security, Pension and Wage Leve				(f) Combined Percentage		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2			85.5335%			121.6719%
(2) AMA Guidelines (a-3)			97.9150%			103.5162%
(3) Full Effect of Act 57 (1 X 2)			83.7501%			125.9502%
(4) Percentage Decrease			16.2499%	Increase		25.9502%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3)			$50,611	Increase		$30,292
(2) Average after Act 57 (a-2 plus or minus g-1			$299,241			$170,069

Weighted Level = 95% Base Scenario plus 5% 'All Permanent Partial' Scenario

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

COAL MINE COMPENSATION RATING BUREAU

State Occupational Disease Classification Credibility

Classification		Code	(1) Estimated Miner Years 2001-2010	(2) Claim Frequency per 100 Miner Years: Indicated (Eff 4/1/2011)	(3) Claim Frequency per 100 Miner Years: Trended to 4/1/2012	(4) Claim Frequency per 100 Miner Years: Indicated (Eff 4/1/2012)	(5) Credibility: Expected Awarded Claims	(6) Credibility: Factor	(7) Claim Frequency Indicated w/ Credibility	(8) Change in Indication After Cred.	(9) 10 Year Payroll ($ millions)	(10) Claim Frequency Based on Payroll
Underground:	Anthracite	1011	378.6	0.3148	0.3148	0.0225	# 1.19200	0.163	0.2672	-15.1%	$15.022625	0.067331
	Bituminous	1002	14,050.6	0.1520	0.1520	0.0937	21.35100	0.692	0.1116	-26.5%	$767.411841	0.020442
Surface:	Anthracite	1016	3,434.9	0.2795	0.2795	0.2743	9.60200	0.464	0.2771	-0.9%	$137.077356	0.069435
	Bituminous	1013	15,376.9	0.0275	0.0275	0.0154	4.23300	0.308	0.0238	-13.6%	$614.098813	0.005958
Four Standard Classifications			33,241.0	0.1094	0.1094	0.0753	36.37800		0.0899	-17.8%	1,533.610635	0.019480
	Coke	1017	2,664.7	0.0145	0.0145	0.0077	0.38700	0.093	0.0139	-4.4%	$104.082691	0.003553
	Auger	1019	306.8	0.0308	0.0308	0.0077	0.09400	0.046	0.0297	-3.4%	$12.163554	0.007491
Co-Gen:	Anthracite	1022	1,897.6	0.0322	0.0322	0.0587	0.61000	0.117	0.0353	9.7%	$75.922149	0.008817
	Bituminous	1024	1,666.3	0.0379	0.0379	0.0505	0.63100	0.119	0.0394	4.0%	$68.279588	0.009608
Prep Plants:	Anthracite	1026	1,244.1	0.3308	0.3308	0.2299	4.11600	0.304	0.3001	-9.3%	$50.201005	0.074384
	Bituminous	1028	3,252.0	0.0733	0.0733	0.0103	2.38500	0.231	0.0588	-19.9%	$176.182846	0.010848
Other Classes			11,031.5	0.0745		0.0488	8.22300		0.0674	-5.8%	486.831833	0.015265
Total			44,272.5	0.1007		0.0687	# 44.60100		0.0843	-14.8%	2,020.442468	0.018465

Source: (1) Estimated Miner Years from Exhibit VII-B-2
(2) Exhibit VII-B-1-B Col. 10
(3) Approved claim frequency trended to 4/1/2012 @ 0.0%
(4) Indicated Frequency - Exhibit VII-B-2; totals and subtotals are based on class frequencies weighted with 10 year estimated miner years.
(5) Expected Awarded Claims = (1) x (2) / 100
(6) Factor Z = ((5) / 44.601)^0.5
(7)=(4)*(6)+((3)*(1-(6))
(8)=(7)/(2)-1 Totals and subtotals are weighted with 10 year estimated miner years.
(9) From Exhibit X-A
(10)=(7) x (1) / (9)

FTI Inc. - PAB
Filing Date - December 01, 2011

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-B-1.xlsm]VII-B-1-A
Run Date: 11/15/11 17:50

Checksum:190,197.664399

COAL MINE COMPENSATION RATING BUREAU

State Occupational Disease Classification Credibility

Classification		Code	(1) Approved Claim Freq. 4/1/2011	(2) Payroll 2000-2009	(3) Expected Awarded Claims 2000-2009 (1) x (2)	(4) Estimated Miner Years 2001-2010	(5) Estimated Miner Years 2010	(6) Adjustment Factor	(7) Average Weekly Wage 2000	(8) Payroll 000,000's 2000	(9) Estimated Miner Years 2000-2009	(10) Frequency Per 100 Miner Years
Underground:	Anthracite	1011	0.081695	15.088020	1.232616	378.60	28.6	1.038	611.00	1.370159	391.5	0.3148
	Bituminous	1002	0.028818	688.951643	19.854208	14,050.60	2,059.7	1.392	611.00	47.520562	13,065.4	0.1520
Surface:	Anthracite	1016	0.072720	139.568454	10.149418	3,434.90	313.9	1.038	611.00	16.807810	3,630.6	0.2795
	Bituminous	1013	0.007120	591.695197	4.212870	15,376.90	1,586.0	1.038	611.00	49.935622	15,305.0	0.0275
Four Standard Classifications				1,435.303314	35.449112	33,241.00	3,988.2			115.634153	32,392.6	
	Coke	1017	0.003816	110.739607	0.422582	2,664.70	119.2	1.038	611.00	12.092574	2,912.2	0.0145
	Auger	1019	0.007973	12.576118	0.100269	306.80	17.4	1.038	611.00	1.205877	326.0	0.0308
Co-Gen:	Anthracite	1022	0.008263	71.939749	0.594438	1,897.60	185.4	1.038	611.00	4.473458	1,847.8	0.0322
	Bituminous	1024	0.009455	60.851701	0.575353	1,666.30	203.9	1.038	611.00	1.870720	1,519.1	0.0379
Prep Plants:	Anthracite	1026	0.083700	45.791662	3.832762	1,244.10	125.6	1.038	611.00	1.319466	1,158.5	0.3308
	Bituminous	1028	0.013951	158.914000	2.217009	3,252.00	422.5	1.392	611.00	8.574760	3,023.4	0.0733
Other Classes				460.812837		11,031.50	1,074.0			29.536855	10,787.0	
Total				1,896.116151		44,272.50	5,062.2			145.171008	43,179.6	

Source:
(1) Approved Claim Frequency (4/1/11): See Exhibit III from filing effective 4/1/2011 (See Exhibit X-F)
(2) 10 years Payroll(2000-2009): See Exhibit X-A-1
(3) Expected Awarded Claims = (1)x(2)
(4) Estimated Miner Years 2001-2010: See Exhibit VII-B-2
(5) Estimated Miner Years 2010: See Exhibit VII-B-2
(6) Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
(7) Average Weekly Wage 2000: See Exhibit XII-D
(8) Payroll 2000: See Exhibit X-A-1
(9) Estimated Miner Years 2000-2009 =(4)-(5)+(8)/((6)x(7)x52) x 1,000,000
(10) Frequency Per 100 Miner Years = (3)/((9)/100))

STATE OCCUPATIONAL DISEASE FREQUENCY WITH FEDERAL EXCESS FREQUENCY

ANTHRACITE UNDERGROUND (1011)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.330 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2001	1	0	0	1	0.0000	0.0000	0.000000	1,636,522	0.000000	644	1.038	47.1	0.0000	
2002	0	0	0	0	0.0000	0.0000	0.000000	1,386,545	0.000000	662	1.038	38.8	0.0000	
2003	0	0	0	0	0.0000	0.0000	0.000000	1,354,265	0.000000	675	1.038	37.2	0.0000	
2004	0	0	0	0	0.0000	0.0000	0.000000	1,345,321	0.000000	690	1.038	36.1	0.0000	
2005	0	0	0	0	0.0000	0.0000	0.000000	1,417,568	0.000000	716	1.038	36.7	0.0000	
2006	0	0	0	0	0.0000	0.0000	0.000000	1,442,524	0.000000	745	1.038	35.9	0.0000	
2007	0	0	0	0	0.0000	0.0000	0.000000	1,662,537	0.000000	779	1.038	39.5	0.0000	
2008	0	0	0	0	0.0000	0.0000	0.000000	2,136,713	0.000000	807	1.038	49.1	0.0000	
2009	0	0	0	0	0.0628	0.0628	0.020721	1,335,866	0.020721	836	1.038	29.6	0.0700	
2010	0	0	0	0	0.1346	0.1346	0.044408	1,304,764	0.044408	845	1.038	28.6	0.1553	
TOTAL	1	0	0	1	0.1974	0.1974	0.065129	15,022,625	0.065129			378.6	0.2253	
Average: State Frequency													0.0225	
Federal Excess Frequency (times 40.0%)													0.0090	

BITUMINOUS UNDERGROUND (1002)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.538 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	3	2	0	1	0.0000	0.0000	0.000000	48,522,630	2.000000	644	1.392	1,040.9	0.1921
2002	3	2	0	1	0.0000	0.0000	0.000000	49,250,350	2.000000	662	1.392	1,027.8	0.1946
2003	2	0	0	2	0.0000	0.0000	0.000000	54,215,496	0.000000	675	1.392	1,109.6	0.0000
2004	2	1	0	1	0.0766	0.0766	0.041227	65,497,665	1.041227	690	1.392	1,311.4	0.0794
2005	4	2	1	1	0.2119	1.2119	0.652008	70,872,620	2.652008	716	1.392	1,367.5	0.1939
2006	0	0	0	0	0.4313	0.4313	0.232013	70,465,937	0.232013	745	1.392	1,306.7	0.0178
2007	0	0	0	0	0.7407	0.7407	0.398502	79,904,266	0.398502	779	1.392	1,417.1	0.0281
2008	0	0	0	0	1.4139	1.4139	0.760673	101,353,977	0.760673	807	1.392	1,735.1	0.0438
2009	0	0	0	0	2.2398	2.2398	1.205007	101,348,140	1.205007	836	1.392	1,674.8	0.0719
2010	0	0	0	0	4.4156	4.4156	2.375609	125,980,760	2.375609	845	1.392	2,059.7	0.1153
TOTAL	14	7	1	6	9.5298	10.5298	5.665038	767,411,841	12.665038			14,050.6	0.9371
Average: State Frequency													0.0937
Federal Excess Frequency (times 40.0%)													0.0375

ANTHRACITE SURFACE (1016)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.800 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	1	1	0	0	0.0000	0.0000	0.000000	13,940,797	1.000000	644	1.038	401.1	0.2493
2002	1	0	0	1	0.0000	0.0000	0.000000	12,251,258	0.000000	662	1.038	342.9	0.0000
2003	2	2	0	0	0.0000	0.0000	0.000000	12,166,211	2.000000	675	1.038	333.9	0.5990
2004	1	1	0	0	0.0000	0.0000	0.000000	12,359,731	1.000000	690	1.038	331.9	0.3013
2005	1	1	0	0	0.0288	0.0288	0.023016	12,140,911	1.023016	716	1.038	314.2	0.3256
2006	0	0	0	0	0.0851	0.0851	0.068048	11,946,382	0.068048	745	1.038	297.1	0.0229
2007	3	3	0	0	0.1728	0.1728	0.138216	14,555,579	3.138216	779	1.038	346.2	0.9065
2008	1	0	0	1	0.2908	0.2908	0.232616	16,954,313	0.232616	807	1.038	389.2	0.0598
2009	0	0	0	0	0.3853	0.3853	0.308256	16,445,462	0.308256	836	1.038	364.5	0.0846
2010	0	0	0	0	0.7601	0.7601	0.608056	14,316,712	0.608056	845	1.038	313.9	0.1937
TOTAL	10	8	0	2	1.7228	1.7228	1.378208	137,077,356	9.378208			3,434.9	2.7426
Average: State Frequency													0.2743
Federal Excess Frequency (times 40.0%)													0.1097

BITUMINOUS SURFACE (1013)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.652 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	0	0	0	0	0.0000	0.0000	0.000000	58,151,332	0.000000	644	1.038	1,672.9	0.0000
2002	0	0	0	0	0.0000	0.0000	0.000000	53,502,085	0.000000	662	1.038	1,497.3	0.0000
2003	0	0	0	0	0.0000	0.0000	0.000000	47,873,740	0.000000	675	1.038	1,314.0	0.0000
2004	0	0	0	0	0.0000	0.0000	0.000000	56,217,298	0.000000	690	1.038	1,509.5	0.0000
2005	1	1	0	0	0.0493	0.0493	0.032144	64,871,562	1.032144	716	1.038	1,678.6	0.0615
2006	0	0	0	0	0.1235	0.1235	0.080522	63,008,908	0.080522	745	1.038	1,566.9	0.0051
2007	0	0	0	0	0.2475	0.2475	0.161363	63,295,774	0.161363	779	1.038	1,505.3	0.0107
2008	0	0	0	0	0.4398	0.4398	0.286743	73,054,482	0.286743	807	1.038	1,677.2	0.0171
2009	0	0	0	0	0.5079	0.5079	0.331131	61,784,394	0.331131	836	1.038	1,369.2	0.0242
2010	0	0	0	0	0.8616	0.8616	0.561737	72,339,238	0.561737	845	1.038	1,586.0	0.0354
TOTAL	1	1	0	0	2.2295	2.2295	1.453641	614,098,813	2.453641			15,376.9	0.1540
Average: State Frequency													0.0154
Federal Excess Frequency (times 40.0%)													0.0062

FOUR STANDARD CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.640 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2001	5	3	0	2	0.0000	0.0000	0.000000	122,251,281	3.000000	644		3,162.0	0.0949	
2002	4	2	0	2	0.0000	0.0000	0.000000	116,390,238	2.000000	662		2,906.8	0.0688	
2003	4	2	0	2	0.0000	0.0000	0.000000	115,609,712	2.000000	675		2,794.7	0.0716	
2004	3	2	0	1	0.0766	0.0766	0.049043	135,420,015	2.041227	690		3,188.9	0.0640	
2005	6	4	1	1	0.2900	1.2900	0.825587	149,302,661	4.707167	716		3,397.0	0.1386	
2006	0	0	0	0	0.6398	0.6398	0.409478	146,863,751	0.380583	745		3,206.6	0.0119	
2007	3	3	0	0	1.1610	1.1610	0.743021	159,418,156	3.698081	779		3,308.1	0.1118	
2008	1	0	0	1	2.1445	2.1445	1.372448	193,499,485	1.280032	807		3,850.6	0.0332	
2009	0	0	0	0	3.1958	3.1958	2.045293	180,913,862	1.865115	836		3,438.1	0.0542	
2010	0	0	0	0	6.1718	6.1718	3.949971	213,941,474	3.589810	845		3,988.2	0.0900	
TOTAL	26	16	1	9	13.6794	14.6794	9.394842	1,533,610,635	24.562015			33,241.0	0.7390	
Average: State Frequency													0.0739	0.075332
Federal Excess Frequency (times 40.0%)													0.0296	0.030133

Source: Claim counts - CMCRB OD Database as of 4-30-2011
IBNR: Exhibit VII-C
Payroll- Exhibit X-A
The Award Ratio is equal to Awarded ÷ (Awarded plus Denied).
For Classes 1011 and 1013, the Award Ratios were judgmentally selected due to the absence of either Awarded or Denied claims this year
The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)
Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

COKE (1017)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2001	0	0	0	0	0.0000	0.0000	0.000000	10,375,826	0.000000	644	1.038	298.5	0.0000	
2002	0	0	0	0	0.0011	0.0011	0.000734	10,485,005	0.000734	662	1.038	293.4	0.0003	
2003	0	0	0	0	0.0031	0.0031	0.002068	11,534,080	0.002068	675	1.038	316.6	0.0007	
2004	0	0	0	0	0.0056	0.0056	0.003735	12,049,126	0.003735	690	1.038	323.5	0.0012	
2005	0	0	0	0	0.0129	0.0129	0.008604	12,860,979	0.008604	716	1.038	332.8	0.0026	
2006	0	0	0	0	0.0226	0.0226	0.015074	12,737,394	0.015074	745	1.038	316.8	0.0048	
2007	0	0	0	0	0.0361	0.0361	0.024079	13,669,925	0.024079	779	1.038	325.1	0.0074	
2008	0	0	0	0	0.0414	0.0414	0.027614	9,761,146	0.027614	807	1.038	224.1	0.0123	
2009	0	0	0	0	0.0328	0.0328	0.021878	5,173,552	0.021878	836	1.038	114.7	0.0191	
2010	0	0	0	0	0.0511	0.0511	0.034084	5,435,658	0.034084	845	1.038	119.2	0.0286	
TOTAL	0	0	0	0	0.2067	0.2067	0.137869	104,082,691	0.137869			2,664.7	0.0768	
Average: State Frequency													0.0077	
Federal Excess Frequency (times 40.0%)													0.0031	

AUGER (1019)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	0	0	0	0	0.0000	0.0000	0.000000	1,429,131	0.000000	644	1.038	41.1	0.0000
2002	0	0	0	0	0.0001	0.0001	0.000067	1,150,843	0.000067	662	1.038	32.2	0.0002
2003	0	0	0	0	0.0003	0.0003	0.000200	1,102,223	0.000200	675	1.038	30.3	0.0007
2004	0	0	0	0	0.0005	0.0005	0.000334	1,058,799	0.000334	690	1.038	28.4	0.0012
2005	0	0	0	0	0.0010	0.0010	0.000667	1,026,537	0.000667	716	1.038	26.6	0.0025
2006	0	0	0	0	0.0019	0.0019	0.001267	1,066,831	0.001267	745	1.038	26.5	0.0048
2007	0	0	0	0	0.0030	0.0030	0.002001	1,121,156	0.002001	779	1.038	26.7	0.0075
2008	0	0	0	0	0.0106	0.0106	0.007070	2,488,558	0.007070	807	1.038	57.1	0.0124
2009	0	0	0	0	0.0059	0.0059	0.003935	926,163	0.003935	836	1.038	20.5	0.0192
2010	0	0	0	0	0.0075	0.0075	0.005003	793,313	0.005003	845	1.038	17.4	0.0288
TOTAL	0	0	0	0	0.0308	0.0308	0.020544	12,163,554	0.020544			306.8	0.0772
Average: State Frequency													0.0077
Federal Excess Frequency (times 40.0%)													0.0031

ANTHRACITE CO-GEN (1022)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	0	0	0	0	0.0000	0.0000	0.000000	5,234,468	0.000000	644	1.038	150.6	0.0000
2002	1	0	0	1	0.0007	0.0007	0.000467	6,358,543	0.000467	662	1.038	178.0	0.0003
2003	1	1	0	0	0.0019	0.0019	0.001267	7,137,655	1.001267	675	1.038	195.9	0.5111
2004	0	0	0	0	0.0034	0.0034	0.002268	7,351,514	0.002268	690	1.038	197.4	0.0011
2005	0	0	0	0	0.0079	0.0079	0.005269	7,855,289	0.005269	716	1.038	203.3	0.0026
2006	0	0	0	0	0.0149	0.0149	0.009938	8,405,393	0.009938	745	1.038	209.0	0.0048
2007	0	0	0	0	0.0242	0.0242	0.016141	9,160,450	0.016141	779	1.038	217.9	0.0074
2008	0	0	0	0	0.0338	0.0338	0.022545	7,958,335	0.022545	807	1.038	182.7	0.0123
2009	0	0	0	0	0.0507	0.0507	0.033817	8,004,644	0.033817	836	1.038	177.4	0.0191
2010	0	0	0	0	0.0796	0.0796	0.053093	8,455,858	0.053093	845	1.038	185.4	0.0286
TOTAL	2	1	0	1	0.2171	0.2171	0.144806	75,922,149	1.144806			1,897.6	0.5873
Average: State Frequency													0.0587
Federal Excess Frequency (times 40.0%)													0.0235

BITUMINOUS CO-GEN (1024)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	0	0	0	0	0.0000	0.0000	0.000000	2,121,331	0.000000	644	1.038	61.0	0.0000
2002	0	0	0	0	0.0002	0.0002	0.000133	2,386,124	0.000133	662	1.038	66.8	0.0002
2003	0	0	0	0	0.0008	0.0008	0.000534	3,052,523	0.000534	675	1.038	83.8	0.0006
2004	0	0	0	0	0.0030	0.0030	0.002001	6,374,483	0.002001	690	1.038	171.2	0.0012
2005	0	0	0	0	0.0085	0.0085	0.005670	8,524,752	0.005670	716	1.038	220.6	0.0026
2006	1	1	0	0	0.0167	0.0167	0.011139	9,397,580	1.011139	745	1.038	233.7	0.4327
2007	0	0	0	0	0.0285	0.0285	0.019010	10,789,214	0.019010	779	1.038	256.6	0.0074
2008	0	0	0	0	0.0359	0.0359	0.023945	8,468,561	0.023945	807	1.038	194.4	0.0123
2009	0	0	0	0	0.0498	0.0498	0.033217	7,866,413	0.033217	836	1.038	174.3	0.0191
2010	0	0	0	0	0.0875	0.0875	0.058363	9,298,607	0.058363	845	1.038	203.9	0.0286
TOTAL	1	1	0	0	0.2309	0.2309	0.154010	68,279,588	1.154010			1,666.3	0.5046
Average: State Frequency													0.0505
Federal Excess Frequency (times 40.0%)													0.0202

Source: Claim counts - CMCRB OD Database as of 4-30-2011
IBNR: Exhibit VII-C-6, p.4
Payroll- Exhibit X-A
The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.667=20 / [20 + 10]

The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)
Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

STATE OCCUPATIONAL DISEASE FREQUENCY WITH FEDERAL EXCESS FREQUENCY

ANTHRACITE PREP PLANT (1026)

IBNR Factor adjusted by 1.0000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2001	0	0	0	0	0.0000	0.0000	0.000000	3,609,649	0.000000	644	1.038	103.8	0.0000	
2002	0	0	0	0	0.0010	0.0010	0.000667	3,781,693	0.000667	662	1.038	105.8	0.0006	
2003	0	0	0	0	0.0025	0.0025	0.001668	3,721,296	0.001668	675	1.038	102.1	0.0016	
2004	1	1	0	0	0.0052	0.0052	0.003468	4,406,653	1.003468	690	1.038	118.3	0.8482	
2005	0	0	0	0	0.0129	0.0129	0.008604	5,170,069	0.008604	716	1.038	133.8	0.0064	
2006	0	0	0	0	0.0217	0.0217	0.014474	4,885,882	0.014474	745	1.038	121.5	0.0119	
2007	1	1	0	0	0.0380	0.0380	0.025346	5,756,439	1.025346	779	1.038	136.9	0.7490	
2008	0	0	0	0	0.0678	0.0678	0.045223	6,390,767	0.045223	807	1.038	146.7	0.0308	
2009	0	0	0	0	0.1068	0.1068	0.071236	6,749,748	0.071236	836	1.038	149.6	0.0476	
2010	1	0	1	0	0.1347	1.1347	0.756845	5,728,809	0.756845	845	1.038	125.6	0.6026	
TOTAL	3	2	1	0	0.3906	1.3906	0.927530	50,201,005	2.927530			1,244.1	2.2988	
Average: State Frequency													0.2299	
Federal Excess Frequency (times 40.0%)													0.0920	

BITUMINOUS PREP PLANT (1028)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2001	0	0	0	0	0.0000	0.0000	0.000000	10,155,025	0.000000	644	1.392	217.8	0.0000
2002	0	0	0	0	0.0013	0.0013	0.000867	12,649,826	0.000867	662	1.392	264.0	0.0003
2003	0	0	0	0	0.0040	0.0040	0.002668	14,752,318	0.002668	675	1.392	301.9	0.0009
2004	0	0	0	0	0.0085	0.0085	0.005670	18,067,286	0.005670	690	1.392	361.7	0.0016
2005	0	0	0	0	0.0177	0.0177	0.011806	17,690,358	0.011806	716	1.392	341.3	0.0035
2006	0	0	0	0	0.0303	0.0303	0.020210	17,050,967	0.020210	745	1.392	316.2	0.0064
2007	0	0	0	0	0.0499	0.0499	0.033283	18,895,192	0.033283	779	1.392	335.1	0.0099
2008	0	0	0	0	0.0902	0.0902	0.060163	21,250,256	0.060163	807	1.392	363.8	0.0165
2009	0	0	0	0	0.1256	0.1256	0.083775	19,828,012	0.083775	836	1.392	327.7	0.0256
2010	0	0	0	0	0.2431	0.2431	0.162148	25,843,606	0.162148	845	1.392	422.5	0.0384
TOTAL	0	0	0	0	0.5706	0.5706	0.380590	176,182,846	0.380590			3,252.0	0.1030
Average: State Frequency													0.0103
Federal Excess Frequency (times 40.0%)													0.0041

TOTAL OTHER CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2001	0	0	0	0	0.0000	0.0000	0.000000	32,925,430	0.000000	644		872.8	0.0000	
2002	1	0	0	1	0.0044	0.0044	0.002935	36,812,034	0.002935	662		940.2	0.0003	
2003	1	1	0	0	0.0126	0.0126	0.008404	41,300,095	1.008404	675		1,030.6	0.0978	
2004	1	1	0	0	0.0262	0.0262	0.017475	49,307,861	1.017475	690		1,200.5	0.0848	
2005	0	0	0	0	0.0609	0.0609	0.040620	53,127,984	0.040620	716		1,258.4	0.0032	
2006	1	1	0	0	0.1081	0.1081	0.072103	53,544,047	1.072103	745		1,223.7	0.0876	
2007	1	1	0	0	0.1797	0.1797	0.119860	59,392,376	1.119860	779		1,298.3	0.0863	
2008	0	0	0	0	0.2797	0.2797	0.186560	56,317,623	0.186560	807		1,168.8	0.0160	
2009	0	0	0	0	0.3716	0.3716	0.247857	48,548,532	0.247857	836		964.2	0.0257	
2010	1	0	1	0	0.6035	1.6035	1.069535	55,555,851	1.069535	845		1,074.0	0.0996	
TOTAL	6	4	1	1	1.6467	2.6467	1.765349	486,831,833	5.765349			11,031.5	0.5013	
Average: State Frequency													0.0501	0.028963
Federal Excess Frequency (times 40.0%)													0.0201	0.011585

GRAND TOTAL

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.667 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2001	5	3	0	2	0.0000	0.0000	0.000000	155,176,711	3.000000	644		4,034.8	0.0744	
2002	5	2	0	3	0.0044	0.0044	0.002935	153,202,272	2.002935	662		3,847.0	0.0521	
2003	5	3	0	2	0.0126	0.0126	0.008404	156,909,807	3.008404	675		3,825.3	0.0786	
2004	4	3	0	1	0.1028	0.1028	0.068588	184,727,876	3.058702	690		4,389.4	0.0697	
2005	6	4	1	1	0.3509	1.3509	0.901037	202,430,645	4.747787	716		4,655.4	0.1020	
2006	1	1	0	0	0.7479	0.7479	0.498856	200,407,798	1.452685	745		4,430.3	0.0328	
2007	4	4	0	0	1.3407	1.3407	0.894227	218,810,532	4.817941	779		4,606.4	0.1046	
2008	1	0	0	1	2.4242	2.4242	1.616908	249,817,108	1.466592	807		5,019.4	0.0292	
2009	0	0	0	0	3.5674	3.5674	2.379436	229,462,394	2.112972	836		4,402.3	0.0480	
2010	1	0	1	0	6.7753	7.7753	5.186145	269,497,325	4.659345	845		5,062.2	0.0920	
TOTAL	32	20	2	10	15.3261	17.3261	11.556535	2,020,442,468	30.327364			44,272.5	0.6834	
Average: State Frequency													0.0683	0.063778
Federal Excess Frequency (times 40.0%)													0.0273	0.025511

Source: Claim counts - CMCRB OD Database as of 4-30-2011
IBNR: Exhibit VII-C-6, p.4
Payroll- Exhibit X-A
The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.667=20 / [20 + 10]

The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)
Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ANTHRACITE UNDERGROUND (1011)

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	2	2	1	3	3	1	1	0	2	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
24	2	3	2	6	3	1	2	0	2	1	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	
36	4	3	2	6	3	3	2	0	2	3	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0		
48	4	3	2	6	3	4	4	0	2	3	0	0	0	0	0	1	1	1	0	0	0	0	0	0			
60	4	3	2	6	3	4	4	0	3	4	0	0	0	0	0	1	1	1	0	0	0	0	0				
72	4	3	2	6	3	4	4	0	3	4	0	0	0	0	0	1	1	1	0	0	0	0					
84	4	3	2	6	3	5	4	0	3	4	0	0	0	0	0	1	1	1	0	0	0						
96	4	3	2	6	3	5	4	0	3	4	0	0	0	0	0	1	1	1	0	0							
108	5	3	2	6	3	5	4	0	3	4	0	0	0	0	0	1	1	1	0								
120	5	3	2	6	3	5	4	0	3	4	0	0	0	0	0	1	1	1									
132	5	3	3	6	3	5	4	0	3	4	0	0	0	0	0	1	1										
144	5	3	3	6	3	5	4	0	3	4	0	0	0	0	0	1											
156	5	3	3	6	3	5	4	0	3	4	0	0	0	0	0												
168	5	3	3	6	3	5	4	0	3	4	0	0	0	0													
180	5	3	3	6	3	5	4	0	3	4	0	0	0														
192	5	3	3	6	3	5	4	0	3	4	0	0															
204	5	3	3	6	3	5	4	0	3	4	0																
216	5	3	3	6	3	5	4	0	3	4																	
228	5	3	3	6	3	5	4	0	3																		
240	5	3	3	6	3	5	4	0																			

Incremental Changes

12-24													0	0	0	0	1	0	0	0	0	0	0	0	0	0	
24-36												0	0	0	0	0	0	0	0	0	0	0	0	0	0		
36-48											0	0	0	0	0	0	0	1	0	0	0	0	0	0			
48-60										1	0	0	0	0	0	0	0	0	0	0	0	0	0				
60-72									0	0	0	0	0	0	0	0	0	0	0	0	0	0					
72-84								0	0	0	0	0	0	0	0	0	0	0	0	0	0						
84-96							0	0	0	0	0	0	0	0	0	0	0	0	0	0							
96-108						0	0	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	0	0	0	0	0	0	0	0	0	0	0												
156-168	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	0	0	0	0	0	0	0	0	0	0	0														
180-192	0	0	0	0	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	0	0	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	0	0	0																		
228-240	0	0	0	0	0	0	0	0																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	4.13772	4.50767	4.89605	4.06188	2.74569	2.06629	1.54705	0.71815	0.93280	1.18200	1.31068	1.49352	1.61270	1.57161	1.76229	1.81416	1.37016	1.63652	1.38655	1.35427	1.34532	1.41757	1.44252	1.66254	2.13671	1.33587	1.30476		
12-24														0.00000	0.00000	0.00000	0.72984	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		0.05614	0.05614
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00000	0.04700
36-48												0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.61105	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000				0.04700	0.00000
48-60											0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000					0.00000	0.00000
60-72										0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000						0.00000	0.00000
72-84									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000							0.00000	0.00000
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.00000	0.00000
96-108							0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00000	0.00000
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.00000
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.00000
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.00000
144-156			0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00000	0.00000
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.00000	0.00000
168-180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.00000	0.00000
180-192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00000	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
204-216	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00000	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00000	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																				0.00000	0.00000
																											Total=	0.10314	0.10314

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.04700	0.10314
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.06279	0.13457

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A pages 1 & 2

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-C.xlsm]VII-C-1
Run Date: 10-26-2011 04:21:27 PM

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
BITUMINOUS UNDERGROUND (1002)

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	14	5	8	8	6	4	0	1	8	0	3	0	0	1	0	0	0	2	1	1	1	1	0	0	0	0	0
24	27	12	13	9	7	6	4	1	11	2	3	1	0	2	0	0	0	2	1	2	1	3	0	0	0	0	
36	34	19	20	9	8	6	4	1	14	2	3	3	0	3	1	2	1	2	2	2	1	3	0	0	0		
48	42	24	25	12	8	7	5	2	15	2	4	3	0	3	1	2	1	2	2	2	2	3	0	0			
60	47	24	27	14	8	8	6	2	15	2	4	3	0	3	1	2	1	3	3	2	2	3	0				
72	48	24	28	15	8	9	7	2	15	2	4	3	2	3	1	2	1	3	3	2	2	4					
84	48	26	29	16	8	9	7	2	15	2	4	3	2	3	1	2	9	3	3	2	2						
96	48	27	29	16	8	9	7	2	15	2	4	3	2	3	1	2	9	3	3	2							
108	48	27	29	16	8	9	7	2	15	2	4	3	2	3	1	2	9	3	3								
120	48	27	29	16	8	9	7	2	15	2	4	3	2	3	1	2	9	3									
132	49	27	29	16	8	9	7	2	15	2	4	3	2	3	1	2	9										
144	51	27	29	16	8	9	7	2	15	2	4	3	2	3	1	2											
156	51	27	29	16	8	9	7	2	15	2	4	3	2	3	1												
168	51	27	29	16	8	9	7	2	15	2	4	3	2	3													
180	51	27	29	16	8	9	7	2	15	2	4	3	2														
192	51	27	29	16	8	9	7	2	15	2	4	3															
204	51	27	29	16	8	9	7	2	15	2	4																
216	51	27	29	17	8	9	7	2	15	2																	
228	51	27	29	17	8	9	7	2	15																		
240	51	27	29	17	8	9	7	2																			

Incremental Changes

12-24													0	1	0	0	0	0	0	1	0	2	0	0	0	0	
24-36												2	0	1	1	2	1	0	1	0	0	0	0	0	0		
36-48											1	0	0	0	0	0	0	0	0	0	1	0	0	0			
48-60										0	0	0	0	0	0	0	0	1	1	0	0	0	0				
60-72									0	0	0	0	2	0	0	0	0	0	0	0	0	1					
72-84								0	0	0	0	0	0	0	0	0	8	0	0	0	0						
84-96							0	0	0	0	0	0	0	0	0	0	0	0	0	0							
96-108						0	0	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	0	0	0	0	0	0	0	0	0	0	0												
156-168	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	0	0	0	0	0	0	0	0	0	0	0														
180-192	0	0	0	0	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	0	1	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	0	0	0																		
228-240	0	0	0	0	0	0	0	0																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	77.02469	46.69350	43.20345	55.03658	64.84330	74.33529	77.52445	59.43937	63.64694	52.75653	60.59094	65.27115	75.22304	70.39669	61.08733	58.68524	47.52056	48.52263	49.25035	54.21550	65.49767	70.87262	70.46594	79.90427	101.35398	101.34814	125.98076		
12-24														0.01421	0.00000	0.00000	0.00000	0.00000	0.00000	0.01844	0.00000	0.02822	0.00000	0.00000	0.00000	0.00000		0.00468	0.01295
24-36													0.00000	0.01421	0.01637	0.03408	0.02104	0.00000	0.02030	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00815	0.00815
36-48												0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01527	0.00000	0.00000	0.00000				0.00117	0.00468
48-60											0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.02061	0.02030	0.00000	0.00000	0.00000	0.00000					0.00315	0.00315
60-72										0.00000	0.00000	0.00000	0.02659	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01411						0.00313	0.00313
72-84									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.16835	0.00000	0.00000	0.00000	0.00000							0.01295	0.00182
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.00000	0.00117
96-108							0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00000	0.00000
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.00000
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.00000
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.00000
144-156			0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00000	0.00000
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.00000	0.00000
168-180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.00000	0.00000
180-192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00000	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
204-216	0.00000	0.00000	0.00000	0.01817	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00182	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00000	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																				0.00000	0.00000
																											Total=	0.03505	0.03505

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00117	0.00299	0.00612	0.00927	0.01395	0.02210	0.03505
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.07663	0.21191	0.43125	0.74071	1.41389	2.23979	4.41563

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A pages 1 & 2

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-C.xlsm]VII-C-2
Run Date: 10-26-2011 04:21:27 PM

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ANTHRACITE SURFACE (1016)

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
													Year														
12	36	21	18	23	8	1	4	5	2	1	1	1	0	1	1	1	0	1	0	1	1	1	0	1	1	0	0
24	42	24	23	24	10	1	9	7	2	2	5	4	1	2	1	1	3	1	0	2	1	1	0	2	1	0	
36	46	24	27	24	10	1	10	9	5	4	6	7	1	2	1	1	3	1	1	2	1	1	0	2	1		
48	51	26	27	25	10	2	11	10	6	6	8	7	1	2	1	1	3	1	1	2	1	1	0	3			
60	54	26	29	25	11	2	11	11	7	7	8	7	2	2	1	1	3	1	1	2	1	1	0				
72	54	27	31	25	11	6	11	11	7	7	8	7	2	2	1	1	3	1	1	2	1	1					
84	56	28	32	26	11	7	11	11	7	7	8	7	3	2	1	1	3	1	1	2	1						
96	57	29	32	26	11	7	11	11	7	7	8	7	3	2	1	1	3	1	1	2							
108	58	29	32	26	11	7	12	11	7	7	8	7	3	2	1	1	3	1	1								
120	58	29	32	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1									
132	59	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3										
144	59	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1											
156	59	29	34	27	11	7	12	11	7	7	8	7	3	2	1												
168	59	29	34	27	11	7	12	11	7	7	8	7	3	2													
180	59	29	34	27	11	7	12	11	7	7	8	7	3														
192	59	29	34	27	11	7	12	11	7	7	8	7															
204	59	29	34	27	11	7	12	11	7	7	8																
216	59	29	34	27	11	7	12	11	7	7																	
228	59	29	34	27	11	7	12	11	7																		
240	59	29	34	27	11	7	12	11																			

Incremental Changes

12-24													1	1	0	0	3	0	0	1	0	0	0	1	0	0	
24-36												3	0	0	0	0	0	0	1	0	0	0	0	0	0		
36-48											2	0	0	0	0	0	0	0	0	0	0	0	0	1			
48-60										1	0	0	1	0	0	0	0	0	0	0	0	0	0				
60-72									0	0	0	0	0	0	0	0	0	0	0	0	0	0					
72-84								0	0	0	0	0	1	0	0	0	0	0	0	0	0						
84-96							0	0	0	0	0	0	0	0	0	0	0	0	0	0							
96-108						0	1	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	0	0	0	0	0	0	0	0	0	0	0												
156-168	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	0	0	0	0	0	0	0	0	0	0	0														
180-192	0	0	0	0	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	0	0	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	0	0	0																		
228-240	0	0	0	0	0	0	0	0																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	34.53100	31.21634	32.07796	25.00816	23.09936	27.04451	32.39289	30.95658	29.47612	30.10339	30.21045	20.28889	16.19217	17.78314	17.37629	18.44114	16.80781	13.94080	12.25126	12.16621	12.35973	12.14091	11.94638	14.55558	16.95431	16.44546	14.31671		
12-24														0.05623	0.00000	0.00000	0.17849	0.00000	0.00000	0.08219	0.00000	0.00000	0.00000	0.06870	0.00000	0.00000		0.02966	0.02966
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.08162	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00628	0.00628
36-48												0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.06870				0.00528	0.00528
48-60											0.00000	0.00000	0.06176	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000					0.00475	0.00475
60-72										0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000						0.00000	0.00475
72-84									0.00000	0.00000	0.00000	0.00000	0.06176	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000							0.00475	0.00237
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.00000	0.00000
96-108							0.03087	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00237	0.00000
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.00000
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.00000
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.00000
144-156			0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00000	0.00000
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.00000	0.00000
168-180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.00000	0.00000
180-192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00000	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
204-216	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00000	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00000	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																				0.00000	0.00000
																											Total=	0.05309	0.05309

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00237	0.00712	0.01187	0.01715	0.02343	0.05309
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.02877	0.08506	0.17277	0.29077	0.38532	0.76007

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A pages 1 & 2

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-C.xlsm]VII-C-3
Run Date: 10-26-2011 04:21:27 PM

FTI - PAB
Filing Date 12/01/2011

Checksum:156,009.824020

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
BITUMINOUS SURFACE (1013)

Exhibit VII-C-4

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
12	11	5	2	8	2	1	0	4	1	1	1	1	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0
24	14	5	2	10	3	1	0	4	3	2	4	1	2	2	0	2	0	0	0	0	0	1	0	0	0	0	
36	14	6	3	10	4	1	1	4	4	2	5	2	3	2	1	2	0	0	0	0	0	1	0	0	0		
48	16	7	5	10	4	1	2	4	4	2	5	3	3	3	1	2	0	0	0	0	0	1	0	0			
60	16	7	5	10	4	2	2	5	4	2	5	3	3	3	1	2	0	0	0	0	0	1	0				
72	18	7	6	10	4	2	2	5	4	3	5	3	3	4	1	2	0	0	0	0	0	1					
84	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1	2	0	0	0	0	0						
96	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1	2	0	0	0	0							
108	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1	2	0	0	0								
120	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1	2	0	0									
132	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1	2	0										
144	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1	2											
156	18	7	6	10	4	2	2	5	5	3	5	3	3	4	1												
168	18	7	6	10	4	2	2	5	5	3	5	3	3	4													
180	18	7	6	10	4	2	2	5	5	3	5	3	3														
192	18	7	6	10	4	2	2	5	5	3	5	3															
204	18	7	6	10	4	2	2	5	5	3	5																
216	18	7	6	10	4	2	2	5	5	3																	
228	18	7	6	10	4	2	2	5	5																		
240	18	7	6	10	4	2	2	6																			

Incremental Changes

12-24													2	2	0	1	0	0	0	0	0	0	0	0	0	0	
24-36												1	1	0	1	0	0	0	0	0	0	0	0	0	0		
36-48											0	1	0	1	0	0	0	0	0	0	0	0	0	0			
48-60										0	0	0	0	0	0	0	0	0	0	0	0	0	0				
60-72									0	1	0	0	0	1	0	0	0	0	0	0	0	0					
72-84								0	1	0	0	0	0	0	0	0	0	0	0	0	0						
84-96							0	0	0	0	0	0	0	0	0	0	0	0	0	0							
96-108						0	0	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	0	0	0	0	0	0	0	0	0	0	0												
156-168	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	0	0	0	0	0	0	0	0	0	0	0														
180-192	0	0	0	0	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	0	0	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	0	0	0																		
228-240	0	0	0	0	0	0	0	1																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	174.21222	143.42270	136.64157	134.30589	126.49321	125.36171	124.18907	104.58350	100.99938	94.55659	92.46464	78.75261	77.82841	67.90579	63.65156	54.16227	49.93562	58.15133	53.50209	47.87374	56.21730	64.87156	63.00891	63.29577	73.05448	61.78439	72.33924		
12-24														0.02945	0.00000	0.01846	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		0.00369	0.00369
24-36													0.01285	0.00000	0.01571	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00220	0.00220
36-48												0.01270	0.00000	0.01473	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000				0.00211	0.00211
48-60											0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000					0.00000	0.00195
60-72										0.01058	0.00000	0.00000	0.00000	0.01473	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000						0.00195	0.00120
72-84									0.00990	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000							0.00076	0.00076
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.00000	0.00000
96-108							0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00000	0.00000
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.00000
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.00000
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.00000
144-156			0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00000	0.00000
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.00000	0.00000
168-180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.00000	0.00000
180-192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00000	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
204-216	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00000	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00000	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00956																				0.00120	0.00000
																											Total=	0.01191	0.01191

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00076	0.00196	0.00391	0.00602	0.00822	0.01191
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.04930	0.12350	0.24749	0.43979	0.50787	0.86156

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A pages 1 & 2
File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-C.xlsm]VII-C-4
Run Date: 10-26-2011 04:21:27 PM

FTI - PAB
Filing Date 12/01/2011
Checksum:155,025.024150

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
														Year													
12	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	1	1	0	0	0	0	0	0	1
24	0	0	0	0	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1	0	0	
36	0	0	0	0	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1	0		
48	0	0	0	1	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1			
60	0	0	0	1	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1				
72	0	0	0	1	0	0	0	0	1	1	0	0	0	1	0	1	1	0	1	1	1	0					
84	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1						
96	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1							
108	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1								
120	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0	1	1	0									
132	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0	1	1										
144	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0	1											
156	0	0	0	1	0	0	0	0	1	1	0	0	0	2	0												
168	0	0	0	1	0	0	0	0	1	1	0	0	0	2													
180	0	0	0	1	0	0	0	0	1	1	0	0	0														
192	0	0	0	1	0	0	0	0	1	1	0	0															
204	0	0	0	1	0	0	0	0	1	1	0																
216	0	0	0	1	0	0	0	0	1	1																	
228	0	0	0	1	0	0	0	0	1																		
240	0	0	0	1	0	0	0	0																			

Incremental Changes

12-24													0	0	0	0	1	0	0	0	1	0	1	1	0	0	
24-36												0	0	0	0	0	0	0	0	0	0	0	0	0	0		
36-48											0	0	0	0	0	0	0	0	0	0	0	0	0	0			
48-60										0	0	0	0	0	0	0	0	0	0	0	0	0	0				
60-72									0	0	0	0	0	0	0	1	0	0	0	0	0	0					
72-84								0	0	0	0	0	0	1	0	0	0	0	0	0	0						
84-96							0	0	0	0	0	0	0	0	0	0	0	0	0	0							
96-108						0	0	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	0	0	0	0	0	0	0	0	0	0	0												
156-168	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	0	0	0	0	0	0	0	0	0	0	0														
180-192	0	0	0	0	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	0	0	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	0	0	0																		
228-240	0	0	0	0	0	0	0	0																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		Average	Smoothed
	3.85703	4.08971	20.71372	28.26926	20.12482	14.47189	64.28048	55.26295	47.49607	58.74792	60.28848	60.34187	62.83464	73.62183	31.35678	30.45186	29.53686	32.92544	36.81203	41.30010	49.30786	53.12799	53.54404	59.39238	56.31764	48.54852	55.55586			
12-24														0.00000	0.00000	0.00000	0.03386	0.00000	0.00000	0.00000	0.02028	0.00000	0.01868	0.01684	0.00000	0.00000			0.00690	0.00690
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000				0.00000	0.00253
36-48												0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000					0.00000	0.00104
48-60											0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000						0.00000	0.00000
60-72										0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.03284	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000							0.00253	0.00000
72-84									0.00000	0.00000	0.00000	0.00000	0.00000	0.01358	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.00104	0.00000
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00000	0.00000
96-108							0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.00000
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.00000
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.00000
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00000	0.00000
144-156			0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.00000	0.00000
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.00000	0.00000
168-180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00000	0.00000
180-192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00000	0.00000
204-216	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00000	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																				0.00000	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																					0.00000	0.00000
																												Total=	0.01047	0.01047

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00104	0.00357	0.01047
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.05857	0.17332	0.58167

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A pages 1 & 2
File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-C.xlsm]VII-C-5
Run Date: 10-26-2011 04:21:27 PM

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	63	33	29	42	19	7	5	10	14	2	5	2	0	3	1	3	0	3	2	3	2	3	0	1	1	0	1
24	85	44	40	49	23	9	15	12	19	8	12	6	3	7	1	4	5	3	2	5	3	5	1	3	1	0	
36	98	52	52	49	25	11	17	14	26	12	14	12	4	8	3	6	6	3	4	5	3	5	1	3	1		
48	113	60	59	54	25	14	22	16	28	14	17	13	4	9	3	6	6	4	4	5	4	5	1	4			
60	121	60	63	56	26	16	23	18	30	16	17	13	5	9	3	6	6	5	5	5	4	5	1				
72	124	61	67	57	26	21	24	18	30	17	17	13	7	10	3	7	6	5	5	5	4	6					
84	126	64	69	59	26	23	24	18	31	17	17	13	8	11	3	7	14	5	5	5	4						
96	127	66	69	59	26	23	24	18	31	17	17	13	8	11	3	7	14	5	5	5							
108	129	66	69	59	26	23	25	18	31	17	17	13	8	11	3	7	14	5	5								
120	129	66	69	60	26	23	25	18	31	17	17	13	8	11	3	7	14	5									
132	131	66	72	60	26	23	25	18	31	17	17	13	8	11	3	7	14										
144	133	66	72	60	26	23	25	18	31	17	17	13	8	11	3	7											
156	133	66	72	60	26	23	25	18	31	17	17	13	8	11	3												
168	133	66	72	60	26	23	25	18	31	17	17	13	8	11													
180	133	66	72	60	26	23	25	18	31	17	17	13	8														
192	133	66	72	60	26	23	25	18	31	17	17	13															
204	133	66	72	60	26	23	25	18	31	17	17																
216	133	66	72	61	26	23	25	18	31	17																	
228	133	66	72	61	26	23	25	18	31																		
240	133	66	72	61	26	23	25	19																			

Incremental Changes

12-24													3	4	0	1	5	0	0	2	1	2	1	2	0	0	
24-36												6	1	1	2	2	1	0	2	0	0	0	0	0	0		
36-48											3	1	0	1	0	0	0	1	0	0	1	0	0	1			
48-60										2	0	0	1	0	0	0	0	1	1	0	0	0	0				
60-72									0	1	0	0	2	1	0	1	0	0	0	0	0	1					
72-84								0	1	0	0	0	1	1	0	0	8	0	0	0	0						
84-96							0	0	0	0	0	0	0	0	0	0	0	0	0	0							
96-108						0	1	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	0	0	0	0	0	0	0	0	0	0	0												
156-168	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	0	0	0	0	0	0	0	0	0	0	0														
180-192	0	0	0	0	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	0	1	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	0	0	0																		
228-240	0	0	0	0	0	0	0	1																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	293.76266	229.92992	237.53275	246.68177	237.30638	243.27969	299.93394	250.96055	242.55131	237.34643	244.86519	226.14804	233.69096	231.27906	175.23425	163.55467	145.17101	155.17672	153.20228	156.90982	184.72788	202.43065	200.40779	218.81054	249.81712	229.46238	269.49733		
12-24														0.01730	0.00000	0.00611	0.03444	0.00000	0.00000	0.01275	0.00541	0.00988	0.00499	0.00914	0.00000	0.00000		0.00769	0.00769
24-36													0.00428	0.00432	0.01141	0.01223	0.00689	0.00000	0.01305	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00401	0.00522
36-48												0.00442	0.00000	0.00432	0.00000	0.00000	0.00000	0.00644	0.00000	0.00000	0.00541	0.00000	0.00000	0.00457				0.00194	0.00401
48-60											0.00000	0.00000	0.00428	0.00000	0.00000	0.00000	0.00000	0.00644	0.00653	0.00000	0.00000	0.00000	0.00000					0.00133	0.00216
60-72										0.00421	0.00000	0.00000	0.00856	0.00432	0.00000	0.00611	0.00000	0.00000	0.00000	0.00000	0.00000	0.00494						0.00216	0.00194
72-84									0.00412	0.00000	0.00000	0.00000	0.00428	0.00432	0.00000	0.00000	0.05511	0.00000	0.00000	0.00000	0.00000							0.00522	0.00133
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.00000	0.00050
96-108							0.00333	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00026	0.00041
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.00026
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.00000
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.00000
144-156			0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00000	0.00000
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.00000	0.00000
168-180	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.00000	0.00000
180-192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00000	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
204-216	0.00000	0.00000	0.00000	0.00405	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00041	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00000	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00398																				0.00050	0.00000
																											Total=	0.02352	0.02352

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00026	0.00067	0.00117	0.00250	0.00444	0.00660	0.01061	0.01583	0.02352
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.03983	0.10513	0.21613	0.50608	0.88981	1.44415	2.65056	3.63239	6.33858

Source: Counts and Payrolls: Sum of Exhibits VIII-C-1 thru VIII-C-5

FTI - PAB
Filing Date 12/01/2011

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-C.xlsm]VII-C-6
Run Date: 10-26-2011 04:21:27 PM

Checksum:167,019.955370

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

IBNR By Class

	CLASSIFICATION					
A. IBNR Factor	Coke	Auger	Anthracite Co-Gen	Bituminous Co-Gen	Anthracite Prep Plant	Bituminous Prep Plant
Year	1017	1019	1022	1024	1026	1028
2001	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
2002	0.00026	0.00026	0.00026	0.00026	0.00026	0.00026
2003	0.00067	0.00067	0.00067	0.00067	0.00067	0.00067
2004	0.00117	0.00117	0.00117	0.00117	0.00117	0.00117
2005	0.00250	0.00250	0.00250	0.00250	0.00250	0.00250
2006	0.00444	0.00444	0.00444	0.00444	0.00444	0.00444
2007	0.00660	0.00660	0.00660	0.00660	0.00660	0.00660
2008	0.01061	0.01061	0.01061	0.01061	0.01061	0.01061
2009	0.01583	0.01583	0.01583	0.01583	0.01583	0.01583
2010	0.02352	0.02352	0.02352	0.02352	0.02352	0.02352
B. Adjustment Factor	0.40000	0.40000	0.40000	0.40000	1.00000	0.40000
C. Payroll Per $1M						
2001	10.37583	1.42913	5.23447	2.12133	3.60965	10.15503
2002	10.48501	1.15084	6.35854	2.38612	3.78169	12.64983
2003	11.53408	1.10222	7.13766	3.05252	3.72130	14.75232
2004	12.04913	1.05880	7.35151	6.37448	4.40665	18.06729
2005	12.86098	1.02654	7.85529	8.52475	5.17007	17.69036
2006	12.73739	1.06683	8.40539	9.39758	4.88588	17.05097
2007	13.66993	1.12116	9.16045	10.78921	5.75644	18.89519
2008	9.76115	2.48856	7.95834	8.46856	6.39077	21.25026
2009	5.17355	0.92616	8.00464	7.86641	6.74975	19.82801
2010	5.43566	0.79331	8.45586	9.29861	5.72881	25.84361
D. IBNR						
2001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2002	0.0011	0.0001	0.0007	0.0002	0.0010	0.0013
2003	0.0031	0.0003	0.0019	0.0008	0.0025	0.0040
2004	0.0056	0.0005	0.0034	0.0030	0.0052	0.0085
2005	0.0129	0.0010	0.0079	0.0085	0.0129	0.0177
2006	0.0226	0.0019	0.0149	0.0167	0.0217	0.0303
2007	0.0361	0.0030	0.0242	0.0285	0.0380	0.0499
2008	0.0414	0.0106	0.0338	0.0359	0.0678	0.0902
2009	0.0328	0.0059	0.0507	0.0498	0.1068	0.1256
2010	0.0511	0.0075	0.0796	0.0875	0.1347	0.2431

Source: IBNR Factor - Exhibit VII-C-6, p.1
Adjustment Factor - Judgement
Payrolls: Exhibit X-A pages 1 & 2
IBNR = A times B times C

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

IBNR By Class

	CLASSIFICATION					
A. IBNR Factor	Coke	Auger	Anthracite Co-Gen	Bituminous Co-Gen	Anthracite Prep Plant	Bituminous Prep Plant
Year	1017	1019	1022	1024	1026	1028
1991	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1992	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1993	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1994	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1995	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1996	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1997	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1998	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
1999	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
2000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
B. Adjustment Factor	0.40000	0.40000	0.40000	0.40000	1.00000	0.40000
C. Payroll Per $1M						
1991	52.45110	1.71876	1.09309	0.00000	0.00000	0.00000
1992	42.76132	1.18163	3.50548	0.04764	0.00000	0.00000
1993	53.61974	1.11223	3.62444	0.39151	0.00000	0.00000
1994	54.72132	1.48504	3.70450	0.37762	0.00000	0.00000
1995	55.00022	1.49964	3.48185	0.36016	0.00000	0.00000
1996	54.57121	0.84662	3.75897	0.37020	0.22107	3.06657
1997	53.11908	1.19349	3.52016	0.85605	1.14940	13.78365
1998	13.35390	1.23790	3.45878	1.16120	1.03290	11.11210
1999	12.29348	1.13689	3.60431	1.49428	1.23112	10.69178
2000	12.09257	1.20588	4.47346	1.87072	1.31947	8.57476
D. IBNR						
1991	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1992	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1993	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1994	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1995	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1996	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1997	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1998	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1999	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Source: IBNR Factor - Exhibit VII-C-6, p.1
Adjustment Factor - Judgement
Payrolls: Exhibit X-A pages 1 & 2
IBNR = A times B times C

Coal Mine Compensation Rating Bureau

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	1,190,879	0	0			0	0		
	1	1,452,046	0	0			0	0		
	1	524,766	0	0			0	0		
	1	402,952	0	0			0	0		
	0	-	1	135296			0	0		
	1	537,891	0	0			0	0		
	1	368,416	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
(i) Total	# 6	4,476,950	# 1	135,296	# 7	$4,612,247	# 0	-	# 7	$4,612,247
(ii) Average		$746,158		$135,296		$658,892		$0		$658,892

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	# 6	# 1	# 7
(ii) Percentage	85.714%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$746,158	$135,296	
(ii) Difference (Col. 2 minus Col. 1)			($610,862)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.714%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0		
(ii) C/C Difference	$0	($610,862)		
(iii) (e-1) + (e-ii)	$0	$0	limited to zero: negative offset is impossible	
(iv) Total (d-ii) x (e-iii)	$0	$0		
(v) Total of (e-iv)				$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	$4,476,950	$746,158	# 0.0000	$0	$0	#6.0000	$4,476,950	$746,158
(ii) Comm./Comp.	#1	$135,296	$135,296	# 0.0000	$0	$0	#1.0000	$135,296	$135,296
(iii) Total	#7	$4,612,247	$658,892	# 0.0000	$0	$0	#7.0000	$4,612,247	$658,892

(iv) Average Severity before Adjustment	$658,892
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	54185			0	0		
	0	0	1	137595			0	0		
	0	0	1	98140			0	0		
	0	0	1	346735			0	0		
	1	1013275	0	0			0	0		
	1	1091295	0	0			0	0		
	1	981189	0	0			0	0		
	1	866194	0	0			0	0		
	0	0	1	92184			0	0		
	0	0	1	97435			0	0		
	0	0	0	0			1	966898		
	1	543603	0	0			0	0		
	0	0	1	157257			0	0		
	0	0	1	109466			0	0		
	0	0	1	105559			0	0		
	0	0	1	28244			0	0		
	0	0	1	269988			0	0		
	0	0	1	144305			0	0		
	0	0	1	24086			0	0		
	0	0	1	460543			0	0		
	0	0	1	89369			0	0		
	0	0	1	93897			0	0		
	0	0	1	94690			0	0		
	0	0	1	90802			0	0		
	0	0	1	126819			0	0		
	0	0	1	128234			0	0		
	0	0	1	188293			0	0		
	0	0	1	150123			0	0		
	0	0	1	97911			0	0		
	1	949698	0	0			0	0		
	1	1217953	0	0			0	0		
	1	531637	0	0			0	0		
	0	0	1	64322			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 8	$7,194,844	# 24	$3,250,183	# 32	$10,445,027	# 1	$966,898	# 33	$11,411,925
(ii) Average		$899,355		$135,424		$326,407		$966,898		$345,816

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#24	#32
(ii) Percentage	25.0000%	75.0000%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$899,355	$135,424	
(ii) Difference (Col. 2 minus Col. 1)			($763,931)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	25.0000%	75.0000%	
(ii) Number	# 0.2500	# 0.7500	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$966,898	$966,898	
(ii) C/C Difference	0	($763,931)	
(iii) (e-1) + (e-ii)	$966,898	$202,967	
(iv) Total (d-ii) x (e-iii)	$241,724	$152,225	
(v) Total of (e-iv)			$393,949

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	$7,194,844	$899,355	# 0.2500	$241,724	$966,898	#8.2500	$7,436,568	$901,402
(ii) Comm./Comp.	#24	$3,250,183	$135,424	# 0.7500	$152,225	$202,967	#24.7500	$3,402,408	$137,471
(iii) Total	#32	$10,445,027	$326,407	# 1.0000	$393,949	$393,949	#33.0000	$10,838,977	$328,454
(iv) Average Severity before Adjustment									$345,816
(v) Impact									($17,362)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	46902	0	0			0	0		
	1	486289	0	0			0	0		
	1	683304	0	0			0	0		
	1	399013	0	0			0	0		
	1	709312	0	0			0	0		
	1	847994	0	0			0	0		
	1	479522	0	0			0	0		
	1	577363	0	0			0	0		
	0	0	1	291232			0	0		
	0	0	1	460255			0	0		
	0	0	1	39340			0	0		
	0	0	1	24206			0	0		
	0	0	1	97271			0	0		
	0	0	1	184580			0	0		
	0	0	1	99803			0	0		
	0	0	1	46610			0	0		
	0	0	1	83367			0	0		
	1	415216	0	0			0	0		
	1	540793	0	0			0	0		
	1	451413	0	0			0	0		
	1	725024	0	0			0	0		
	1	239663	0	0			0	0		
	1	602856	0	0			0	0		
	1	639895	0	0			0	0		
	1	662889	0	0			0	0		
	1	607515	0	0			0	0		
	1	536107	0	0			0	0		
	1	827207	0	0			0	0		
	1	599791	0	0			0	0		
	1	1125484	0	0			0	0		
	1	348839	0	0			0	0		
	1	584766	0	0			0	0		
	1	516080	0	0			0	0		
	0	0	1	27165			0	0		
(i) Total	# 24	13,653,237	# 10	1,353,829	# 34	$15,007,067	# 0	-	# 34	$15,007,067
(ii) Average		$568,885		$135,383		$441,384		$0		$441,384

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#24	#10	#34
(ii) Percentage	70.5882%	29.4118%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$568,885	$135,383	
(ii) Difference (Col. 2 minus Col. 1)			($433,502)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	70.5882%	29.4118%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0		
(ii) C/C Difference	0	($433,502)		
(iii) (e-1) + (e-ii)	$0	$0	limited to zero: negative offset is impossible	
(iv) Total (d-ii) x (e-iii)	$0	$0		
(v) Total of (e-iv)				$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#24	$13,653,237	$568,885	# 0.0000	$0	$0	#24.0000	$13,653,237	$568,885
(ii) Comm./Comp.	#10	$1,353,829	$135,383	# 0.0000	$0	$0	#10.0000	$1,353,829	$135,383
(iii) Total	#34	$15,007,067	$441,384	# 0.0000	$0	$0	#34.0000	$15,007,067	$441,384

(iv) Average Severity before Adjustment	$441,384
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	497081			0	0		
	0	0	1	167214			0	0		
	0	0	1	71305			0	0		
	0	0	1	77893			0	0		
	0	0	1	163971			0	0		
	0	0	1	25423			0	0		
	0	0	1	108927			0	0		
	0	0	1	57972			0	0		
	0	0	1	381143			0	0		
	1	1104012	0	0			0	0		
	1	833013	0	0			0	0		
	1	1353486	0	0			0	0		
	0	0	1	277617			0	0		
	1	888604	0	0			0	0		
	0	0	1	54093			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	4,179,116	# 11	1,882,638	# 15	$6,061,754	# 0	-	# 15	$6,061,754
(ii) Average		$1,044,779		$171,149		$404,117		$0		$404,117

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$1,044,779	$171,149	
(ii) Difference (Col. 2 minus Col. 1)			($873,630)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	($873,630)	
(iii) (e-1) + (e-ii)	$0	$0	limited to zero: negative offset is impossible
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0 $0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$4,179,116	$1,044,779	# 0.0000	$0	$0	#4.0000	$4,179,116	$1,044,779
(ii) Comm./Comp.	#11	$1,882,638	$171,149	# 0.0000	$0	$0	#11.0000	$1,882,638	$171,149
(iii) Total	#15	$6,061,754	$404,117	# 0.0000	$0	$0	#15.0000	$6,061,754	$404,117

(iv) Average Severity before Adjustment	$404,117
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	207982			0	0		
	1	1224801	0	0			0	0		
	0	0	1	93906			0	0		
	0	0	1	114946			0	0		
	1	984108	0	0			0	0		
	0	0	0	0			1	407087		
	0	0	1	53387			0	0		
	1	424325	0	0			0	0		
	0	0	1	62049			0	0		
	1	226591	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	2,859,824	# 5	532,270	# 9	$3,392,094	# 1	407,087	# 10	$3,799,181
(ii) Average		$714,956		$106,454		$376,899		$407,087		$379,918

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#5	#9
(ii) Percentage	44.4444%	55.5556%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$714,956	$106,454	
(ii) Difference (Col. 2 minus Col. 1)			($608,502)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	44.4444%	55.5556%	
(ii) Number	# 0.4444	# 0.5556	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.		$407,087	$407,087	
(ii) C/C Difference Ratio		0	(608,502)	
(iii) (e-1) + (e-ii)	(e-1) * (e-ii)	$407,087	$0	limited to zero: negative offset is impossible
(iv) Total (d-ii) x (e-iii)		$180,928	$0	
(v) Total of (e-iv)				$180,928

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$2,859,824	$714,956	# 0.4444	$180,928	$407,087	#4.4444	$3,040,752	$684,169
(ii) Comm./Comp.	#5	$532,270	$106,454	# 0.5556	$0	$0	#5.5556	$532,270	$95,809
(iii) Total	#9	$3,392,094	$376,899	# 1.0000	$180,928	$180,928	#10.0000	$3,573,022	$357,302

(iv) Average Severity before Adjustment	$379,918
(v) Impact	($22,616)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	234017	0	0			0	0		
	1	257372	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	491,389	# 1	-	# 7	$491,389	# 0	-	# 7	$491,389
(ii) Average		$81,898		$0		$70,198		$0		$70,198

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.714%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$81,898	$0	
(ii) Difference (Col. 2 minus Col. 1)			($81,898)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.714%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	#0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0		
(ii) C/C Difference	0	($81,898)		
(iii) (e-1) + (e-ii)	$0	$0	limited to zero: negative offset is impossible	
(iv) Total (d-ii) x (e-iii)	$0	$0		
(v) Total of (e-iv)				$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	$491,389	$81,898	# 0.0000	$0	$0	#6.0000	$491,389	$81,898
(ii) Comm./Comp.	#1	$0	$0	# 0.0000	$0	$0	#1.0000	$0	$0
(iii) Total	#7	$491,389	$70,198	#.0000	$0	$0	#7.0000	$491,389	$70,198

(iv) Average Severity before Adjustment	$70,198
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	265382	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	1953			0	0		
	0	0	0	0			1	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	49358			0	0		
	0	0	1	22174			0	0		
	0	0	1	72			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	26591			0	0		
	0	0	1	20013			0	0		
	0	0	1	0			0	0		
	0	0	1	38059			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	46266			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	247745	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 8	513,127	# 24	204,487	# 32	$717,614	# 1	-	# 33	$717,614
(ii) Average		$64,141		$8,520		$22,425		$0		$21,746

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#24	#32
(ii) Percentage	25.0000%	75.0000%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$64,141	$8,520	
(ii) Difference (Col. 2 minus Col. 1)			($55,621)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	25.0000%	75.0000%	
(ii) Number	# 0.2500	# 0.7500	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0		
(ii) C/C Difference	0	($55,621)		
(iii) (e-1) + (e-ii)	$0	$0	a	limited to zero: negative offset is impossible
(iv) Total	$0	$0		
(d-ii) x (e-iii)				
(v) Total of (e-iv)				$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	$513,127	$64,141	# 0.2500	$0	$0	#8.2500	$513,127	$62,197
(ii) Comm./Comp.	#24	$204,487	$8,520	# 0.7500	$0	$0	#24.7500	$204,487	$8,262
(iii) Total	#32	$717,614	$22,425	# 1.0000	$0	$0	#33.0000	$717,614	$21,746

(iv) Average Severity before Adjustment	$21,746
(v) Impact	$0

a - Note that the indicated offset of $ is too high relative to the Average Benefit before offset of $202,967 shown on Exh. VII-E-a, p2, therefore the alternative estimate was made.

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	182,561	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	44,509			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	209,406	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
(i) Total	# 24	391,967	# 10	44,509	# 34	$436,476	# 0	-	# 34	$436,476
(ii) Average		$16,332		$4,451		$12,838		$0		$12,838

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#24	#10	#34
(ii) Percentage	70.5882%	29.4118%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$16,332	$4,451		
(ii) Difference (Col. 2 minus Col. 1)			($11,881)	
			$0	Adjustment is negative or zero

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	70.5882%	29.4118%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$0	
(iii) (e-1) + (e-ii)	$0	$0	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#24	$391,967	$16,332	# 0.0000	$0	$0	#24.0000	$391,967	$16,332
(ii) Comm./Comp.	#10	$44,509	$4,451	# 0.0000	$0	$0	#10.0000	$44,509	$4,451
(iii) Total	#34	$436,476	$12,838	# 0.0000	$0	$0	#34.0000	$436,476	$12,838

(iv) Average Severity before Adjustment	$12,838
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	18658			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	204710	0	0			0	0		
	1	245759	0	0			0	0		
	0	0	1	18950			0	0		
	1	202303	0	0			0	0		
	0	0	1	12615			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	652,772	# 11	50,223	# 15	$702,995	# 0	-	# 15	$702,995
(ii) Average		$163,193		$4,566		$46,866		$0		$46,866

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$163,193	$4,566	
(ii) Difference (Col. 2 minus Col. 1)			($158,627)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0		
(ii) C/C Difference	0	(158,627)		
(iii) (e-1) + (e-ii)	$0	$0	limited to zero: negative offset is impossible	
(iv) Total (d-ii) x (e-iii)	$0	$0		
(v) Total of (e-iv)			$0	$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$652,772	$163,193	# 0.0000	$0	$0	#4.0000	$652,772	$163,193
(ii) Comm./Comp.	#11	$50,223	$4,566	# 0.0000	$0	$0	#11.0000	$50,223	$4,566
(iii) Total	#15	$702,995	$46,866	# 0.0000	$0	$0	#15.0000	$702,995	$46,866

(iv) Average Severity before Adjustment	$46,866
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	30096			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	42836			0	0		
	1	183470	0	0			0	0		
	0	0	0	0			1	0		
	0	0	1	824			0	0		
	1	146741	0	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	330,211	# 5	73,756	# 9	$403,966	# 1	-	# 10	$403,966
(ii) Average		$82,553		$14,751		$44,885		$0		$40,397

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#5	#9
(ii) Percentage	44.4444%	55.5556%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$82,553	$14,751	
(ii) Difference (Col. 2 minus Col. 1)			($67,801)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	44.4444%	55.5556%	
(ii) Number	# 0.4444	# 0.5556	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	(67,801)	
(iii) (e-1) + (e-ii)	$0	$0	limited to zero: negative offset is impossible
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$330,211	$82,553	# 0.4444	$0	$0	#4.4444	$330,211	$74,297
(ii) Comm./Comp.	#5	$73,756	$14,751	# 0.5556	$0	$0	#5.5556	$73,756	$13,276
(iii) Total	#9	$403,966	$44,885	# 1.0000	$0	$0	#10.0000	$403,966	$40,397

(iv) Average Severity before Adjustment	$40,397
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	138004	0	0			0	0		
	1	160534	0	0			0	0		
	1	124671	0	0			0	0		
	1	123608	0	0			0	0		
	0	0	1	59205			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	546,818	# 1	59,205	# 7	$606,023	# 0	-	# 7	$606,023
(ii) Average		$91,136		$59,205		$86,575		$0		$86,575

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.7143%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$91,136	$59,205	
(ii) Difference (Col. 2 minus Col. 1)			($31,931)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0		
(ii) C/C Difference	0	($31,931)		
(iii) (e-1) + (e-ii)	$0	$0	Limited to 0, negative offset is impossible.	
(iv) Total (d-ii) x (e-iii)	$0	$0		
(v) Total of (e-iv)				$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	$546,818	$91,136	# 0.0000	$0	$0	#6.0000	$546,818	$91,136
(ii) Comm./Comp.	#1	$59,205	$59,205	# 0.0000	$0	$0	#1.0000	$59,205	$59,205
(iii) Total	#7	$606,023	$86,575	# 0.0000	$0	$0	#7.0000	$606,023	$86,575
(iv) Average Severity before Adjustment									$86,575
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	38747			0	0		
	0	0	1	37777			0	0		
	0	0	1	58451			0	0		
	0	0	1	102351			0	0		
	1	290972	0	0			0	0		
	1	281675	0	0			0	0		
	1	235817	0	0			0	0		
	1	261158	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			1	243730		
	1	168382	0	0			0	0		
	0	0	1	114937			0	0		
	0	0	1	76369			0	0		
	0	0	1	77804			0	0		
	0	0	1	11395			0	0		
	0	0	1	16961			0	0		
	0	0	1	39			0	0		
	0	0	1	0			0	0		
	0	0	1	122778			0	0		
	0	0	1	58343			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	44583			0	0		
	0	0	1	91			0	0		
	0	0	1	65575			0	0		
	0	0	1	0			0	0		
	0	0	1	66			0	0		
	0	0	1	0			0	0		
	1	284352	0	0			0	0		
	1	204311	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 8	1,726,667	# 24	826,268	# 32	$2,552,934	# 1	243,730	# 33	$2,796,664
(ii) Average		$215,833		$34,428		$79,779		$243,730		$84,747

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#24	#32
(ii) Percentage	25.0000%	75.0000%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$215,833	$34,428		
(ii) Difference (Col. 2 minus Col. 1)			($181,406)	
(ii) Ratio (Col. 2 / Col. 1) [used in this case because the difference yields negative offset amounts]				0.1595

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	25.0000%	75.0000%
(ii) Number	# 0.2500	# 0.7500
		# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.		$243,730	$243,730	$243,730		
(ii) C/C Difference	Ratio	0	($181,406)	0.1595		
(iii) (e-1) + (e-ii)	(e-1) * (e-ii)	$243,730	~~$62,324~~	$38,878		
(iv) Total (d-ii) x (e-iii)		$60,932	~~$46,743~~	$29,158		
(v) Total of (e-iv)					$107,676	$90,091

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	$1,726,667	$215,833	# 0.2500	$60,932	$243,730	#8.2500	$1,787,599	$216,679
(ii) Comm./Comp.	#24	$826,268	$34,428	# 0.7500	$29,158	$38,878	#24.7500	$855,426	$34,563
(iii) Total	#32	$2,552,934	$79,779	# 1.0000	$90,091	$90,091	#33.0000	$2,643,025	$80,092
(iv) Average Severity before Adjustment									$84,747
(v) Impact									($4,656)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	0	0	0			0	0		
	1	118630	0	0			0	0		
	1	146033	0	0			0	0		
	1	84898	0	0			0	0		
	1	153390	0	0			0	0		
	1	82032	0	0			0	0		
	1	132772	0	0			0	0		
	1	131355	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	43413			0	0		
	0	0	1	17136			0	0		
	0	0	1	10909			0	0		
	0	0	1	48474			0	0		
	0	0	1	67339			0	0		
	0	0	1	66302			0	0		
	0	0	1	24670			0	0		
	0	0	1	45125			0	0		
	1	0	0	0			0	0		
	1	117582	0	0			0	0		
	1	0	0	0			0	0		
	1	130523	0	0			0	0		
	1	0	0	0			0	0		
	1	127884	0	0			0	0		
	1	138398	0	0			0	0		
	1	144183	0	0			0	0		
	1	165966	0	0			0	0		
	1	0	0	0			0	0		
	1	181339	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	73019	0	0			0	0		
	1	193858	0	0			0	0		
	1	160040	0	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 24	2,281,903	# 10	323,368	# 34	$2,605,271	# 0	-	# 34	$2,605,271
(ii) Average		$95,079		$32,337		$76,626		$0		$76,626

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#24	#10	#34
(ii) Percentage	70.5882%	29.4118%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$95,079	$32,337	
(ii) Difference (Col. 2 minus Col. 1)			($62,742)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	70.5882%	29.4118%	
(ii) Number	# 0.0000	# 0.0000	#

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	($62,742)	
(iii) (e-1) + (e-ii)	$0	($62,742)	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#24	$2,281,903	$95,079	# 0.0000	$0	$0	#24.0000	$2,281,903	$95,079
(ii) Comm./Comp.	#10	$323,368	$32,337	# 0.0000	$0	$0	#10.0000	$323,368	$32,337
(iii) Total	#34	$2,605,271	$76,626	# 0.0000	$0	$0	#34.0000	$2,605,271	$76,626
(iv) Average Severity before Adjustment									$76,626
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	0			0	0		
	0	0	1	104183			0	0		
	0	0	1	0			0	0		
	0	0	1	51008			0	0		
	0	0	1	88592			0	0		
	0	0	1	5260			0	0		
	0	0	1	66645			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	317191	0	0			0	0		
	1	151502	0	0			0	0		
	1	129050	0	0			0	0		
	0	0	1	16697			0	0		
	1	129866	0	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	727,610	# 11	332,385	# 15	$1,059,995	# 0	-	# 15	$1,059,995
(ii) Average		$181,902		$30,217		$70,666		$0		$70,666

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average		$181,902	$30,217	
(ii) Difference (Col. 2 minus Col. 1)				($151,686)
(ii) Ratio (Col. 2 / Col. 1) [used in this case because the difference yields negative offset amounts]				0.1661

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.		$0	$0	
(ii) C/C Difference	Ratio	0	($151,686)	
(iii) (e-1) + (e-ii)	(e-1) * (e-ii)	$0	$0	Limited to 0, negative offset is impossible.
(iv) Total (d-ii) x (e-iii)		$0	$0	
(v) Total of (e-iv)				$0 $0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$727,610	$181,902	# 0.0000	$0	$0	#4.0000	$727,610	$181,902
(ii) Comm./Comp.	#11	$332,385	$30,217	# 0.0000	$0	$0	#11.0000	$332,385	$30,217
(iii) Total	#15	$1,059,995	$70,666	# 0.0000	$0	$0	#15.0000	$1,059,995	$70,666

(iv) Average Severity before Adjustment	$70,666
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	3469			0	0		
	1	338021	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	58680	0	0			0	0		
	0	0	0	0			1	83504		
	0	0	1	0			0	0		
	1	77305	0	0			0	0		
	0	0	1	0			0	0		
	1	39255	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	513,261	# 5	3,469	# 9	$516,729	# 1	83,504	# 10	$600,233
(ii) Average		$128,315		$694		$57,414		$83,504		$60,023

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#5	#9
(ii) Percentage	44.4444%	55.5556%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$128,315	$694	
(ii) Difference (Col. 2 minus Col. 1)			($127,621)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	44.4444%	55.5556%	
(ii) Number	# 0.4444	# 0.5556	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$83,504	$83,504	
(ii) C/C Difference	0	($127,621)	
(iii) (e-1) + (e-ii)	$83,504	$0	
(iv) Total (d-ii) x (e-iii)	$37,113	$0	
(v) Total of (e-iv)			$37,113

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$513,261	$128,315	# 0.4444	$37,113	$83,504	#4.4444	$550,373	$123,834
(ii) Comm./Comp.	#5	$3,469	$694	# 0.5556	$0	$0	#5.5556	$3,469	$624
(iii) Total	#9	$516,729	$57,414	# 1.0000	$37,113	$37,113	#10.0000	$553,842	$55,384
(iv) Average Severity before Adjustment									$60,023
(v) Impact									($4,639)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	684	0	-			0	-		
	1	17	0	-			0	-		
	1	766	0	-			0	-		
	1	5	0	-			0	-		
	0	-	1	219,341			0	-		
	1	-	0	-			0	-		
	1	357	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
(i) Total	# 6	1,828	# 1	219,341	# 7	$221,169	# 0	-	# 7	$221,169
(ii) Average		$305		$219,341		$31,596		$0		$31,596

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.7143%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$305	$219,341	
(ii) Difference (Col. 2 minus Col. 1)			$219,036

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	#0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	$0	$219,036	
(iii) (e-1) + (e-ii)	$0	$219,036	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	$1,828	$305	# 0.0000	$0	$0	#6.0000	$1,828	$305
(ii) Comm./Comp.	#1	$219,341	$219,341	# 0.0000	$0	$0	#1.0000	$219,341	$219,341
(iii) Total	#7	$221,169	$31,596	#.0000	$0	$0	#7.0000	$221,169	$31,596

(iv) Average Severity before Adjustment	$31,596
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	231012			0	0		
	0	0	1	223662			0	0		
	0	0	1	101277			0	0		
	0	0	1	258006			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	710950			0	0		
	0	0	1	369917			0	0		
	0	0	0	0			1	0		
	1	0	0	0			0	0		
	0	0	1	209306			0	0		
	0	0	1	220317			0	0		
	0	0	1	223481			0	0		
	0	0	1	237070			0	0		
	0	0	1	269732			0	0		
	0	0	1	285544			0	0		
	0	0	1	468629			0	0		
	0	0	1	224125			0	0		
	0	0	1	192516			0	0		
	0	0	1	292587			0	0		
	0	0	1	318014			0	0		
	0	0	1	253086			0	0		
	0	0	1	291946			0	0		
	0	0	1	277474			0	0		
	0	0	1	538204			0	0		
	0	0	1	259419			0	0		
	0	0	1	427887			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	1	0	0			0	0		
	0	0	1	449508			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 8	2	# 24	7,333,667	# 32	$7,333,668	# 1	-	# 33	$7,333,668
(ii) Average		$0		$305,569		$229,177		$0		$222,232

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#24	#32
(ii) Percentage	25.0000%	75.0000%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$0	$305,569	
(ii) Difference (Col. 2 minus Col. 1)			$305,569

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	25.0000%	75.0000%	
(ii) Number	# 0.2500	# 0.7500	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$305,569	
(iii) (e-1) + (e-ii)	$0	$305,569	
(iv) Total (d-ii) x (e-iii)	$0	$229,177	
(v) Total of (e-iv)			$229,177

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	$2	$0	# 0.2500	$0	$0	#8.2500	$2	$0
(ii) Comm./Comp.	#24	$7,333,667	$305,569	# 0.7500	$229,177	$305,569	#24.7500	$7,562,844	$305,569
(iii) Total	#32	$7,333,668	$229,177	#1.0000	$229,177	$229,177	#33.0000	$7,562,845	$229,177
(iv) Average Severity before Adjustment									$222,232
(v) Impact									$6,945

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	67,657	0	-			0	-		
	1	1,024	0	-			0	-		
	1	-	0	-			0	-		
	1	126	0	-			0	-		
	1	-	0	-			0	-		
	1	12,017	0	-			0	-		
	1	-	0	-			0	-		
	1	764	0	-			0	-		
	0	-	1	269,748			0	-		
	0	-	1	121,893			0	-		
	0	-	1	301,767			0	-		
	0	-	1	229,285			0	-		
	0	-	1	107,292			0	-		
	0	-	1	274,923			0	-		
	0	-	1	181,979			0	-		
	0	-	1	157,019			0	-		
	0	-	1	112,368			0	-		
	1	-	0	-			0	-		
	1	122	0	-			0	-		
	1	0	0	-			0	-		
	1	46,861	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	0	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	8	0	-			0	-		
	1	-	0	-			0	-		
	1	711	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	0	-	1	79,909			0	-		
(i) Total	# 24	129,291	# 10	1,836,181	# 34	$1,965,472	# 0	-	# 34	$1,965,472
(ii) Average		$5,387		$183,618		$57,808		$0		$57,808

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#24	#10	#34
(ii) Percentage	70.5882%	29.4118%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$5,387	$183,618	
(ii) Difference (Col. 2 minus Col. 1)			$178,231

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	70.5882%	29.4118%	
(ii) Number	# 0.0000	# 0.0000	#

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$178,231	
(iii) (e-1) + (e-ii)	$0	$178,231	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#24	$129,291	$5,387	# 0.0000	$0	$0	#24.0000	$129,291	$5,387
(ii) Comm./Comp.	#10	$1,836,181	$183,618	# 0.0000	$0	$0	#10.0000	$1,836,181	$183,618
(iii) Total	#34	$1,965,472	$57,808	#.0000	$0	$0	#34.0000	$1,965,472	$57,808

(iv) Average Severity before Adjustment	$57,808
(v) Impact	$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	-	1	520,687			0	-		
	0	-	1	93,813			0	-		
	0	-	1	350,563			0	-		
	0	-	1	104,847			0	-		
	0	-	1	227,393			0	-		
	0	-	1	300,825			0	-		
	0	-	1	93,938			0	-		
	0	-	1	294,467			0	-		
	0	-	1	260,264			0	-		
	1	-	0	-			0	-		
	1	145	0	-			0	-		
	1	651	0	-			0	-		
	0	-	1	338,833			0	-		
	1	738	0	-			0	-		
	0	-	1	319,293			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
(i) Total	# 4	1,534	# 11	2,904,922	# 15	$2,906,457	# 0	-	# 15	$2,906,457
(ii) Average		$384		$264,084		$193,764		$0		$193,764

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$384	$264,084	
(ii) Difference (col. 2 minus Col.1)			$263,700

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$263,700	
(iii) (e-1) + (e-ii)	$0	$263,700	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$1,534	$384	# 0.0000	$0	$0	#4.0000	$1,534	$384
(ii) Comm./Comp.	#11	$2,904,922	$264,084	# 0.0000	$0	$0	#11.0000	$2,904,922	$264,084
(iii) Total	#15	$2,906,457	$193,764	# 0.0000	$0	$0	#15.0000	$2,906,457	$193,764
(iv) Average Severity before Adjustment									$193,764
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	318839			0	0		
	1	0	0	0			0	0		
	0	0	1	380488			0	0		
	0	0	1	116655			0	0		
	1	51324	0	0			0	0		
	0	0	0	0			1	0		
	0	0	1	206780			0	0		
	1	843	0	0			0	0		
	0	0	1	141804			0	0		
	1	13245	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	65,413	# 5	1,164,566	# 9	$1,229,979	# 1	0	# 10	$1,229,979
(ii) Average		$16,353		$232,913		$136,664		$0		$122,998

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#5	#9
(ii) Percentage	44.4444%	55.5556%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average		$16,353	$232,913
(ii) Difference (col. 2 minus Col.1)			$216,560

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	44.4444%	55.5556%	
(ii) Number	# 0.4444	# 0.5556	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.		$0	$0
(ii) C/C Difference		0	$216,560
(iii) (e-1) + (e-ii)		$0	$216,560
(iv) Total (d-ii) x (e-iii)		$0	$120,311
(v) Total of (e-iv)			$120,311

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$65,413	$16,353	# 0.4444	$0	$0	#4.4444	$65,413	$14,718
(ii) Comm./Comp.	#5	$1,164,566	$232,913	# 0.5556	$120,311	$216,560	#5.5556	$1,284,877	$231,278
(iii) Total	#9	$1,229,979	$136,664	# 1.0000	$120,311	$120,311	#10.0000	$1,350,290	$135,029
(iv) Average Severity before Adjustment									$122,998
(v) Impact									$12,031

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	67942	0	0			0	0		
	1	44535	0	0			0	0		
	1	766	0	0			0	0		
	1	5	0	0			0	0		
	0	0	1	219341			0	0		
	1	0	0	0			0	0		
	1	357	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	113,605	# 1	219,341	# 7	$332,945	# 0	-	# 7	$332,945
(ii) Average		$18,934		$219,341		$47,564		$0		$47,564

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.7143%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$18,934	$219,341	
(ii) Difference (Col. 2 minus Col. 1)			$200,407

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	#

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$200,407	
(iii) (e-1) + (e-ii)	$0	$200,407	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	$113,605	$18,934	# 0.0000	$0	$0	#6.0000	$113,605	$18,934
(ii) Comm./Comp.	#1	$219,341	$219,341	# 0.0000	$0	$0	#1.0000	$219,341	$219,341
(iii) Total	#7	$332,945	$47,564	# 0.0000	$0	$0	#7.0000	$332,945	$47,564
(iv) Average Severity before Adjustment									$47,564
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	231012			0	0		
	0	0	1	223662			0	0		
	0	0	1	101277			0	0		
	0	0	1	258006			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	2116	0	0			0	0		
	0	0	1	710950			0	0		
	0	0	1	371870			0	0		
	0	0	0	0			1	0		
	1	0	0	0			0	0		
	0	0	1	209306			0	0		
	0	0	1	220317			0	0		
	0	0	1	223481			0	0		
	0	0	1	237070			0	0		
	0	0	1	290139			0	0		
	0	0	1	307278			0	0		
	0	0	1	468701			0	0		
	0	0	1	224125			0	0		
	0	0	1	192516			0	0		
	0	0	1	319178			0	0		
	0	0	1	338028			0	0		
	0	0	1	253086			0	0		
	0	0	1	329614			0	0		
	0	0	1	277474			0	0		
	0	0	1	538204			0	0		
	0	0	1	304434			0	0		
	0	0	1	427887			0	0		
	1	0	0	0			0	0		
	1	10527	0	0			0	0		
	1	1	0	0			0	0		
	0	0	1	449508			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 8	12,645	# 24	7,507,122	# 32	$7,519,767	# 1	-	# 33	$7,519,767
(ii) Average		$1,581		$312,797		$234,993		$0		$227,872

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#24	#32
(ii) Percentage	25.0000%	75.0000%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$1,581	$312,797	
(ii) Difference (Col. 2 minus Col. 1)			$311,216

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	25.0000%	75.0000%	
(ii) Number	# 0.2500	# 0.7500	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$311,216	
(iii) (e-1) + (e-ii)	$0	$311,216	
(iv) Total (d-ii) x (e-iii)	$0	$233,412	
(v) Total of (e-iv)			$233,412

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	$12,645	$1,581	# 0.2500	$0	$0	#8.2500	$12,645	$1,533
(ii) Comm./Comp.	#24	$7,507,122	$312,797	# 0.7500	$233,412	$311,216	#24.7500	$7,740,534	$312,749
(iii) Total	#32	$7,519,767	$234,993	#1.0000	$233,412	$233,412	#33.0000	$7,753,179	$234,945
(iv) Average Severity before Adjustment									$227,872
(v) Impact									$7,073

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	67657	0	0			0	0		
	1	1024	0	0			0	0		
	1	0	0	0			0	0		
	1	126	0	0			0	0		
	1	0	0	0			0	0		
	1	139271	0	0			0	0		
	1	0	0	0			0	0		
	1	764	0	0			0	0		
	0	0	1	269748			0	0		
	0	0	1	121893			0	0		
	0	0	1	301767			0	0		
	0	0	1	229285			0	0		
	0	0	1	107292			0	0		
	0	0	1	274923			0	0		
	0	0	1	181979			0	0		
	0	0	1	157019			0	0		
	0	0	1	112368			0	0		
	1	0	0	0			0	0		
	1	122	0	0			0	0		
	1	0	0	0			0	0		
	1	46861	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	8177	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	8	0	0			0	0		
	1	0	0	0			0	0		
	1	711	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	79909			0	0		
(i) Total	# 24	264,722	# 10	1,836,181	# 34	$2,100,903	# 0	-	# 34	$2,100,903
(ii) Average		$11,030		$183,618		$61,791		$0		$61,791

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#24	#10	#34
(ii) Percentage	70.5882%	29.4118%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$11,030	$183,618	
(ii) Difference (Col. 2 minus Col. 1)			$172,588

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	70.5882%	29.4118%	
(ii) Number	# 0.0000	# 0.0000	#

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$172,588	
(iii) (e-1) + (e-ii)	$0	$172,588	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#24	$264,722	$11,030	# 0.0000	$0	$0	#24.0000	$264,722	$11,030
(ii) Comm./Comp.	#10	$1,836,181	$183,618	# 0.0000	$0	$0	#10.0000	$1,836,181	$183,618
(iii) Total	#34	$2,100,903	$61,791	# .0000	$0	$0	#34.0000	$2,100,903	$61,791
(iv) Average Severity before Adjustment									$61,791
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	520687			0	0		
	0	0	1	93813			0	0		
	0	0	1	369222			0	0		
	0	0	1	104847			0	0		
	0	0	1	227393			0	0		
	0	0	1	300825			0	0		
	0	0	1	93938			0	0		
	0	0	1	294467			0	0		
	0	0	1	260264			0	0		
	1	0	0	0			0	0		
	1	33923	0	0			0	0		
	1	84439	0	0			0	0		
	0	0	1	342890			0	0		
	1	61917	0	0			0	0		
	0	0	1	331908			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	180,280	# 11	2,940,253	# 15	$3,120,533	# 0	-	# 15	$3,120,533
(ii) Average		$45,070		$267,296		$208,036		$0		$208,036

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$45,070	$267,296	
(ii) Difference (col. 2 minus Col.1)			$222,226

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$222,226	
(iii) (e-1) + (e-ii)	$0	$222,226	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$180,280	$45,070	# 0.0000	$0	$0	#4.0000	$180,280	$45,070
(ii) Comm./Comp.	#11	$2,940,253	$267,296	# 0.0000	$0	$0	#11.0000	$2,940,253	$267,296
(iii) Total	#15	$3,120,533	$208,036	# 0.0000	$0	$0	#15.0000	$3,120,533	$208,036
(iv) Average Severity before Adjustment									$208,036
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	339915			0	0		
	1	0	0	0			0	0		
	0	0	1	380488			0	0		
	0	0	1	155622			0	0		
	1	210307	0	0			0	0		
	0	0	0	0			1	0		
	0	0	1	207603			0	0		
	1	71654	0	0			0	0		
	0	0	1	141804			0	0		
	1	13245	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	295,207	# 5	1,225,433	# 9	$1,520,639	# 1	0	# 10	$1,520,639
(ii) Average		$73,802		$245,087		$168,960		$0		$152,064

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#5	#9
(ii) Percentage	44.4444%	55.5556%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$73,802	$245,087	
(ii) Difference (col. 2 minus Col.1)			$171,285

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	44.4444%	55.5556%	
(ii) Number	# 0.4444	# 0.5556	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$171,285	
(iii) (e-1) + (e-ii)	$0	$171,285	
(iv) Total (d-ii) x (e-iii)	$0	$95,158	
(v) Total of (e-iv)			$95,158

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$295,207	$73,802	# 0.4444	$0	$0	#4.4444	$295,207	$66,421
(ii) Comm./Comp.	#5	$1,225,433	$245,087	# 0.5556	$95,158	$171,285	#5.5556	$1,320,591	$237,706
(iii) Total	#9	$1,520,639	$168,960	# 1.0000	$95,158	$95,158	#10.0000	$1,615,798	$161,580

(iv) Average Severity before Adjustment	$152,064
(v) Impact	$9,516

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	195160	0	0			0	0		
	1	180037	0	0			0	0		
	1	17719	0	0			0	0		
	1	2152	0	0			0	0		
	0	0	1	277211			0	0		
	1	0	0	0			0	0		
	1	357	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	395,424	# 1	277,211	# 7	$672,635	# 0	-	# 7	$672,635
(ii) Average		$65,904		$277,211		$96,091		$0		$96,091

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.7143%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$65,904	$277,211	
(ii) Difference (Col. 2 minus Col. 1)			$211,307

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$211,307	
(iii) (e-1) + (e-ii)	$0	$211,307	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	$395,424	$65,904	# 0.0000	$0	$0	#6.0000	$395,424	$65,904
(ii) Comm./Comp.	#1	$277,211	$277,211	# 0.0000	$0	$0	#1.0000	$277,211	$277,211
(iii) Total	#7	$672,635	$96,091	#.0000	$0	$0	#7.0000	$672,635	$96,091
(iv) Average Severity before Adjustment									$96,091
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis (1)		Commuted and Compromised-As Settled (2)		Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	269759			0	0		
	0	0	1	249872			0	0		
	0	0	1	154669			0	0		
	0	0	1	258006			0	0		
	1	13	0	0			0	0		
	1	50	0	0			0	0		
	1	17	0	0			0	0		
	1	76683	0	0			0	0		
	0	0	1	710950			0	0		
	0	0	1	371870			0	0		
	0	0	0	0			1	5		
	1	70	0	0			0	0		
	0	0	1	308702			0	0		
	0	0	1	296686			0	0		
	0	0	1	301091			0	0		
	0	0	1	248465			0	0		
	0	0	1	304576			0	0		
	0	0	1	307317			0	0		
	0	0	1	468701			0	0		
	0	0	1	226953			0	0		
	0	0	1	250859			0	0		
	0	0	1	319178			0	0		
	0	0	1	338028			0	0		
	0	0	1	297669			0	0		
	0	0	1	329706			0	0		
	0	0	1	342299			0	0		
	0	0	1	538204			0	0		
	0	0	1	304500			0	0		
	0	0	1	427887			0	0		
	1	335	0	0			0	0		
	1	120488	0	0			0	0		
	1	1	0	0			0	0		
	0	0	1	449508			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 8	197,658	# 24	8,075,454	# 32	$8,273,112	# 1	5	# 33	$8,273,117
(ii) Average		$24,707		$336,477		$258,535		$5		$250,701

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#24	#32
(ii) Percentage	25.0000%	75.0000%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$24,707	$336,477	
(ii) Difference (Col. 2 minus Col. 1)			$311,770

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	25.0000%	75.0000%	
(ii) Number	# 0.2500	# 0.7500	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$5	$5	
(ii) C/C Difference	0	$311,770	
(iii) (e-1) + (e-ii)	$5	$311,775	
(iv) Total (d-ii) x (e-iii)	$1	$233,831	
(v) Total of (e-iv)			$233,832

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	$197,658	$24,707	# 0.2500	$1	$5	#8.2500	$197,660	$23,959
(ii) Comm./Comp.	#24	$8,075,454	$336,477	# 0.7500	$233,831	$311,775	#24.7500	$8,309,285	$335,729
(iii) Total	#32	$8,273,112	$258,535	# 1.0000	$233,832	$233,832	#33.0000	$8,506,945	$257,786

(iv) Average Severity before Adjustment	$250,701
(v) Impact	$7,086

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	67657	0	0			0	0		
	1	21885	0	0			0	0		
	1	1	0	0			0	0		
	1	7917	0	0			0	0		
	1	3	0	0			0	0		
	1	220203	0	0			0	0		
	1	1	0	0			0	0		
	1	14957	0	0			0	0		
	0	0	1	269748			0	0		
	0	0	1	121893			0	0		
	0	0	1	318902			0	0		
	0	0	1	240194			0	0		
	0	0	1	155701			0	0		
	0	0	1	317232			0	0		
	0	0	1	248281			0	0		
	0	0	1	181688			0	0		
	0	0	1	157493			0	0		
	1	0	0	0			0	0		
	1	4721	0	0			0	0		
	1	0	0	0			0	0		
	1	70333	0	0			0	0		
	1	0	0	0			0	0		
	1	7	0	0			0	0		
	1	67	0	0			0	0		
	1	144	0	0			0	0		
	1	83797	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	8	0	0			0	0		
	1	0	0	0			0	0		
	1	14702	0	0			0	0		
	1	6	0	0			0	0		
	1	129	0	0			0	0		
	0	0	1	79909			0	0		
(i) Total	# 24	506,537	# 10	2,091,041	# 34	$2,597,579	# 0	-	# 34	$2,597,579
(ii) Average		$21,106		$209,104		$76,399		$0		$76,399

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#24	#10	#34
(ii) Percentage	70.5882%	29.4118%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$21,106	$209,104	
(ii) Difference (Col. 2 minus Col. 1)			$187,998

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	70.5882%	29.4118%	
(ii) Number	# 0.0000	# 0.0000	#

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$187,998	
(iii) (e-1) + (e-ii)	$0	$187,998	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#24	$506,537	$21,106	# 0.0000	$0	$0	#24.0000	$506,537	$21,106
(ii) Comm./Comp.	#10	$2,091,041	$209,104	# 0.0000	$0	$0	#10.0000	$2,091,041	$209,104
(iii) Total	#34	$2,597,579	$76,399	#.0000	$0	$0	#34.0000	$2,597,579	$76,399
(iv) Average Severity before Adjustment									$76,399
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	520687			0	0		
	0	0	1	177653			0	0		
	0	0	1	369222			0	0		
	0	0	1	155855			0	0		
	0	0	1	303013			0	0		
	0	0	1	306084			0	0		
	0	0	1	154405			0	0		
	0	0	1	294467			0	0		
	0	0	1	260264			0	0		
	1	88	0	0			0	0		
	1	157486	0	0			0	0		
	1	205991	0	0			0	0		
	0	0	1	354357			0	0		
	1	182082	0	0			0	0		
	0	0	1	331908			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	545,648	# 11	3,227,916	# 15	$3,773,564	# 0	-	# 15	$3,773,564
(ii) Average		$136,412		$293,447		$251,571		$0		$251,571

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$136,412	$293,447	
(ii) Difference (Col. 2 minus Col. 1)			$157,035

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$0	$0	
(ii) C/C Difference	0	$157,035	
(iii) (e-1) + (e-ii)	$0	$157,035	
(iv) Total (d-ii) x (e-iii)	$0	$0	
(v) Total of (e-iv)			$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	$545,648	$136,412	# 0.0000	$0	$0	#4.0000	$545,648	$136,412
(ii) Comm./Comp.	#11	$3,227,916	$293,447	# 0.0000	$0	$0	#11.0000	$3,227,916	$293,447
(iii) Total	#15	$3,773,564	$251,571	# 0.0000	$0	$0	#15.0000	$3,773,564	$251,571
(iv) Average Severity before Adjustment									$251,571
(v) Impact									$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

a. Numbers and Amounts

	Awarded-Permanent Basis (1) Count	Amount	Commuted and Compromised-As Settled (2) Count	Amount	Total Awarded-Permanent plus Commuted/Comp. (3) = (1) + (2) Count	Amount	Pending, on Permanent Basis (4) Count	Amount	Total Claims (5) Count	Amount
(i) List	0	0	1	343330			0	0		
	1	2003	0	0			0	0		
	0	0	1	380488			0	0		
	0	0	1	155622			0	0		
	1	268775	0	0			0	0		
	0	0	0	0			1	227		
	0	0	1	207603			0	0		
	1	146020	0	0			0	0		
	0	0	1	141804			0	0		
	1	42011	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	458,809	# 5	1,228,848	# 9	$1,687,657	# 1	227	# 10	$1,687,884
(ii) Average		$114,702		$245,770		$187,517		$227		$168,788

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#4	#5	#9
(ii) Percentage	44.4444%	55.5556%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	$114,702	$245,770	
(ii) Difference (Col. 2 minus Col. 1)			$131,067

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	44.4444%	55.5556%	
(ii) Number	# 0.4444	# 0.5556	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	$227	$227	
(ii) C/C Difference	0	$131,067	
(iii) (e-1) + (e-ii)	$227	$131,294	
(iv) Total (d-ii) x (e-iii)	$101	$72,941	
(v) Total of (e-iv)			$73,042

f. Calculation of Impact of Adjustment

	Awarded Count	Amount	Average	Pending Count	Amount	Average	Total Count	Amount	Average
(i) Permanent	#4	$458,809	$114,702	# 0.4444	$101	$227	#4.4444	$458,910	$103,255
(ii) Comm./Comp.	#5	$1,228,848	$245,770	# 0.5556	$72,941	$131,294	#5.5556	$1,301,789	$234,322
(iii) Total	#9	$1,687,657	$187,517	# 1.0000	$73,042	$73,042	#10.0000	$1,760,699	$176,070

(iv) Average Severity before Adjustment	$168,788
(v) Impact	$7,282

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

COAL MINE COMPENSATION RATING BUREAU
Wage Level Adjustment to Current Level
State Occupational Disease Model

a) Average Weekly Wage (Smoothed):

	Year	U/G Anthracite	U/G Bituminous	Surface Anthracite	Surface Bituminous	Wage Level Decrease	
Pre Act 57:	1990	$473.00	$714.49	$498.34	$545.18	5.1817%	
	1991	489.13	735.82	511.26	561.68	5.1817%	
	1992	505.81	757.79	524.51	578.68	5.1817%	
	1993	523.05	780.41	538.10	596.20	5.1817%	
	1994	540.89	803.71	552.05	614.24	5.1817%	
	1995	559.33	827.70	566.36	632.84	5.1817%	
Mixed Pre & Post Act 57:	1996	578.41	852.41	581.04	651.99	3.3220%	***
Post Act 57:	1997	598.13 *	877.86 *	596.10 *	671.73 *	0.0%	
	1998	618.52 *	904.07 *	611.55 *	692.06 *	0.0%	
	1999	639.61 *	931.06 *	627.40 *	713.01 *	0.0%	
	2000	661.42 *	958.86 *	643.66 *	734.59 *	0.0%	
	2001	683.98 *	987.49 *	660.34 *	756.83 *	0.0%	
	2002	707.30 *	1,016.97 *	677.46 *	779.73 *	0.0%	
	2003	731.42 *	1,047.33 *	695.01 *	803.34 *	0.0%	
	2004	756.36 *	1,078.60 *	713.03 *	827.65 *	0.0%	
	2005	782.15 *	1,110.80 *	731.51 *	852.71 *	0.0%	
	2006	808.82 *	1,143.97 *	750.47 *	878.52 *	0.0%	
	2007	836.40 *	1,178.12 *	769.92 *	905.11 *	0.0%	
	2008	864.92 *	1,213.29 *	789.88 *	932.51 *	0.0%	
	2009	894.41 *	1,249.52 *	810.35 *	960.73 *	0.0%	
	2010	924.91 *	1,286.82 *	831.35 *	989.81 *	0.0%	
Average:						1.6387%	
Projected to:							
Pre Act 57:	4/1/2013	976.53	1,430.62	957.11	1,088.05		
Post Act 57:	4/1/2013	925.93 *	1,356.49 *	907.52 *	1,031.67 *		

b) Conversion Calculation:

Pre Act 57:	1996	$578.41	$852.41	$581.04	$651.99	
Pre Act 57:	1997	598.13	877.86	596.10	671.73	
Pre Act 57:	1998	618.52	904.07	611.55	692.06	
Pre Act 57:	1999	639.61	931.06	627.40	713.01	
Pre Act 57:	2000	661.42	958.86	643.66	734.59	
Pre Act 57:	2001	683.98	987.49	660.34	756.83	
Pre Act 57:	2002	707.30	1,016.97	677.46	779.73	
Pre Act 57:	2003	731.42	1,047.33	695.01	803.34	
Pre Act 57:	2004	756.36	1,078.60	713.03	827.65	
Pre Act 57:	2005	782.15	1,110.80	731.51	852.71	
Pre Act 57:	2006	808.82	1,143.97	750.47	878.52	
Pre Act 57:	2007	836.40	1,178.12	769.92	905.11	
Pre Act 57:	2008	864.92	1,213.29	789.88	932.51	
Pre Act 57:	2009	894.41	1,249.52	810.35	960.73	
Pre Act 57:	2010	924.91	1,286.82	831.35	989.81	
Pre Act 57:	4/1/2013	976.53	1,430.62	957.11	1,088.05	
Conversion Factor:		5.1817%	5.1817%	5.1817%	5.1817%	
						Note:
Post Act 57:	1996	$548.43	$808.25	$550.93	$618.21	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1997	567.14	832.38	565.21	636.92	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1998	586.47	857.23	579.86	656.20	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1999	606.47	882.82	594.89	676.06	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2000	627.15	909.18	610.31	696.53	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2001	648.54	936.32	626.12	717.61	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2002	670.65	964.27	642.35	739.33	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2004	717.17	1,022.71	676.08	784.77	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2005	741.62	1,053.24	693.60	808.52	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2006	766.91	1,084.69	711.58	832.99	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2007	793.06	1,117.07	730.02	858.21	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2008	820.10	1,150.42	748.95	884.19	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2009	848.07	1,184.77	768.36	910.95	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2010	876.99	1,220.14	788.27	938.52	Pre Act 57 times (1.0 - Factor)
Post Act 57:	4/1/2013	925.93	1,356.49	$907.52	$1,031.67	Pre Act 57 times (1.0 - Factor)

c) Wage Level Adjustment Examples:

(i) Year	1993	1995	1997	1999	
(ii) Wage on claim record	$400.00	$450.00	$420.00	$430.00	
Wage Adjustment:					
(iii) Projection to 04/01/13	$976.53	$1,430.62	$907.52	$1,031.67	
(iv) Wage during year	523.05	827.70	596.10	713.01	
(v) Adjustment Factor	1.866978	1.728418	1.522438	1.446926	(iii) divided by (iv)
(vi) Adjusted to Level	$746.79	$777.79	$639.42	$622.18	(ii) times (v)

* Post Act 57 for 1997-2010 and Projected to 04/01/2013
** Post Act 57 applies to one 1996 case on or after 8-23-96 - Pre Act 57 applies to four 1996 cases on or before 8-22-96
*** Factor reflects that 234/365ths of 1996 was Pre Act 57.

Source: Average Weekly Wage (Smoothed) - Exhibit VII-H, pages 1, 2, 3 and 4 - Column (8)
Projected 04/01/2013 Weekly Wage - Exhibit VII-H, pages 1, 2, 3 and 4 - Column (6)
Wage level decrease - Exhibit VII-G, Page 2.

COAL MINE COMPENSATION RATING BUREAU

WAGE LEVEL OFFSET (Act 57, Section 309) and PENSION PERCENTAGE

State Occupational Disease and Federal Excess

Calculation of Wage Offset

(a) Wage Ranges			Average Benefits Before Offset	Average Benefits After Offset	State OD Claim Count
Above		869.55	527.00	527.00	32
$790.50	-	869.55	527.00	503.09	10
$447.95	-	790.49	408.00	370.95	63
$395.25	-	447.94	272.00	263.50	11
$316.20	-	395.24	263.50	263.50	3
$289.95	-	316.19	263.50	247.94	0
$0.00	-	289.94	207.00	188.21	1
Average/Total			$431.90	$409.52	120

(b) Selected State Indemnity Factor:

(i) After ÷ Before ($409.52 ÷ $431.90)	94.8183%
(ii) Complement (1.0 minus 0.948183)	5.1817%
(iii) Reduced by 10% for Phase-in of Act 57	4.6635%
(See Exhibit VII-G, Page 1)	

Source:

Wage Ranges - Pennsylvania Compensation Rating Bureau
Evaluation of SB801 Amendments to Section 309 of Act 57
Above $869.55 - Claims eligible for maximum under either wage calculation.
$790.50-869.55 - Claims at maximum under current but 2/3 of wage under proposed method.
$447.95-790.49 - Claims at 2/3 under either wage calculation.
$395.25-447.94 - Claims at 2/3 under current method but 50% of maximum under proposed method.
$316.20-395.24 - Claims at 50% under either method.
$289.95-316.19 - Claims at 50% under current method but 90% of maximum under proposed method.
$.00-289.94 - Claims at 90% under either method.

Average Benefits Before and After Act 57

State Claim Counts - Claimant wages from 1987 through 1996 Exposure Years from CMCRB database, projected to 1996 level.

Calculation of Pension Offset Percentage

	Estimates
(a) Union Membership	50.0%
(b) Pension Paid by Employers	50.0%
(c) Present Employer Directly Liable for Pension	50.0%
(d) Resulting Offset for State O.D.	12.5%

Sources: Percentage of Miners eligible: estimate.

COAL MINE COMPENSATION RATING BUREAU

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Anthracite Underground (1011)

	(1) Statewide Avg Wage	(2) Claimants' Actual Avg Wage	(3) (2) Adjusted For Act 57	(4) (3)/(1)	(5) (3) Ex. High & Low	(6) (1) Adjusted To Claimants' Wage Level	(7) (5) & (6) Adjusted Avg Wages	(8) Exponentially Fitted Wages
1990	419.00	539.87	539.87	1.2885	539.87		539.87	473.00
1991	436.00	0.00				476.78	476.78	489.13
1992	455.00	608.33	608.33	1.3370 High		497.56	497.56	505.81
1993	475.00	419.67	419.67	0.8835 Low		519.43	519.43	523.05
1994	493.00	0.00				539.11	539.11	540.89
1995	509.00	0.00				556.61	556.61	559.33
1996	527.00	0.00				576.29	576.29	578.41
1997	542.00	0.00				592.70	592.70	598.13
1998	561.00	0.00				613.47	613.47	618.52
1999	588.00	501.00	528.38	0.8986	528.38		528.38	639.61
2000	611.00	0.00				668.15	668.15	661.42
2001	644.00	0.00				704.24	704.24	683.98
2002	662.00	0.00				723.92	723.92	707.30
2003	675.00	0.00				738.14	738.14	731.42
2004	690.00	0.00				754.54	754.54	756.36
2005	716.00	0.00				782.97	782.97	782.15
2006	745.00	0.00				814.69	814.69	808.82
2007	779.00	0.00				851.87	851.87	836.40
2008	807.00	0.00				882.49	882.49	864.92
2009	836.00	0.00				914.20	914.20	894.41
2010	845.00	0.00				924.04	924.04	924.91
2011	858.00							
			High	1.3370				
			Low	0.8835				
	Average Ratio Claimant/State - High & Low			1.0935				

Projected	
2012	878.00
2013	898.00
2014	919.00
4/1/2013	893.00

Projected Avg. Wage at Claimants' Level

893.00 * 1.0935 = $976.53

Act 57 Factor: 94.8183%

(1) Statewide average weekly wage
(2) CMCRB database, reported State OD average weekly wage
the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .051817)

(3)= Column (2) adjusted for Act 57
(4) =(3)/(1), (3a) average index
(5)Actual adjusted wages excluding High and Low
(6) Wage history based on State OD wages, except for high, low, and zeroes where SAWW times average indices was used
(7)Adjusted Wages using Cols. (5) & (6)
(8) Fitted Wages using Regression on raw data inCol.(7)

Report Date:12-01-11

Run Time: November 14, 2011 - 12:38:11 PM
Filename: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-G,H.xlsm]H-1

Checksum:156,603.216277

COAL MINE COMPENSATION RATING BUREAU

Wage Level Adjustment to Current Level - State Occupational Disease Model

Bituminous Underground (1002)

	(1) Statewide Avg Wage	(2) Claimants' Actual Avg Wage	(3) (2) Adjusted For Act 57	(4) (3)/(1)	(5) (3) Ex. High & Low	(6) (1) Adjusted To Claimants' Wage Level	(7) (5) & (6) Adjusted Avg Wages	(8) Exponentially Fitted Wages
1990	419.00	779.92	779.92	1.8614	779.92		779.92	714.49
1991	436.00	827.00	827.00	1.8968	827.00		827.00	735.82
1992	455.00	702.04	702.04	1.5429	702.04		702.04	757.79
1993	475.00	729.40	729.40	1.5356	729.40		729.40	780.41
1994	493.00	1043.85	1043.85	2.1173	1043.85		1043.85	803.71
1995	509.00	1525.00	1525.00	2.9961 High		815.44	815.44	827.70
1996	527.00	706.64	706.64	1.3409	706.64		706.64	852.41
1997	542.00	719.12	758.42	1.3993	758.42		758.42	877.86
1998	561.00	1058.08	1115.90	1.9891	1115.90		1115.90	904.07
1999	588.00	675.00	711.89	1.2107	711.89		711.89	931.06
2000	611.00	902.80	952.14	1.5583	952.14		952.14	958.86
2001	644.00	653.59	689.31	1.0704 Low		1031.71	1031.71	987.49
2002	662.00	800.15	843.88	1.2747	843.88		843.88	1016.97
2003	675.00	1324.39	1396.77	2.0693	1396.77		1396.77	1047.33
2004	690.00	876.68	924.59	1.3400	924.59		924.59	1078.60
2005	716.00	877.22	925.16	1.2921	925.16		925.16	1110.80
2006	745.00	0.00				1193.52	1193.52	1143.97
2007	779.00	0.00				1247.99	1247.99	1178.12
2008	807.00	0.00				1292.84	1292.84	1213.29
2009	836.00	0.00				1339.30	1339.30	1249.52
2010	845.00	0.00				1353.72	1353.72	1286.82
2011	858.00							

High	2.9961
Low	1.0704
Average Ratio Claimant/State - High & Low	1.6020

Projected	
2012	878.00
2013	898.00
2014	919.00
4/1/2013	893.00

Projected Avg. Wage at Claimants' Level

893.00 * 1.602 = $1,430.62

Act 57 Factor: 94.8183%

(1) Statewide average weekly wag
(2) CMCRB database, reported State OD average weekly wag
the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .05181

(3)= Column (2) adjusted for Act 57
(4) =(3)/(1), (3a) average index
(5)Actual adjusted wages excluding High and Low
(6) Wage history based on State OD wages, except for high, low, and zeroes where SAWW times average indices was used
(7)Adjusted Wages using Cols. (5) & (6)
(8) Fitted Wages using Regression on raw data inCol.(7)

Report Date:12-01-11

Run Time: November 14, 2011 - 12:38:11 PM
Filename: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-G,H.xlsm]H-2

Checksum:201,013.796856

COAL MINE COMPENSATION RATING BUREAU

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Anthracite Surface (1016)

	(1) Statewide Avg Wage	(2) Claimants' Actual Avg Wage	(3) (2) Adjusted For Act 57	(4) (3)/(1)	(5) (3) Ex. High & Low	(6) (1) Adjusted To Claimants' Wage Level	(7) (5) & (6) Adjusted Avg Wages	(8) Exponentially Fitted Wages
1990	419.00	549.31	549.31	1.3110	549.31		549.31	498.34
1991	436.00	492.75	492.75	1.1302	492.75		492.75	511.26
1992	455.00	565.40	565.40	1.2426	565.40		565.40	524.51
1993	475.00	544.73	544.73	1.1468	544.73		544.73	538.10
1994	493.00	543.95	543.95	1.1033	543.95		543.95	552.05
1995	509.00	645.11	645.11	1.2674	645.11		645.11	566.36
1996	527.00	453.71	453.71	0.8609	453.71		453.71	581.04
1997	542.00	530.26	559.24	1.0318	559.24		559.24	596.10
1998	561.00	744.92	785.63	1.4004	785.63		785.63	611.55
1999	588.00	571.47	602.70	1.0250	602.70		602.70	627.40
2000	611.00	133.68	140.99	0.2307 Low		654.87	654.87	643.66
2001	644.00	517.49	545.77	0.8475	545.77		545.77	660.34
2002	662.00	589.00	621.19	0.9384	621.19		621.19	677.46
2003	675.00	633.40	668.01	0.9897	668.01		668.01	695.01
2004	690.00	1568.35	1654.06	2.3972 High		739.54	739.54	713.03
2005	716.00	575.91	607.38	0.8483	607.38		607.38	731.51
2006	745.00	0.00				798.49	798.49	750.47
2007	779.00	733.08	773.14	0.9925	773.14		773.14	769.92
2008	807.00	775.13	817.49	1.0130	817.49		817.49	789.88
2009	836.00	0.00				896.02	896.02	810.35
2010	845.00					905.67	905.67	831.35
2011	858.00							
			High	2.3972				
			Low	0.2307				
	Average Ratio Claimant/State - High & Low			1.0718				

Projected	
2012	878.00
2013	898.00
2014	919.00
4/1/2013	893.00

Projected Avg. Wage at Claimants' Level

893.00 * 1.0718 = $957.11

Act 57 Factor: 94.8183%

(1) Statewide average weekly wage
(2) CMCRB database, reported State OD average weekly wage
the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .051817)

(3)= Column (2) adjusted for Act 57
(4) =(3)/(1), (3a) average index
(5)Actual adjusted wages excluding High and Low
(6) Wage history based on State OD wages, except for high, low, and zeroes where SAWW times average indices was used
(7)Adjusted Wages using Cols. (5) & (6)
(8) Fitted Wages using Regression on raw data inCol.(7)

Report Date:12-01-11

Run Time: November 14, 2011 - 12:38:11 PM
Filename: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-G,H.xlsm]H-3

Checksum:173,815.610830

COAL MINE COMPENSATION RATING BUREAU

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Bituminous Surface (1013)

	(1) Statewide Avg Wage	(2) Claimants' Actual Avg Wage	(3) (2) Adjusted For Act 57	(4) (3)/(1)	(5) (3) Ex. High & Low	(6) (1) Adjusted To Claimants' Wage Level	(7) (5) & (6) Adjusted Avg Wages	(8) Exponentially Fitted Wages
1990	419.00	555.88	555.88	1.3267	555.88		555.88	545.18
1991	436.00	612.13	612.13	1.4040	612.13		612.13	561.68
1992	455.00	652.89	652.89	1.4349	652.89		652.89	578.68
1993	475.00	705.41	705.41	1.4851 High		578.75	578.75	596.20
1994	493.00	621.91	621.91	1.2615	621.91		621.91	614.24
1995	509.00	477.90	477.90	0.9389 Low		620.18	620.18	632.84
1996	527.00	628.07	644.84	1.2236	644.84		644.84	651.99
1997	542.00	698.16	736.31	1.3585	736.31		736.31	671.73
1998	561.00	500.00	527.32	0.9400	527.32		527.32	692.06
1999	588.00	569.19	600.30	1.0209	600.30		600.30	713.01
2000	611.00	0.00				744.45	744.45	734.59
2001	644.00	0.00				784.66	784.66	756.83
2002	662.00	0.00				806.59	806.59	779.73
2003	675.00	0.00				822.43	822.43	803.34
2004	690.00	0.00				840.71	840.71	827.65
2005	716.00	676.00	712.94	0.9957	712.94		712.94	852.71
2006	745.00	0.00				907.72	907.72	878.52
2007	779.00	0.00				949.15	949.15	905.11
2008	807.00	0.00				983.27	983.27	932.51
2009	836.00	0.00				1018.60	1018.60	960.73
2010	845.00	0.00				1029.57	1029.57	989.81
2011	858.00							
			High	1.4851				
			Low	0.9389				
	Average Ratio Claimant/State - High & Low			1.2184				

Projected	
2012	878.00
2013	898.00
2014	919.00
4/1/2013	893.00

Projected Avg. Wage at Claimants' Level

893.00 * 1.2184 = $1,088.05

Act 57 Factor: 94.8183%

(1) Statewide average weekly wage
(2) CMCRB database, reported State OD average weekly wage
the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .051817)
only one of the three claims in 1996 was adjusted by the pre-act 57 wage level
(3)= Column (2) adjusted for Act 57
(4) =(3)/(1), (3a) average index
(5)Actual adjusted wages excluding High and Low
(6) Wage history based on State OD wages, except for high, low, and zeroes where SAWW times average indices was used
(7)Adjusted Wages using Cols. (5) & (6)
(8) Fitted Wages using Regression on raw data inCol.(7)

Report Date:12-01-11

Run Time: November 14, 2011 - 12:38:11 PM
Filename: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[07-G,H.xlsm]H-4

Checksum:170,707.751943

Social Security - Cost of Living Adjustment History and Projection

The following annual cost of living percentage is used to adjust the Social Security benefit calculated at time of accident to retirement age.

Year	Annual Changes
1982	7.4%
1983	3.5%
1984	3.5%
1985	3.1%
1986	1.3%
1987	4.2%
1988	4.0%
1989	4.7%
1990	5.4%
1991	3.7%
1992	3.0%
1993	2.6%
1994	2.8%
1995	2.6%
1996	2.9%
1997	2.1%
1998	1.3%
1999	2.5%
2000	3.5%
2001	2.6%
2002	1.4%
2003	2.1%
2004	2.7%
2005	4.1%
2006	3.3%
2007	2.3%
2008	5.8%
2009	0.0%
2010	0.0%
2011	3.6%
Average All years	3.1%
Average latest 10 years	2.5%
Average latest 5 years	2.3%
Average latest 3 years	1.2%
Selected Annual Change	2.5%
Last Year's Selection was 2.4%	

Source: Social Security Administration Web Site

Social Security Formulas - Historic Primary Insurance Amounts (PIA) and Projections

The following projections are used to calculate the PIA (i.e., SS Benefit) in the SS Offset Model.

	Monthly Wage Amounts Break Points:							
Year	90% of First:	Percent Change	Plus 32% of next:	Percent Change	Plus 15% of next:	Percent Change	Annual SS Wage Base	Percent Change
1982	230		1,158		1,587		35,700	
1983	254	10.4%	1,274	10.0%	1,622	2.2%	37,800	5.9%
1984	267	5.1%	1,345	5.6%	1,688	4.1%	39,600	4.8%
1985	280	4.9%	1,411	4.9%	1,809	7.2%	42,000	6.1%
1986	297	6.1%	1,493	5.8%	1,860	2.8%	43,800	4.3%
1987	310	4.4%	1,556	4.2%	1,884	1.3%	45,000	2.7%
1988	319	2.9%	1,603	3.0%	2,078	10.3%	48,000	6.7%
1989	339	6.3%	1,705	6.4%	2,231	7.4%	51,300	6.9%
1990	356	5.0%	1,789	4.9%	2,305	3.3%	53,400	4.1%
1991	370	3.9%	1,860	4.0%	2,395	3.9%	55,500	3.9%
1992	387	4.6%	1,946	4.6%	2,467	3.0%	57,600	3.8%
1993	401	3.6%	2,019	3.8%	2,630	6.6%	60,600	5.2%
1994	422	5.2%	2,123	5.2%	2,555	-2.9%	61,200	1.0%
1995	426	0.9%	2,141	0.8%	2,658	4.0%	62,700	2.5%
1996	437	2.6%	2,198	2.7%	2,815	5.9%	65,400	4.3%
1997	455	4.1%	2,286	4.0%	2,959	5.1%	68,400	4.6%
1998	477	4.8%	2,398	4.9%	3,175	7.3%	72,600	6.1%
1999	505	5.9%	2,538	5.8%	3,307	4.2%	76,200	5.0%
2000	531	5.1%	2,671	5.2%	3,498	5.8%	80,400	5.5%
2001	561	5.6%	2,820	5.6%	3,694	5.6%	84,900	5.6%
2002	592	5.5%	2,975	5.5%	3,683	-0.3%	87,000	2.5%
2003	606	2.4%	3,047	2.4%	3,672	-0.3%	87,900	1.0%
2004	612	1.0%	3,077	1.0%	3,811	3.8%	90,000	2.4%
2005	627	2.5%	3,152	2.4%	4,071	6.8%	94,200	4.7%
2006	656	4.6%	3,299	4.7%	4,170	2.4%	97,500	3.5%
2007	680	3.7%	3,420	3.7%	4,400	5.5%	102,000	4.6%
2008	711	4.6%	3,577	4.6%	4,612	4.8%	106,800	4.7%
2009	744	4.6%	3,739	4.5%	4,417	-4.2%	106,800	0.0%
2010	761	2.3%	3,825	2.3%	4,314	-2.3%	106,800	0.0%
2011	749	-1.6%	3,768	-1.5%	4,383	1.6%	106,800	0.0%
2012	767	2.4%	3,857	2.4%	4,551	3.8%	110,100	3.1%
Average All years		4.1%		4.1%		3.6%		3.8%
Average latest 10 years		2.6%		2.6%		2.2%		2.4%
Average latest 5 years		2.5%		2.5%		0.7%		1.6%
Average latest 3 years		1.0%		1.1%		1.0%		1.0%
Last Year's Selection		3.0%		3.0%		3.0%		3.0%
Selection		2.5%		2.5%		2.5%		2.5%
Projections		Selected		Selected		Selected		Selected
2012	767	Actual	3,857	Actual	4,551	Actual	110,100	Actual
2013	786	2.5%	3,953	2.5%	4,665	2.5%	112,900	2.5%
2014	806	2.5%	4,052	2.5%	4,782	2.5%	115,700	2.5%
Average Break Point For Policies effective between 4-1-2012 and 4-1-2013	781		3,929		4,637		112,200	

Note: Weighted average of the three calendar years: 2012, 2013, 2014.

Weights:	2012	28.125%
	2013	68.750%
	2014	3.125%
		100.00%

Notes:

The above weights assume 1-year policies effective between 4-1-2012 and 4-1-2013
E.G.: 28.125% of the losses will occur between 4-1-2012 and 12-31-2013.
68.750% of the losses will occur between 1-1-2014 and 12-31-2014.
3.125% of the losses will occur between 1-1-2015 and 3-31-2015.

Source: Social Security Administration Web Site

Social Security Formulas - Primary Insurance Amount (PIA) Calculations
Example Calculations

I. Break Point Monthly Wage Amounts and Factors (Exhibit VII-J, Page 2)

Break Points (Projected to average accident date of 4-1-2013 with a 4-1-2012 filing effective date.)

		Monthly Wages		
	Yearly Maximum	First Break Point	Second Break Point	Third Break Point
Wage Amount:	112,200	781	3,929	4,637
Factor:		90%	32%	15%

II. Example Calculations

Example Number	Monthly Wage	Adjusted Monthly Wage (a)	PIA at each Breakpoint First (b)	Second (c)	Third (d)	Total PIA
1	2,000	2,000	781	1,219	0	
			90%	32%	15%	
			703	390	0	1,093
2	4,000	4,000	781	3,219	0	
			90%	32%	15%	
			703	1,030	0	1,733
3	6,000	6,000	781	3,929	1,290	
			90%	32%	15%	
			703	1,257	194	2,154
4	8,000	8,000	781	3,929	3,290	
			90%	32%	15%	
			703	1,257	494	2,454
5	10,000	9,350	781	3,929	4,637	
			90%	32%	15%	
			703	1,257	696	2,656
6	12,000	9,350	781	3,929	4,637	
			90%	32%	15%	
			703	1,257	696	2,656

Notes:
(a) Monthly Wage limited to Monthly Maximum ($112,200/12 = $9,350)
(b) minimum of adjusted monthly wage and $781
(c) minimum of (adjusted monthly wage less $781) and $3,929
(d) minimum of (adjusted monthly wage less $781 less $3,929) and $4,637

Source: Exhibit VII-J, Page 2

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

ANTHRACITE UNDERGROUND (0160)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	-	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	1	1	-	-	-	-	-	1.00	-	-	-
1993	3	1	-	2	-	0.30	0.06	1.06	1.94	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	0.0251	0.0064
2010	-	-	-	-	-	-	-	-	-	0.0538	0.0138
Total	5	2	-	3	-	0.45	0.09	2.09	2.91	0.0789	0.0203

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 0.7181	-	436	1.038	30.5	-
1992	1.0000	0.9328	1.0720	455	1.038	38.0	2.6316
1993	1.0600	1.1820	0.8968	475	1.038	46.1	2.2993
1994	-	1.3107	-	493	1.038	49.3	-
1995	-	1.4935	-	509	1.038	54.4	-
1996	-	1.6127	-	527	1.038	56.7	-
1997	-	1.5716	-	542	1.038	53.7	-
1998	-	1.7623	-	561	1.038	58.2	-
1999	0.0300	1.8142	0.0165	588	1.038	57.2	0.0524
2000	-	1.3702	-	611	1.038	41.5	-
2001	-	1.6365	-	644	1.038	47.1	-
2002	-	1.3865	-	662	1.038	38.8	-
2003	-	1.3543	-	675	1.038	37.2	-
2004	-	1.3453	-	690	1.038	36.1	-
2005	-	1.4176	-	716	1.038	36.7	-
2006	-	1.4425	-	745	1.038	35.9	-
2007	-	1.6625	-	779	1.038	39.5	-
2008	-	2.1367	-	807	1.038	49.1	-
2009	0.0064	1.3359	0.0048	836	1.038	29.6	0.0218
2010	0.0138	1.3048	0.0106	845	1.038	28.6	0.0483
Total	2.1103	28.7907	0.0733			864.2	0.2442

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

BITUMINOUS UNDERGROUND(0158)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	6	2	-	4	-	0.60	0.12	2.12	3.88	-	-
1993	1	1	-	-	-	-	-	1.00	-	-	-
1994	1	1	-	-	-	-	-	1.00	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1997	3	-	-	3	-	0.45	0.09	0.09	2.91	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	2	1	-	1	-	0.15	0.03	1.03	0.97	-	-
2000	2	1	-	1	-	0.15	0.03	1.03	0.97	-	-
2001	3	1	-	2	-	0.10	0.10	1.10	1.90	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0307	0.0079
2005	1	-	1	-	0.30	-	-	0.30	0.70	0.0848	0.0218
2006	-	-	-	-	-	-	-	-	-	0.1725	0.0443
2007	-	-	-	-	-	-	-	-	-	0.2963	0.0760
2008	-	-	-	-	-	-	-	-	-	0.5656	0.1452
2009	-	-	-	-	-	-	-	-	-	0.8959	0.2300
2010	-	-	-	-	-	-	-	-	-	1.7663	0.4533
Total	21	7	1	13	0.30	1.65	0.45	7.75	13.25	3.8119	0.9784

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 58.3182	-	436	1.392	1,847.9	-
1992	2.1200	63.4013	0.0334	455	1.392	1,925.1	0.1101
1993	1.0000	52.7565	0.0190	475	1.392	1,534.4	0.0652
1994	1.0000	60.5909	0.0165	493	1.392	1,697.9	0.0589
1995	-	65.2711	-	509	1.392	1,771.6	-
1996	0.0300	75.2230	0.0004	527	1.392	1,972.0	0.0015
1997	0.0900	70.3967	0.0013	542	1.392	1,794.4	0.0050
1998	-	61.0873	-	561	1.392	1,504.3	-
1999	1.0300	58.6852	0.0176	588	1.392	1,378.8	0.0747
2000	1.0300	47.5206	0.0217	611	1.392	1,074.5	0.0959
2001	1.1000	48.5226	0.0227	644	1.392	1,040.9	0.1057
2002	-	40.8380	-	662	1.392	852.2	-
2003	-	36.4984	-	675	1.392	747.0	-
2004	0.0579	46.0739	0.0013	690	1.392	922.5	0.0063
2005	0.3218	66.2758	0.0049	716	1.392	1,278.8	0.0252
2006	0.0443	70.4659	0.0006	745	1.392	1,306.7	0.0034
2007	0.0760	79.9043	0.0010	779	1.392	1,417.1	0.0054
2008	0.1452	101.3540	0.0014	807	1.392	1,735.1	0.0084
2009	0.2300	101.3481	0.0023	836	1.392	1,674.8	0.0137
2010	0.4533	125.9808	0.0036	845	1.392	2,059.7	0.0220
Total	8.7284	1,330.5126	0.0066			29,535.7	0.0296

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

ANTHRACITE SURFACE(0153)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 5	# 0	# 0	# 5	# 0.00	# 0.75	# 0.15	# 0.15	# 4.85	# 0.0000	# 0.0000
1992	3	1	-	2	-	0.30	0.06	1.06	1.94	-	-
1993	6	2	1	3	0.30	0.45	0.09	2.39	3.61	-	-
1994	5	-	1	4	0.30	0.60	0.12	0.42	4.58	-	-
1995	4	1	1	2	0.30	0.30	0.06	1.36	2.64	-	-
1996	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1997	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	1	-	0.30	-	-	0.30	0.70	-	-
2001	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2002	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2003	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2004	1	1	-	-	-	-	-	1.00	-	-	-
2005	-	-	-	-	-	-	-	-	-	0.0115	0.0030
2006	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0340	0.0087
2007	2	-	-	2	-	0.10	0.10	0.10	1.90	0.0691	0.0177
2008	-	-	-	-	-	-	-	-	-	0.1163	0.0299
2009	-	-	-	-	-	-	-	-	-	0.1541	0.0396
2010	-	-	-	-	-	-	-	-	-	0.3040	0.0780
Total	35	6	4	25	1.20	3.15	0.87	8.07	26.93	0.6891	0.1769

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.1500	$ 30.9566	0.0048	436	1.038	1,315.4	0.0114
1992	1.0600	29.4761	0.0360	455	1.038	1,200.2	0.0883
1993	2.3900	30.1034	0.0794	475	1.038	1,174.1	0.2036
1994	0.4200	30.2105	0.0139	493	1.038	1,135.3	0.0370
1995	1.3600	20.2889	0.0670	509	1.038	738.5	0.1842
1996	0.0300	16.1922	0.0019	527	1.038	569.2	0.0053
1997	0.0600	17.7831	0.0034	542	1.038	607.9	0.0099
1998	-	17.3763	-	561	1.038	573.8	-
1999	-	18.4411	-	588	1.038	581.0	-
2000	0.3000	16.8078	0.0178	611	1.038	509.6	0.0589
2001	0.0500	12.9237	0.0039	644	1.038	371.8	0.0134
2002	0.0500	11.0466	0.0045	662	1.038	309.2	0.0162
2003	1.0500	11.9282	0.0880	675	1.038	327.4	0.3207
2004	1.0000	12.3597	0.0809	690	1.038	331.9	0.3013
2005	0.0030	12.1409	0.0002	716	1.038	314.2	0.0009
2006	0.0587	12.0653	0.0049	745	1.038	300.0	0.0196
2007	0.1177	14.8666	0.0079	779	1.038	353.6	0.0333
2008	0.0299	16.2202	0.0018	807	1.038	372.4	0.0080
2009	0.0396	15.8935	0.0025	836	1.038	352.2	0.0112
2010	0.0780	13.3088	0.0059	845	1.038	291.8	0.0267
Total	8.2469	360.3895	0.0229			11,729.5	0.0703

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

BITUMINOUS SURFACE(0156)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Reported	Awarded	Pending	Denied	Pending Awarded	Denied Reopened	Denied Awarded	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded
Year					(3) * 30%			(2)+(5)+(7)	(1)-(8)		(10)xAwd Ratio
1991	# 3	# 0	# 0	# 3	# 0.00	# 0.45	# 0.09	# 0.09	# 2.91	# 0.0000	# 0.0000
1992	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1993	1	1	-	-	-	-	-	1.00	-	-	-
1994	3	1	-	2	-	0.30	0.06	1.06	1.94	-	-
1995	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1996	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1997	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1998	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1999	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	0.0197	0.0051
2006	-	-	-	-	-	-	-	-	-	0.0494	0.0127
2007	-	-	-	-	-	-	-	-	-	0.0990	0.0254
2008	-	-	-	-	-	-	-	-	-	0.1759	0.0452
2009	-	-	-	-	-	-	-	-	-	0.2031	0.0521
2010	-	-	-	-	-	-	-	-	-	0.3446	0.0885
Total	16	2	-	14	-	2.10	0.42	2.42	13.58	0.8918	0.2289

	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total Awarded	Payroll ($M)	Frequency	Statewide Average	Adjustment	Estimated Miner	Frequency Per 100
Year	(8)+(11)		(12)/(13)	Weekly Wage	Factor	Years	Miner Years
1991	# 0.0900	$ 104.5835	0.0009	436	1.038	4,444.0	0.0020
1992	0.0300	100.9994	0.0003	455	1.038	4,112.5	0.0007
1993	1.0000	94.5566	0.0106	475	1.038	3,688.1	0.0271
1994	1.0600	92.4646	0.0115	493	1.038	3,474.8	0.0305
1995	0.0600	78.7526	0.0008	509	1.038	2,866.5	0.0021
1996	0.0600	77.8284	0.0008	527	1.038	2,736.1	0.0022
1997	0.0600	67.9058	0.0009	542	1.038	2,321.2	0.0026
1998	0.0300	63.6516	0.0005	561	1.038	2,102.1	0.0014
1999	0.0300	54.1623	0.0006	588	1.038	1,706.6	0.0018
2000	-	49.9356	-	611	1.038	1,514.1	-
2001	-	58.1513	-	644	1.038	1,672.9	-
2002	-	53.5021	-	662	1.038	1,497.3	-
2003	-	47.8737	-	675	1.038	1,314.0	-
2004	-	56.2173	-	690	1.038	1,509.5	-
2005	0.0051	64.8716	0.0001	716	1.038	1,678.6	0.0003
2006	0.0127	63.7985	0.0002	745	1.038	1,586.5	0.0008
2007	0.0254	64.8081	0.0004	779	1.038	1,541.3	0.0016
2008	0.0452	74.6012	0.0006	807	1.038	1,712.7	0.0026
2009	0.0521	63.3067	0.0008	836	1.038	1,403.0	0.0037
2010	0.0885	73.6311	0.0012	845	1.038	1,614.4	0.0055
Total	2.6489	1,405.6020	0.0019			44,496.2	0.0060

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

FOUR STANDARD CLASSES

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
1991	# 8	# 0	# 0	# 8	# 0.00	# 1.20	# 0.24	# 0.24	# 7.76	# 0.0000	# 0.0000
1992	11	4	-	7	-	1.05	0.21	4.21	6.79	-	-
1993	11	5	1	5	0.30	0.75	0.15	5.45	5.55	-	-
1994	9	2	1	6	0.30	0.90	0.18	2.48	6.52	-	-
1995	6	1	1	4	0.30	0.60	0.12	1.42	4.58	-	-
1996	4	-	-	4	-	0.60	0.12	0.12	3.88	-	-
1997	7	-	-	7	-	1.05	0.21	0.21	6.79	-	-
1998	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1999	4	1	-	3	-	0.45	0.09	1.09	2.91	-	-
2000	3	1	1	1	0.30	0.15	0.03	1.33	1.67	-	-
2001	4	1	-	3	-	0.15	0.15	1.15	2.85	-	-
2002	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2003	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2004	2	1	-	1	-	0.05	0.05	1.05	0.95	0.0307	0.0079
2005	1	-	1	-	0.30	-	-	0.30	0.70	0.1160	0.0298
2006	1	-	-	1	-	0.05	0.05	0.05	0.95	0.2559	0.0657
2007	2	-	-	2	-	0.10	0.10	0.10	1.90	0.4644	0.1192
2008	-	-	-	-	-	-	-	-	-	0.8578	0.2202
2009	-	-	-	-	-	-	-	-	-	1.2783	0.3281
2010	-	-	-	-	-	-	-	-	-	2.4687	0.6336
Total	77	17	5	55	1.50	7.35	1.83	20.33	56.67	5.4718	1.4044

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.2400	$ 194.5764	0.0012	436		7,637.8	0.0031
1992	4.2100	194.8096	0.0216	455		7,275.8	0.0579
1993	5.4500	178.5985	0.0305	475		6,442.7	0.0846
1994	2.4800	184.5767	0.0134	493		6,357.3	0.0390
1995	1.4200	165.8061	0.0086	509		5,431.0	0.0261
1996	0.1200	170.8563	0.0007	527		5,334.0	0.0022
1997	0.2100	157.6572	0.0013	542		4,777.2	0.0044
1998	0.0300	143.8775	0.0002	561		4,238.4	0.0007
1999	1.0900	133.1028	0.0082	588		3,723.6	0.0293
2000	1.3300	115.6342	0.0115	611		3,139.7	0.0424
2001	1.1500	121.2341	0.0095	644		3,132.7	0.0367
2002	0.0500	106.7732	0.0005	662		2,697.5	0.0019
2003	1.0500	97.6546	0.0108	675		2,425.6	0.0433
2004	1.0579	115.9962	0.0091	690		2,800.0	0.0378
2005	0.3298	144.7059	0.0023	716		3,308.3	0.0100
2006	0.1157	147.7722	0.0008	745		3,229.1	0.0036
2007	0.2192	161.2415	0.0014	779		3,351.5	0.0065
2008	0.2202	194.3121	0.0011	807		3,869.3	0.0057
2009	0.3281	181.8842	0.0018	836		3,459.6	0.0095
2010	0.6336	214.2255	0.0030	845		3,994.5	0.0159
Total	21.7344	3,125.2948	0.0070			86,625.6	0.0251

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): N/A
Col.(17): Total of 4 std. classes
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

COKE(0154)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.00	0.0001
2003	-	-	-	-	-	-	-	-	-	0.00	0.0003
2004	-	-	-	-	-	-	-	-	-	0.00	0.0006
2005	-	-	-	-	-	-	-	-	-	0.01	0.0013
2006	-	-	-	-	-	-	-	-	-	0.01	0.0023
2007	-	-	-	-	-	-	-	-	-	0.01	0.0037
2008	-	-	-	-	-	-	-	-	-	0.02	0.0043
2009	-	-	-	-	-	-	-	-	-	0.01	0.0034
2010	-	-	-	-	-	-	-	-	-	0.02	0.0052
Total	-	-	-	-	-	-	-	-	-	0.08	0.0212

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 52.4511	-	436	1.038	2,228.8	-
1992	-	42.7613	-	455	1.038	1,741.2	-
1993	-	53.6197	-	475	1.038	2,091.4	-
1994	-	54.7213	-	493	1.038	2,056.4	-
1995	-	55.0002	-	509	1.038	2,001.9	-
1996	-	54.5712	-	527	1.038	1,918.5	-
1997	-	53.1191	-	542	1.038	1,815.7	-
1998	-	13.3539	-	561	1.038	441.0	-
1999	-	12.2935	-	588	1.038	387.3	-
2000	-	12.0926	-	611	1.038	366.7	-
2001	-	10.3758	-	644	1.038	298.5	-
2002	0.0001	10.4850	0.0000	662	1.038	293.4	0.0000
2003	0.0003	11.5341	0.0000	675	1.038	316.6	0.0001
2004	0.0006	12.0491	0.0000	690	1.038	323.5	0.0002
2005	0.0013	12.8610	0.0001	716	1.038	332.8	0.0004
2006	0.0023	12.7374	0.0002	745	1.038	316.8	0.0007
2007	0.0037	13.6699	0.0003	779	1.038	325.1	0.0011
2008	0.0043	9.7611	0.0004	807	1.038	224.1	0.0019
2009	0.0034	5.1736	0.0007	836	1.038	114.7	0.0029
2010	0.0052	5.4357	0.0010	845	1.038	119.2	0.0044
Total	0.0212	508.0666	0.0000			17,713.6	0.0001

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

AUGER(0157)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.00	0.0000
2003	-	-	-	-	-	-	-	-	-	0.00	0.0000
2004	-	-	-	-	-	-	-	-	-	0.00	0.0001
2005	-	-	-	-	-	-	-	-	-	0.00	0.0001
2006	-	-	-	-	-	-	-	-	-	0.00	0.0002
2007	-	-	-	-	-	-	-	-	-	0.00	0.0003
2008	-	-	-	-	-	-	-	-	-	0.00	0.0011
2009	-	-	-	-	-	-	-	-	-	0.00	0.0006
2010	-	-	-	-	-	-	-	-	-	0.00	0.0008
Total	-	-	-	-	-	-	-	-	-	0.01	0.0032

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 1.7188	-	436	1.038	73.0	-
1992	-	1.1816	-	455	1.038	48.1	-
1993	-	1.1122	-	475	1.038	43.4	-
1994	-	1.4850	-	493	1.038	55.8	-
1995	-	1.4996	-	509	1.038	54.6	-
1996	-	0.8466	-	527	1.038	29.8	-
1997	-	1.1935	-	542	1.038	40.8	-
1998	-	1.2379	-	561	1.038	40.9	-
1999	-	1.1369	-	588	1.038	35.8	-
2000	-	1.2059	-	611	1.038	36.6	-
2001	-	1.4291	-	644	1.038	41.1	-
2002	0.0000	1.1508	0.0000	662	1.038	32.2	0.0000
2003	0.0000	1.1022	0.0000	675	1.038	30.3	0.0001
2004	0.0001	1.0588	0.0000	690	1.038	28.4	0.0002
2005	0.0001	1.0265	0.0001	716	1.038	26.6	0.0004
2006	0.0002	1.0668	0.0002	745	1.038	26.5	0.0007
2007	0.0003	1.1212	0.0003	779	1.038	26.7	0.0012
2008	0.0011	2.5068	0.0004	807	1.038	57.6	0.0019
2009	0.0006	0.9470	0.0006	836	1.038	21.0	0.0029
2010	0.0008	0.8141	0.0009	845	1.038	17.8	0.0043
Total	0.0032	24.8413	0.0001			767.0	0.0004

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

ANTHRACITE CO-GEN(0181)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.00	0.0001
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	0.00	0.0002
2004	-	-	-	-	-	-	-	-	-	0.00	0.0003
2005	-	-	-	-	-	-	-	-	-	0.00	0.0008
2006	-	-	-	-	-	-	-	-	-	0.01	0.0015
2007	-	-	-	-	-	-	-	-	-	0.01	0.0025
2008	-	-	-	-	-	-	-	-	-	0.01	0.0035
2009	-	-	-	-	-	-	-	-	-	0.02	0.0052
2010	-	-	-	-	-	-	-	-	-	0.03	0.0082
Total	1	-	-	1	-	0.05	0.05	0.05	0.95	0.09	0.0223

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 1.0931	# 0.0000	436	1.038	46.4	-
1992	-	3.5055	-	455	1.038	142.7	-
1993	-	3.6244	-	475	1.038	141.4	-
1994	-	3.7045	-	493	1.038	139.2	-
1995	-	3.4818	-	509	1.038	126.7	-
1996	-	3.7590	-	527	1.038	132.1	-
1997	-	3.5202	-	542	1.038	120.3	-
1998	-	3.4588	-	561	1.038	114.2	-
1999	-	3.6043	-	588	1.038	113.6	-
2000	-	4.4735	-	611	1.038	135.6	-
2001	-	4.6618	-	644	1.038	134.1	-
2002	0.0001	5.6588	0.0000	662	1.038	158.4	0.0000
2003	0.0502	7.0096	0.0072	675	1.038	192.4	0.0261
2004	0.0003	7.3515	0.0000	690	1.038	197.4	0.0002
2005	0.0008	7.8553	0.0001	716	1.038	203.3	0.0004
2006	0.0015	8.4125	0.0002	745	1.038	209.2	0.0007
2007	0.0025	9.1867	0.0003	779	1.038	218.5	0.0011
2008	0.0035	7.5214	0.0005	807	1.038	172.7	0.0020
2009	0.0052	7.5347	0.0007	836	1.038	167.0	0.0031
2010	0.0082	7.9338	0.0010	845	1.038	173.9	0.0047
Total	0.0723	107.3512	0.0007			3,039.1	0.0024

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

BITUMINOUS CO-GEN(0182)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Reported	Awarded	Pending	Denied	Pending Awarded	Denied Reopened	Denied Awarded	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded
Year					(3) * 30%			(2)+(5)+(7)	(1)-(8)		(10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.00	0.0000
2003	-	-	-	-	-	-	-	-	-	0.00	0.0001
2004	-	-	-	-	-	-	-	-	-	0.00	0.0003
2005	-	-	-	-	-	-	-	-	-	0.00	0.0009
2006	-	-	-	-	-	-	-	-	-	0.01	0.0017
2007	-	-	-	-	-	-	-	-	-	0.01	0.0029
2008	-	-	-	-	-	-	-	-	-	0.01	0.0037
2009	-	-	-	-	-	-	-	-	-	0.02	0.0051
2010	-	-	-	-	-	-	-	-	-	0.04	0.0090
Total	-	-	-	-	-	-	-	-	-	0.09	0.0237

	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total Awarded	Payroll ($M)	Frequency	Statewide Average	Adjustment	Estimated Miner	Frequency Per 100
Year	(8)+(11)		(12)/(13)	Weekly Wage	Factor	Years	Miner Years
1991	# 0.0000	$ 0.0000	# 0.0000	436	1.038	-	-
1992	-	0.0476	-	455	1.038	1.9	-
1993	-	0.3915	-	475	1.038	15.3	-
1994	-	0.3776	-	493	1.038	14.2	-
1995	-	0.3602	-	509	1.038	13.1	-
1996	-	0.3702	-	527	1.038	13.0	-
1997	-	0.8561	-	542	1.038	29.3	-
1998	-	1.1612	-	561	1.038	38.3	-
1999	-	1.4943	-	588	1.038	47.1	-
2000	-	1.8707	-	611	1.038	56.7	-
2001	-	2.1213	-	644	1.038	61.0	-
2002	0.0000	2.3861	0.0000	662	1.038	66.8	0.0000
2003	0.0001	3.0525	0.0000	675	1.038	83.8	0.0001
2004	0.0003	6.3745	0.0000	690	1.038	171.2	0.0002
2005	0.0009	8.5248	0.0001	716	1.038	220.6	0.0004
2006	0.0017	9.4236	0.0002	745	1.038	234.3	0.0007
2007	0.0029	10.8291	0.0003	779	1.038	257.5	0.0011
2008	0.0037	8.4819	0.0004	807	1.038	194.7	0.0019
2009	0.0051	7.8664	0.0006	836	1.038	174.3	0.0029
2010	0.0090	9.2986	0.0010	845	1.038	203.9	0.0044
Total	0.0237	75.2882	0.0003			1,897.0	0.0012

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

ANTHRACITE PREP PLANT(0183)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.00	0.0001
2003	-	-	-	-	-	-	-	-	-	0.00	0.0003
2004	-	-	-	-	-	-	-	-	-	0.00	0.0005
2005	-	-	-	-	-	-	-	-	-	0.01	0.0013
2006	-	-	-	-	-	-	-	-	-	0.01	0.0022
2007	1	-	-	1	-	0.05	0.05	0.05	0.95	0.02	0.0039
2008	-	-	-	-	-	-	-	-	-	0.03	0.0070
2009	-	-	-	-	-	-	-	-	-	0.04	0.0110
2010	-	-	-	-	-	-	-	-	-	0.05	0.0138
Total	2	1	-	1	-	0.05	0.05	1.05	0.95	0.16	0.0401

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 0.0000	# 0.0000	436	1.038	-	-
1992	-	-	-	455	1.038	-	-
1993	-	-	-	475	1.038	-	-
1994	-	-	-	493	1.038	-	-
1995	-	-	-	509	1.038	-	-
1996	-	0.2211	-	527	1.038	7.8	-
1997	1.0000	1.1494	0.8700	542	1.038	39.3	2.5445
1998	-	1.0329	-	561	1.038	34.1	-
1999	-	1.2311	-	588	1.038	38.8	-
2000	-	1.3195	-	611	1.038	40.0	-
2001	-	2.2163	-	644	1.038	63.8	-
2002	0.0001	2.3228	0.0000	662	1.038	65.0	0.0002
2003	0.0003	3.4080	0.0001	675	1.038	93.5	0.0003
2004	0.0005	4.4067	0.0001	690	1.038	118.3	0.0005
2005	0.0013	5.1701	0.0003	716	1.038	133.8	0.0010
2006	0.0022	4.8859	0.0005	745	1.038	121.5	0.0018
2007	0.0539	5.8173	0.0093	779	1.038	138.4	0.0389
2008	0.0070	5.7335	0.0012	807	1.038	131.6	0.0053
2009	0.0110	6.2646	0.0018	836	1.038	138.8	0.0079
2010	0.0138	4.8426	0.0029	845	1.038	106.2	0.0130
Total	1.0901	50.0218	0.0218			1,270.9	0.0858

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

BITUMINOUS PREP PLANT(0184)

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.00	0.0001
2003	-	-	-	-	-	-	-	-	-	0.00	0.0004
2004	-	-	-	-	-	-	-	-	-	0.00	0.0009
2005	-	-	-	-	-	-	-	-	-	0.01	0.0018
2006	-	-	-	-	-	-	-	-	-	0.01	0.0031
2007	-	-	-	-	-	-	-	-	-	0.02	0.0051
2008	-	-	-	-	-	-	-	-	-	0.04	0.0093
2009	-	-	-	-	-	-	-	-	-	0.05	0.0129
2010	-	-	-	-	-	-	-	-	-	0.10	0.0250
Total	1	-	-	1	-	0.15	0.03	0.03	0.97	0.23	0.0586

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 0.0000	# 0.0000	436	1.392	-	-
1992	-	-	-	455	1.392	-	-
1993	-	-	-	475	1.392	-	-
1994	-	-	-	493	1.392	-	-
1995	-	-	-	509	1.392	-	-
1996	-	3.0666	-	527	1.392	80.4	-
1997	-	13.7836	-	542	1.392	351.3	-
1998	-	11.1121	-	561	1.392	273.6	-
1999	-	10.6918	-	588	1.392	251.2	-
2000	0.0300	8.5748	0.0035	611	1.392	193.9	0.0155
2001	-	10.1550	-	644	1.392	217.8	-
2002	0.0001	10.0945	0.0000	662	1.392	210.7	0.0001
2003	0.0004	10.1952	0.0000	675	1.392	208.7	0.0002
2004	0.0009	13.4602	0.0001	690	1.392	269.5	0.0003
2005	0.0018	16.5483	0.0001	716	1.392	319.3	0.0006
2006	0.0031	17.0510	0.0002	745	1.392	316.2	0.0010
2007	0.0051	18.8952	0.0003	779	1.392	335.1	0.0015
2008	0.0093	21.2503	0.0004	807	1.392	363.8	0.0025
2009	0.0129	19.8280	0.0007	836	1.392	327.7	0.0039
2010	0.0250	25.8436	0.0010	845	1.392	422.5	0.0059
Total	0.0886	210.5502	0.0004			4,141.7	0.0021

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

TOTAL OTHER CLASSES

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAwd Ratio
1991	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	0.0018	0.0005
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0050	0.0013
2004	-	-	-	-	-	-	-	-	-	0.0105	0.0027
2005	-	-	-	-	-	-	-	-	-	0.0244	0.0063
2006	-	-	-	-	-	-	-	-	-	0.0432	0.0111
2007	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0719	0.0184
2008	-	-	-	-	-	-	-	-	-	0.1119	0.0287
2009	-	-	-	-	-	-	-	-	-	0.1486	0.0382
2010	-	-	-	-	-	-	-	-	-	0.2414	0.0620
Total	4	1	-	3	-	0.25	0.13	1.13	2.87	0.6587	0.1691

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.0000	$ 55.2630	# 0.0000	436		2,348.2	-
1992	-	47.4960	-	455		1,933.9	-
1993	-	58.7478	-	475		2,291.5	-
1994	-	60.2884	-	493		2,265.6	-
1995	-	60.3418	-	509		2,196.3	-
1996	-	62.8347	-	527		2,181.6	-
1997	1.0000	73.6219	0.0136	542		2,396.7	0.0417
1998	-	31.3568	-	561		942.1	-
1999	-	30.4519	-	588		873.8	-
2000	0.0300	29.5370	0.0010	611		829.5	0.0036
2001	-	30.9593	-	644		816.3	-
2002	0.0005	32.0980	0.0000	662		826.5	0.0001
2003	0.0513	36.3016	0.0014	675		925.3	0.0055
2004	0.0027	44.7008	0.0001	690		1,108.3	0.0002
2005	0.0063	51.9860	0.0001	716		1,236.4	0.0005
2006	0.0111	53.5772	0.0002	745		1,224.5	0.0009
2007	0.0684	59.5194	0.0012	779		1,301.3	0.0053
2008	0.0287	55.2550	0.0005	807		1,144.5	0.0025
2009	0.0382	47.6143	0.0008	836		943.5	0.0040
2010	0.0620	54.1684	0.0011	845		1,043.5	0.0059
Total	1.2991	976.1193	0.0013			28,829.3	0.0045

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): N/A
Col.(17): Total of other classes
Col.(18): (12) / (17) x 100

FTI - PAB

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

GRAND TOTAL

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
1991	# 8	# 0	# 0	# 8	# 0.00	# 1.20	# 0.24	# 0.24	# 7.76	# 0.0000	# 0.0000
1992	11	4	-	7	-	1.05	0.21	4.21	6.79	-	-
1993	11	5	1	5	0.30	0.75	0.15	5.45	5.55	-	-
1994	9	2	1	6	0.30	0.90	0.18	2.48	6.52	-	-
1995	6	1	1	4	0.30	0.60	0.12	1.42	4.58	-	-
1996	4	-	-	4	-	0.60	0.12	0.12	3.88	-	-
1997	8	1	-	7	-	1.05	0.21	1.21	6.79	-	-
1998	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1999	4	1	-	3	-	0.45	0.09	1.09	2.91	-	-
2000	4	1	1	2	0.30	0.30	0.06	1.36	2.64	-	-
2001	4	1	-	3	-	0.15	0.15	1.15	2.85	-	-
2002	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0018	0.0005
2003	3	1	-	2	-	0.10	0.10	1.10	1.90	0.0050	0.0013
2004	2	1	-	1	-	0.05	0.05	1.05	0.95	0.0411	0.0106
2005	1	-	1	-	0.30	-	-	0.30	0.70	0.1404	0.0360
2006	1	-	-	1	-	0.05	0.05	0.05	0.95	0.2992	0.0768
2007	3	-	-	3	-	0.15	0.15	0.15	2.85	0.5363	0.1376
2008	-	-	-	-	-	-	-	-	-	0.9697	0.2489
2009	-	-	-	-	-	-	-	-	-	1.4269	0.3662
2010	-	-	-	-	-	-	-	-	-	2.7101	0.6956
Total	81	18	5	58	1.50	7.60	1.96	21.46	59.54	6.1305	1.5735

Year	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
1991	# 0.2400	$ 249.8394	# 0.0010	436		9,986.0	0.0024
1992	4.2100	242.3056	0.0174	455		9,209.7	0.0457
1993	5.4500	237.3463	0.0230	475		8,734.2	0.0624
1994	2.4800	244.8651	0.0101	493		8,622.9	0.0288
1995	1.4200	226.1479	0.0063	509		7,627.3	0.0186
1996	0.1200	233.6910	0.0005	527		7,515.6	0.0016
1997	1.2100	231.2791	0.0052	542		7,173.9	0.0169
1998	0.0300	175.2343	0.0002	561		5,180.5	0.0006
1999	1.0900	163.5547	0.0067	588		4,597.4	0.0237
2000	1.3600	145.1712	0.0094	611		3,969.2	0.0343
2001	1.1500	152.1934	0.0076	644		3,949.0	0.0291
2002	0.0505	138.8712	0.0004	662		3,524.0	0.0014
2003	1.1013	133.9562	0.0082	675		3,350.9	0.0329
2004	1.0606	160.6970	0.0066	690		3,908.3	0.0271
2005	0.3360	196.6919	0.0017	716		4,544.7	0.0074
2006	0.1268	201.3494	0.0006	745		4,453.6	0.0028
2007	0.2876	220.7609	0.0013	779		4,652.8	0.0062
2008	0.2489	249.5671	0.0010	807		5,013.8	0.0050
2009	0.3662	229.4985	0.0016	836		4,403.1	0.0083
2010	0.6956	268.3939	0.0026	845		5,038.0	0.0138
Total	23.0335	4,101.4141	0.0056			115,454.9	0.0200

Sources: Cols.(1) to (4): CMCRB Claims Database
Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.
Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.
Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
Col.(13): Exh. X-A

Col.(15): Exhibit XII-D
Col.(16): N/A
Col.(17): Total of all classes
Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.2668
IBNR Award Ratio(2001 & Subseq.): 0.2567

FTI - PAB

Coal Mine Compensation Rating Bureau
Summary of Individual Claim Detail for Federal Basic Claims from Exposure Years 1990 to 2010

	Federal Basic Severities		
	Indemnity	Medical	Total
Underground Anthracite Class 160			
Total	5,669,002	405,288	6,074,290
Number of Claims	16	16	16
Average	354,313	25,331	379,643
Underground Bituminous Class 158			
Total	11,459,869	788,216	12,248,085
Number of Claims	31	31	31
Average	369,673	25,426	395,100
Surface Anthracite Class 153			
Total	11,731,563	911,489	12,643,052
Number of Claims	39	39	39
Average	300,809	23,372	324,181
Surface Bituminous Class 156			
Total	10,959,724	773,116	11,732,839
Number of Claims	38	38	38
Average	288,414	20,345	308,759
Four Standard Classes Combined			
Total	39,820,158	2,878,109	42,698,267
Number of Claims	124	124	124
Average	321,130	23,211	344,341
Other Classes			
Total	2,178,206	225,489	2,403,695
Number of Claims	9	9	9
Average	242,023	25,054	267,077
All Classes Combined			
Total	41,998,363	3,103,598	45,101,961
Number of Claims	133	133	133
Average	315,777	23,335	339,112

Source: Federal Occupational Disease Severity Model calculations by claim, using individual claim detail for Exposure Years 1990 to 2010 (21 Years) from the CMCRB database as of 4-30-2011

FTI PAB

Report date: 12/1/2011

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE UNDERGROUND (0160)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.500 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2001	4	2	0	2	0.1403	0.1403	0.070160	1,636,522	2.070160	644	1.038	47.1	4.3952	
2002	0	0	0	0	0.1777	0.1777	0.088835	1,386,545	0.088835	662	1.038	38.8	0.2290	
2003	1	1	0	0	0.2372	0.2372	0.118595	1,354,265	1.118595	675	1.038	37.2	3.0070	
2004	0	0	0	0	0.3120	0.3120	0.156015	1,345,321	0.156015	690	1.038	36.1	0.4322	
2005	0	0	0	0	0.4176	0.4176	0.208815	1,417,568	0.208815	716	1.038	36.7	0.5690	
2006	1	0	1	0	0.5397	1.5397	0.769845	1,442,524	0.769845	745	1.038	35.9	2.1444	
2007	0	0	0	0	0.7783	0.7783	0.389150	1,662,537	0.389150	779	1.038	39.5	0.9852	
2008	0	0	0	0	1.2108	1.2108	0.605385	2,136,713	0.605385	807	1.038	49.1	1.2330	
2009	1	0	0	1	0.9032	0.9032	0.451605	1,335,866	0.451605	836	1.038	29.6	1.5257	
2010	0	0	0	0	1.1778	1.1778	0.588875	1,304,764	0.588875	845	1.038	28.6	2.0590	
TOTAL	7	3	1	3	5.8946	6.8946	3.447280	15,022,625	6.447280			378.6	16.5796	
AVERAGE													1.6580	

BITUMINOUS UNDERGROUND (0158)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.118 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Payroll Weighted Frequency
2001	5	1	1	3	2.5339	3.5339	0.416994	48,522,630	1.416994	644	1.392	1,040.9	0.1361	
2002	10	0	1	9	2.4254	3.4254	0.404194	40,837,995	0.404194	662	1.392	852.2	0.0474	
2003	0	0	0	0	2.5330	2.5330	0.298893	36,498,406	0.298893	675	1.392	747.0	0.0400	
2004	2	0	1	1	3.6937	4.6937	0.553861	46,073,900	0.553861	690	1.392	922.5	0.0600	
2005	0	0	0	0	6.0569	6.0569	0.714719	66,275,755	0.714719	716	1.392	1,278.8	0.0559	
2006	2	1	1	0	7.2601	8.2601	0.974693	70,465,937	1.974693	745	1.392	1,306.7	0.1511	
2007	2	0	0	2	9.1706	9.1706	1.082132	79,904,266	1.082132	779	1.392	1,417.1	0.0764	
2008	1	0	1	0	12.8578	13.8578	1.635217	101,353,977	1.635217	807	1.392	1,735.1	0.0942	
2009	1	0	1	0	14.0864	15.0864	1.780193	101,348,140	1.780193	836	1.392	1,674.8	0.1063	
2010	0	0	0	0	19.9516	19.9516	2.354285	125,980,760	2.354285	845	1.392	2,059.7	0.1143	
TOTAL	23	2	6	15	80.5693	86.5693	10.215181	717,261,766	12.215181			13,034.8	0.8818	
AVERAGE													0.0882	

ANTHRACITE SURFACE (0153)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.250 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Payroll Weighted Frequency
2001	6	0	2	4	1.1314	3.1314	0.782838	12,923,748	0.782838	644	1.038	371.8	0.2106	
2002	6	1	0	5	1.1585	1.1585	0.289613	11,046,570	1.289613	662	1.038	309.1	0.4172	
2003	3	0	2	1	1.5021	3.5021	0.875530	11,928,209	0.875530	675	1.038	327.4	0.2674	
2004	4	2	0	2	1.8326	1.8326	0.458145	12,359,731	2.458145	690	1.038	331.9	0.7406	
2005	2	1	0	1	2.0848	2.0848	0.521210	12,140,911	1.521210	716	1.038	314.2	0.4842	
2006	1	0	0	1	2.3606	2.3606	0.590145	12,065,323	0.590145	745	1.038	300.0	0.1967	
2007	1	1	0	0	3.2996	3.2996	0.824908	14,866,556	1.824908	779	1.038	353.6	0.5161	
2008	1	0	0	1	4.0554	4.0554	1.013845	16,220,231	1.013845	807	1.038	372.4	0.2722	
2009	0	0	0	0	4.6470	4.6470	1.161738	15,893,528	1.161738	836	1.038	352.2	0.3299	
2010	0	0	0	0	4.6806	4.6806	1.170143	13,308,796	1.170143	845	1.038	291.8	0.4010	
TOTAL	24	5	4	15	26.7525	30.7525	7.688113	132,753,603	12.688113			3,324.4	3.8359	
AVERAGE													0.3836	

BITUMINOUS SURFACE (0156)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.071 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Payroll Weighted Frequency
2001	3	0	0	3	1.4846	1.4846	0.105407	58,151,332	0.105407	644	1.038	1,672.9	0.0063	
2002	2	0	0	2	1.6741	1.6741	0.118860	53,502,085	0.118860	662	1.038	1,497.3	0.0079	
2003	1	0	0	1	1.7890	1.7890	0.127022	47,873,740	0.127022	675	1.038	1,314.0	0.0097	
2004	1	0	0	1	2.4567	2.4567	0.174426	56,217,298	0.174426	690	1.038	1,509.5	0.0116	
2005	1	0	0	1	3.2669	3.2669	0.231952	64,871,562	0.231952	716	1.038	1,678.6	0.0138	
2006	2	0	0	2	3.6812	3.6812	0.261363	63,798,502	0.261363	745	1.038	1,586.5	0.0165	
2007	3	1	0	2	4.2391	4.2391	0.300976	64,808,093	1.300976	779	1.038	1,541.3	0.0844	
2008	1	0	1	0	5.5585	6.5585	0.465656	74,601,231	0.465656	807	1.038	1,712.7	0.0272	
2009	0	0	0	0	5.3931	5.3931	0.382910	63,306,695	0.382910	836	1.038	1,403.0	0.0273	
2010	1	0	0	1	7.1113	7.1113	0.504902	73,631,082	0.504902	845	1.038	1,614.4	0.0313	
TOTAL	15	1	1	13	36.6546	37.6546	2.673473	620,761,620	3.673473			15,530.2	0.2359	
AVERAGE													0.0236	

FOUR STANDARD CLASSES

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.193 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	18	3	3	12	5.2901	8.2901	1.599993	121,234,232	4.375398	644		3,132.7	0.1397	
2002	18	1	1	16	5.4356	6.4356	1.242065	106,773,195	1.901501	662		2,697.4	0.0705	
2003	5	1	2	2	6.0613	8.0613	1.555839	97,654,620	2.420040	675		2,425.6	0.0998	
2004	7	2	1	4	8.2951	9.2951	1.793945	115,996,250	3.342447	690		2,800.0	0.1194	
2005	3	1	0	2	11.8263	11.8263	2.282484	144,705,796	2.676696	716		3,308.3	0.0809	
2006	6	1	2	3	13.8416	15.8416	3.057419	147,772,286	3.596046	745		3,229.1	0.1114	
2007	6	2	0	4	17.4876	17.4876	3.375115	161,241,452	4.597166	779		3,351.5	0.1372	
2008	3	0	2	1	23.6825	25.6825	4.956715	194,312,152	3.720103	807		3,869.3	0.0961	
2009	2	0	1	1	25.0296	26.0296	5.023721	181,884,229	3.776445	836		3,459.6	0.1092	
2010	1	0	0	1	32.9212	32.9212	6.353788	214,225,402	4.618204	845		3,994.5	0.1156	
TOTAL	69	11	12	46	149.8709	161.8709	24.024046	1,485,799,614	35.024046			32,268.0	1.0797	
AVERAGE													0.1080	0.103462

Source: Claim counts - CMCRB OD Database as of 4/30/2011
IBNR: Exhibit VIII-C-7, p1
Payroll- Exhibit X-A
The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.20=12 / [12 + 48]
The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)
Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

FEDERAL BASIC OCCUPATIONAL DISEASE

COKE (0154)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2001	0	0	0	0	0.0971	0.0971	0.019420	10,375,826	0.019420	644	1.038	298.5	0.0065	
2002	0	0	0	0	0.1126	0.1126	0.022520	10,485,005	0.022520	662	1.038	293.4	0.0077	
2003	0	0	0	0	0.1402	0.1402	0.028040	11,534,080	0.028040	675	1.038	316.6	0.0089	
2004	0	0	0	0	0.1637	0.1637	0.032740	12,049,126	0.032740	690	1.038	323.5	0.0101	
2005	0	0	0	0	0.1963	0.1963	0.039260	12,860,979	0.039260	716	1.038	332.8	0.0118	
2006	0	0	0	0	0.2174	0.2174	0.043480	12,737,394	0.043480	745	1.038	316.8	0.0137	
2007	0	0	0	0	0.2587	0.2587	0.051740	13,669,925	0.051740	779	1.038	325.1	0.0159	
2008	0	0	0	0	0.2029	0.2029	0.040580	9,761,146	0.040580	807	1.038	224.1	0.0181	
2009	0	0	0	0	0.1195	0.1195	0.023900	5,173,552	0.023900	836	1.038	114.7	0.0208	
2010	0	0	0	0	0.1421	0.1421	0.028420	5,435,658	0.028420	845	1.038	119.2	0.0238	
TOTAL	0	0	0	0	1.6505	1.6505	0.330100	104,082,691	0.330100			2,664.7	0.1374	
AVERAGE													0.0137	

AUGER (0157)

IBNR Factor adjusted by 0.4000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	0	0	0	0	0.0267	0.0267	0.005340	1,429,131	0.005340	644	1.038	41.1	0.0130	
2002	0	0	0	0	0.0247	0.0247	0.004940	1,150,843	0.004940	662	1.038	32.2	0.0153	
2003	0	0	0	0	0.0268	0.0268	0.005360	1,102,223	0.005360	675	1.038	30.3	0.0177	
2004	0	0	0	0	0.0288	0.0288	0.005760	1,058,799	0.005760	690	1.038	28.4	0.0203	
2005	0	0	0	0	0.0313	0.0313	0.006260	1,026,537	0.006260	716	1.038	26.6	0.0235	
2006	0	0	0	0	0.0364	0.0364	0.007280	1,066,831	0.007280	745	1.038	26.5	0.0275	
2007	0	0	0	0	0.0424	0.0424	0.008480	1,121,156	0.008480	779	1.038	26.7	0.0318	
2008	0	0	0	0	0.1042	0.1042	0.020840	2,506,758	0.020840	807	1.038	57.5	0.0362	
2009	0	0	0	0	0.0438	0.0438	0.008760	946,963	0.008760	836	1.038	21.0	0.0417	
2010	0	0	0	0	0.0426	0.0426	0.008520	814,113	0.008520	845	1.038	17.8	0.0479	
TOTAL	0	0	0	0	0.4077	0.4077	0.081540	12,223,354	0.081540			308.1	0.2749	
AVERAGE													0.0275	

ANTHRACITE CO-GEN (0181)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	0	0	0	0	0.1090	0.1090	0.021800	4,661,813	0.021800	644	1.038	134.1	0.0163	
2002	1	0	1	0	0.1519	1.1519	0.230380	5,658,774	0.230380	662	1.038	158.4	0.1454	
2003	0	0	0	0	0.2130	0.2130	0.042600	7,009,619	0.042600	675	1.038	192.4	0.0221	
2004	0	0	0	0	0.2497	0.2497	0.049940	7,351,514	0.049940	690	1.038	197.4	0.0253	
2005	1	0	0	1	0.2997	0.2997	0.059940	7,855,289	0.059940	716	1.038	203.3	0.0295	
2006	0	0	0	0	0.3590	0.3590	0.071800	8,412,527	0.071800	745	1.038	209.2	0.0343	
2007	0	0	0	0	0.4346	0.4346	0.086920	9,186,706	0.086920	779	1.038	218.5	0.0398	
2008	0	0	0	0	0.3908	0.3908	0.078160	7,521,400	0.078160	807	1.038	172.7	0.0453	
2009	0	0	0	0	0.4352	0.4352	0.087040	7,534,735	0.087040	836	1.038	167.0	0.0521	
2010	0	0	0	0	0.5184	0.5184	0.103680	7,933,794	0.103680	845	1.038	173.9	0.0596	
TOTAL	2	0	1	1	3.1613	4.1613	0.832260	73,126,171	0.832260			1,826.9	0.4697	
AVERAGE													0.0470	

BITUMINOUS CO-GEN (0182)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	0	0	0	0	0.0496	0.0496	0.009920	2,121,331	0.009920	644	1.038	61.0	0.0163	
2002	0	0	0	0	0.0641	0.0641	0.012820	2,386,124	0.012820	662	1.038	66.8	0.0192	
2003	0	0	0	0	0.0928	0.0928	0.018560	3,052,523	0.018560	675	1.038	83.8	0.0221	
2004	0	0	0	0	0.2165	0.2165	0.043300	6,374,483	0.043300	690	1.038	171.2	0.0253	
2005	0	0	0	0	0.3253	0.3253	0.065060	8,524,752	0.065060	716	1.038	220.6	0.0295	
2006	0	0	0	0	0.4021	0.4021	0.080420	9,423,575	0.080420	745	1.038	234.3	0.0343	
2007	0	0	0	0	0.5123	0.5123	0.102460	10,829,140	0.102460	779	1.038	257.5	0.0398	
2008	0	0	0	0	0.4408	0.4408	0.088160	8,481,888	0.088160	807	1.038	194.7	0.0453	
2009	0	0	0	0	0.4544	0.4544	0.090880	7,866,413	0.090880	836	1.038	174.3	0.0521	
2010	0	0	0	0	0.6075	0.6075	0.121500	9,298,607	0.121500	845	1.038	203.9	0.0596	
TOTAL	0	0	0	0	3.1654	3.1654	0.633080	68,358,836	0.633080			1,668.1	0.3435	
AVERAGE													0.0344	

Source: Claim counts - CMCRB OD Database as of 4/30/2011
IBNR: Exhibit VIII-C-7, p1
Payroll- Exhibit X-A-1
The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.20=12 / [12 + 48]
The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)
Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE PREP PLANT (0183)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2001	0	0	0	0	0.1037	0.1037	0.020740	2,216,299	0.020740	644	1.038	63.8	0.0325	
2002	0	0	0	0	0.1247	0.1247	0.024940	2,322,815	0.024940	662	1.038	65.0	0.0384	
2003	0	0	0	0	0.2071	0.2071	0.041420	3,407,998	0.041420	675	1.038	93.5	0.0443	
2004	1	0	1	0	0.2993	1.2993	0.259860	4,406,653	0.259860	690	1.038	118.3	0.2197	
2005	0	0	0	0	0.3945	0.3945	0.078900	5,170,069	0.078900	716	1.038	133.8	0.0590	
2006	0	0	0	0	0.4170	0.4170	0.083400	4,885,882	0.083400	745	1.038	121.5	0.0686	
2007	0	0	0	0	0.5504	0.5504	0.110080	5,817,291	0.110080	779	1.038	138.4	0.0795	
2008	0	0	0	0	0.5959	0.5959	0.119180	5,733,543	0.119180	807	1.038	131.6	0.0906	
2009	0	0	0	0	0.7237	0.7237	0.144740	6,264,606	0.144740	836	1.038	138.8	0.1043	
2010	0	0	0	0	0.6328	0.6328	0.126560	4,842,647	0.126560	845	1.038	106.2	0.1192	
TOTAL	1	0	1	0	4.0491	5.0491	1.009820	45,067,803	1.009820			1,110.9	0.8560	
Average													0.0856	

BITUMINOUS PREP PLANT (0184)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	0	0	0	0	0.2375	0.2375	0.047500	10,155,025	0.047500	644	1.392	217.8	0.0218	
2002	1	1	0	0	0.2710	0.2710	0.054200	10,094,549	1.054200	662	1.392	210.7	0.5003	
2003	1	0	0	1	0.3098	0.3098	0.061960	10,195,206	0.061960	675	1.392	208.7	0.0297	
2004	0	0	0	0	0.4571	0.4571	0.091420	13,460,201	0.091420	690	1.392	269.5	0.0339	
2005	0	0	0	0	0.6314	0.6314	0.126280	16,548,307	0.126280	716	1.392	319.3	0.0395	
2006	0	0	0	0	0.7276	0.7276	0.145520	17,050,967	0.145520	745	1.392	316.2	0.0460	
2007	0	0	0	0	0.8939	0.8939	0.178780	18,895,192	0.178780	779	1.392	335.1	0.0534	
2008	0	0	0	0	1.1043	1.1043	0.220860	21,250,256	0.220860	807	1.392	363.8	0.0607	
2009	0	0	0	0	1.1453	1.1453	0.229060	19,828,012	0.229060	836	1.392	327.7	0.0699	
2010	0	0	0	0	1.6885	1.6885	0.337700	25,843,606	0.337700	845	1.392	422.5	0.0799	
TOTAL	2	1	0	1	7.4664	7.4664	1.493280	163,321,321	2.493280			2,991.3	0.9352	
Average													0.0935	

TOTAL OTHER CLASSES

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	0	0	0	0	0.6236	0.6236	0.124720	30,959,425	0.124720	644		816.3	0.0153	
2002	2	1	1	0	0.7490	1.7490	0.349800	32,098,110	1.349800	662		826.5	0.1633	
2003	1	0	0	1	0.9897	0.9897	0.197940	36,301,649	0.197940	675		925.3	0.0214	
2004	1	0	1	0	1.4151	2.4151	0.483020	44,700,776	0.483020	690		1,108.3	0.0436	
2005	1	0	0	1	1.8785	1.8785	0.375700	51,985,933	0.375700	716		1,236.4	0.0304	
2006	0	0	0	0	2.1595	2.1595	0.431900	53,577,176	0.431900	745		1,224.5	0.0353	
2007	0	0	0	0	2.6923	2.6923	0.538460	59,519,410	0.538460	779		1,301.3	0.0414	
2008	0	0	0	0	2.8389	2.8389	0.567780	55,254,991	0.567780	807		1,144.4	0.0496	
2009	0	0	0	0	2.9219	2.9219	0.584380	47,614,281	0.584380	836		943.5	0.0619	
2010	0	0	0	0	3.6319	3.6319	0.726380	54,168,425	0.726380	845		1,043.5	0.0696	
TOTAL	5	1	2	2	19.9004	21.9004	4.380080	466,180,176	5.380080			10,570.0	0.5318	
Average													0.0532	0.057233

GRAND TOTAL

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.200 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2001	18	3	3	12	5.9137	8.9137	1.782744	152,193,657	4.500118	644		3,949.0	0.1140	
2002	20	2	2	16	6.1846	8.1846	1.636914	138,871,305	3.251301	662		3,523.9	0.0923	
2003	6	1	2	3	7.0510	9.0510	1.810208	133,956,269	2.617980	675		3,350.9	0.0781	
2004	8	2	2	4	9.7102	11.7102	2.342030	160,697,026	3.825467	690		3,908.3	0.0979	
2005	4	1	0	3	13.7048	13.7048	2.740968	196,691,729	3.052396	716		4,544.7	0.0672	
2006	6	1	2	3	16.0011	18.0011	3.600210	201,349,462	4.027946	745		4,453.6	0.0904	
2007	6	2	0	4	20.1799	20.1799	4.035988	220,760,862	5.135626	779		4,652.8	0.1104	
2008	3	0	2	1	26.5214	28.5214	5.704272	249,567,143	4.287883	807		5,013.7	0.0855	
2009	2	0	1	1	27.9515	28.9515	5.790308	229,498,510	4.360825	836		4,403.1	0.0990	
2010	1	0	0	1	36.5531	36.5531	7.310616	268,393,827	5.344584	845		5,038.0	0.1061	
TOTAL	74	12	14	48	169.7713	183.7713	36.754258	1,951,979,790	40.404126			42,838.0	0.9409	
Average													0.0941	0.092422

Source: Claim counts - CMCRB OD Database as of 4/30/2011
IBNR: Exhibit VIII-C-7, p1
Payroll- Exhibit X-A-1
The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.20=12 / [12 + 48]
The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)
Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ANTHRACITE UNDERGROUND (0160)

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	5	4	1	3	4	5	4	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
24	5	5	3	3	5	5	5	1	1	2	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	
36	6	6	3	3	5	7	7	1	1	2	1	0	0	0	0	0	1	2	0	0	0	0	1	0	0		
48	6	6	4	3	5	8	9	1	1	2	1	0	0	0	0	0	1	2	0	0	0	0	1	0			
60	7	6	4	3	5	11	9	1	2	2	1	0	0	0	0	1	1	2	0	0	0	0	1				
72	7	6	4	4	5	11	10	1	2	2	1	1	0	0	0	1	1	3	0	0	0	0					
84	7	6	4	5	7	11	13	1	2	2	1	1	0	0	0	1	1	4	0	0	0						
96	8	6	4	6	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0	1							
108	8	6	6	7	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0								
120	9	6	6	9	7	12	14	1	2	2	1	1	0	0	0	1	1	4									
132	9	7	7	9	7	12	14	1	2	2	1	1	0	0	0	1	1										
144	9	9	7	9	7	12	14	1	2	2	1	1	0	0	0	1											
156	11	9	7	9	8	12	14	1	2	2	1	2	0	0	0												
168	12	10	7	9	8	12	14	1	2	2	1	2	0	0													
180	12	10	8	10	9	12	14	1	2	2	1	2	0														
192	12	10	8	11	9	12	14	1	2	2	1	2															
204	12	10	8	11	9	12	14	1	2	2	1																
216	12	10	9	11	9	12	14	1	2	2																	
228	12	10	9	11	9	12	15	2	2																		
240	12	11	9	11	9	12	15	2																			

Incremental Changes

12-24													0	0	0	0	1	0	0	0	0	0	1	0	0	0	
24-36												0	0	0	0	0	0	2	0	0	0	0	0	0	0		
36-48											0	0	0	0	0	0	0	0	0	0	0	0	0	0			
48-60										0	0	0	0	0	0	1	0	0	0	0	0	0	0				
60-72									0	0	0	1	0	0	0	0	0	1	0	0	0	0					
72-84								0	0	0	0	0	0	0	0	0	0	1	0	0	0						
84-96							1	0	0	0	0	0	0	0	0	0	0	0	0	1							
96-108						0	0	0	0	0	0	0	0	0	0	0	0	0	0								
108-120					0	0	0	0	0	0	0	0	0	0	0	0	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	0	0	0	0										
132-144			0	0	0	0	0	0	0	0	0	0	0	0	0	0											
144-156		0	0	0	1	0	0	0	0	0	0	1	0	0	0												
156-168	1	1	0	0	0	0	0	0	0	0	0	0	0	0													
168-180	0	0	1	1	1	0	0	0	0	0	0	0	0														
180-192	0	0	0	1	0	0	0	0	0	0	0	0															
192-204	0	0	0	0	0	0	0	0	0	0	0																
204-216	0	0	1	0	0	0	0	0	0	0																	
216-228	0	0	0	0	0	0	1	1	0																		
228-240	0	1	0	0	0	0	0	0																			

Payroll	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
($Millions)	4.13772	4.50767	4.89605	4.06188	2.74569	2.06629	1.54705	0.71815	0.93280	1.18200	1.31068	1.49352	1.61270	1.57161	1.76229	1.81416	1.37016	1.63652	1.38655	1.35427	1.34532	1.41757	1.44252	1.66254	2.13671	1.33587	1.30476		
																												Average	Smoothed
12-24														0.00000	0.00000	0.00000	0.72984	0.00000	0.00000	0.00000	0.00000	0.00000	0.69323	0.00000	0.00000	0.00000		0.10947	0.22654
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	1.22211	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.09401	0.10947
36-48												0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000				0.00000	0.09851
48-60											0.00000	0.00000	0.00000	0.00000	0.00000	0.55122	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000					0.04240	0.09401
60-72										0.00000	0.00000	0.66956	0.00000	0.00000	0.00000	0.00000	0.00000	0.61105	0.00000	0.00000	0.00000	0.00000						0.09851	0.07952
72-84									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.61105	0.00000	0.00000	0.00000							0.04700	0.06267
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.73841								0.05680	0.05680
96-108							0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00000	0.04700
108-120						0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000										0.00000	0.04240
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00000	0.02773
132-144				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000												0.00000	0.02052
144-156			0.00000	0.00000	0.36421	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.66956	0.00000	0.00000	0.00000													0.07952	0.02043
156-168		0.22184	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000														0.01706	0.01706
168-180	0.00000	0.00000	0.20425	0.24619	0.36421	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000															0.06267	0.00000
180-192	0.00000	0.00000	0.00000	0.24619	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.02052	0.00000
192-204	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00000	0.00000
204-216	0.00000	0.00000	0.20425	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.02043	0.00000
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.64639	1.39247	0.00000																			0.22654	0.00000
228-240	0.00000	0.22184	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																				0.02773	0.00000
																											Total=	0.90266	0.90266

IBNR Claims

Cumulative Factor									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01706	0.03749	0.05801	0.08574	0.12814	0.17514	0.23194	0.29461	0.37413	0.46814	0.56665	0.67612	0.90266
times Payroll									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.03006	0.06801	0.07948	0.14032	0.17767	0.23719	0.31203	0.41763	0.53969	0.77830	1.21077	0.90321	1.17775

FTI - PAB
12/01/2011

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A-1 & X-A-2

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[08-C.xlsm]VIII-C-1

Run Date: 10-26-2011 05:23:25 PM

Checksum:152,702.059500

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
BITUMINOUS UNDERGROUND (0158)

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	16	11	7	4	4	4	3	2	2	1	4	3	0	0	1	2	3	1	2	0	0	0	1	0	0	0	0
24	31	11	12	8	7	5	3	6	4	1	4	3	2	0	2	4	5	1	4	0	0	0	1	0	0	1	
36	39	12	16	8	9	5	7	7	5	2	7	5	2	3	5	6	5	2	6	0	1	0	1	2	1		
48	41	15	18	8	10	5	8	9	9	3	8	6	2	3	5	7	5	2	7	0	2	0	2	2			
60	46	15	19	9	10	5	9	9	11	4	9	7	3	4	5	7	5	2	8	0	2	0	2				
72	48	16	20	9	10	6	10	9	14	4	9	8	4	5	5	7	5	3	9	0	2	0					
84	49	20	20	9	10	6	12	10	14	4	9	8	4	6	5	7	7	3	9	0	2						
96	49	20	21	11	11	7	12	10	14	5	9	8	5	6	5	8	7	3	10	0							
108	50	22	22	13	11	8	13	11	15	5	11	8	5	6	5	9	7	5	10								
120	50	23	23	13	12	9	14	12	19	5	11	8	5	6	5	10	7	5									
132	54	23	25	13	12	9	14	12	19	5	11	8	5	7	5	11	9										
144	55	25	27	13	12	11	14	13	19	6	11	8	5	8	5	15											
156	57	27	27	13	12	11	16	14	19	6	11	8	5	8	5												
168	59	27	27	13	12	11	16	14	20	6	11	9	5	8													
180	64	28	27	13	13	11	17	14	20	7	12	9	5														
192	64	28	27	13	14	12	17	15	21	7	13	9															
204	64	30	27	13	16	12	17	18	21	7	13																
216	65	31	27	13	16	13	17	18	21	7																	
228	66	31	27	13	16	13	17	18	23																		
240	66	33	28	14	16	13	17	18																			

Incremental Changes

12-24													2	0	1	2	2	0	2	0	0	0	0	0	0	1	
24-36												2	0	3	3	2	0	1	2	0	1	0	0	2	1		
36-48											1	1	0	0	0	1	0	0	1	0	1	0	1	0			
48-60										1	1	1	1	1	0	0	0	0	1	0	0	0	0				
60-72									3	0	0	1	1	1	0	0	0	1	1	0	0	0					
72-84								1	0	0	0	0	0	1	0	0	2	0	0	0	0						
84-96							0	0	0	1	0	0	1	0	0	1	0	0	1	0							
96-108						1	1	1	1	0	2	0	0	0	0	1	0	2	0								
108-120					1	1	1	1	4	0	0	0	0	0	0	1	0	0									
120-132				0	0	0	0	0	0	0	0	0	0	1	0	1	2										
132-144			2	0	0	2	0	1	0	1	0	0	0	1	0	4											
144-156		2	0	0	0	0	2	1	0	0	0	0	0	0	0												
156-168	2	0	0	0	0	0	0	0	1	0	0	1	0	0													
168-180	5	1	0	0	1	0	1	0	0	1	1	0	0														
180-192	0	0	0	0	1	1	0	1	1	0	1	0															
192-204	0	2	0	0	2	0	0	3	0	0	0																
204-216	1	1	0	0	0	1	0	0	0	0																	
216-228	1	0	0	0	0	0	0	0	2																		
228-240	0	2	1	1	0	0	0	0																			

Payroll	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
($Millions)	77.02469	46.69350	43.20345	42.07670	51.13343	58.50753	63.27152	58.31824	63.40130	52.75653	60.59094	65.27115	75.22304	70.39669	61.08733	58.68524	47.52056	48.52263	40.83800	36.49841	46.07390	66.27576	70.46594	79.90427	101.35398	101.34814	125.98076		
																												Average	Smoothed
12-24														0.00000	0.01637	0.03408	0.04209	0.00000	0.04897	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00987		0.01164	0.01938
24-36													0.00000	0.04262	0.04911	0.03408	0.00000	0.02061	0.04897	0.00000	0.02170	0.00000	0.00000	0.02503	0.00987			0.01938	0.01213
36-48												0.01532	0.00000	0.00000	0.00000	0.01704	0.00000	0.00000	0.02449	0.00000	0.02170	0.00000	0.01419	0.00000				0.00713	0.01209
48-60											0.01650	0.01532	0.01329	0.01421	0.00000	0.00000	0.00000	0.00000	0.02449	0.00000	0.00000	0.00000	0.00000					0.00645	0.01174
60-72										0.00000	0.00000	0.01532	0.01329	0.01421	0.00000	0.00000	0.00000	0.02061	0.02449	0.00000	0.00000	0.00000						0.00676	0.01164
72-84									0.00000	0.00000	0.00000	0.00000	0.00000	0.01421	0.00000	0.00000	0.04209	0.00000	0.00000	0.00000	0.00000							0.00433	0.01122
84-96								0.00000	0.00000	0.01895	0.00000	0.00000	0.01329	0.00000	0.00000	0.01704	0.00000	0.00000	0.02449	0.00000								0.00567	0.01077
96-108							0.01580	0.01715	0.01577	0.00000	0.03301	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000	0.04122	0.00000									0.01077	0.01001
108-120						0.01709	0.01580	0.01715	0.06309	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000	0.00000										0.01001	0.00717
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01421	0.00000	0.01704	0.04209											0.00564	0.00713
132-144				0.00000	0.00000	0.03418	0.00000	0.01715	0.00000	0.01895	0.00000	0.00000	0.00000	0.01421	0.00000	0.06816												0.01174	0.00676
144-156			0.00000	0.00000	0.00000	0.00000	0.03161	0.01715	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00375	0.00645
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01577	0.00000	0.00000	0.01532	0.00000	0.00000														0.00239	0.00567
168-180	0.06491	0.02142	0.00000	0.00000	0.01956	0.00000	0.01580	0.00000	0.00000	0.01895	0.01650	0.00000	0.00000															0.01209	0.00564
180-192	0.00000	0.00000	0.00000	0.00000	0.01956	0.01709	0.00000	0.01715	0.01577	0.00000	0.01650	0.00000																0.00717	0.00515
192-204	0.00000	0.04283	0.00000	0.00000	0.03911	0.00000	0.00000	0.05144	0.00000	0.00000	0.00000																	0.01213	0.00495
204-216	0.01298	0.02142	0.00000	0.00000	0.00000	0.01709	0.00000	0.00000	0.00000	0.00000																		0.00515	0.00433
216-228	0.01298	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.03155																			0.00495	0.00375
228-240	0.00000	0.04283	0.02315	0.02377	0.00000	0.00000	0.00000	0.00000																				0.01122	0.00239
																											Total=	0.15837	0.15837

IBNR Claims

Cumulative Factor									0.00239	0.00614	0.01047	0.01542	0.02057	0.02621	0.03188	0.03833	0.04509	0.05222	0.05939	0.06940	0.08017	0.09139	0.10303	0.11477	0.12686	0.13899	0.15837
times Payroll									0.15153	0.32393	0.63439	1.00648	1.54734	1.84510	1.94746	2.24941	2.14270	2.53385	2.42537	2.53299	3.69374	6.05694	7.26011	9.17061	12.85777	14.08638	19.95157

FTI - PAB
12/01/2011

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A-1 & X-A-2

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[08-C.xlsm]VIII-C-2

Run Date: 10-26-2011 05:23:25 PM

Checksum:157,335.602140

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ANTHRACITE SURFACE (0153)

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	30	28	32	20	10	13	5	11	5	10	11	2	5	5	4	0	1	2	3	0	2	1	0	1	0	0	0
24	34	29	35	20	14	15	15	16	10	14	14	6	6	8	6	0	4	2	3	1	3	2	0	1	1	0	
36	36	29	38	22	14	17	17	17	11	16	17	10	6	8	6	0	4	2	4	2	3	2	0	1	1		
48	37	29	41	22	14	18	20	20	13	21	19	11	6	9	7	0	5	4	5	2	3	2	1	1			
60	40	30	43	23	14	18	22	22	14	21	21	12	6	9	7	0	5	5	5	2	4	2	1				
72	45	31	44	24	15	19	23	24	14	22	21	12	8	9	8	0	5	5	6	2	4	2					
84	46	32	46	27	17	20	24	25	14	23	21	14	8	9	8	0	5	5	6	3	4						
96	49	34	46	31	19	20	26	25	14	24	21	15	9	9	8	0	5	5	6	3							
108	51	35	51	33	22	20	26	25	14	24	21	18	9	9	8	0	5	6	6								
120	57	38	51	38	23	21	26	25	14	24	22	20	9	9	8	1	7	6									
132	61	40	55	38	24	22	26	25	14	24	23	20	9	9	8	1	7										
144	62	44	56	39	24	22	26	25	14	24	23	20	9	9	9	1											
156	70	44	57	39	24	22	26	26	14	24	23	20	9	10	9												
168	71	46	58	39	24	24	27	26	14	25	24	22	9	10													
180	72	47	59	40	24	25	28	26	14	25	24	23	10														
192	72	47	59	41	24	25	28	26	14	25	24	23															
204	72	47	59	42	24	26	28	26	14	25	24																
216	72	48	59	42	24	26	28	26	14	25																	
228	75	48	59	42	25	27	28	26	15																		
240	76	48	59	42	25	27	29	26																			

Incremental Changes

12-24													1	3	2	0	3	0	0	1	1	1	0	0	1	0	
24-36												4	0	0	0	0	0	0	1	1	0	0	0	0	0		
36-48											2	1	0	1	1	0	1	2	1	0	0	0	1	0			
48-60										0	2	1	0	0	0	0	0	1	0	0	1	0	0				
60-72									0	1	0	0	2	0	1	0	0	0	1	0	0	0					
72-84								1	0	1	0	2	0	0	0	0	0	0	0	1	0						
84-96							2	0	0	1	0	1	1	0	0	0	0	0	0	0							
96-108						0	0	0	0	0	0	3	0	0	0	0	0	1	0								
108-120					1	1	0	0	0	0	1	2	0	0	0	1	2	0									
120-132				0	1	1	0	0	0	0	1	0	0	0	0	0	0										
132-144			1	1	0	0	0	0	0	0	0	0	0	0	1	0											
144-156		0	1	0	0	0	0	1	0	0	0	0	0	1	0												
156-168	1	2	1	0	0	2	1	0	0	1	1	2	0	0													
168-180	1	1	1	1	0	1	1	0	0	0	0	1	1														
180-192	0	0	0	1	0	0	0	0	0	0	0	0															
192-204	0	0	0	1	0	1	0	0	0	0	0																
204-216	0	1	0	0	0	0	0	0	0	0																	
216-228	3	0	0	0	1	1	0	0	1																		
228-240	1	0	0	0	0	0	1	0																			

Payroll	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
($Millions)	34.53100	31.21634	32.07796	25.00816	23.09936	27.04451	32.39289	30.95658	29.47612	30.10339	30.21045	20.28889	16.19217	17.78314	17.37629	18.44114	16.80781	12.92375	11.04657	11.92821	12.35973	12.14091	12.06532	14.86656	16.22023	15.89353	13.30880		
																												Average	Smoothed
12-24														0.16870	0.11510	0.00000	0.17849	0.00000	0.00000	0.08383	0.08091	0.08237	0.00000	0.00000	0.06165	0.00000		0.05931	0.05931
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.09053	0.08383	0.00000	0.00000	0.00000	0.00000	0.00000			0.01341	0.04236
36-48												0.04929	0.00000	0.05623	0.05755	0.00000	0.05950	0.15475	0.09053	0.00000	0.00000	0.00000	0.08288	0.00000				0.04236	0.02807
48-60											0.06620	0.04929	0.00000	0.00000	0.00000	0.00000	0.00000	0.07738	0.00000	0.00000	0.08091	0.00000	0.00000					0.02106	0.02630
60-72										0.03322	0.00000	0.00000	0.12352	0.00000	0.05755	0.00000	0.00000	0.00000	0.09053	0.00000	0.00000	0.00000						0.02345	0.02393
72-84									0.00000	0.03322	0.00000	0.09858	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.08383	0.00000							0.01659	0.02345
84-96								0.00000	0.00000	0.03322	0.00000	0.04929	0.06176	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000								0.01110	0.02234
96-108							0.00000	0.00000	0.00000	0.00000	0.00000	0.14786	0.00000	0.00000	0.00000	0.00000	0.00000	0.07738	0.00000									0.01733	0.02106
108-120						0.03698	0.00000	0.00000	0.00000	0.00000	0.03310	0.09858	0.00000	0.00000	0.00000	0.05423	0.11899	0.00000										0.02630	0.01733
120-132					0.04329	0.03698	0.00000	0.00000	0.00000	0.00000	0.03310	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00872	0.01659
132-144				0.03999	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.05755	0.00000												0.00750	0.01341
144-156			0.03117	0.00000	0.00000	0.00000	0.00000	0.03230	0.00000	0.00000	0.00000	0.00000	0.00000	0.05623	0.00000													0.00921	0.01110
156-168		0.06407	0.03117	0.00000	0.00000	0.07395	0.03087	0.00000	0.00000	0.03322	0.03310	0.09858	0.00000	0.00000														0.02807	0.00921
168-180	0.02896	0.03203	0.03117	0.03999	0.00000	0.03698	0.03087	0.00000	0.00000	0.00000	0.00000	0.04929	0.06176															0.02393	0.00872
180-192	0.00000	0.00000	0.00000	0.03999	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																0.00333	0.00750
192-204	0.00000	0.00000	0.00000	0.03999	0.00000	0.03698	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00700	0.00748
204-216	0.00000	0.03203	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																		0.00320	0.00700
216-228	0.08688	0.00000	0.00000	0.00000	0.04329	0.03698	0.00000	0.00000	0.03393																			0.02234	0.00333
228-240	0.02896	0.00000	0.00000	0.00000	0.00000	0.00000	0.03087	0.00000																				0.00748	0.00320
																											Total=	0.35169	0.35169

IBNR Claims

Cumulative Factor									0.00320	0.00653	0.01353	0.02101	0.02851	0.03723	0.04644	0.05754	0.07095	0.08754	0.10487	0.12593	0.14827	0.17172	0.19565	0.22195	0.25002	0.29238	0.35169
times Payroll									0.09432	0.19658	0.40875	0.42627	0.46164	0.66207	0.80695	1.06110	1.19251	1.13135	1.15845	1.50212	1.83258	2.08484	2.36058	3.29963	4.05538	4.64695	4.68057

FTI - PAB
12/01/2011

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A-1 & X-A-2

File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[08-C.xlsm]VIII-C-3

Run Date: 10-26-2011 05:23:25 PM

Checksum:159,074.882450

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
BITUMINOUS SURFACE (0156)

Exhibit VIII-C-4

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
														Year													
12	36	8	16	14	7	10	10	6	6	1	1	5	4	2	0	0	3	0	1	0	1	0	0	2	0	0	1
24	43	9	18	18	7	12	18	12	13	3	5	7	5	3	2	2	3	1	2	0	1	0	1	2	1	0	
36	45	11	18	18	7	14	19	17	17	5	6	8	5	3	2	2	3	1	2	1	1	1	1	2	1		
48	47	14	20	19	8	14	22	20	19	6	7	10	6	5	2	2	5	1	2	1	1	1	2	3			
60	48	15	21	20	8	16	22	21	19	8	8	11	7	5	2	3	6	1	2	1	1	1	2				
72	50	15	21	20	8	16	23	23	20	9	9	13	8	5	3	3	7	1	2	1	1	1					
84	51	15	21	20	8	18	26	25	20	9	10	14	9	7	3	3	7	3	2	1	1						
96	51	16	22	20	8	18	28	27	20	9	11	15	10	7	4	3	7	3	2	1							
108	52	16	22	21	9	19	28	27	22	10	12	17	10	7	5	3	7	3	2								
120	52	16	22	21	9	20	29	30	23	10	13	20	10	8	5	3	7	3									
132	52	16	22	21	10	20	29	30	23	10	13	20	11	8	5	3	7										
144	53	18	22	21	10	20	30	30	23	10	13	20	11	8	6	3											
156	53	19	22	21	11	20	31	31	23	10	13	20	11	8	6												
168	55	19	22	22	12	20	33	31	24	10	14	20	12	8													
180	56	20	22	22	14	21	33	33	24	11	14	20	13														
192	56	20	22	23	14	21	34	33	24	11	14	20															
204	57	20	22	23	14	21	36	34	25	13	15																
216	57	20	22	23	14	21	36	34	26	13																	
228	57	21	24	23	14	21	36	34	26																		
240	57	21	24	23	14	22	36	35																			

Incremental Changes

12-24													1	1	2	2	0	1	1	0	0	0	1	0	1	0	
24-36												1	0	0	0	0	0	0	0	1	0	1	0	0	0		
36-48											1	2	1	2	0	0	2	0	0	0	0	0	1	1			
48-60										2	1	1	1	0	0	1	1	0	0	0	0	0	0				
60-72									1	1	1	2	1	0	1	0	1	0	0	0	0	0					
72-84								2	0	0	1	1	1	2	0	0	0	2	0	0	0						
84-96							2	2	0	0	1	1	1	0	1	0	0	0	0	0							
96-108						1	0	0	2	1	1	2	0	0	1	0	0	0	0								
108-120					0	1	1	3	1	0	1	3	0	1	0	0	0	0									
120-132				0	1	0	0	0	0	0	0	0	1	0	0	0	0										
132-144			0	0	0	0	1	0	0	0	0	0	0	0	1	0											
144-156		1	0	0	1	0	1	1	0	0	0	0	0	0	0												
156-168	2	0	0	1	1	0	2	0	1	0	1	0	1	0													
168-180	1	1	0	0	2	1	0	2	0	1	0	0	1														
180-192	0	0	0	1	0	0	1	0	0	0	0	0															
192-204	1	0	0	0	0	0	2	1	1	2	1																
204-216	0	0	0	0	0	0	0	0	1	0																	
216-228	0	1	2	0	0	0	0	0	0																		
228-240	0	0	0	0	0	1	0	1																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	174.21222	143.42270	136.64157	134.30589	126.49321	125.36171	124.18907	104.58350	100.99938	94.55659	92.46464	78.75261	77.82841	67.90579	63.65156	54.16227	49.93562	58.15133	53.50209	47.87374	56.21730	64.87156	63.79850	64.80809	74.60123	63.30670	73.63108		
12-24														0.01473	0.03142	0.03693	0.00000	0.01720	0.01869	0.00000	0.00000	0.00000	0.01567	0.00000	0.01340	0.00000		0.01139	0.01139
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.02089	0.00000	0.01542	0.00000	0.00000	0.00000			0.00279	0.01068
36-48												0.02540	0.01285	0.02945	0.00000	0.00000	0.04005	0.00000	0.00000	0.00000	0.00000	0.00000	0.01567	0.01543				0.01068	0.00910
48-60											0.01081	0.01270	0.01285	0.00000	0.00000	0.01846	0.02003	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000					0.00576	0.00771
60-72										0.01058	0.01081	0.02540	0.01285	0.00000	0.01571	0.00000	0.02003	0.00000	0.00000	0.00000	0.00000	0.00000						0.00734	0.00734
72-84									0.00000	0.00000	0.01081	0.01270	0.01285	0.02945	0.00000	0.00000	0.00000	0.03439	0.00000	0.00000	0.00000							0.00771	0.00666
84-96								0.01912	0.00000	0.00000	0.01081	0.01270	0.01285	0.00000	0.01571	0.00000	0.00000	0.00000	0.00000	0.00000								0.00548	0.00633
96-108							0.00000	0.00000	0.01980	0.01058	0.01081	0.02540	0.00000	0.00000	0.01571	0.00000	0.00000	0.00000	0.00000									0.00633	0.00608
108-120						0.00798	0.00805	0.02869	0.00990	0.00000	0.01081	0.03809	0.00000	0.01473	0.00000	0.00000	0.00000	0.00000										0.00910	0.00576
120-132					0.00791	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01285	0.00000	0.00000	0.00000	0.00000											0.00160	0.00548
132-144				0.00000	0.00000	0.00000	0.00805	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01571	0.00000												0.00183	0.00500
144-156			0.00000	0.00000	0.00791	0.00000	0.00805	0.00956	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000													0.00196	0.00279
156-168		0.00000	0.00000	0.00745	0.00791	0.00000	0.01610	0.00000	0.00990	0.00000	0.01081	0.00000	0.01285	0.00000														0.00500	0.00240
168-180	0.00574	0.00697	0.00000	0.00000	0.01581	0.00798	0.00000	0.01912	0.00000	0.01058	0.00000	0.00000	0.01285															0.00608	0.00219
180-192	0.00000	0.00000	0.00000	0.00745	0.00000	0.00000	0.00805	0.00000	0.00000	0.00000	0.00000	0.00000																0.00129	0.00196
192-204	0.00574	0.00000	0.00000	0.00000	0.00000	0.00000	0.01610	0.00956	0.00990	0.02115	0.01081																	0.00666	0.00183
204-216	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00990	0.00000																		0.00099	0.00160
216-228	0.00000	0.00697	0.01464	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																			0.00240	0.00129
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00798	0.00000	0.00956																				0.00219	0.00099
																											Total=	0.09658	0.09658

IBNR Claims

Cumulative Factor									0.00099	0.00228	0.00388	0.00571	0.00767	0.00986	0.01226	0.01505	0.02005	0.02553	0.03129	0.03737	0.04370	0.05036	0.05770	0.06541	0.07451	0.08519	0.09658
times Payroll									0.09999	0.21559	0.35876	0.44968	0.59694	0.66955	0.78037	0.81514	1.00121	1.48460	1.67408	1.78904	2.45670	3.26693	3.68117	4.23910	5.55854	5.39310	7.11129

FTI - PAB
12/01/2011

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A-1 & X-A-2
File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[08-C.xlsm]VIII-C-4
Run Date: 10-26-2011 05:23:25 PM

Checksum:159,018.119140

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
OTHER CLASSIFICATIONS - FEDERAL

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	Year																										
12	0	0	0	0	0	0	0	0	0	1	0	0	0	1	1	0	0	0	1	0	1	1	0	0	0	0	0
24	0	0	0	0	0	0	0	0	1	1	0	0	0	2	2	1	0	0	1	0	1	1	0	0	0	0	
36	0	0	0	0	0	0	0	0	1	1	0	0	0	4	2	3	1	0	1	0	1	1	0	0	0		
48	0	0	0	0	0	0	0	0	1	1	0	0	0	4	2	3	1	0	1	0	1	1	0	0			
60	0	0	0	0	0	0	0	0	2	1	0	0	0	5	2	4	1	0	1	0	1	1	0				
72	0	0	0	0	0	0	0	0	2	1	0	0	0	6	2	4	1	0	2	0	1	1					
84	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1						
96	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1							
108	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2								
120	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0									
132	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1										
144	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3	5											
156	0	0	0	1	0	0	0	0	2	1	0	0	0	6	3												
168	0	0	0	1	0	0	0	0	2	1	0	0	0	6													
180	0	0	0	1	0	0	0	0	2	1	0	0	0														
192	0	0	0	1	0	0	0	0	2	1	0	0															
204	0	0	0	1	0	0	0	0	2	1	0																
216	0	0	0	1	0	0	0	0	2	1																	
228	0	0	0	1	0	0	0	0	2																		
240	0	0	0	1	0	0	0	0																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	3.85703	4.08971	20.71372	28.26926	20.12482	14.47189	64.28048	55.26295	47.49607	58.74792	60.28848	60.34187	62.83464	73.62183	31.35678	30.45186	29.53686	30.95943	32.09811	36.30165	44.70077	51.98594	53.57718	59.51942	55.25500	47.61428	54.16843

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2011
Payrolls: Exhibit X-A-1 & X-A-2
File: PAB-C:C:\Clients\Coal Mine\2011 Rate Filing\[08-C.xlsm]VIII-C-5
Run Date: 10-26-2011 05:23:25 PM

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

Claims with File Dates on or before 12-31-2010, Valued as of 4-30-2011

Incremental Frequency and IBNR

Reported Claims

Months	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
12	87	51	56	41	25	32	22	20	14	13	17	10	9	8	6	2	7	3	7	0	4	2	1	3	0	1	1
24	113	54	68	49	33	37	41	35	29	21	24	16	13	13	12	7	13	4	10	1	5	3	3	3	2	2	
36	126	58	75	51	35	43	50	42	35	26	31	23	13	18	15	11	14	7	13	3	6	4	3	5	3		
48	131	64	83	52	37	45	59	50	43	33	35	27	14	21	16	12	17	9	15	3	7	4	6	6			
60	141	66	87	55	37	50	62	53	48	36	39	30	16	23	16	15	18	10	16	3	8	4	6				
72	150	68	89	57	38	52	66	57	52	38	40	34	20	25	18	15	19	12	19	3	8	4					
84	153	73	91	62	42	55	75	61	52	39	41	37	21	28	19	15	21	15	19	5	8						
96	157	76	93	69	45	57	80	63	52	41	42	39	24	28	20	16	21	15	20	6							
108	161	79	101	75	49	59	81	64	55	42	45	44	24	28	21	17	21	18	20								
120	168	83	102	82	51	62	83	68	60	42	47	49	24	29	21	19	23	18									
132	176	86	109	82	53	63	83	68	60	42	48	49	25	30	21	20	25										
144	179	96	112	83	53	65	84	69	60	43	48	49	25	31	23	25											
156	191	99	113	83	55	65	87	72	60	43	48	50	25	32	23												
168	197	102	114	84	56	67	90	72	62	44	50	53	26	32													
180	204	105	116	86	60	69	92	74	62	46	51	54	28														
192	204	105	116	89	61	70	93	75	63	46	52	54															
204	205	107	116	90	63	71	95	79	64	48	53																
216	206	109	117	90	63	72	95	79	65	48																	
228	210	110	119	90	64	73	96	80	68																		
240	211	113	120	91	64	74	97	81																			

Incremental Changes

12-24													4	5	6	5	6	1	3	1	1	1	2	0	2	1	
24-36												7	0	5	3	4	1	3	3	2	1	1	0	2	1		
36-48											4	4	1	3	1	1	3	2	2	0	1	0	3	1			
48-60										3	4	3	2	2	0	3	1	1	1	0	1	0	0				
60-72									4	2	1	4	4	2	2	0	1	2	3	0	0	0					
72-84								4	0	1	1	3	1	3	1	0	2	3	0	2	0						
84-96							5	2	0	2	1	2	3	0	1	1	0	0	1	1							
96-108						2	1	1	3	1	3	5	0	0	1	1	0	3	0								
108-120					2	3	2	4	5	0	2	5	0	1	0	2	2	0									
120-132				0	2	1	0	0	0	0	1	0	1	1	0	1	2										
132-144			3	1	0	2	1	1	0	1	0	0	0	1	2	5											
144-156		3	1	0	2	0	3	3	0	0	0	1	0	1	0												
156-168	6	3	1	1	1	2	3	0	2	1	2	3	1	0													
168-180	7	3	2	2	4	2	2	2	0	2	1	1	2														
180-192	0	0	0	3	1	1	1	1	1	0	1	0															
192-204	1	2	0	1	2	1	2	4	1	2	1																
204-216	1	2	1	0	0	1	0	0	1	0																	
216-228	4	1	2	0	1	1	1	1	3																		
228-240	1	3	1	1	0	1	1	1																			

Payroll ($Millions)	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average	Smoothed
	293.76266	229.92992	237.53275	233.72189	223.59651	227.45193	285.68101	249.83942	242.30567	237.34643	244.86519	226.14804	233.69096	231.27906	175.23425	163.55467	145.17101	152.19366	138.87132	133.95628	160.69702	196.69174	201.34946	220.76088	249.56715	229.49852	268.39383		
12-24														0.02162	0.03424	0.03057	0.04133	0.00657	0.02160	0.00747	0.00622	0.00508	0.00993	0.00000	0.00801	0.00436		0.01515	0.01515
24-36													0.00000	0.02162	0.01712	0.02446	0.00689	0.01971	0.02160	0.01493	0.00622	0.00508	0.00000	0.00906	0.00401			0.01159	0.01159
36-48												0.01769	0.00428	0.01297	0.00571	0.00611	0.02067	0.01314	0.01440	0.00000	0.00622	0.00000	0.01490	0.00453				0.00928	0.00931
48-60											0.01634	0.01327	0.00856	0.00865	0.00000	0.01834	0.00689	0.00657	0.00720	0.00000	0.00622	0.00000	0.00000					0.00708	0.00928
60-72										0.00843	0.00408	0.01769	0.01712	0.00865	0.01141	0.00000	0.00689	0.01314	0.02160	0.00000	0.00000	0.00000						0.00839	0.00903
72-84									0.00000	0.00421	0.00408	0.01327	0.00428	0.01297	0.00571	0.00000	0.01378	0.01971	0.00000	0.01493	0.00000							0.00715	0.00839
84-96								0.00801	0.00000	0.00843	0.00408	0.00884	0.01284	0.00000	0.00571	0.00611	0.00000	0.00000	0.00720	0.00747								0.00528	0.00715
96-108							0.00350	0.00400	0.01238	0.00421	0.01225	0.02211	0.00000	0.00000	0.00571	0.00611	0.00000	0.01971	0.00000									0.00692	0.00708
108-120						0.01319	0.00700	0.01601	0.02064	0.00000	0.00817	0.02211	0.00000	0.00432	0.00000	0.01223	0.01378	0.00000										0.00903	0.00692
120-132					0.00894	0.00440	0.00000	0.00000	0.00000	0.00000	0.00408	0.00000	0.00428	0.00432	0.00000	0.00611	0.01378											0.00353	0.00642
132-144				0.00428	0.00000	0.00879	0.00350	0.00400	0.00000	0.00421	0.00000	0.00000	0.00000	0.00432	0.01141	0.03057												0.00547	0.00631
144-156			0.00421	0.00000	0.00894	0.00000	0.01050	0.01201	0.00000	0.00000	0.00000	0.00442	0.00000	0.00432	0.00000													0.00342	0.00613
156-168		0.01305	0.00421	0.00428	0.00447	0.00879	0.01050	0.00000	0.00825	0.00421	0.00817	0.01327	0.00428	0.00000														0.00642	0.00547
168-180	0.02383	0.01305	0.00842	0.00856	0.01789	0.00879	0.00700	0.00801	0.00000	0.00843	0.00408	0.00442	0.00856															0.00931	0.00528
180-192	0.00000	0.00000	0.00000	0.01284	0.00447	0.00440	0.00350	0.00400	0.00413	0.00000	0.00408	0.00000																0.00312	0.00461
192-204	0.00340	0.00870	0.00000	0.00428	0.00894	0.00440	0.00700	0.01601	0.00413	0.00843	0.00408																	0.00631	0.00353
204-216	0.00340	0.00870	0.00421	0.00000	0.00000	0.00440	0.00000	0.00000	0.00413	0.00000																		0.00248	0.00342
216-228	0.01362	0.00435	0.00842	0.00000	0.00447	0.00440	0.00350	0.00400	0.01238																			0.00613	0.00312
228-240	0.00340	0.01305	0.00421	0.00428	0.00000	0.00440	0.00350	0.00400																				0.00461	0.00248
																											Total=	0.13067	0.13067

IBNR Claims

Cumulative Factor									0.00248	0.00560	0.00902	0.01255	0.01716	0.02244	0.02791	0.03404	0.04035	0.04677	0.05369	0.06077	0.06792	0.07631	0.08534	0.09462	0.10393	0.11552	0.13067
times Payroll									0.60092	1.32914	2.20868	2.83816	4.01014	5.18990	4.89079	5.56740	5.85765	7.11810	7.45600	8.14052	10.91454	15.00955	17.18316	20.88839	25.93751	26.51167	35.07102

Source: Counts and Payrolls: Sum of Exhibits VIII-C-1 thru VIII-C-5

FTI - PAB
12/01/2011

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

IBNR By Class

	CLASSIFICATION					
A. IBNR Factor	Coke	Auger	Anthracite Co-Gen	Bituminous Co-Gen	Anthracite Prep Plant	Bituminous Prep Plant
Year	0154	0157	0181	0182	0183	0184
2001	0.0468	0.0468	0.0468	0.0468	0.0468	0.0468
2002	0.0537	0.0537	0.0537	0.0537	0.0537	0.0537
2003	0.0608	0.0608	0.0608	0.0608	0.0608	0.0608
2004	0.0679	0.0679	0.0679	0.0679	0.0679	0.0679
2005	0.0763	0.0763	0.0763	0.0763	0.0763	0.0763
2006	0.0853	0.0853	0.0853	0.0853	0.0853	0.0853
2007	0.0946	0.0946	0.0946	0.0946	0.0946	0.0946
2008	0.1039	0.1039	0.1039	0.1039	0.1039	0.1039
2009	0.1155	0.1155	0.1155	0.1155	0.1155	0.1155
2010	0.1307	0.1307	0.1307	0.1307	0.1307	0.1307
B. Adjustment Factor	0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll Per $1M						
2001	10.3758	1.4291	4.6618	2.1213	2.2163	10.1550
2002	10.4850	1.1508	5.6588	2.3861	2.3228	10.0946
2003	11.5341	1.1022	7.0096	3.0525	3.4080	10.1952
2004	12.0491	1.0588	7.3515	6.3745	4.4067	13.4602
2005	12.8610	1.0265	7.8553	8.5248	5.1701	16.5483
2006	12.7374	1.0668	8.4125	9.4236	4.8859	17.0510
2007	13.6699	1.1212	9.1867	10.8291	5.8173	18.8952
2008	9.7612	2.5068	7.5214	8.4819	5.7335	21.2503
2009	5.1736	0.9470	7.5347	7.8664	6.2646	19.8280
2010	5.4357	0.8141	7.9338	9.2986	4.8427	25.8436
D. IBNR						
2001	0.0971	0.0267	0.1090	0.0496	0.1037	0.2375
2002	0.1126	0.0247	0.1519	0.0641	0.1247	0.2710
2003	0.1402	0.0268	0.2130	0.0928	0.2071	0.3098
2004	0.1637	0.0288	0.2497	0.2165	0.2993	0.4571
2005	0.1963	0.0313	0.2997	0.3253	0.3945	0.6314
2006	0.2174	0.0364	0.3590	0.4021	0.4170	0.7276
2007	0.2587	0.0424	0.4346	0.5123	0.5504	0.8939
2008	0.2029	0.1042	0.3908	0.4408	0.5959	1.1043
2009	0.1195	0.0438	0.4352	0.4544	0.7237	1.1453
2010	0.1421	0.0426	0.5184	0.6075	0.6328	1.6885

Source: IBNR Factor - Exhibit VIII-C-6
Adjustment Factor - Judgement
Payroll = Exhibit X-A
IBNR = A times B times C

FTI - PAB
12/01/2011

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

IBNR By Class

	CLASSIFICATION					
A. IBNR Factor	Coke	Auger	Anthracite Co-Gen	Bituminous Co-Gen	Anthracite Prep Plant	Bituminous Prep Plant
	0154	0157	0181	0182	0183	0184
1991	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1992	0.0025	0.0025	0.0025	0.0025	0.0025	0.0025
1993	0.0056	0.0056	0.0056	0.0056	0.0056	0.0056
1994	0.0090	0.0090	0.0090	0.0090	0.0090	0.0090
1995	0.0126	0.0126	0.0126	0.0126	0.0126	0.0126
1996	0.0172	0.0172	0.0172	0.0172	0.0172	0.0172
1997	0.0224	0.0224	0.0224	0.0224	0.0224	0.0224
1998	0.0279	0.0279	0.0279	0.0279	0.0279	0.0279
1999	0.0340	0.0340	0.0340	0.0340	0.0340	0.0340
2000	0.0404	0.0404	0.0404	0.0404	0.0404	0.0404
B. Adjustment Factor	0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll						
1991	52.4511	1.7188	1.0931	0.0000	0.0000	0.0000
1992	42.7613	1.1816	3.5055	0.0476	0.0000	0.0000
1993	53.6197	1.1122	3.6244	0.3915	0.0000	0.0000
1994	54.7213	1.4850	3.7045	0.3776	0.0000	0.0000
1995	55.0002	1.4996	3.4819	0.3602	0.0000	0.0000
1996	54.5712	0.8466	3.7590	0.3702	0.2211	3.0666
1997	53.1191	1.1935	3.5202	0.8561	1.1494	13.7837
1998	13.3539	1.2379	3.4588	1.1612	1.0329	11.1121
1999	12.2935	1.1369	3.6043	1.4943	1.2311	10.6918
2000	12.0926	1.2059	4.4735	1.8707	1.3195	8.5748
D. IBNR						
1991	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1992	0.0212	0.0012	0.0043	0.0001	0.0000	0.0000
1993	0.0601	0.0025	0.0101	0.0011	0.0000	0.0000
1994	0.0987	0.0054	0.0167	0.0017	0.0000	0.0000
1995	0.1381	0.0075	0.0218	0.0023	0.0000	0.0000
1996	0.1873	0.0058	0.0323	0.0032	0.0038	0.0263
1997	0.2384	0.0107	0.0395	0.0096	0.0258	0.1547
1998	0.0745	0.0138	0.0483	0.0162	0.0288	0.1551
1999	0.0837	0.0155	0.0613	0.0254	0.0419	0.1820
2000	0.0976	0.0195	0.0903	0.0377	0.0532	0.1730

Source: IBNR Factor - Exhibit VIII-C-6
Adjustment Factor - Judgement
Payrolls: Exhibit X-A pages 1 & 2
IBNR = A times B times C

Occupational Disease
Federal Benefits

TABLE OF MONTHLY BLACK LUNG BENEFIT RATES

Time Period			Claimant Benefit	Dependent Benefit	Yearly Percentage Increase
10/1/1981	to	9/30/1982	293.20	146.60	
10/1/1982	to	12/31/1983	304.90	152.50	4.0%
1/1/1984	to	12/31/1984	317.10	158.60	4.0%
1/1/1985	to	12/31/1985	328.20	164.10	3.5%
1/1/1986	to	12/31/1986	328.20	164.10	0.0%
1/1/1987	to	12/31/1987	338.00	169.00	3.0%
1/1/1988	to	12/31/1988	344.80	172.40	2.0%
1/1/1989	to	12/31/1989	358.90	179.50	4.1%
1/1/1990	to	12/31/1990	371.80	185.90	3.6%
1/1/1991	to	12/31/1991	387.10	193.60	4.1%
1/1/1992	to	12/31/1992	403.30	201.70	4.2%
1/1/1993	to	12/31/1993	418.20	209.10	3.7%
1/1/1994	to	12/31/1994	427.40	213.70	2.2%
1/1/1995	to	12/31/1995	427.40	213.70	0.0%
1/1/1996	to	12/31/1996	435.10	217.60	1.8%
1/1/1997	to	12/31/1997	445.10	222.60	2.3%
1/1/1998	to	12/31/1998	455.10	227.60	2.2%
1/1/1999	to	12/31/1999	469.50	234.80	3.2%
1/1/2000	to	12/31/2000	487.40	243.60	3.8%
1/1/2001	to	12/31/2001	500.50	250.30	2.7%
1/1/2002	to	12/31/2002	518.50	259.30	3.6%
1/1/2003	to	12/31/2003	534.60	267.30	3.1%
1/1/2004	to	12/31/2004	549.00	274.50	2.7%
1/1/2005	to	12/31/2005	562.80	281.30	2.5%
1/1/2006	to	12/31/2006	574.60	287.20	2.1%
1/1/2007	to	12/31/2007	584.40	292.20	1.7%
1/1/2008	to	12/31/2008	599.00	299.00	2.5%
1/1/2009	to	12/31/2009	616.30	308.20	2.9%
1/1/2010	to	12/31/2010	625.60	312.80	1.5%
1/1/2011	to	12/31/2011	625.60	312.80	0.0%

All Years	Average	2.7%
Last 10 Yrs	Average	2.3%
Last 5 Yrs	Average	1.7%
Last 3 Yrs	Average	1.5%

Selected Benefit Change from	2011	to	2012	0.00%
Selected Benefit Change from	2012	to	2013	1.50%
Selected Benefit Change from	2013	to	2014	2.50%

Selected Average Annual Benefit Change (Last Year's Selection - 2.7%) 2.5%

			Projected Benefit- Claimant		Dependant	Weight
1/1/2012	to	12/31/2012	625.60	a	312.80	28.125%
1/1/2013	to	12/31/2013	635.00	a	317.50	68.750%
1/1/2014	to	12/31/2014	650.90	a	325.50	3.125%

Average Monthly Benefit During the Policy Period Beginning 04/01/2012	632.90	b	316.50
Average Weekly Benefit During the Policy Period Beginning 04/01/2012	146.10	c	73.10
Annual (Weekly X 52)	7,597.20		3,798.60
Annual Miner and Spouse			11,395.80

a Previous year's benefit times selected benefit change
b Weighted average of projected benefit levels from 01-01-12 to 12-31-14
c Monthly Benefit times 12 months divided by 52 weeks

Sources: US Department of Labor
Employment Standards Administration
Office of Workers' Compensation Programs
Division of Coal Mine Workers' Compensation

FTI - PAB,OMG
Filing Date 12-01-2011

Anthracite Underground (0160)

Year	(1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	Counts						
2001	# 4	# 2	# 0	# 2	# 0.00	# 0.10	# 0.10
2002	-	-	-	-	-	-	-
2003	1	1	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	1	-	1	-	0.30	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	1	-	-	1	-	0.05	0.05
2010	-	-	-	-	-	-	-
Total	7	3	1	3	0.30	0.15	0.15

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll	(14) Frequency (12)/(13)
2001	# 2.10	# 1.90	# 0.1403	# 0.0353	# 2.1353	$ 1,636,522	1.3048
2002	-	-	0.1777	0.0447	0.0447	1,386,545	0.0322
2003	1.00	-	0.2372	0.0596	1.0596	1,354,265	0.7824
2004	-	-	0.3120	0.0784	0.0784	1,345,321	0.0583
2005	-	-	0.4176	0.1050	0.1050	1,417,568	0.0741
2006	0.30	0.70	0.5397	0.1357	0.4357	1,442,524	0.3020
2007	-	-	0.7783	0.1957	0.1957	1,662,537	0.1177
2008	-	-	1.2108	0.3044	0.3044	2,136,713	0.1425
2009	0.05	0.95	0.9032	0.2271	0.2771	1,335,866	0.2074
2010	-	-	1.1778	0.2961	0.2961	1,304,764	0.2269
Total	3.45	3.55	5.8946	1.4819	4.9319	$ 15,022,625	0.3283

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	47.1	4.5335
2002	662	1.0380	38.8	0.1151
2003	675	1.0380	37.2	2.8485
2004	690	1.0380	36.1	0.2173
2005	716	1.0380	36.7	0.2861
2006	745	1.0380	35.9	1.2136
2007	779	1.0380	39.5	0.4954
2008	807	1.0380	49.1	0.6199
2009	836	1.0380	29.6	0.9360
2010	845	1.0380	28.6	1.0353
Total			378.6	1.3027

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Bituminous Underground (0158)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 5	# 1	# 1	# 3	# 0.30	# 0.15	# 0.15
2002	10	-	1	9	0.30	0.45	0.45
2003	-	-	-	-	-	-	-
2004	2	-	1	1	0.30	0.05	0.05
2005	-	-	-	-	-	-	-
2006	2	1	1	-	0.30	-	-
2007	2	-	-	2	-	0.10	0.10
2008	1	-	1	-	0.30	-	-
2009	1	-	1	-	0.30	-	-
2010	-	-	-	-	-	-	-
Total	23	2	6	15	1.80	0.75	0.75

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 1.45	# 3.55	# 2.5339	# 0.6370	# 2.0870	$ 48,522,630	0.0430
2002	0.75	9.25	2.4254	0.6097	1.3597	40,837,995	0.0333
2003	-	-	2.5330	0.6368	0.6368	36,498,406	0.0174
2004	0.35	1.65	3.6937	0.9286	1.2786	46,073,900	0.0278
2005	-	-	6.0569	1.5227	1.5227	66,275,755	0.0230
2006	1.30	0.70	7.2601	1.8252	3.1252	70,465,937	0.0444
2007	0.10	1.90	9.1706	2.3055	2.4055	79,904,266	0.0301
2008	0.30	0.70	12.8578	3.2324	3.5324	101,353,977	0.0349
2009	0.30	0.70	14.0864	3.5413	3.8413	101,348,140	0.0379
2010	-	-	19.9516	5.0158	5.0158	125,980,760	0.0398
Total	4.55	18.45	80.5693	20.2551	24.8051	$ 717,261,766	0.0346

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.3920	1,040.9	0.2005
2002	662	1.3920	852.2	0.1596
2003	675	1.3920	747.0	0.0852
2004	690	1.3920	922.5	0.1386
2005	716	1.3920	1,278.8	0.1191
2006	745	1.3920	1,306.7	0.2392
2007	779	1.3920	1,417.1	0.1697
2008	807	1.3920	1,735.1	0.2036
2009	836	1.3920	1,674.8	0.2294
2010	845	1.3920	2,059.7	0.2435
Total			13,034.8	0.1903

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Anthracite Surface (0153)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 6	# 0	# 2	# 4	# 0.60	# 0.20	# 0.20
2002	6	1	-	5	-	0.25	0.25
2003	3	-	2	1	0.60	0.05	0.05
2004	4	2	-	2	-	0.10	0.10
2005	2	1	-	1	-	0.05	0.05
2006	1	-	-	1	-	0.05	0.05
2007	1	1	-	-	-	-	-
2008	1	-	-	1	-	0.05	0.05
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	24	5	4	15	1.20	0.75	0.75

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.80	# 5.20	# 1.1314	# 0.2844	# 1.0844	$ 12,923,748	0.0839
2002	1.25	4.75	1.1585	0.2912	1.5412	11,046,570	0.1395
2003	0.65	2.35	1.5021	0.3776	1.0276	11,928,209	0.0862
2004	2.10	1.90	1.8326	0.4607	2.5607	12,359,731	0.2072
2005	1.05	0.95	2.0848	0.5241	1.5741	12,140,911	0.1297
2006	0.05	0.95	2.3606	0.5934	0.6434	12,065,323	0.0533
2007	1.00	-	3.2996	0.8295	1.8295	14,866,556	0.1231
2008	0.05	0.95	4.0554	1.0195	1.0695	16,220,231	0.0659
2009	-	-	4.6470	1.1682	1.1682	15,893,528	0.0735
2010	-	-	4.6806	1.1767	1.1767	13,308,796	0.0884
Total	6.95	17.05	26.7525	6.7256	13.6756	$ 132,753,603	0.1030

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	371.8	0.2917
2002	662	1.0380	309.1	0.4986
2003	675	1.0380	327.4	0.3139
2004	690	1.0380	331.9	0.7715
2005	716	1.0380	314.2	0.5010
2006	745	1.0380	300.0	0.2145
2007	779	1.0380	353.6	0.5174
2008	807	1.0380	372.4	0.2872
2009	836	1.0380	352.2	0.3317
2010	845	1.0380	291.8	0.4033
Total			3,324.4	0.4114

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Bituminous Surface (0156)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 3	# 0	# 0	# 3	# 0.00	# 0.15	# 0.15
2002	2	-	-	2	-	0.10	0.10
2003	1	-	-	1	-	0.05	0.05
2004	1	-	-	1	-	0.05	0.05
2005	1	-	-	1	-	0.05	0.05
2006	2	-	-	2	-	0.10	0.10
2007	3	1	-	2	-	0.10	0.10
2008	1	-	1	-	0.30	-	-
2009	-	-	-	-	-	-	-
2010	1	-	-	1	-	0.05	0.05
Total	15	1	1	13	0.30	0.65	0.65

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.15	# 2.85	# 1.4846	# 0.3732	# 0.5232	$ 58,151,332	0.0090
2002	0.10	1.90	1.6741	0.4209	0.5209	53,502,085	0.0097
2003	0.05	0.95	1.7890	0.4498	0.4998	47,873,740	0.0104
2004	0.05	0.95	2.4567	0.6176	0.6676	56,217,298	0.0119
2005	0.05	0.95	3.2669	0.8213	0.8713	64,871,562	0.0134
2006	0.10	1.90	3.6812	0.9254	1.0254	63,798,502	0.0161
2007	1.10	1.90	4.2391	1.0657	2.1657	64,808,093	0.0334
2008	0.30	0.70	5.5585	1.3974	1.6974	74,601,231	0.0228
2009	-	-	5.3931	1.3558	1.3558	63,306,695	0.0214
2010	0.05	0.95	7.1113	1.7878	1.8378	73,631,082	0.0250
Total	1.95	13.05	36.6546	9.2150	11.1650	$ 620,761,620	0.0180

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	1,672.9	0.0313
2002	662	1.0380	1,497.3	0.0348
2003	675	1.0380	1,314.0	0.0380
2004	690	1.0380	1,509.5	0.0442
2005	716	1.0380	1,678.6	0.0519
2006	745	1.0380	1,586.5	0.0646
2007	779	1.0380	1,541.3	0.1405
2008	807	1.0380	1,712.7	0.0991
2009	836	1.0380	1,403.0	0.0966
2010	845	1.0380	1,614.4	0.1138
Total			15,530.2	0.0719

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Four Standard Classes

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 18	# 3	# 3	# 12	# 0.90	# 0.60	# 0.60
2002	18	1	1	16	0.30	0.80	0.80
2003	5	1	2	2	0.60	0.10	0.10
2004	7	2	1	4	0.30	0.20	0.20
2005	3	1	-	2	-	0.10	0.10
2006	6	1	2	3	0.60	0.15	0.15
2007	6	2	-	4	-	0.20	0.20
2008	3	-	2	1	0.60	0.05	0.05
2009	2	-	1	1	0.30	0.05	0.05
2010	1	-	-	1	-	0.05	0.05
Total	69	11	12	46	3.60	2.30	2.30

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 4.50	# 13.50	# 5.2901	# 1.3299	# 5.8299	$ 121,234,232	0.0481
2002	2.10	15.90	5.4356	1.3665	3.4665	106,773,195	0.0325
2003	1.70	3.30	6.0613	1.5238	3.2238	97,654,620	0.0330
2004	2.50	4.50	8.2951	2.0854	4.5854	115,996,250	0.0395
2005	1.10	1.90	11.8263	2.9731	4.0731	144,705,796	0.0281
2006	1.75	4.25	13.8416	3.4798	5.2298	147,772,286	0.0354
2007	2.20	3.80	17.4876	4.3964	6.5964	161,241,452	0.0409
2008	0.65	2.35	23.6825	5.9538	6.6038	194,312,152	0.0340
2009	0.35	1.65	25.0296	6.2925	6.6425	181,884,229	0.0365
2010	0.05	0.95	32.9212	8.2764	8.3264	214,225,402	0.0389
Total	16.90	52.10	149.8709	37.6775	54.5775	$ 1,485,799,614	0.0367

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644		3,132.7	0.1861
2002	662		2,697.4	0.1285
2003	675		2,425.6	0.1329
2004	690		2,800.0	0.1638
2005	716		3,308.3	0.1231
2006	745		3,229.1	0.1620
2007	779		3,351.5	0.1968
2008	807		3,869.3	0.1707
2009	836		3,459.6	0.1920
2010	845		3,994.5	0.2084
Total			32,268.0	0.1691

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Coke (0154)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.0971	# 0.0244	# 0.0244	$ 10,375,826	0.0024
2002	-	-	0.1126	0.0283	0.0283	10,485,005	0.0027
2003	-	-	0.1402	0.0352	0.0352	11,534,080	0.0031
2004	-	-	0.1637	0.0412	0.0412	12,049,126	0.0034
2005	-	-	0.1963	0.0493	0.0493	12,860,979	0.0038
2006	-	-	0.2174	0.0547	0.0547	12,737,394	0.0043
2007	-	-	0.2587	0.0650	0.0650	13,669,925	0.0048
2008	-	-	0.2029	0.0510	0.0510	9,761,146	0.0052
2009	-	-	0.1195	0.0300	0.0300	5,173,552	0.0058
2010	-	-	0.1421	0.0357	0.0357	5,435,658	0.0066
Total	-	-	1.6505	0.4149	0.4149	$ 104,082,691	0.0040

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	298.5	0.0082
2002	662	1.0380	293.4	0.0096
2003	675	1.0380	316.6	0.0111
2004	690	1.0380	323.5	0.0127
2005	716	1.0380	332.8	0.0148
2006	745	1.0380	316.8	0.0173
2007	779	1.0380	325.1	0.0200
2008	807	1.0380	224.1	0.0228
2009	836	1.0380	114.7	0.0262
2010	845	1.0380	119.2	0.0300
Total			2,664.7	0.0156

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Auger (0157)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.0267	# 0.0067	# 0.0067	$ 1,429,131	0.0047
2002	-	-	0.0247	0.0062	0.0062	1,150,843	0.0054
2003	-	-	0.0268	0.0067	0.0067	1,102,223	0.0061
2004	-	-	0.0288	0.0072	0.0072	1,058,799	0.0068
2005	-	-	0.0313	0.0079	0.0079	1,026,537	0.0077
2006	-	-	0.0364	0.0092	0.0092	1,066,831	0.0086
2007	-	-	0.0424	0.0107	0.0107	1,121,156	0.0095
2008	-	-	0.1042	0.0262	0.0262	2,506,758	0.0105
2009	-	-	0.0438	0.0110	0.0110	946,963	0.0116
2010	-	-	0.0426	0.0107	0.0107	814,113	0.0132
Total	-	-	0.4077	0.1025	0.1025	$ 12,223,354	0.0084

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	41.1	0.0163
2002	662	1.0380	32.2	0.0193
2003	675	1.0380	30.3	0.0222
2004	690	1.0380	28.4	0.0255
2005	716	1.0380	26.6	0.0296
2006	745	1.0380	26.5	0.0345
2007	779	1.0380	26.7	0.0399
2008	807	1.0380	57.5	0.0456
2009	836	1.0380	21.0	0.0524
2010	845	1.0380	17.8	0.0602
Total			308.1	0.0333

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Anthracite Co-Gen (181)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	1	-	1	-	0.30	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	2	-	1	1	0.30	0.05	0.05

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.1090	# 0.0274	# 0.0274	$ 4,661,813	0.0059
2002	0.30	0.70	0.1519	0.0382	0.3382	5,658,774	0.0598
2003	-	-	0.2130	0.0535	0.0535	7,009,619	0.0076
2004	-	-	0.2497	0.0628	0.0628	7,351,514	0.0085
2005	0.05	0.95	0.2997	0.0753	0.1253	7,855,289	0.0160
2006	-	-	0.3590	0.0903	0.0903	8,412,527	0.0107
2007	-	-	0.4346	0.1093	0.1093	9,186,706	0.0119
2008	-	-	0.3908	0.0982	0.0982	7,521,400	0.0131
2009	-	-	0.4352	0.1094	0.1094	7,534,735	0.0145
2010	-	-	0.5184	0.1303	0.1303	7,933,794	0.0164
Total	0.35	1.65	3.1613	0.7948	1.1448	$ 73,126,171	0.0157

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	134.1	0.0204
2002	662	1.0380	158.4	0.2135
2003	675	1.0380	192.4	0.0278
2004	690	1.0380	197.4	0.0318
2005	716	1.0380	203.3	0.0617
2006	745	1.0380	209.2	0.0431
2007	779	1.0380	218.5	0.0500
2008	807	1.0380	172.7	0.0569
2009	836	1.0380	167.0	0.0655
2010	845	1.0380	173.9	0.0749
Total			1,826.9	0.0627

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Bituminous Co-Gen (182)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.0496	# 0.0125	# 0.0125	$ 2,121,331	0.0059
2002	-	-	0.0641	0.0161	0.0161	2,386,124	0.0068
2003	-	-	0.0928	0.0233	0.0233	3,052,523	0.0076
2004	-	-	0.2165	0.0544	0.0544	6,374,483	0.0085
2005	-	-	0.3253	0.0818	0.0818	8,524,752	0.0096
2006	-	-	0.4021	0.1011	0.1011	9,423,575	0.0107
2007	-	-	0.5123	0.1288	0.1288	10,829,140	0.0119
2008	-	-	0.4408	0.1108	0.1108	8,481,888	0.0131
2009	-	-	0.4544	0.1142	0.1142	7,866,413	0.0145
2010	-	-	0.6075	0.1527	0.1527	9,298,607	0.0164
Total	-	-	3.1654	0.7958	0.7958	$ 68,358,836	0.0116

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	61.0	0.0204
2002	662	1.0380	66.8	0.0241
2003	675	1.0380	83.8	0.0278
2004	690	1.0380	171.2	0.0318
2005	716	1.0380	220.6	0.0371
2006	745	1.0380	234.3	0.0431
2007	779	1.0380	257.5	0.0500
2008	807	1.0380	194.7	0.0569
2009	836	1.0380	174.3	0.0655
2010	845	1.0380	203.9	0.0749
Total			1,668.1	0.0477

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Anthracite Prep-Plant (183)

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	1	-	1	-	0.30	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	1	-	1	-	0.30	-	-

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.1037	# 0.0261	# 0.0261	$ 2,216,299	0.0118
2002	-	-	0.1247	0.0313	0.0313	2,322,815	0.0135
2003	-	-	0.2071	0.0521	0.0521	3,407,998	0.0153
2004	0.30	0.70	0.2993	0.0752	0.3752	4,406,653	0.0852
2005	-	-	0.3945	0.0992	0.0992	5,170,069	0.0192
2006	-	-	0.4170	0.1048	0.1048	4,885,882	0.0215
2007	-	-	0.5504	0.1384	0.1384	5,817,291	0.0238
2008	-	-	0.5959	0.1498	0.1498	5,733,543	0.0261
2009	-	-	0.7237	0.1819	0.1819	6,264,606	0.0290
2010	-	-	0.6328	0.1591	0.1591	4,842,647	0.0329
Total	0.30	0.70	4.0491	1.0179	1.3179	$ 45,067,803	0.0292

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.0380	63.8	0.0409
2002	662	1.0380	65.0	0.0482
2003	675	1.0380	93.5	0.0557
2004	690	1.0380	118.3	0.3172
2005	716	1.0380	133.8	0.0741
2006	745	1.0380	121.5	0.0863
2007	779	1.0380	138.4	0.1000
2008	807	1.0380	131.6	0.1138
2009	836	1.0380	138.8	0.1311
2010	845	1.0380	106.2	0.1498
Total			1,110.9	0.1186

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Bituminous Prep-Plant (184)

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Year	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	1	1	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	2	1	-	1	-	0.05	0.05

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.2375	# 0.0597	# 0.0597	$ 10,155,025	0.0059
2002	1.00	-	0.2710	0.0681	1.0681	10,094,549	0.1058
2003	0.05	0.95	0.3098	0.0779	0.1279	10,195,206	0.0125
2004	-	-	0.4571	0.1149	0.1149	13,460,201	0.0085
2005	-	-	0.6314	0.1587	0.1587	16,548,307	0.0096
2006	-	-	0.7276	0.1829	0.1829	17,050,967	0.0107
2007	-	-	0.8939	0.2247	0.2247	18,895,192	0.0119
2008	-	-	1.1043	0.2776	0.2776	21,250,256	0.0131
2009	-	-	1.1453	0.2879	0.2879	19,828,012	0.0145
2010	-	-	1.6885	0.4245	0.4245	25,843,606	0.0164
Total	1.05	0.95	7.4664	1.8771	2.9271	$ 163,321,321	0.0179

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644	1.3920	217.8	0.0274
2002	662	1.3920	210.7	0.5069
2003	675	1.3920	208.7	0.0613
2004	690	1.3920	269.5	0.0426
2005	716	1.3920	319.3	0.0497
2006	745	1.3920	316.2	0.0578
2007	779	1.3920	335.1	0.0671
2008	807	1.3920	363.8	0.0763
2009	836	1.3920	327.7	0.0879
2010	845	1.3920	422.5	0.1005
Total			2,991.3	0.0979

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Total Other Classes

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2002	2	1	1	-	0.30	-	-
2003	1	-	-	1	-	0.05	0.05
2004	1	-	1	-	0.30	-	-
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
Total	5	1	2	2	0.60	0.10	0.10

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 0.00	# 0.00	# 0.6236	# 0.1568	# 0.1568	$ 30,959,425	0.0051
2002	1.30	0.70	0.7490	0.1883	1.4883	32,098,110	0.0464
2003	0.05	0.95	0.9897	0.2488	0.2988	36,301,649	0.0082
2004	0.30	0.70	1.4151	0.3558	0.6558	44,700,776	0.0147
2005	0.05	0.95	1.8785	0.4723	0.5223	51,985,933	0.0100
2006	-	-	2.1595	0.5429	0.5429	53,577,176	0.0101
2007	-	-	2.6923	0.6768	0.6768	59,519,410	0.0114
2008	-	-	2.8389	0.7137	0.7137	55,254,991	0.0129
2009	-	-	2.9219	0.7346	0.7346	47,614,281	0.0154
2010	-	-	3.6319	0.9131	0.9131	54,168,425	0.0169
Total	1.70	3.30	19.9004	5.0030	6.7030	$ 466,180,176	0.0144

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644		816.3	0.0192
2002	662		826.5	0.1801
2003	675		925.3	0.0323
2004	690		1,108.3	0.0592
2005	716		1,236.4	0.0422
2006	745		1,224.5	0.0443
2007	779		1,301.3	0.0520
2008	807		1,144.4	0.0624
2009	836		943.5	0.0779
2010	845		1,043.5	0.0875
Total			10,570.0	0.0634

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B

Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

Grand Total

Year	Counts (1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2001	# 18	# 3	# 3	# 12	# 0.90	# 0.60	# 0.60
2002	20	2	2	16	0.60	0.80	0.80
2003	6	1	2	3	0.60	0.15	0.15
2004	8	2	2	4	0.60	0.20	0.20
2005	4	1	-	3	-	0.15	0.15
2006	6	1	2	3	0.60	0.15	0.15
2007	6	2	-	4	-	0.20	0.20
2008	3	-	2	1	0.60	0.05	0.05
2009	2	-	1	1	0.30	0.05	0.05
2010	1	-	-	1	-	0.05	0.05
Total	74	12	14	48	4.20	2.40	2.40

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll ($M)	(14) Frequency (12)/(13)
2001	# 4.50	# 13.50	# 5.9137	# 1.4867	# 5.9867	$ 152,193,657	0.0393
2002	3.40	16.60	6.1846	1.5548	4.9548	138,871,305	0.0357
2003	1.75	4.25	7.0510	1.7726	3.5226	133,956,269	0.0263
2004	2.80	5.20	9.7102	2.4411	5.2411	160,697,026	0.0326
2005	1.15	2.85	13.7048	3.4454	4.5954	196,691,729	0.0234
2006	1.75	4.25	16.0011	4.0227	5.7727	201,349,462	0.0287
2007	2.20	3.80	20.1799	5.0732	7.2732	220,760,862	0.0329
2008	0.65	2.35	26.5214	6.6675	7.3175	249,567,143	0.0293
2009	0.35	1.65	27.9515	7.0270	7.3770	229,498,510	0.0321
2010	0.05	0.95	36.5531	9.1894	9.2394	268,393,827	0.0344
Total	18.60	55.40	169.7713	42.6805	61.2805	$ 1,951,979,790	0.0314

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2001	644		3,949.0	0.1516
2002	662		3,523.9	0.1406
2003	675		3,350.9	0.1051
2004	690		3,908.3	0.1341
2005	716		4,544.7	0.1011
2006	745		4,453.6	0.1296
2007	779		4,652.8	0.1563
2008	807		5,013.7	0.1459
2009	836		4,403.1	0.1675
2010	845		5,038.0	0.1834
Total			42,838.0	0.1431

Sources:
Cols.(1) to (4): CMCRB Claims Databas
Col.(6): (0.05)xCol.(4)
Col.(7): (1.00)xCol.(6)
Col.(10): Exh. VIII-C
Col.(13): Exh. VIII-B
Col.(15): Exhibit XII-D
Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

IBNR Award Ratio: 0.2514

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

															"All Permanent Partial" Scenario (see note						
											Federal Excess:								Federal Excess:		
		Awd (2)		Exp.	Age of Miner at	State	Medical	Act 44	Act	Offsets for:		After Offsets:			State	State plus	Offsets for:		After Offsets:		
ID No.	Class	Pend (1)	Type*	Yr.	Comp Date	Benefit	Bef. Act 44	Factor	44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP	Benefit	Act 44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP
000-00-0013	1011	2		1992	49.97	1,165,577.24	25,302.20	1.00	25,302.20	234,017.41	138,004.06	684.39	67,942.39	195,159.93	424,314.76	-	-	-	428,070.15	428,070.15	428,070.15
000-00-0014	1011	2		1992	47.39	1,424,314.05	27,731.88	1.00	27,731.88	257,371.56	160,534.15	17.16	44,535.22	180,036.93	514,567.50	-	-	-	426,102.20	426,102.20	426,102.20
000-00-0015	1011	2		1993	61.26	508,087.89	16,678.05	1.00	16,678.05	-	124,671.11	765.67	765.67	17,718.71	265,668.16	-	-	67,440.18	177,276.21	177,276.21	178,416.20
000-00-0016	1011	2		1993	61.22	386,273.72	16,678.05	1.00	16,678.05	-	123,608.37	4.53	4.53	2,152.14	234,958.85	-	-	66,865.29	84,287.81	84,287.81	84,287.81
000-00-0044	1011	2	LS	1999	62.24	119,338.15	15,958.33	1.00	15,958.33	-	59,205.04	219,340.80	219,340.80	277,210.57	119,338.15	-	-	59,205.04	219,340.80	219,340.80	277,210.57
000-00-0069	1011	2		1990	66.83	525,279.67	12,611.12	1.00	12,611.12	-	-	-	-	-	366,332.51	-	-	-	49,883.96	49,883.96	49,883.96
000-00-0070	1011	2	WO	1993	N/A	368,416.45	-	1.00	-	-	-	356.70	356.70	356.70	368,416.45	-	-	-	356.70	356.70	356.70
Total Underground Anthracite				7		4,497,287	114,960		114,960	491,389	606,023	221,169	332,945	672,635	2,293,596	0	0	193,511	1,385,318	1,385,318	1,444,328
Average of 7 claims						642,470	16,423		16,423	70,198	86,575	31,596	47,564	96,091	327,657	0	0	27,644	197,903	197,903	206,333
						4,612,247															
Medical plus Indemnity						658,892				70,198	86,575	31,596	47,564	96,091	344,079		0	27,644	197,903	197,903	206,333
Adjusted															344,079		0	27,644	197,903	197,903	206,333

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scer

Sources: Individual claim data from CMCRB

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

															"All Permanent Partial" Scenario (see note)						
											Federal Excess:							Federal Excess:		
		Awd (2)		Exp.	Age of Miner at	State	Medical	Act 44	Act	Offsets for:		After Offsets:		State	State plus	Offsets for:		After Offsets:		
ID No.	Class	Pend (1)	Type*	Yr.	Comp Date	Benefit	Bef. Act 44	Factor	44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP	Benefit	Act 44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP
000-00-0001	1002	2	CC	1990	67.38	41,573.49	12,611.12	1.00	12,611.12	-	38,746.84	231,012.24	231,012.24	269,759.07	41,573.49	-	-	38,746.84	231,012.24	231,012.24	269,759.07
000-00-0002	1002	2	CC	1992	62.84	122,339.59	15,255.45	1.00	15,255.45	-	37,777.33	223,662.18	223,662.18	249,872.02	122,339.59	-	-	37,777.33	223,662.18	223,662.18	249,872.02
000-00-0003	1002	2	CC	1992	62.49	82,181.76	15,958.33	1.00	15,958.33	-	58,450.93	101,276.99	101,276.99	154,668.81	82,181.76	-	-	58,450.93	101,276.99	101,276.99	154,668.81
000-00-0004	1002	2	CC	1993	63.31	331,479.96	15,255.45	1.00	15,255.45	-	102,351.40	258,006.25	258,006.25	258,006.25	331,479.96	-	-	102,351.40	258,006.25	258,006.25	258,006.25
000-00-0005	1002	2		1992	63.51	998,705.13	14,569.67	1.00	14,569.67	-	290,971.59	-	-	13.19	522,231.81	-	-	184,345.53	167,039.87	167,039.87	168,392.66
000-00-0006	1002	2		1992	62.41	1,075,336.21	15,958.33	1.00	15,958.33	-	281,675.46	-	-	50.43	528,300.24	-	-	153,839.73	195,887.13	195,887.13	197,356.02
000-00-0007	1002	2		1992	60.69	964,511.40	16,678.05	1.00	16,678.05	-	235,817.02	-	-	17.30	500,207.25	-	-	139,385.29	186,446.70	186,446.70	187,610.26
000-00-0008	1002	2		1994	58.76	848,030.07	18,163.70	1.00	18,163.70	265,381.84	261,157.92	-	2,116.35	76,682.89	481,056.89	-	87,661.78	105,052.56	103,069.51	104,529.95	109,830.65
000-00-0009	1002	2	LS	2000	44.43	62,067.03	30,116.83	1.00	30,116.83	-	-	710,949.71	710,949.71	710,949.71	62,067.03	-	-	-	710,949.71	710,949.71	710,949.71
000-00-0010	1002	2	LS	2005	54.58	76,160.74	21,274.06	1.00	21,274.06	1,953.13	-	369,916.55	371,869.67	371,869.67	76,160.74	-	1,953.13	-	369,916.55	371,869.67	371,869.67
000-00-0011	1002	1		2005	61.64	950,939.52	15,958.33	1.00	15,958.33	-	243,729.64	-	-	4.78	504,493.50	-	-	142,859.64	171,057.58	171,057.58	171,057.58
000-00-0012	1002	2		2005	60.48	526,189.40	17,413.64	1.00	17,413.64	-	168,381.67	-	-	70.04	322,406.95	-	-	91,963.25	82,221.86	82,221.86	83,099.94
000-00-0027	1002	2	LS	1992	63.60	142,686.95	14,569.67	1.00	14,569.67	-	114,937.26	209,306.35	209,306.35	308,701.79	142,686.95	-	-	114,937.26	209,306.35	209,306.35	308,701.79
000-00-0028	1002	2	LS	1992	65.08	95,565.14	13,900.51	1.00	13,900.51	-	76,368.87	220,316.83	220,316.83	296,685.70	95,565.14	-	-	76,368.87	220,316.83	220,316.83	296,685.70
000-00-0029	1002	2	LS	1993	64.91	91,658.17	13,900.51	1.00	13,900.51	-	77,804.03	223,480.53	223,480.53	301,091.31	91,658.17	-	-	77,804.03	223,480.53	223,480.53	301,091.31
000-00-0030	1002	2	LS	1994	66.34	14,996.67	13,247.57	1.00	13,247.57	-	11,395.08	237,069.72	237,069.72	248,464.80	14,996.67	-	-	11,395.08	237,069.72	237,069.72	248,464.80
000-00-0031	1002	2	LS	1995	58.06	251,061.32	18,926.77	1.00	18,926.77	49,358.40	16,960.80	269,731.61	290,139.11	304,575.66	251,061.32	-	49,358.40	16,960.80	269,731.61	290,139.11	304,575.66
000-00-0032	1002	2	LS	1997	56.50	124,603.60	19,700.94	1.00	19,700.94	22,173.88	39.00	285,543.91	307,278.27	307,317.27	124,603.60	-	22,173.88	39.00	285,543.91	307,278.27	307,317.27
000-00-0033	1002	2	LS	1999	54.98	2,811.87	21,274.06	1.00	21,274.06	72.11	-	468,628.60	468,700.71	468,700.71	2,811.87	-	72.11	-	468,628.60	468,700.71	468,700.71
000-00-0034	1002	2	LS	2000	61.77	444,584.94	15,958.33	1.00	15,958.33	-	122,777.99	224,124.87	224,124.87	226,953.42	444,584.94	-	-	122,777.99	224,124.87	224,124.87	226,953.42
000-00-0035	1002	2	LS	2000	66.09	76,121.63	13,247.57	1.00	13,247.57	-	58,342.51	192,516.07	192,516.07	250,858.58	76,121.63	-	-	58,342.51	192,516.07	192,516.07	250,858.58
000-00-0036	1002	2	LS	2000	59.02	75,733.71	18,163.70	1.00	18,163.70	26,590.90	-	292,587.03	319,177.93	319,177.93	75,733.71	-	26,590.90	-	292,587.03	319,177.93	319,177.93
000-00-0037	1002	2	LS	2000	57.74	75,763.55	18,926.77	1.00	18,926.77	20,013.35	-	318,014.30	338,027.65	338,027.65	75,763.55	-	20,013.35	-	318,014.30	338,027.65	338,027.65
000-00-0038	1002	2	LS	2000	61.43	74,124.17	16,678.05	1.00	16,678.05	-	44,583.43	253,085.73	253,085.73	297,669.16	74,124.17	-	-	44,583.43	253,085.73	253,085.73	297,669.16
000-00-0039	1002	2	LS	2001	59.31	108,655.74	18,163.70	1.00	18,163.70	38,058.98	91.19	291,945.69	329,614.42	329,705.61	108,655.74	-	38,058.98	91.19	291,945.69	329,614.42	329,705.61
000-00-0040	1002	2	LS	2001	61.37	111,555.74	16,678.05	1.00	16,678.05	-	65,574.96	277,473.68	277,473.68	342,299.37	111,555.74	-	-	65,574.96	277,473.68	277,473.68	342,299.37
000-00-0041	1002	2	LS	2002	45.33	158,962.12	29,330.94	1.00	29,330.94	-	-	538,203.72	538,203.72	538,203.72	158,962.12	-	-	-	538,203.72	538,203.72	538,203.72
000-00-0042	1002	2	LS	2002	58.68	131,959.66	18,163.70	1.00	18,163.70	46,266.42	66.00	259,418.84	304,434.34	304,500.34	131,959.66	-	46,266.42	66.00	259,418.84	304,434.34	304,500.34
000-00-0043	1002	2	LS	2004	52.31	74,229.97	23,681.51	1.00	23,681.51	-	-	427,887.29	427,887.29	427,887.29	74,229.97	-	-	-	427,887.29	427,887.29	427,887.29
000-00-0065	1002	2		1990	66.69	937,087.19	12,611.12	1.00	12,611.12	-	284,351.56	-	-	334.96	524,128.18	-	-	223,167.89	127,853.33	127,853.33	129,052.02
000-00-0066	1002	2		1992	55.50	1,197,469.23	20,483.81	1.00	20,483.81	247,745.07	204,311.40	0.17	10,527.00	120,488.26	511,007.64	-	45,352.76	46,989.15	296,143.19	297,566.18	306,928.07
000-00-0067	1002	2	WO	1992	N/A	531,636.82	-	1.00	-	-	-	1.34	1.34	1.34	531,636.82	-	-	-	1.34	1.34	1.34
000-00-0068	1002	2	LS	1999	52.91	41,448.16	22,874.13	1.00	22,874.13	-	-	449,508.10	449,508.10	449,508.10	41,448.16	-	-	-	449,508.10	449,508.10	449,508.10
Total Underground Bituminous				33		10,842,231	569,694		569,694	717,614	2,796,664	7,333,668	7,519,767	8,273,117	7,237,795	0	337,502	1,913,871	8,663,387	8,839,726	9,428,782
Average of 33 claims						328,552	17,263		17,263	21,746	84,747	222,232	227,872	250,701	219,327	0	10,227	57,996	262,527	267,870	285,721
						11,411,925															
Medical plus Indemnity						345,816				21,746	84,747	222,232	227,872	250,701	236,591		10,227	57,996	262,527	267,870	285,721
Adjusted															236,591		10,227	57,996	262,527	267,870	285,721

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMCRB.

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

														"All Permanent Partial" Scenario (see note						
											Federal Excess:							Federal Excess:		
		Awd (2)		Exp.	Age of Miner at	State	Medical	Act 44	Act	Offsets for:		After Offsets:			State	State plus	Offsets for:		After Offsets:	
ID No.	Class	Pend (1)	Type*	Yr.	Comp Date	Benefit	Bef. Act 44	Factor	44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP	Benefit	Act 44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP
000-00-0017	1016	2		1993	71.83	37,191.58	9,710.83	1.00	9,710.83	-	-	67,657.41	67,657.41	67,657.41	29,335.28	-	-	-	75,513.71	75,513.71	75,513.71
000-00-0018	1016	2		1994	62.25	470,330.65	15,958.33	1.00	15,958.33	-	118,629.93	1,024.30	1,024.30	21,885.04	251,219.40	-	-	64,790.87	165,516.11	165,516.11	168,934.44
000-00-0019	1016	2		1994	69.02	671,912.88	11,390.88	1.00	11,390.88	-	146,032.99	-	-	0.58	437,681.97	-	-	123,398.52	87,077.85	87,077.85	87,625.64
000-00-0020	1016	2		1995	67.59	387,021.62	11,991.78	1.00	11,991.78	-	84,898.00	125.79	125.79	7,916.88	244,446.93	-	-	70,188.00	98,875.62	98,875.62	100,824.37
000-00-0021	1016	2		1998	67.80	697,320.16	11,991.78	1.00	11,991.78	-	153,389.88	-	-	2.80	433,448.09	-	-	125,548.61	103,560.09	103,560.09	104,173.24
000-00-0022	1016	2		2001	48.10	821,070.31	26,924.02	1.00	26,924.02	182,561.47	82,032.48	12,016.80	139,271.16	220,203.19	299,848.29	-	-	-	419,651.55	419,651.55	419,651.55
000-00-0023	1016	2		2004	79.61	473,480.20	6,041.55	1.00	6,041.55	-	132,771.77	-	-	1.43	409,607.89	-	-	130,188.21	15,373.47	15,373.47	15,496.05
000-00-0024	1016	2		2005	60.16	559,949.86	17,413.64	1.00	17,413.64	-	131,354.72	764.50	764.50	14,956.81	286,651.35	-	-	71,740.63	194,414.27	194,414.27	195,290.20
000-00-0053	1016	2	LS	1991	43.13	260,340.86	30,891.07	1.00	30,891.07	-	-	269,747.62	269,747.62	269,747.62	260,340.86	-	-	-	269,747.62	269,747.62	269,747.62
000-00-0054	1016	2	LS	1991	59.49	442,091.78	18,163.70	1.00	18,163.70	44,508.99	43,413.49	121,892.55	121,892.55	121,892.55	442,091.78	-	44,508.99	43,413.49	121,892.55	121,892.55	121,892.55
000-00-0055	1016	2	LS	1997	62.59	24,084.54	15,255.45	1.00	15,255.45	-	17,135.62	301,766.60	301,766.60	318,902.21	24,084.54	-	-	17,135.62	301,766.60	301,766.60	318,902.21
000-00-0056	1016	2	LS	2000	74.58	16,000.03	8,205.87	1.00	8,205.87	-	10,908.77	229,285.01	229,285.01	240,193.77	16,000.03	-	-	10,908.77	229,285.01	229,285.01	240,193.77
000-00-0057	1016	2	LS	2003	61.47	80,592.94	16,678.05	1.00	16,678.05	-	48,474.20	107,291.91	107,291.91	155,701.30	80,592.94	-	-	48,474.20	107,291.91	107,291.91	155,701.30
000-00-0058	1016	2	LS	2003	61.41	167,901.95	16,678.05	1.00	16,678.05	-	67,338.74	274,922.64	274,922.64	317,232.21	167,901.95	-	-	67,338.74	274,922.64	274,922.64	317,232.21
000-00-0059	1016	2	LS	2007	68.81	88,411.76	11,390.88	1.00	11,390.88	-	66,302.32	181,979.02	181,979.02	248,281.34	88,411.76	-	-	66,302.32	181,979.02	181,979.02	248,281.34
000-00-0060	1016	2	LS	2007	72.89	37,418.36	9,191.82	1.00	9,191.82	-	24,669.75	157,018.53	157,018.53	181,688.27	37,418.36	-	-	24,669.75	157,018.53	157,018.53	181,688.27
000-00-0061	1016	2	LS	2007	60.60	66,689.41	16,678.05	1.00	16,678.05	-	45,125.24	112,367.86	112,367.86	157,493.10	66,689.41	-	-	45,125.24	112,367.86	112,367.86	157,493.10
000-00-0078	1016	2	WO	1990	N/A	415,216.27	-	1.00	-	-	-	-	-	-	415,216.27	-	-	-	-	-	-
000-00-0079	1016	2		1990	65.74	527,544.96	13,247.57	1.00	13,247.57	-	117,582.30	122.34	122.34	4,720.93	293,380.00	-	-	89,305.87	150,192.26	150,192.26	150,701.79
000-00-0080	1016	2	WO	1990	N/A	451,412.56	-	1.00	-	-	-	0.33	0.33	0.33	451,412.56	-	-	-	0.33	0.33	0.33
000-00-0081	1016	2		1990	63.64	710,454.04	14,569.67	1.00	14,569.67	-	130,523.17	46,860.73	46,860.73	70,332.99	262,268.02	-	-	82,693.17	434,230.18	434,230.18	436,237.81
000-00-0082	1016	2	WO	1991	N/A	239,663.29	-	1.00	-	-	-	-	-	-	239,663.29	-	-	-	-	-	-
000-00-0083	1016	2		1992	69.33	591,464.78	11,390.88	1.00	11,390.88	-	127,883.82	-	-	6.61	391,196.85	-	-	109,147.26	82,005.65	82,005.65	82,473.38
000-00-0084	1016	2		1992	66.08	626,647.73	13,247.57	1.00	13,247.57	-	138,398.47	-	-	67.22	383,313.87	-	-	111,753.16	107,856.45	107,856.45	108,422.18
000-00-0085	1016	2		1992	67.23	650,278.11	12,611.12	1.00	12,611.12	-	144,182.52	0.00	0.00	143.61	379,107.45	-	-	113,158.90	129,204.65	129,204.65	129,812.46
000-00-0086	1016	2		1993	59.70	590,101.48	17,413.64	1.00	17,413.64	209,405.78	165,966.38	-	8,177.15	83,796.51	343,401.18	-	79,136.30	75,440.68	96,334.70	97,464.02	109,701.63
000-00-0087	1016	2	WO	1993	N/A	536,107.12	-	1.00	-	-	-	-	-	-	536,107.12	-	-	-	-	-	-
000-00-0088	1016	2		1993	65.92	813,959.25	13,247.57	1.00	13,247.57	-	181,339.24	-	-	0.09	503,911.68	-	-	148,196.78	101,249.53	101,249.53	101,977.08
000-00-0089	1016	2	WO	1994	N/A	599,790.89	-	1.00	-	-	-	7.94	7.94	7.94	599,790.89	-	-	-	7.94	7.94	7.94
000-00-0090	1016	2	WO	1995	N/A	1,125,483.85	-	1.00	-	-	-	-	-	-	1,125,483.85	-	-	-	-	-	-
000-00-0091	1016	2		1995	69.81	338,028.75	10,809.80	1.00	10,809.80	-	73,019.30	710.82	710.82	14,701.67	215,884.30	-	-	61,347.97	96,531.00	96,531.00	103,202.77
000-00-0092	1016	2		1996	63.07	569,510.50	15,255.45	1.00	15,255.45	-	193,858.03	-	-	6.28	358,114.23	-	-	114,584.43	74,572.52	74,572.52	75,529.04
000-00-0093	1016	2		1997	62.27	500,122.06	15,958.33	1.00	15,958.33	-	160,040.06	-	-	129.06	306,434.96	-	-	87,407.40	81,870.59	81,870.59	82,705.17
000-00-0094	1016	2	LS	1999	73.64	18,474.20	8,690.71	1.00	8,690.71	-	-	79,908.99	79,908.99	79,908.99	18,474.20	-	-	-	79,908.99	79,908.99	79,908.99
Total Surface Anthracite				34		14,606,069	400,998		400,998	436,476	2,605,271	1,965,472	2,100,903	2,597,579	10,398,932	0	123,645	1,902,259	4,350,219	4,351,348	4,639,322
Average of 34 claims						429,590	11,794		11,794	12,838	76,626	57,808	61,791	76,399	305,851	0	3,637	55,949	127,948	127,981	136,451
						15,007,067															
Medical plus Indemnity						441,384				12,838	76,626	57,808	61,791	76,399	317,645		3,637	55,949	127,948	127,981	136,451
Adjusted															317,645		3,637	55,949	127,948	127,981	136,451

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scen

Sources: Individual claim data from CMCRB

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

												Federal Excess: After Offsets			"All Permanent Partial" Scenario (see note)				Federal Excess: After Offsets		
ID No.	Class	Awd (2) Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for: Soc. Sec.	Pension	Base	SS	SS, PP	State Benefit	State plus Act 44 Med.	Offsets for: Soc. Sec.	Pension	Base	SS	SS, PP
000-00-0045	1013	2	LS	1990	45.48	467,749.88	29,330.94	1.00	29,330.94	-	-	520,686.90	520,686.90	520,686.90	467,749.88	-	-	-	520,686.90	520,686.90	520,686.90
000-00-0046	1013	2	LS	1991	69.22	155,823.48	11,390.88	1.00	11,390.88	-	104,183.19	93,812.87	93,812.87	177,653.28	155,823.48	-	-	104,183.19	93,812.87	93,812.87	177,653.28
000-00-0047	1013	2	LS	1994	59.11	53,140.99	18,163.70	1.00	18,163.70	18,658.36	-	350,563.27	369,221.63	369,221.63	53,140.99	-	18,658.36	-	350,563.27	369,221.63	369,221.63
000-00-0048	1013	2	LS	1996	64.21	63,322.97	14,569.67	1.00	14,569.67	-	51,007.95	104,846.72	104,846.72	155,854.66	63,322.97	-	-	51,007.95	104,846.72	104,846.72	155,854.66
000-00-0049	1013	2	LS	1996	61.04	147,293.37	16,678.05	1.00	16,678.05	-	88,592.48	227,392.78	227,392.78	303,013.32	147,293.37	-	-	88,592.48	227,392.78	227,392.78	303,013.32
000-00-0050	1013	2	LS	1997	61.04	8,744.79	16,678.05	1.00	16,678.05	-	5,259.73	300,824.77	300,824.77	306,084.50	8,744.79	-	-	5,259.73	300,824.77	300,824.77	306,084.50
000-00-0051	1013	2	LS	1998	62.52	93,671.08	15,255.45	1.00	15,255.45	-	66,644.89	93,937.54	93,937.54	154,405.40	93,671.08	-	-	66,644.89	93,937.54	93,937.54	154,405.40
000-00-0052	1013	2	LS	2005	46.21	29,437.22	28,534.85	1.00	28,534.85	-	-	294,467.48	294,467.48	294,467.48	29,437.22	-	-	-	294,467.48	294,467.48	294,467.48
000-00-0071	1013	2	CC	1991	43.69	351,025.75	30,116.83	1.00	30,116.83	-	-	260,264.16	260,264.16	260,264.16	351,025.75	-	-	-	260,264.16	260,264.16	260,264.16
000-00-0072	1013	2		1993	64.41	1,089,442.20	14,569.67	1.00	14,569.67	-	317,191.22	-	-	87.94	529,631.07	-	-	200,957.02	193,481.48	193,481.48	194,956.17
000-00-0073	1013	2		1993	57.79	814,086.72	18,926.77	1.00	18,926.77	204,709.62	151,502.34	145.24	33,923.21	157,486.48	366,303.60	-	57,709.47	53,094.12	261,933.85	263,079.83	293,874.47
000-00-0074	1013	2		1994	45.76	1,324,951.48	28,534.85	1.00	28,534.85	245,759.21	129,049.73	650.77	84,438.84	205,991.19	453,021.64	-	-	-	487,585.97	487,585.97	487,585.97
000-00-0075	1013	2	LS	1995	56.89	257,915.68	19,700.94	1.00	19,700.94	18,949.76	16,697.02	338,832.61	342,890.10	354,356.88	257,915.68	-	18,949.76	16,697.02	338,832.61	342,890.10	354,356.88
000-00-0076	1013	2		1999	53.50	866,533.11	22,071.16	1.00	22,071.16	202,302.91	129,866.47	738.48	61,917.49	182,082.35	356,130.97	-	16,652.29	14,435.81	323,572.47	324,754.18	332,997.72
000-00-0077	1013	2	LS	1999	59.19	35,929.64	18,163.70	1.00	18,163.70	12,615.28	-	319,293.00	331,908.28	331,908.28	35,929.64	-	12,615.28	-	319,293.00	331,908.28	331,908.28
Total Surface Bituminous				15		5,759,068	302,686		302,686	702,995	1,059,995	2,906,457	3,120,533	3,773,564	3,369,142	0	124,585	600,872	4,171,496	4,209,155	4,537,331
Average of 15 claims						383,938	20,179		20,179	46,866	70,666	193,764	208,036	251,571	224,609	0	8,306	40,058	278,100	280,610	302,489
						6,061,754															
Medical plus Indemnity						404,117				46,866	70,666	193,764	208,036	251,571	244,789		8,306	40,058	278,100	280,610	302,489
Adjusted															244,789		8,306	40,058	278,100	280,610	302,489

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are

Sources: Individual claim data from CMCRB

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

												Federal Excess: After Offsets:			"All Permanent Partial" Scenario (see note)				Federal Excess: After Offsets:		
ID No.	Class	Awd (2) Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for: Soc. Sec.	Offsets for: Pension	Base	SS	SS, PP	State Benefit	State plus Act 44 Med.	Offsets for: Soc. Sec.	Offsets for: Pension	Base	SS	SS, PP
000-00-0095	1017	2	LS	1992	56.91	188,281.27	19,700.94	1.00	19,700.94	30,095.74	3,468.86	318,838.78	339,915.00	343,329.88	188,281.27	-	30,095.74	3,468.86	318,838.78	339,915.00	343,329.88
000-00-0096	1017	2		1993	60.76	1,208,123.01	16,678.05	1.00	16,678.05	-	338,021.22	-	-	2,003.27	530,551.82	-	-	199,795.54	247,615.09	247,615.09	249,282.93
000-00-0062	1022	2	LS	2003	53.06	71,031.53	22,874.13	1.00	22,874.13	-	-	380,488.03	380,488.03	380,488.03	71,031.53	-	-	-	380,488.03	380,488.03	380,488.03
000-00-0063	1024	2	LS	2006	59.96	97,532.79	17,413.64	1.00	17,413.64	42,836.41	-	116,655.44	155,622.31	155,622.31	97,532.79	-	42,836.41	-	116,655.44	155,622.31	155,622.31
000-00-0025	1026	2		2007	43.15	953,216.55	30,891.07	1.00	30,891.07	183,469.75	58,679.81	51,323.98	210,307.49	268,774.63	297,690.84	-	-	-	602,406.26	602,406.26	602,406.26
000-00-0026	1026	1		2010	72.89	397,895.20	9,191.82	1.00	9,191.82	-	83,504.06	0.00	0.00	226.72	287,820.85	-	-	75,520.29	57,547.09	57,547.09	57,789.29
000-00-0064	1026	2	LS	1997	54.71	32,112.72	21,274.06	1.00	21,274.06	823.52	-	206,779.89	207,603.42	207,603.42	32,112.72	-	823.52	-	206,779.89	207,603.42	207,603.42
000-00-0097	1026	2		1997	55.39	403,050.82	21,274.06	1.00	21,274.06	146,740.76	77,304.58	843.44	71,653.67	146,020.17	207,044.91	-	19,519.98	14,804.73	138,704.66	140,438.80	152,305.46
000-00-0098	1026	2	LS	2004	N/A	62,048.87	-	1.00	-	-	-	141,803.98	141,803.98	141,803.98	62,048.87	-	-	-	141,803.98	141,803.98	141,803.98
000-00-0099	1028	2		2000	78.26	219,736.33	6,854.33	1.00	6,854.33	-	39,254.96	13,245.48	13,245.48	42,011.24	142,783.18	-	-	36,122.00	89,041.79	89,041.79	114,674.58
Total Other Classes				10		3,633,029	166,152		166,152	403,966	600,233	1,229,979	1,520,639	1,687,884	1,916,899	0	93,276	329,711	2,299,881	2,362,482	2,405,306
Average of 10 claims						363,303	16,615		16,615	40,397	60,023	122,998	152,064	168,788	191,690	0	9,328	32,971	229,988	236,248	240,531
						3,799,181															
Medical plus Indemnity						379,918				40,397	60,023	122,998	152,064	168,788	208,305		9,328	32,971	229,988	236,248	240,531
Adjusted															208,305		9,328	32,971	229,988	236,248	240,531

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0109	160	2	1990	0	60.50	379,632.01	27,861.82
000-00-0110	160	2	1990	0	54.50	504,058.19	34,038.50
000-00-0111	160	2	1990	0	67.11	399,048.73	20,177.79
000-00-0112	160	2	1990	0	52.39	550,074.61	37,890.41
000-00-0113	160	2	1990	0	64.94	277,471.29	22,240.82
000-00-0114	160	2	1990	0	56.42	343,897.42	32,774.09
000-00-0115	160	2	1993	0	59.78	401,052.09	27,861.82
000-00-0116	160	2	1994	0	61.23	172,440.04	26,684.88
000-00-0117	160	1	1999	0	54.42	409,703.33	35,313.86
000-00-0118	160	2	2001	0	51.00	414,052.69	39,186.20
000-00-0119	160	2	2003	0	65.28	262,231.31	22,240.82
000-00-0120	160	1	2006	0	53.47	530,121.07	36,598.61
000-00-0121	160	2	1990	0	67.34	274,933.18	20,177.79
000-00-0122	160	2	1990	WO	N/A	224,349.60	-
000-00-0123	160	2	1992	WO	N/A	256,237.99	-
000-00-0124	160	2	2001	0	64.89	269,698.61	22,240.82

Total Underground Anthracite		5,669,002	405,288
Average of 16 claims	59.5	354,313	25,331
Medical plus Indemnity		379,643	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0078	158	2	1990	0	57.91	372,521.31	30,282.83
000-00-0079	158	2	1991	0	54.11	450,768.77	35,313.86
000-00-0080	158	2	1992	0	65.60	271,988.11	21,196.12
000-00-0081	158	1	1992	0	62.54	157,506.79	24,408.73
000-00-0082	158	2	1993	0	62.00	347,607.63	25,533.33
000-00-0083	158	2	1993	0	64.46	413,826.66	23,311.46
000-00-0084	158	1	1994	0	41.21	709,017.22	51,837.49
000-00-0085	158	2	1994	0	60.97	343,991.59	26,684.88
000-00-0086	158	1	1995	0	46.23	802,109.44	45,655.76
000-00-0087	158	1	1995	0	53.24	517,109.36	36,598.61
000-00-0088	158	1	1999	0	43.78	605,608.68	48,186.92
000-00-0089	158	1	1999	0	52.10	475,827.14	37,890.41
000-00-0090	158	1	1999	0	63.36	407,038.88	24,408.73
000-00-0091	158	1	1999	0	64.78	285,561.24	22,240.82
000-00-0092	158	1	2000	0	52.23	475,827.14	37,890.41
000-00-0093	158	2	2001	0	61.75	319,841.78	25,533.33
000-00-0094	158	1	2001	0	59.28	407,117.36	29,061.91
000-00-0095	158	1	2002	0	55.34	220,949.42	34,038.50
000-00-0096	158	1	2004	0	58.85	365,994.25	29,061.91
000-00-0097	158	2	2006	0	60.41	369,482.51	27,861.82
000-00-0098	158	1	2006	0	57.46	369,995.40	31,521.51
000-00-0099	158	1	2008	0	58.00	447,782.46	30,282.83
000-00-0100	158	1	2009	0	61.54	303,083.94	25,533.33
000-00-0101	158	2	1990	WO	N/A	301,576.53	-
000-00-0102	158	2	1990	0	73.06	188,036.26	14,706.92
000-00-0103	158	1	1992	WO	N/A	348,860.64	-
000-00-0104	158	2	1992	0	71.39	256,171.07	16,399.59
000-00-0105	158	2	1992	WO	N/A	99,231.12	-
000-00-0106	158	2	1994	WO	N/A	224,349.60	-
000-00-0107	158	1	1999	0	56.41	415,742.27	32,774.09
000-00-0108	158	2	1999	WO	N/A	185,344.61	-

Total Underground Bituminous		11,459,869	788,216
Average of 31 claims	58.4	369,673	25,426
Medical plus Indemnity		395,100	

*Type is "WO" for Widow Only claims; 0 for all other claims

Source: Individual claim detail from CMCRB

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
ID No.	CLASS	AWARD	EXPYR	Type	Comp Dt	FedBasic	Medical
000-00-0001	153	2	1990	0	60.12	180,176.40	27,861.82
000-00-0002	153	1	1990	0	47.21	289,856.66	44,371.00
000-00-0003	153	1	1990	0	54.96	530,640.01	34,038.50
000-00-0004	153	2	1990	0	73.92	89,099.64	13,905.14
000-00-0005	153	1	1992	0	65.53	297,446.56	21,196.12
000-00-0006	153	2	1993	0	62.41	337,999.99	25,533.33
000-00-0007	153	1	1994	0	63.92	299,534.75	23,311.46
000-00-0008	153	1	1995	0	55.87	460,387.64	32,774.09
000-00-0009	153	1	1995	0	48.68	597,676.53	41,781.29
000-00-0010	153	1	1995	0	53.19	504,472.02	36,598.61
000-00-0011	153	1	1996	0	65.26	311,836.60	22,240.82
000-00-0012	153	1	1996	0	65.58	288,626.97	21,196.12
000-00-0013	153	1	1998	0	66.38	306,604.96	21,196.12
000-00-0014	153	1	2000	0	64.95	302,736.70	22,240.82
000-00-0015	153	1	2000	0	66.03	297,446.56	21,196.12
000-00-0016	153	1	2001	0	53.76	439,942.65	35,313.86
000-00-0017	153	2	2002	0	75.14	193,345.47	13,129.40
000-00-0018	153	1	2003	0	61.95	311,289.89	25,533.33
000-00-0019	153	1	2003	0	61.51	319,841.78	25,533.33
000-00-0020	153	2	2004	0	56.26	395,627.43	32,774.09
000-00-0021	153	2	2004	0	56.70	388,827.52	31,521.51
000-00-0022	153	2	2005	0	60.49	369,482.51	27,861.82
000-00-0023	153	2	2007	0	59.55	390,177.82	27,861.82
000-00-0024	153	2	1990	0	71.50	99,674.34	15,537.33
000-00-0025	153	2	1990	WO	N/A	176,207.78	-
000-00-0026	153	2	1990	0	72.80	175,987.17	14,706.92
000-00-0027	153	1	1991	0	50.48	525,099.22	40,483.52
000-00-0028	153	2	1992	0	65.72	223,482.47	21,196.12
000-00-0029	153	2	1992	0	73.09	231,300.35	14,706.92
000-00-0030	153	2	1993	WO	N/A	278,574.29	-
000-00-0031	153	2	1995	0	65.56	235,817.13	21,196.12
000-00-0032	153	2	1995	0	66.54	129,850.72	20,177.79
000-00-0033	153	2	1996	0	58.31	363,204.86	30,282.83
000-00-0034	153	2	1997	0	60.04	369,482.51	27,861.82
000-00-0035	153	2	1997	0	66.48	136,494.68	21,196.12
000-00-0036	153	2	1997	WO	N/A	185,344.61	-
000-00-0037	153	1	1998	0	64.69	293,978.85	22,240.82
000-00-0038	153	1	1998	0	73.04	170,391.44	14,706.92
000-00-0039	153	1	2001	0	69.14	233,595.24	18,225.40
Total Surface Anthracite						11,731,563	911,489
Average of 39 claims					62.7	300,809	23,372
Medical plus Indemnity						324,181	

*Type is "WO" for Widow Only claims; 0 for all other claims.
Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0040	156	2	1990	0	70.45	214,691.39	17,295.68
000-00-0041	156	1	1991	0	57.46	409,097.50	31,521.51
000-00-0042	156	1	1992	0	52.41	511,240.08	37,890.41
000-00-0043	156	2	1992	0	66.18	280,144.87	21,196.12
000-00-0044	156	2	1992	0	62.67	305,302.50	24,408.73
000-00-0045	156	2	1993	0	82.26	103,777.28	8,492.57
000-00-0046	156	2	1994	0	57.24	466,146.48	31,521.51
000-00-0047	156	1	1994	0	62.16	328,743.13	25,533.33
000-00-0048	156	2	1994	0	65.22	143,319.02	22,240.82
000-00-0049	156	1	1995	0	56.10	212,578.58	32,774.09
000-00-0050	156	1	1995	0	48.63	626,364.43	41,781.29
000-00-0051	156	1	1995	0	57.95	413,361.59	30,282.83
000-00-0052	156	1	1995	0	59.03	385,846.12	29,061.91
000-00-0053	156	2	1996	0	67.08	283,476.16	20,177.79
000-00-0054	156	1	1998	0	59.70	350,193.75	27,861.82
000-00-0055	156	1	1999	0	64.58	285,561.24	22,240.82
000-00-0056	156	2	2007	0	63.94	214,927.58	23,311.46
000-00-0057	156	2	1990	0	70.79	209,988.90	16,399.59
000-00-0058	156	2	1990	0	71.51	99,674.34	15,537.33
000-00-0059	156	1	1990	WO	N/A	360,735.70	-
000-00-0060	156	2	1990	0	61.43	406,452.02	26,684.88
000-00-0061	156	2	1991	0	84.18	98,355.35	7,467.77
000-00-0062	156	1	1991	0	62.11	357,560.91	25,533.33
000-00-0063	156	2	1991	0	79.99	123,010.62	9,666.48
000-00-0064	156	2	1991	0	77.89	134,708.78	10,966.93
000-00-0065	156	2	1991	WO	N/A	461,396.47	-
000-00-0066	156	2	1991	WO	N/A	158,667.05	-
000-00-0067	156	2	1992	0	71.10	196,992.83	16,399.59
000-00-0068	156	2	1992	0	69.69	228,782.65	17,295.68
000-00-0069	156	2	1994	0	74.94	173,620.54	13,129.40
000-00-0070	156	2	1994	0	54.92	504,058.19	34,038.50
000-00-0071	156	2	1995	0	70.51	203,339.15	16,399.59
000-00-0072	156	2	1995	0	65.86	264,146.77	21,196.12
000-00-0073	156	2	1995	0	61.86	319,841.78	25,533.33
000-00-0074	156	2	1996	0	77.58	139,767.97	10,966.93
000-00-0075	156	2	2000	0	55.51	460,387.64	32,774.09
000-00-0076	156	2	2000	0	62.11	328,743.13	25,533.33
000-00-0077	156	1	2008	WO	N/A	194,721.10	-
Total Surface Bituminous						10,959,724	773,116
Average of 38 claims					65.4	288,414	20,345
Medical plus Indemnity						308,759	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0125	181	1	2002	0	69.34	241,029.45	18,225.40
000-00-0126	181	2	1997	0	62.00	337,999.99	25,533.33
000-00-0127	183	1	1997	0	53.33	237,937.63	36,598.61
000-00-0128	183	1	1999	0	61.22	172,440.04	26,684.88
000-00-0129	183	1	2000	0	51.88	246,530.12	37,890.41
000-00-0130	183	1	2004	0	62.34	328,743.13	25,533.33
000-00-0131	183	2	1997	0	68.06	261,645.37	19,186.85
000-00-0132	184	1	1999	0	62.23	164,880.31	25,533.33
000-00-0133	184	2	2002	0	79.05	186,999.80	10,302.89
Total Other Classes						2,178,206	225,489
Average of 9 claims					63.3	242,023	25,054
Medical plus Indemnity						267,077	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

COAL MINE COMPENSATION RATING BUREAU
Summary of Developed & Adjusted Payrolls

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	Total
Traumatic											
	(1010)	(1001)	(1012)	(1014)	(1469)	(1015)	(1021)	(1023)	(1025)	(1027)	
1997	591,339	71,376,959	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	507,288	62,342,332	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	537,329	59,962,066	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	336,885	48,553,836	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	434,499	49,724,653	13,940,797	58,151,332	10,375,826	1,429,131	5,234,468	2,121,331	3,609,649	10,155,025	155,176,711
2002	197,351	50,439,544	12,251,258	53,502,085	10,485,005	1,150,843	6,358,543	2,386,124	3,781,693	12,649,826	153,202,272
2003	75,855	55,493,906	12,166,211	47,873,740	11,534,080	1,102,223	7,137,655	3,052,523	3,721,296	14,752,318	156,909,807
2004	-	66,842,986	12,359,731	56,217,298	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	18,067,286	184,727,876
2005	-	72,290,188	12,140,911	64,871,562	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	17,690,358	202,430,645
2006	530	71,907,931	11,946,382	63,008,908	12,737,394	1,066,831	8,405,393	9,397,580	4,885,882	17,050,967	200,407,798
2007	-	81,566,803	14,555,579	63,295,774	13,669,925	1,121,156	9,160,450	10,789,214	5,756,439	18,895,192	218,810,532
2008	-	103,490,690	16,954,313	73,054,482	9,761,146	2,488,558	7,958,335	8,468,561	6,390,767	21,250,256	249,817,108
2009	-	102,684,006	16,445,462	61,784,394	5,173,552	926,163	8,004,644	7,866,413	6,749,748	19,828,012	229,462,394
2010	5,700	127,279,824	14,316,712	72,339,238	5,435,658	793,313	8,455,858	9,298,607	5,728,809	25,843,606	269,497,325
State OD											
	(1011)	(1002)	(1016)	(1013)	(1017)	(1019)	(1022)	(1024)	(1026)	(1028)	
1997	1,571,605	70,396,693	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	1,762,286	61,087,334	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	1,814,157	58,685,238	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	1,370,159	47,520,562	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	1,636,522	48,522,630	13,940,797	58,151,332	10,375,826	1,429,131	5,234,468	2,121,331	3,609,649	10,155,025	155,176,711
2002	1,386,545	49,250,350	12,251,258	53,502,085	10,485,005	1,150,843	6,358,543	2,386,124	3,781,693	12,649,826	153,202,272
2003	1,354,265	54,215,496	12,166,211	47,873,740	11,534,080	1,102,223	7,137,655	3,052,523	3,721,296	14,752,318	156,909,807
2004	1,345,321	65,497,665	12,359,731	56,217,298	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	18,067,286	184,727,876
2005	1,417,568	70,872,620	12,140,911	64,871,562	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	17,690,358	202,430,645
2006	1,442,524	70,465,937	11,946,382	63,008,908	12,737,394	1,066,831	8,405,393	9,397,580	4,885,882	17,050,967	200,407,798
2007	1,662,537	79,904,266	14,555,579	63,295,774	13,669,925	1,121,156	9,160,450	10,789,214	5,756,439	18,895,192	218,810,532
2008	2,136,713	101,353,977	16,954,313	73,054,482	9,761,146	2,488,558	7,958,335	8,468,561	6,390,767	21,250,256	249,817,108
2009	1,335,866	101,348,140	16,445,462	61,784,394	5,173,552	926,163	8,004,644	7,866,413	6,749,748	19,828,012	229,462,394
2010	1,304,764	125,980,760	14,316,712	72,339,238	5,435,658	793,313	8,455,858	9,298,607	5,728,809	25,843,606	269,497,325
Federal OD											
	(0160)	(0158)	(0153)	(0156)	(0154)	(0157)	(0181)	(0182)	(0183)	(0184)	
1997	1,571,605	70,396,693	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	1,762,286	61,087,334	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	1,814,157	58,685,238	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	1,370,159	47,520,562	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	1,636,522	48,522,630	12,923,748	58,151,332	10,375,826	1,429,131	4,661,813	2,121,331	2,216,299	10,155,025	152,193,657
2002	1,386,545	40,837,995	11,046,570	53,502,085	10,485,005	1,150,843	5,658,774	2,386,124	2,322,815	10,094,549	138,871,305
2003	1,354,265	36,498,406	11,928,209	47,873,740	11,534,080	1,102,223	7,009,619	3,052,523	3,407,998	10,195,206	133,956,269
2004	1,345,321	46,073,900	12,359,731	56,217,298	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	13,460,201	160,697,026
2005	1,417,568	66,275,755	12,140,911	64,871,562	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	16,548,307	196,691,729
2006	1,442,524	70,465,937	12,065,323	63,798,502	12,737,394	1,066,831	8,412,527	9,423,575	4,885,882	17,050,967	201,349,462
2007	1,662,537	79,904,266	14,866,556	64,808,093	13,669,925	1,121,156	9,186,706	10,829,140	5,817,291	18,895,192	220,760,862
2008	2,136,713	101,353,977	16,220,231	74,601,231	9,761,146	2,506,758	7,521,400	8,481,888	5,733,543	21,250,256	249,567,143
2009	1,335,866	101,348,140	15,893,528	63,306,695	5,173,552	946,963	7,534,735	7,866,413	6,264,606	19,828,012	229,498,510
2010	1,304,764	125,980,760	13,308,796	73,631,082	5,435,658	814,113	7,933,794	9,298,607	4,842,647	25,843,606	268,393,827

Note: Federal and State OD payrolls are derived from Traumatic payrolls after adjustments on Exhibits X-C & X-D

Source: Exhibits X-C and X-D
Prior filing for 1997 - 1999

COAL MINE COMPENSATION RATING BUREAU

History of Reported OD Payrolls 1979-1996

State OD

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	
	(1011)	(1002)	(1016)	(1013)	(1017)	(1019)	(1022)	(1024)	(1026)	(1028)	Total
1979	3,398,172	155,459,760	33,547,630	189,274,623	8,602,156	1,250,040	0	0	0	0	391,532,381
1980	3,933,740	146,370,736	39,976,938	180,192,249	4,240,988	1,445,092	0	0	0	0	376,159,743
1981	4,989,959	141,497,489	45,905,609	193,710,747	3,521,616	1,581,422	0	0	0	0	391,206,842
1982	5,295,887	170,306,624	42,724,737	194,074,092	1,831,640	1,682,037	0	0	0	0	415,915,017
1983	4,169,015	82,776,145	34,841,224	146,423,067	124,805	1,260,780	0	0	0	0	269,595,036
1984	4,137,720	77,024,693	34,531,000	174,212,221	2,078,069	1,778,957	0	0	0	0	293,762,660
1985	4,507,670	46,693,499	31,216,341	143,422,695	2,528,033	1,561,675	0	0	0	0	229,929,913
1986	4,896,054	43,203,448	32,077,958	136,641,573	19,044,481	1,669,241	0	0	0	0	237,532,755
1987	4,061,875	55,036,577	25,008,155	134,305,891	26,573,681	1,695,582	0	0	0	0	246,681,761
1988	2,745,685	64,843,301	23,099,360	126,493,210	18,498,632	1,626,194	0	0	0	0	237,306,382
1989	2,066,292	74,335,286	27,044,506	125,361,713	12,583,451	1,888,442	0	0	0	0	243,279,690
1990	1,547,051	77,524,448	32,392,891	124,189,071	61,308,712	2,295,585	676,180	0	0	0	299,933,938
1991	718,147	59,439,370	30,956,584	104,583,500	52,451,102	1,718,758	1,093,089	0	0	0	250,960,550
1992	932,801	63,646,939	29,476,120	100,999,381	42,761,324	1,181,625	3,505,476	47,640	0	0	242,551,306
1993	1,181,997	52,756,526	30,103,392	94,556,592	53,619,736	1,112,232	3,624,439	391,507	0	0	237,346,421
1994	1,310,675	60,590,938	30,210,452	92,464,635	54,721,324	1,485,044	3,704,499	377,617	0	0	244,865,184
1995	1,493,523	65,271,146	20,288,894	78,752,605	55,000,220	1,499,639	3,481,847	360,161	0	0	226,148,035
1996	1,612,698	75,223,041	16,192,165	77,828,405	54,571,209	846,623	3,758,973	370,201	221,068	3,066,567	233,690,950

Federal OD

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	
	(0160)	(0158)	(0153)	(0156)	(0154)	(0157)	(0181)	(0182)	(0183)	(0184)	Total
1979	3,398,172	155,459,760	33,547,630	189,274,623	8,602,156	1,250,040	0	0	0	0	391,532,381
1980	3,933,740	146,370,736	39,976,938	180,192,249	4,240,988	1,445,092	0	0	0	0	376,159,743
1981	4,989,959	141,497,489	45,905,609	193,710,747	3,521,616	1,581,422	0	0	0	0	391,206,842
1982	5,295,887	170,306,624	42,724,737	194,074,092	1,831,640	1,682,037	0	0	0	0	415,915,017
1983	4,169,015	82,776,145	34,841,224	146,423,067	124,805	1,260,780	0	0	0	0	269,595,036
1984	4,137,720	77,024,693	34,531,000	174,212,221	2,078,069	1,778,957	0	0	0	0	293,762,660
1985	4,507,670	46,693,499	31,216,341	143,422,695	2,528,033	1,561,675	0	0	0	0	229,929,913
1986	4,896,054	43,203,448	32,077,958	136,641,573	19,044,481	1,669,241	0	0	0	0	237,532,755
1987	4,061,875	42,076,700	25,008,155	134,305,891	26,573,681	1,695,582	0	0	0	0	233,721,884
1988	2,745,685	51,133,431	23,099,360	126,493,210	18,498,632	1,626,194	0	0	0	0	223,596,512
1989	2,066,292	58,507,532	27,044,506	125,361,713	12,583,451	1,888,442	0	0	0	0	227,451,936
1990	1,547,051	63,271,520	32,392,891	124,189,071	61,308,712	2,295,585	676,180	0	0	0	285,681,010
1991	718,147	58,318,242	30,956,584	104,583,500	52,451,102	1,718,758	1,093,089	0	0	0	249,839,422
1992	932,801	63,401,297	29,476,120	100,999,381	42,761,324	1,181,625	3,505,476	47,640	0	0	242,305,664
1993	1,181,997	52,756,526	30,103,392	94,556,592	53,619,736	1,112,232	3,624,439	391,507	0	0	237,346,421
1994	1,310,675	60,590,938	30,210,452	92,464,635	54,721,324	1,485,044	3,704,499	377,617	0	0	244,865,184
1995	1,493,523	65,271,146	20,288,894	78,752,605	55,000,220	1,499,639	3,481,847	360,161	0	0	226,148,035
1996	1,612,698	75,223,041	16,192,165	77,828,405	54,571,209	846,623	3,758,973	370,201	221,068	3,066,567	233,690,950

Source: Prior Filings

COAL MINE COMPENSATION RATING BUREAU
TRAUMATIC LOSS COST PREMIUM

	ANTHRACITE UNDERGROUND (1010)			BITUMINOUS UNDERGROUND (1001)			ANTHRACITE SURFACE (1012)			BITUMINOUS SURFACE (1014)		
YEAR	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM
2000	26.70	336,885	89,948	7.89	48,553,836	3,830,898	9.75	16,807,810	1,638,761	3.18	49,935,622	1,587,953
2001	26.70	434,499	116,011	7.89	49,724,653	3,923,275	9.75	13,940,797	1,359,228	3.18	58,151,332	1,849,212
2002	26.70	197,351	52,693	7.89	50,439,544	3,979,680	9.75	12,251,258	1,194,498	3.18	53,502,085	1,701,366
2003	26.70	75,855	20,253	7.89	55,493,906	4,378,469	9.75	12,166,211	1,186,206	3.18	47,873,740	1,522,385
2004	26.70	0	0	7.89	66,842,986	5,273,912	9.75	12,359,731	1,205,074	3.18	56,217,298	1,787,710
2005	26.70	0	0	7.89	72,290,188	5,703,696	9.75	12,140,911	1,183,739	3.18	64,871,562	2,062,916
2006	26.70	530	142	7.89	71,907,931	5,673,536	9.75	11,946,382	1,164,772	3.18	63,008,908	2,003,683
2007	26.70	0	0	7.89	81,566,803	6,435,621	9.75	14,555,579	1,419,169	3.18	63,295,774	2,012,806
2008	26.70	0	0	7.89	103,490,690	8,165,415	9.75	16,954,313	1,653,046	3.18	73,054,482	2,323,133
2009	26.70	0	0	7.89	102,684,006	8,101,768	9.75	16,445,462	1,603,433	3.18	61,784,394	1,964,744
2010	26.70	5,700	1,522	7.89	127,279,824	10,042,378	9.75	14,316,712	1,395,879	3.18	72,339,238	2,300,388

	COKE (1469)			AUGER (1015)			ANTHRACITE CO-GEN (1021)			BITUMINOUS CO-GEN (1023)		
YEAR	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM
2000	6.86	12,092,574	829,551	21.57	1,205,877	260,108	1.81	4,473,458	80,970	1.58	1,870,720	29,557
2001	6.86	10,375,826	711,782	21.57	1,429,131	308,264	1.81	5,234,468	94,744	1.58	2,121,331	33,517
2002	6.86	10,485,005	719,271	21.57	1,150,843	248,237	1.81	6,358,543	115,090	1.58	2,386,124	37,701
2003	6.86	11,534,080	791,238	21.57	1,102,223	237,750	1.81	7,137,655	129,192	1.58	3,052,523	48,230
2004	6.86	12,049,126	826,570	21.57	1,058,799	228,383	1.81	7,351,514	133,062	1.58	6,374,483	100,717
2005	6.86	12,860,979	882,263	21.57	1,026,537	221,424	1.81	7,855,289	142,181	1.58	8,524,752	134,691
2006	6.86	12,737,394	873,785	21.57	1,066,831	230,115	1.81	8,405,393	152,138	1.58	9,397,580	148,482
2007	6.86	13,669,925	937,757	21.57	1,121,156	241,833	1.81	9,160,450	165,804	1.58	10,789,214	170,470
2008	6.86	9,761,146	669,615	21.57	2,488,558	536,782	1.81	7,958,335	144,046	1.58	8,468,561	133,803
2009	6.86	5,173,552	354,906	21.57	926,163	199,773	1.81	8,004,644	144,884	1.58	7,866,413	124,289
2010	6.86	5,435,658	372,886	21.57	793,313	171,118	1.81	8,455,858	153,051	1.58	9,298,607	146,918

	ANTHRACITE PREP PLANT (1025)			BITUMINOUS PREP PLANT (1027)			TOTAL	
YEAR	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	DEVELOPED PAYROLL	LOSS COST PREMIUM
2000	11.12	1,319,466	146,725	1.94	8,574,760	166,350	145,171,008	8,660,821
2001	11.12	3,609,649	401,393	1.94	10,155,025	197,007	155,176,711	8,994,433
2002	11.12	3,781,693	420,524	1.94	12,649,826	245,407	153,202,272	8,714,467
2003	11.12	3,721,296	413,808	1.94	14,752,318	286,195	156,909,807	9,013,726
2004	11.12	4,406,653	490,020	1.94	18,067,286	350,505	184,727,876	10,395,953
2005	11.12	5,170,069	574,912	1.94	17,690,358	343,193	202,430,645	11,249,015
2006	11.12	4,885,882	543,310	1.94	17,050,967	330,789	200,407,798	11,120,752
2007	11.12	5,756,439	640,116	1.94	18,895,192	366,567	218,810,532	12,390,143
2008	11.12	6,390,767	710,653	1.94	21,250,256	412,255	249,817,108	14,748,748
2009	11.12	6,749,748	750,572	1.94	19,828,012	384,663	229,462,394	13,629,032
2010	11.12	5,728,809	637,044	1.94	25,843,606	501,366	269,497,325	15,722,550

Source: Payroll - Exhibit X-D, pages 1, 2, 3, 4 and 5; Loss Costs - Exhibit X-B Page 2

Coal Mine Compensation Rating Bureau
Traumatic & OD Loss costs
Approved Effective April 1, 2011

CLASS DESCRIPTION	CLASS CODE	CURRENT MANUAL LOSS COST	CLASS CODE	CURRENT MANUAL LOSS COST	CLASS CODE	CURRENT MANUAL LOSS COST
	TRAUMATIC		STATE O D		FEDERAL O D	
UNDERGROUND						
Anthracite	1010	$26.70	1011	$4.46	0160	$16.85
Bituminous	1001	$7.89	1002	$0.85	0158	$0.82
SURFACE						
Anthracite	1012	$9.75	1016	$3.05	0153	$3.22
Bituminous	1014	$3.18	1013	$0.24	0156	$0.67
COKE	1469	$6.86	1017	$0.13	0154	$0.12
AUGER	1015	$21.57	1019	$0.27	0157	$0.52
CO-GEN						
Anthracite	1021	$1.81	1022	$0.35	0181	$0.96
Bituminous	1023	$1.58	1024	$0.31	0182	$0.38
PREP PLANT						
Anthracite	1025	$11.12	1026	$3.52	0183	$2.42
Bituminous	1027	$1.94	1028	$0.46	0184	$0.52

CLASS DESCRIPTION	CLASS CODE	UNLOADED APPROVED LOSS COST	CLASS CODE	UNLOADED APPROVED LOSS COST	CLASS CODE	UNLOADED APPROVED LOSS COST
	TRAUMATIC		STATE O D		FEDERAL O D	
UNDERGROUND						
Anthracite	1010	$25.84	1011	$4.46	0160	$16.85
Bituminous	1001	$7.26	1002	$0.85	0158	$0.82
SURFACE						
Anthracite	1012	$9.55	1016	$3.05	0153	$3.22
Bituminous	1014	$3.06	1013	$0.24	0156	$0.67
COKE	1469	$6.70	1017	$0.13	0154	$0.12
AUGER	1015	$21.07	1019	$0.27	0157	$0.52
CO-GEN						
Anthracite	1021	$1.71	1022	$0.35	0181	$0.96
Bituminous	1023	$1.48	1024	$0.31	0182	$0.38
PREP PLANT						
Anthracite	1025	$10.90	1026	$3.52	0183	$2.42
Bituminous	1027	$1.84	1028	$0.46	0184	$0.52

Source: Manual Loss Costs approved effective April 1, 2011; Section 2, pages 2 and 3 of Approved Manual
Unloaded Approved Loss Costs from Exhibit V-A, column (9) of current approved filing

Coal Mine Compensation Rating Bureau
Adjustments from 2011 Filing

Section 1 Catastrophic Loss Cost (2011)

Underground		
Anthracite	0.53	
Bituminous	0.53	
Auger	0.23	(1/3 Underground, 2/3 Surface)
Other Classes	0.08	

Section 2 Load Factors (2011)

Experience Rating	1.0000
Merit Rating (Exh XIV-A, page 1)	1.0005
Safety Committee (Exh. XIV-B)	1.0120
	1.0125
Small Business Advocate (XI-A)	1.0001

ANTHRACITE UNDERGROUND (1010)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	1,370,159	0	0	1.0000	1,370,159	1.370159
2001	1,636,522	0	0	1.0000	1,636,522	1.636522
2002	1,386,545	0	0	1.0000	1,386,545	1.386545
2003	1,354,265	0	0	1.0000	1,354,265	1.354265
2004	1,345,321	0	0	1.0000	1,345,321	1.345321
2005	1,417,568	0	0	1.0000	1,417,568	1.417568
2006	1,442,524	0	0	1.0000	1,442,524	1.442524
2007	1,662,537	0	0	1.0000	1,662,537	1.662537
2008	2,136,713	0	0	1.0000	2,136,713	2.136713
2009	1,335,866	0	0	1.0000	1,335,866	1.335866
2010	1,304,764	0	0	1.0000	1,304,764	1.304764

BITUMINOUS UNDERGROUND (1001)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	47,520,562	0	0	1.0000	47,520,562	47.520562
2001	48,522,630	0	0	1.0000	48,522,630	48.522630
2002	49,250,350	8,412,355	0	1.0000	40,837,995	40.837995
2003	54,215,496	17,717,090	0	1.0000	36,498,406	36.498406
2004	65,497,665	19,423,765	0	1.0000	46,073,900	46.073900
2005	70,872,620	4,596,865	0	1.0000	66,275,755	66.275755
2006	70,465,937	0	0	1.0000	70,465,937	70.465937
2007	79,904,266	0	0	1.0000	79,904,266	79.904266
2008	101,353,977	0	0	1.0000	101,353,977	101.353977
2009	101,348,140	0	0	1.0000	101,348,140	101.348140
2010	125,980,760	0	0	1.0080	125,980,760	125.980760

ANTHRACITE SURFACE (1012)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	16,807,810	0	0	1.0000	16,807,810	16.807810
2001	13,940,797	1,017,049	0	1.0000	12,923,748	12.923748
2002	12,251,258	1,204,688	0	1.0000	11,046,570	11.046570
2003	12,166,211	238,002	0	1.0000	11,928,209	11.928209
2004	12,359,731	0	0	1.0000	12,359,731	12.359731
2005	12,140,911	0	0	1.0000	12,140,911	12.140911
2006	11,946,382	0	118,941	1.0000	12,065,323	12.065323
2007	14,555,579	0	310,977	1.0000	14,866,556	14.866556
2008	16,954,313	1,047,741	313,659	1.0000	16,220,231	16.220231
2009	16,445,462	903,752	351,818	1.0000	15,893,528	15.893528
2010	14,316,712	1,205,978	198,062	1.0000	13,308,796	13.308796

BITUMINOUS SURFACE (1014)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	49,935,622	0	0	1.0000	49,935,622	49.935622
2001	58,151,332	0	0	1.0000	58,151,332	58.151332
2002	53,502,085	0	0	1.0000	53,502,085	53.502085
2003	47,873,740	0	0	1.0000	47,873,740	47.873740
2004	56,217,298	0	0	1.0000	56,217,298	56.217298
2005	64,871,562	0	0	1.0000	64,871,562	64.871562
2006	63,008,908	0	789,594	1.0000	63,798,502	63.798502
2007	63,295,774	0	1,512,319	1.0000	64,808,093	64.808093
2008	73,054,482	0	1,546,749	1.0000	74,601,231	74.601231
2009	61,784,394	0	1,522,301	1.0000	63,306,695	63.306695
2010	72,339,238	0	1,285,929	1.0046	73,631,082	73.631082

Source: Anthracite Underground (1010) - Exhibit X-C, page 4
Bituminous Underground (1001) - Exhibit X-C, page 4
Anthracite Surface (1012) - Exhibit X-D, page 2
Bituminous Surface (1014) - Exhibit X-D, page 2

AUGER (1015)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	1,205,877	0	0	1.0000	1,205,877	1.205877
2001	1,429,131	0	0	1.0000	1,429,131	1.429131
2002	1,150,843	0	0	1.0000	1,150,843	1.150843
2003	1,102,223	0	0	1.0000	1,102,223	1.102223
2004	1,058,799	0	0	1.0000	1,058,799	1.058799
2005	1,026,537	0	0	1.0000	1,026,537	1.026537
2006	1,066,831	0	0	1.0000	1,066,831	1.066831
2007	1,121,156	0	0	1.0000	1,121,156	1.121156
2008	2,488,558	0	18,200	1.0000	2,506,758	2.506758
2009	926,163	0	20,800	1.0000	946,963	0.946963
2010	793,313	0	20,800	1.0000	814,113	0.814113

COKE (1469)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	12,092,574	0	0	1.0000	12,092,574	12.092574
2001	10,375,826	0	0	1.0000	10,375,826	10.375826
2002	10,485,005	0	0	1.0000	10,485,005	10.485005
2003	11,534,080	0	0	1.0000	11,534,080	11.534080
2004	12,049,126	0	0	1.0000	12,049,126	12.049126
2005	12,860,979	0	0	1.0000	12,860,979	12.860979
2006	12,737,394	0	0	1.0000	12,737,394	12.737394
2007	13,669,925	0	0	1.0000	13,669,925	13.669925
2008	9,761,146	0	0	1.0000	9,761,146	9.761146
2009	5,173,552	0	0	1.0000	5,173,552	5.173552
2010	5,435,658	0	0	1.0000	5,435,658	5.435658

ANTHRACITE CO-GEN (1021)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	4,473,458	0	0	1.0000	4,473,458	4.473458
2001	5,234,468	572,655	0	1.0000	4,661,813	4.661813
2002	6,358,543	699,769	0	1.0000	5,658,774	5.658774
2003	7,137,655	128,036	0	1.0000	7,009,619	7.009619
2004	7,351,514	0	0	1.0000	7,351,514	7.351514
2005	7,855,289	0	0	1.0000	7,855,289	7.855289
2006	8,405,393	0	7,134	1.0000	8,412,527	8.412527
2007	9,160,450	0	26,256	1.0000	9,186,706	9.186706
2008	7,958,335	477,298	40,363	1.0000	7,521,400	7.521400
2009	8,004,644	505,653	35,744	1.0000	7,534,735	7.534735
2010	8,455,858	594,188	72,124	1.0000	7,933,794	7.933794

BITUMINOUS CO-GEN (1023)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	1,870,720	0	0	1.0000	1,870,720	1.870720
2001	2,121,331	0	0	1.0000	2,121,331	2.121331
2002	2,386,124	0	0	1.0000	2,386,124	2.386124
2003	3,052,523	0	0	1.0000	3,052,523	3.052523
2004	6,374,483	0	0	1.0000	6,374,483	6.374483
2005	8,524,752	0	0	1.0000	8,524,752	8.524752
2006	9,397,580	0	25,995	1.0000	9,423,575	9.423575
2007	10,789,214	0	39,926	1.0000	10,829,140	10.829140
2008	8,468,561	0	13,327	1.0000	8,481,888	8.481888
2009	7,866,413	0	0	1.0000	7,866,413	7.866413
2010	9,298,607	0	0	1.0067	9,298,607	9.298607

Source: Auger (1015) - Exhibit X-D, page 3
Coke (1469) - Exhibit X-D, page 3
Anthracite Co-Gen (1021) - Exhibit X-D, page 4
Bituminous Co-Gen (1023) - Exhibit X-D, page 4

ANTHRACITE PREP PLANT (1025)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	1,319,466	0	0	1.0000	1,319,466	1.319466
2001	3,609,649	1,393,350	0	1.0000	2,216,299	2.216299
2002	3,781,693	1,458,878	0	1.0000	2,322,815	2.322815
2003	3,721,296	313,298	0	1.0000	3,407,998	3.407998
2004	4,406,653	0	0	1.0000	4,406,653	4.406653
2005	5,170,069	0	0	1.0000	5,170,069	5.170069
2006	4,885,882	0	0	1.0000	4,885,882	4.885882
2007	5,756,439	0	60,852	1.0000	5,817,291	5.817291
2008	6,390,767	766,824	109,600	1.0000	5,733,543	5.733543
2009	6,749,748	584,144	99,002	1.0000	6,264,606	6.264606
2010	5,728,809	1,016,835	131,470	1.0009	4,842,647	4.842647

BITUMINOUS PREP PLANT (1027)

Year	State OD Developed Payroll (1)	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	Payroll Per Million (5)/1000000 (6)
2000	8,574,760	0	0	1.0000	8,574,760	8.574760
2001	10,155,025	0	0	1.0000	10,155,025	10.155025
2002	12,649,826	2,555,277	0	1.0000	10,094,549	10.094549
2003	14,752,318	4,557,112	0	1.0000	10,195,206	10.195206
2004	18,067,286	4,607,085	0	1.0000	13,460,201	13.460201
2005	17,690,358	1,142,051	0	1.0000	16,548,307	16.548307
2006	17,050,967	0	0	1.0000	17,050,967	17.050967
2007	18,895,192	0	0	1.0000	18,895,192	18.895192
2008	21,250,256	0	0	1.0000	21,250,256	21.250256
2009	19,828,012	0	0	1.0000	19,828,012	19.828012
2010	25,843,606	0	0	1.0000	25,843,606	25.843606

Source: Anthracite Prep Plant (1025) - Exhibit X-D, page 5
Bituminous Prep Plant (1027) - Exhibit X-D, page 5

ANTHRACITE UNDERGROUND (1010)

Year	Developed Payroll (1)	Files 258,330,4027 & 4049 Developed Payroll* (2)	OD Payroll (3) = (1) + (2)	Payroll Per Million (4) = (3)/1000000
2000	336,885	1,033,274	1,370,159	1.370159
2001	434,499	1,202,023	1,636,522	1.636522
2002	197,351	1,189,194	1,386,545	1.386545
2003	75,855	1,278,410	1,354,265	1.354265
2004	0	1,345,321	1,345,321	1.345321
2005	0	1,417,568	1,417,568	1.417568
2006	530	1,441,994	1,442,524	1.442524
2007	0	1,662,537	1,662,537	1.662537
2008	0	2,136,713	2,136,713	2.136713
2009	0	1,335,866	1,335,866	1.335866
2010	5,700	1,299,064	1,304,764	1.304764

BITUMINOUS UNDERGROUND (1001)

Year	Developed Payroll (1)	Files 258,330,4027 & 4049 Developed Payroll* (2)	OD Payroll (3) = (1) - (2)	Payroll Per Million (4) = (3)/1000000
2000	48,553,836	1,033,274	47,520,562	47.520562
2001	49,724,653	1,202,023	48,522,630	48.522630
2002	50,439,544	1,189,194	49,250,350	49.250350
2003	55,493,906	1,278,410	54,215,496	54.215496
2004	66,842,986	1,345,321	65,497,665	65.497665
2005	72,290,188	1,417,568	70,872,620	70.872620
2006	71,907,931	1,441,994	70,465,937	70.465937
2007	81,566,803	1,662,537	79,904,266	79.904266
2008	103,490,690	2,136,713	101,353,977	101.353977
2009	102,684,006	1,335,866	101,348,140	101.348140
2010	127,279,824	1,299,064	125,980,760	125.980760

* The reclassification from Anthracite U/G to Bituminous U/G applies to Traumatic, but not to OD. For Traumatic Files 258, 330, 4027 & 4049 are coded 1001 (payroll and losses). The above reclassification is made to move State and Federal O.D. exposures from Class 1001 (Bituminous U/G) back to Class 1010 (Anthracite U/G)

Other classification payrolls for these four files are unaffected by the re-classification.

Source: Developed Payroll - Exhibit X-D, page 1
CMCRB database for file 258, 330, 4027 and 4049 Payrolls as of 4-30-2011

ANTHRACITE UNDERGROUND (1010)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	336,885	1.0000	336,885	0.336885
2001	434,499	1.0000	434,499	0.434499
2002	197,351	1.0000	197,351	0.197351
2003	75,855	1.0000	75,855	0.075855
2004	-	1.0000	-	0.000000
2005	-	1.0000	-	0.000000
2006	530	1.0000	530	0.000530
2007	-	1.0000	-	0.000000
2008	-	1.0000	-	0.000000
2009	-	1.0000	-	0.000000
2010	5,700	1.0000	5,700	0.005700

BITUMINOUS UNDERGROUND (1001)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	48,553,836	1.0000	48,553,836	48.553836
2001	49,724,653	1.0000	49,724,653	49.724653
2002	50,439,544	1.0000	50,439,544	50.439544
2003	55,493,906	1.0000	55,493,906	55.493906
2004	66,842,986 *	1.0000	66,842,986	66.842986
2005	72,290,188	1.0000	72,290,188	72.290188
2006	71,907,931	1.0000	71,907,931	71.907931
2007	81,566,803	1.0000	81,566,803	81.566803
2008	103,490,690	1.0000	103,490,690	103.490690
2009	102,684,006	1.0000	102,684,006	102.684006
2010	126,269,667	1.0080	127,279,824	127.279824

Source: (1) Payroll and (2) Development - Exhibit X-E, page 1

* The Reported Payroll for 2004 was drawn from the CMCRB Data Base for classes 1001,1014 and 1027

ANTHRACITE SURFACE (1012)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	DEVELOPMENT PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	16,807,810	1.0000	16,807,810	16.807810
2001	13,940,797	1.0000	13,940,797	13.940797
2002	12,251,258	1.0000	12,251,258	12.251258
2003	12,166,211	1.0000	12,166,211	12.166211
2004	12,359,731	1.0000	12,359,731	12.359731
2005	12,140,911	1.0000	12,140,911	12.140911
2006	11,946,382	1.0000	11,946,382	11.946382
2007	14,555,579	1.0000	14,555,579	14.555579
2008	16,954,313	1.0000	16,954,313	16.954313
2009	16,445,462	1.0000	16,445,462	16.445462
2010	14,316,712	1.0000	14,316,712	14.316712

BITUMINOUS SURFACE (1014)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	DEVELOPMENT PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	49,935,622	1.0000	49,935,622	49.935622
2001	58,151,332	1.0000	58,151,332	58.151332
2002	53,502,085	1.0000	53,502,085	53.502085
2003	47,873,740	1.0000	47,873,740	47.873740
2004	56,217,298 *	1.0000	56,217,298	56.217298
2005	64,871,562	1.0000	64,871,562	64.871562
2006	63,008,908	1.0000	63,008,908	63.008908
2007	63,295,774	1.0000	63,295,774	63.295774
2008	73,054,482	1.0000	73,054,482	73.054482
2009	61,784,394	1.0000	61,784,394	61.784394
2010	72,008,001	1.0046	72,339,238	72.339238

Source: (1) Payroll and (2) Development - Exhibit X-E, page 2
* The Reported Payroll for 2004 was drawn from the CMCRB Data Base for classes 1001,1014 and 1027

COKE (1469)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	12,092,574	1.0000	12,092,574	12.092574
2001	10,375,826	1.0000	10,375,826	10.375826
2002	10,485,005	1.0000	10,485,005	10.485005
2003	11,534,080	1.0000	11,534,080	11.534080
2004	12,049,126	1.0000	12,049,126	12.049126
2005	12,860,979	1.0000	12,860,979	12.860979
2006	12,737,394	1.0000	12,737,394	12.737394
2007	13,669,925	1.0000	13,669,925	13.669925
2008	9,761,146	1.0000	9,761,146	9.761146
2009	5,173,552	1.0000	5,173,552	5.173552
2010	5,435,658	1.0000	5,435,658	5.435658

AUGER (1015)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOP PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	1,205,877	1.0000	1,205,877	1.205877
2001	1,429,131	1.0000	1,429,131	1.429131
2002	1,150,843	1.0000	1,150,843	1.150843
2003	1,102,223	1.0000	1,102,223	1.102223
2004	1,058,799	1.0000	1,058,799	1.058799
2005	1,026,537	1.0000	1,026,537	1.026537
2006	1,066,831	1.0000	1,066,831	1.066831
2007	1,121,156	1.0000	1,121,156	1.121156
2008	2,488,558	1.0000	2,488,558	2.488558
2009	926,163	1.0000	926,163	0.926163
2010	793,313	1.0000	793,313	0.793313

Source: (1) Payroll and (2) Development - Exhibit X-E, page 3

ANTHRACITE CO-GEN (1021)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	4,473,458	1.0000	4,473,458	4.473458
2001	5,234,468	1.0000	5,234,468	5.234468
2002	6,358,543	1.0000	6,358,543	6.358543
2003	7,137,655	1.0000	7,137,655	7.137655
2004	7,351,514	1.0000	7,351,514	7.351514
2005	7,855,289	1.0000	7,855,289	7.855289
2006	8,405,393	1.0000	8,405,393	8.405393
2007	9,160,450	1.0000	9,160,450	9.160450
2008	7,958,335	1.0000	7,958,335	7.958335
2009	8,004,644	1.0000	8,004,644	8.004644
2010	8,455,858	1.0000	8,455,858	8.455858

BITUMINOUS CO-GEN (1023)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOP PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	1,870,720	1.0000	1,870,720	1.870720
2001	2,121,331	1.0000	2,121,331	2.121331
2002	2,386,124	1.0000	2,386,124	2.386124
2003	3,052,523	1.0000	3,052,523	3.052523
2004	6,374,483	1.0000	6,374,483	6.374483
2005	8,524,752	1.0000	8,524,752	8.524752
2006	9,397,580	1.0000	9,397,580	9.397580
2007	10,789,214	1.0000	10,789,214	10.789214
2008	8,468,561	1.0000	8,468,561	8.468561
2009	7,866,413	1.0000	7,866,413	7.866413
2010	9,236,721	1.0067	9,298,607	9.298607

Source: (1) Payroll and (2) Development - Exhibit X-E, page 4

ANTHRACITE PREP PLANT (1025)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	1,319,466	1.0000	1,319,466	1.319466
2001	3,609,649	1.0000	3,609,649	3.609649
2002	3,781,693	1.0000	3,781,693	3.781693
2003	3,721,296	1.0000	3,721,296	3.721296
2004	4,406,653	1.0000	4,406,653	4.406653
2005	5,170,069	1.0000	5,170,069	5.170069
2006	4,885,882	1.0000	4,885,882	4.885882
2007	5,756,439	1.0000	5,756,439	5.756439
2008	6,390,767	1.0000	6,390,767	6.390767
2009	6,749,748	1.0000	6,749,748	6.749748
2010	5,723,658	1.0009	5,728,809	5.728809

BITUMINOUS PREP PLANT (1027)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOP PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2000	8,574,760	1.0000	8,574,760	8.574760
2001	10,155,025	1.0000	10,155,025	10.155025
2002	12,649,826	1.0000	12,649,826	12.649826
2003	14,752,318	1.0000	14,752,318	14.752318
2004	18,067,286 *	1.0000	18,067,286	18.067286
2005	17,690,358	1.0000	17,690,358	17.690358
2006	17,050,967	1.0000	17,050,967	17.050967
2007	18,895,192	1.0000	18,895,192	18.895192
2008	21,250,256	1.0000	21,250,256	21.250256
2009	19,828,012	1.0000	19,828,012	19.828012
2010	25,843,606	1.0000	25,843,606	25.843606

Source: (1) Payroll and (2) Development - Exhibit X-E, page 5

* The Reported Payroll for 2004 was drawn from the CMCRB Data Base for classes 1001,1014 and 1027

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

PAYROLLS
ANTHRACITE UNDERGROUND (1010)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	336,885	434,499	197,351	75,855	0	0	530	0	0	0	5,700
2ND	336,885	434,499	197,351	75,855	0	0	530	0	0	0	
3RD	336,885	434,499	197,351	75,855	0	0	530	0	0		
4TH	336,885	434,499	197,351	75,855	0	0	530	0			
5TH	336,885	434,499	197,351	75,855	0	0	530				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	1.0000	1.0000	1.0000	1.0000			1.0000				1.0000	1.0000	1.0000
2-3	1.0000	1.0000	1.0000	1.0000			1.0000				1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000			1.0000				1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000			1.0000				1.0000	1.0000	1.0000

PAYROLLS
BITUMINOUS UNDERGROUND (1001)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	48,574,020	49,463,769	49,435,628	53,966,206	65,374,101	70,247,185	71,756,779	81,366,980	102,595,885	100,337,635	126,269,667
2ND	48,553,836	49,724,653	50,439,544	55,493,906	66,554,476	70,464,920	71,907,931	81,566,803	103,490,690	102,684,006	
3RD	48,553,836	49,724,653	50,439,544	55,493,906	66,554,476	70,464,920	71,907,931	81,566,803	103,490,690		
4TH	48,553,836	49,724,653	50,439,544	55,493,906	66,554,476	70,464,920	71,907,931	81,566,803			
5TH	48,553,836	49,724,653	50,439,544	55,493,906	66,554,476	72,290,188	71,907,931				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	0.9996	1.0053	1.0203	1.0283	1.0181	1.0031	1.0021	1.0025	1.0087	1.0234	1.0080	1.0132	1.0080
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0052	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0052	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0259	1.0000				1.0052	1.0052	1.0000

Source: CMCRB Database as of 4-30-2011 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

PAYROLLS
ANTHRACITE SURFACE (1012)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	17,020,290	13,768,936	12,157,734	12,174,090	12,362,643	12,146,875	11,844,081	14,568,659	17,094,165	16,464,925	14,316,712
2ND	16,807,810	13,940,797	12,230,928	12,129,412	12,361,324	12,140,911	11,946,382	14,555,579	16,999,485	16,445,462	
3RD	16,807,810	13,940,797	12,251,258	12,190,569	12,359,731	12,140,911	11,946,382	14,555,579	16,954,313		
4TH	16,807,810	13,940,797	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382	14,555,579			
5TH	16,807,810	13,940,797	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1ST	0.9875	1.0125	1.0060	0.9963	0.9999	0.9995	1.0086	0.9991	0.9945	0.9988	1.0001	0.9991	1.0000
2-3	1.0000	1.0000	1.0017	1.0050	0.9999	1.0000	1.0000	1.0000	0.9973		0.9994	0.9990	1.0000
3-4	1.0000	1.0000	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000			0.9996	0.9996	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

PAYROLLS
BITUMINOUS SURFACE (1014)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	49,320,298	56,187,811	52,471,356	47,762,298	55,856,915	64,005,855	63,013,132	62,335,653	72,508,648	62,272,331	72,008,001
2ND	49,935,622	58,151,332	53,505,233	47,873,740	56,031,862	64,429,416	63,084,372	63,295,774	73,054,482	61,784,394	
3RD	49,935,622	58,151,332	53,502,085	47,873,740	56,128,132	64,342,262	63,008,908	63,295,774	73,054,482		
4TH	49,935,622	58,151,332	53,502,085	47,873,740	56,128,132	64,342,262	63,008,908	63,295,774			
5TH	49,935,622	58,151,332	53,502,085	47,873,740	56,128,132	64,871,562	63,008,908				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	1.0125	1.0349	1.0197	1.0023	1.0031	1.0066	1.0011	1.0154	1.0075	0.9922	1.0046	1.0061	1.0046
2-3	1.0000	1.0000	0.9999	1.0000	1.0017	0.9986	0.9988	1.0000	1.0000		0.9998	1.0015	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0016	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0082	1.0000				1.0016	1.0016	1.0000

Source: CMCRB Database as of 4-30-2011 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

PAYROLLS
COKE (1469)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	12,092,574	10,368,682	10,178,232	11,507,709	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146	5,173,552	5,435,658
2ND	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146	5,173,552	
3RD	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146		
4TH	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925			
5TH	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	1.0000	1.0007	1.0301	1.0023	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

PAYROLLS
AUGER (1015)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	1,158,281	1,421,949	1,152,297	1,109,631	1,048,056	1,026,537	1,066,831	1,121,967	2,489,280	935,743	793,313
2ND	1,205,877	1,429,131	1,150,843	1,109,631	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558	926,163	
3RD	1,205,877	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558		
4TH	1,205,877	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156			
5TH	1,205,877	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	1.0411	1.0051	0.9987	1.0000	1.0103	1.0000	1.0000	0.9993	0.9997	0.9898	0.9977	0.9977	1.0000
2-3	1.0000	1.0000	1.0000	0.9933	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

Source: CMCRB Database as of 4-30-2011 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

PAYROLLS
ANTHRACITE CO-GEN (1021)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	4,248,399	4,910,259	6,268,868	7,652,104	7,389,096	7,836,042	8,378,307	9,157,398	7,974,156	8,083,804	8,455,858
2ND	4,473,458	5,234,468	6,353,016	7,137,655	7,351,514	7,855,289	8,405,393	9,160,450	7,958,335	8,004,644	
3RD	4,473,458	5,234,468	6,358,543	7,137,655	7,351,514	7,855,289	8,405,393	9,160,450	7,958,335		
4TH	4,473,458	5,234,468	6,358,543	7,137,655	7,351,514	7,855,289	8,405,393	9,160,450			
5TH	4,473,458	5,234,468	6,358,543	7,137,655	7,351,514	7,855,289	8,405,393				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	1.0530	1.0660	1.0134	0.9328	0.9949	1.0025	1.0032	1.0003	0.9980	0.9902	0.9988	0.9988	1.0000
2-3	1.0000	1.0000	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

PAYROLLS
BITUMINOUS CO-GEN (1023)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	1,877,860	2,112,680	2,316,475	3,302,377	6,313,976	8,450,693	9,292,226	9,873,810	8,469,399	7,861,068	9,236,721
2ND	1,870,720	2,121,331	2,386,607	3,067,630	6,374,483	8,553,082	9,397,580	10,789,214	8,468,561	7,866,413	
3RD	1,870,720	2,121,331	2,386,607	3,067,630	6,374,483	8,524,752	9,397,580	10,789,214	8,468,561		
4TH	1,870,720	2,121,331	2,386,607	3,052,523	6,374,483	8,524,752	9,397,580	10,789,214			
5TH	1,870,720	2,121,331	2,386,124	3,052,523	6,374,483	8,524,752	9,397,580				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	0.9962	1.0041	1.0303	0.9289	1.0096	1.0121	1.0113	1.0927	0.9999	1.0007	1.0233	1.0216	1.0067
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	0.9967	1.0000	1.0000	1.0000		0.9993	0.9983	1.0000
3-4	1.0000	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000			0.9990	0.9990	1.0000
4-5	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

Source: CMCRB Database as of 4-30-2011 - Traumatic Payroll Reports

PAYROLLS
ANTHRACITE PREP PLANT (1025)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	1,338,388	3,609,193	3,781,938	3,692,526	4,391,048	5,176,012	4,885,882	5,756,521	6,320,163	6,785,937	5,723,658
2ND	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882	5,756,439	6,390,767	6,749,748	
3RD	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882	5,756,439	6,390,767		
4TH	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882	5,756,439			
5TH	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	0.9859	1.0001	0.9999	1.0078	1.0036	0.9989	1.0000	1.0000	1.0112	0.9947	1.0009	1.0009	1.0009
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

PAYROLLS
BITUMINOUS PREP PLANT (1027)

RPT	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1ST	8,630,786	10,152,116	12,207,597	14,498,951	18,012,677	17,490,567	17,116,808	18,852,719	20,315,099	19,852,091	25,843,606
2ND	8,574,760	10,155,025	12,649,826	14,752,318	18,029,182	17,489,118	17,050,967	18,895,192	21,250,256	19,828,012	
3RD	8,574,760	10,155,025	12,649,826	14,752,318	18,029,182	17,489,118	17,050,967	18,895,192	21,250,256		
4TH	8,574,760	10,155,025	12,649,826	14,752,318	18,029,182	17,489,118	17,050,967	18,895,192			
5TH	8,574,760	10,155,025	12,649,826	14,752,318	18,029,182	17,690,358	17,050,967				

DEV.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	5 YEAR AVERAGE	ACCUM.	SELECTED
1-2	0.9935	1.0003	1.0362	1.0175	1.0009	0.9999	0.9962	1.0023	1.0460	0.9988	1.0086	1.0109	1.0000
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0023	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0023	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0115	1.0000				1.0023	1.0023	1.0000

Source: CMCRB Database as of 4-30-2011 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU

Exhibit X-F

OD Frequencies From Approved Filing

			State OD Indicated Frequency (Eff. 4/1/2011)	Fedeal OD Basic Indicated Frequency (Eff. 4/1/2011)	Fedeal OD Excess Indicated Frequency (Eff. 4/1/2011)
Underground:	Anthracite	1011	0.081695	0.363746	0.085622
	Bituminous	1002	0.028818	0.013004	0.010571
Surface:	Anthracite	1016	0.072720	0.083709	0.030648
	Bituminous	1013	0.007120	0.016523	0.003346
	Coke	1017	0.003816	0.002305	0.001786
	Auger	1019	0.007973	0.012215	0.003469
Co-Gen:	Anthracite	1022	0.008263	0.026315	0.003484
	Bituminous	1024	0.009455	0.008401	0.003686
Prep Plants:	Anthracite	1026	0.083700	0.058932	0.044712
	Bituminous	1028	0.013951	0.010666	0.006141

Source: State: Exhibit III Column (3) of prior filing.
Federal: Exhibit IV-A Column (3) of prior filing.

COAL MINE COMPENSATION RATING BUREAU

Exhibit X-G

Calculation of Coal Class Adjustment Factor to SAWW

	Average Coal Class Weekly Wages									
	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant
Year	1010	1001	1012	1014	1469	1015	1021	1023	1025	1027
1999	#	875.43	552.32	560.62	815.59	595.00	781.00	0.00	350.00	798.33
2000	#	832.80	667.02	584.65	905.38	555.50	469.00	459.00	0.00	666.21
2001	#	936.07	696.04	665.43	739.83	602.33	645.52	830.00	729.30	657.32
2002	#	899.35	727.19	696.66	791.82	675.00	508.17	654.50	588.70	965.99
2003	#	923.97	692.41	671.31	752.34	403.00	981.00	605.80	707.59	927.25
2004	#	1020.94	783.10	610.72	713.53	596.68	593.48	723.87	748.38	948.90
2005	#	1000.99	871.67	714.52	718.89	436.91	632.08	924.67	745.57	1203.30
2006	#	994.93	800.46	821.68	855.68	384.15	640.00	1092.50	795.63	978.40
2007	#	1002.39	888.96	789.67	865.75	506.05	961.14	1004.50	709.24	1059.33
2008	#	1125.74	911.12	895.86	808.50	362.00	445.00	1117.25	776.99	980.00

	Number of Wage Records Used to Calculate Average Coal Class Weekly Wages								
Year	1010	1001	1012	1014	1469	1015	1021	1023	1025	1027
1999		157	39	48	17	3	1	0	2	6
2000		143	48	40	7	2	5	1	0	6
2001		134	19	53	6	6	9	1	2	3
2002		135	24	40	16	4	6	4	1	14
2003		94	14	41	17	5	1	5	13	9
2004		133	16	43	10	2	6	4	7	10
2005		119	13	44	20	4	2	6	10	10
2006		83	23	31	11	3	1	2	5	5
2007		86	17	28	11	2	5	2	8	3
2008		109	18	27	15	2	1	4	10	5
Total		1193	231	395	130	33	37	29	58	71

		Average Coal Class Weekly Wage Indexed to Statewide Average Weekly Wage									
Year	SAWW	1010	1001	1012	1014	1469	1015	1021	1023	1025	1027
1999	588	#	1.489	0.939	0.953	1.387	1.012	1.328	0.000	0.595	1.358
2000	611	#	1.363	1.092	0.957	1.482	0.909	0.768	0.751	0.000	1.090
2001	644	#	1.454	1.081	1.033	1.149	0.935	1.002	1.289	1.132	1.021
2002	662	#	1.359	1.098	1.052	1.196	1.020	0.768	0.989	0.889	1.459
2003	675	#	1.369	1.026	0.995	1.115	0.597	1.453	0.897	1.048	1.374
2004	690	#	1.480	1.135	0.885	1.034	0.865	0.860	1.049	1.085	1.375
2005	716	#	1.398	1.217	0.998	1.004	0.610	0.883	1.291	1.041	1.681
2006	745	#	1.335	1.074	1.103	1.149	0.516	0.859	1.466	1.068	1.313
2007	779	#	1.287	1.141	1.014	1.111	0.650	1.234	1.289	0.910	1.360
2008	807	#	1.395	1.129	1.110	1.002	0.449	0.551	1.384	0.963	1.214
Average			1.393	1.093	1.010	1.163	0.756	0.971	1.156	0.970	1.325

		Average Coal Class Weekly Wage Indexed to Statewide Average Weekly Wage - Classes Combined	
Year	SAWW	Bit. Und. & Prep	All Other Classes
1999	588	1.484	1.014
2000	611	1.352	1.043
2001	644	1.444	1.046
2002	662	1.368	1.064
2003	675	1.369	1.007
2004	690	1.472	0.969
2005	716	1.420	1.032
2006	745	1.334	1.082
2007	779	1.289	1.059
2008	807	1.387	1.064
Average		1.392	1.038
Selected Coal Class Adjt. Factor to SAWW		1.392	1.038

Notes: Average Coal Class Weekly Wages were derived from CMCRB database for Traumatic Claims.
Average Weekly Wages by class exclude years with zero claims.
# Data for Anthracite Underground was too thin for inclusion.
SAWW = Statewide Average Weekly Wage
The number of records with wage histories are very close to, but less than, lost time claim counts due to missing wage records for some lost time accidents.

SMALL BUSINESS ADVOCATE ASSESSMENT

1. 2011-2012 Small Business Advocate Assessment	$	194,000
2. 2010 Insurance Carrier Paid Losses		
CMCRB		24,044,381
PCRB		2,252,542,887
Total		**2,276,587,268**
3. Insurer Assessment Ratio (item 1 divided by item 2)		0.0001

Source: 1. Pa. Dept. of Labor & Industry
2. PCRB
3. CMCRB

COAL MINE COMPENSATION RATING BUREAU

EMPLOYER ASSESSMENT FACTOR

PROPOSED EFFECTIVE April 1, 2012

1)	2011/2012 INSURANCE CARRIER ASSESSMENT AMOUNTS	
A)	Administrative Fund	49,546,912
B)	Subsequent Injury Fund	155,893
C)	Supersedeas Fund	12,981,228
D)	Uninsured Employers Guaranty Fund	2,276,587
TOTAL		64,960,620
2)	2010 Employer Assessment Premium Base	2,901,894,094
3)	2010 Coal Mine Premium Base	22,702,637
4)	Coal Premium percent of Total (3)/(2)	0.782%
5)	Assessments to be paid by coal employers	508,212
6)	Coal Employer Assessment Factor	0.0224

Sources:
1) Pa. Dept. of Labor & Industry
2) PCRB
3) CMCRB

CATASTROPHE - Spread of Loss Cost to Classes

Classification		(1) 2010 Developed Payrolls	(2) Hazard Weights	(3) Payroll Weight (1)x(2)/1000	(4) Percentage of Exposure	(5) Catastrophe Losses (4)xAverage	(6) Actual Loss Cost Spread [(5)/(1)]x100	(7) Approved Loss Cost Eff 4/1/2011	(8) Selected	(9) Rate Change (8)/(7) - 1
Underground										
Anthracite	1010	$5,700								
Bituminous	1001	127,279,824								
Total		127,285,524	7	890,999	86.2%	352,476	0.28	0.53	0.40	-24.5%
Surface										
Anthracite	1012	14,316,712								
Bituminous	1014	72,339,238								
Coke	1469	5,435,658								
Auger	1015	793,313								
Co-Gen Anth.	1021	8,455,858								
Co-Gen Bit.	1023	9,298,607								
Prep Anth.	1025	5,728,809								
Prep Bit.	1027	25,843,606								
Total		142,211,801	1	142,212	13.8%	56,258	0.04	0.08	0.06	-25.0%
Grand Total		269,497,325	8	1,033,211	100.0%	408,734	0.15	a-0.29	0.22	-24.1%

a - Current Total Loss Cost is based on 2010 Payroll weights
b- Auger = one-third underground & two-thirds surface or $0.17

Source: Payroll - Exhibit X-A (Developed 2010 Payroll)
Hazard Weights - Judgement
Catastrophe Losses, Grand Total - Exhibit XII-B

COAL MINE COMPENSATION RATING BUREAU
CATASTROPHE CALCULATION
TRAUMATIC ON-LEVEL LOSSES IN EXCESS OF $1,250,000

Accident Year	Number of Excess Claims	Excess Loss Dollars
1991	1	155,931
1992	2	3,132,010
1993	6	1,423,411
1994	5	1,327,910
1995	-	-
1996	2	142,995
1997	-	-
1998	-	-
1999	-	-
2000	-	-
2001	-	-
2002	1	111,295
2003	-	-
2004	2	294,267
2005	1	13,950
2006	-	-
2007	1	1,572,916
2008	-	-
2009	-	-
2010	-	-
	21	8,174,685

Average over 20 years	408,734
2010 Payroll from Exhibit XII-A	269,497,325
Loss Cost	0.15

Source: Claims detail from Exhibit XII-C
2010 Payroll from Exhibit XII-A

COAL MINE COMPENSATION RATING BUREAU
CATASTROPHE CALCULATION
TRAUMATIC LOSSES OVER $1,250,000

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Key Number	Class	Accident Year	Injury Type	Incurred Indemnity & Funeral	Incurred Medical	Paid Medical	O/S Medical	Act 44 Factor	Trend	Medical w/Trend & Act 44 Factor	Loss at Current Level	Excess Over $1,250,000
26788	101400	1991	2	678,642	9,067	4,408	4,659	0.7082	2.0482	15,937	1,405,931	155,931
30622	146900	1992	2	262,928	2,359,920	2,359,920	-	0.7082	1.9626	3,280,084	3,796,107	2,546,107
28139	101400	1992	2	801,630	176,042	144,714	31,328	0.7082	1.9626	262,624	1,835,903	585,903
29372	101400	1993	2	792,544	95,000		95,000	0.7082	1.8800	178,600	1,668,583	418,583
29356	101400	1993	2	761,404	90,000		90,000	0.7082	1.8800	169,200	1,600,640	350,640
29326	101400	1993	2	769,359	50,223		50,223	0.7082	1.8800	94,419	1,540,814	290,814
28874	100100	1993	1	774,473	-		-	0.7082	1.8800	-	1,456,009	206,009
29300	146900	1993	2	668,041	56,750		56,750	0.7082	1.8800	106,690	1,362,607	112,607
29333	101400	1993	2	645,201	43,500		43,500	0.7082	1.8800	81,780	1,294,758	44,758
30184	101400	1994	2	880,361	182,500		182,500	1.0000	1.8114	330,581	1,925,266	675,266
30193	101400	1994	2	809,377	90,000		90,000	1.0000	1.8114	163,026	1,629,131	379,131
30483	100100	1994	1	636,705	157,535		157,535	1.0000	1.8114	285,359	1,438,686	188,686
30304	100100	1994	2	684,919	40,028		40,028	1.0000	1.8114	72,507	1,313,169	63,169
29874	101400	1994	1	701,417	613		613	1.0000	1.8114	1,110	1,271,657	21,657
32473	101200	1996	2	719,047	80,697		80,697	1.0000	1.6945	136,741	1,355,166	105,166
32287	100100	1996	1	755,744	4,261		4,261	1.0000	1.6945	7,220	1,287,828	37,828
QueCreek	100100	2002	9	892,793	116,396		116,396	1.0000	1.3489	157,007	1,361,295	111,295
41102	102700	2004	2	505,991	643,730		643,730	1.0000	1.2942	833,115	1,487,969	237,969
40926	100100	2004	9	564,624	444,724		444,724	1.0000	1.2942	575,562	1,306,298	56,298
41618	101400	2005	2	513,430	500,000		500,000	1.0000	1.2472	623,600	1,263,950	13,950
43059	101200	2007	2	462,633	2,000,000		2,000,000	1.0000	1.1463	2,292,600	2,822,916	1,572,916
Totals			21								34,424,685	8,174,685

Sources: Columns (2) through (8) from CMCRB Database.
Injury types are as follows: 1 (Death), 2 (Permanent Total), 9 (Permanent Partial).
Column (9): Exhibit VI-B page 1
Column (10): Exhibit XII-D.
Column (11) is equal to Columns [(7) X (9) + (8)] x (10)
Column (12) is equal to Columns (5) X (10) + (11)
Column (13) is equal to Column (12), minus $1,250,000

20 Year Average	408,734
2010 Developed Payroll	269,497,325
Loss Cost	0.15

FTI - PAB

File: C:\Clients\Coal Mine\2011 Rate Filing\[12.xlsm]XII-C
Run Date: 11/15/2011 05:52 PM

Filing Date - December 01, 2011
Checksum:396,234,883.387914

Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Trend Factors for Medical and Indemnity

Year	Statewide Average Weekly Wage	Yearly Percentage Change	Trend Factor	Year	Statewide Average Weekly Wage	Yearly Percentage Change	Trend Factor
1978	213	7.0%	4.1925	1995	509	3.2%	1.7544
1979	227	6.6%	3.9339	1996	527	3.5%	1.6945
1980	242	6.6%	3.6901	1997	542	2.8%	1.6476
1981	262	8.3%	3.4084	1998	561	3.5%	1.5918
1982	284	8.4%	3.1444	1999	588	4.8%	1.5187
1983	306	7.7%	2.9183	2000	611	3.9%	1.4615
1984	320	4.6%	2.7906	2001	644	5.4%	1.3866
1985	336	5.0%	2.6577	2002	662	2.8%	1.3489
1986	347	3.3%	2.5735	2003	675	2.0%	1.3230
1987	361	4.0%	2.4737	2004	690	2.2%	1.2942
1988	377	4.4%	2.3687	2005	716	3.8%	1.2472
1989	399	5.8%	2.2381	2006	745	4.1%	1.1987
1990	419	5.0%	2.1313	2007	779	4.6%	1.1463
1991	436	4.1%	2.0482	2008	807	3.6%	1.1066
1992	455	4.4%	1.9626	2009	836	3.6%	1.0682
1993	475	4.4%	1.8800	2010	845	1.1%	1.0568
1994	493	3.8%	1.8114	2011	858	1.5%	1.0408

Average of All Years=	4.41%
Average of last 10 years=	2.92%
Average of last 5 years=	2.87%
Average of last 3 years=	2.07%
Selected(Last Year Selection -3.0%) =	2.33%

	Projected Wage		Weight
01-01-2012	878.00	a	28.125%
01-01-2013	898.00	a	68.750%
01-01-2014	919.00	a	3.125%

Average Weekly Wage For Policies effective between 04-01-2012 and 04-01-2014

$893 b

a. Previous year's wage times annual increase of 2.33%
b. Weighted average of projected wage levels from 01-01-2012 to 01-01-2014

Source: 1978 through 2011 Statewide Average Weekly Wage from the Pennsylvania Workers' Compensation Act booklet or the Department of Labor and Industry website.

Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Traumatic Losses by Class

Class Code	Description	Number of Claims	Excess Over $1,250,000
1010	Underground Anthracite	-	-
1001	Underground Bituminous	6	663,286
1012	Surface Anthracite	2	1,678,082
1014	Surface Bituminous	10	2,936,634
1469	Coke	2	2,658,714
1015	Auger	-	-
1021	Anthracite Co-Gen	-	-
1023	Bituminous Co-Gen	-	-
1025	Anthracite Prep Plant	-	-
1027	Bituminous Prep Plant	1	237,969
	Total	21	$8,174,685

Sources: Adjusted to On-Level and Post-Act 44 basis in Exhibit XII-C

Coal Mine Compensation Rating Bureau of Pennsylvania

Experience Rating Plan

Basic Data Lookup Tables

2012 plan factors at 50k and 150 k splits:

Table A: Ratemaking Factors

Year:	2010	2009	2008	Average
Loss Develop.	1.7430	1.2793	1.1559	split by
Layers:	Split of total losses by Layer			Layer
0- 50	0.58776	0.43578	0.41140	0.47831
50-150	0.12673	0.22791	0.21997	0.19154
Over 150	0.28551	0.33641	0.36863	0.33018
Trend	0.9374	0.9102	0.8692	1.0000

Table B: Payroll Development

Classification		Payroll De-velopment
1001	Bit deep	1.0080
1010	Anth deep	1.0000
1012	Anth surf	1.0000
1014	Bit surf	1.0046
1015	Auger	1.0000
1021	Anth Co-gen	1.0000
1023	Bit Co-gen	1.0067
1025	Anth Prep	1.0009
1027	Bit Prep	1.0000
1469	Coke	1.0000

Table C: Unloaded Loss Costs - Traumatic

Classification		Unloaded Loss Cost (1)
1001	Bit deep	5.61
1010	Anth deep	24.85
1012	Anth surf	11.58
1014	Bit surf	2.30
1015	Auger	16.91
1021	Anth Co-gen	1.71
1023	Bit Co-gen	1.28
1025	Anth Prep	8.18
1027	Bit Prep	1.38
1469	Coke	6.87

Table D: Manual Loss Costs - Traumatic

Classification		Unloaded Loss Cost (1)	Loadings: Catastrophe Exh. XII-A (2)	Loadings: Small Business Assessment (3)	Loadings: Off-Balances# (4)	Manual Loss Cost (5)
1001	Bit deep	5.61	0.40	1.0001	1.0156	6.10
1010	Anth deep	24.85	0.40	1.0001	1.0156	25.64
1012	Anth surf	11.58	0.06	1.0001	1.0156	11.82
1014	Bit surf	2.30	0.06	1.0001	1.0156	2.40
1015	Auger	16.91	0.17	1.0001	1.0156	17.35
1021	Anth Co-gen	1.71	0.06	1.0001	1.0156	1.80
1023	Bit Co-gen	1.28	0.06	1.0001	1.0156	1.36
1025	Anth Prep	8.18	0.06	1.0001	1.0156	8.37
1027	Bit Prep	1.38	0.06	1.0001	1.0156	1.46
1469	Coke	6.87	0.06	1.0001	1.0156	7.04

# off-balances:	Off-* Balances
Merit Rating Exh. XIV-A	1.0005
Safety Rating Exh XIV-B	1.0151
Combined	1.0156

Table E: Expected Traumatic Loss Costs

Classification		Unloaded Manual Loss Cost	2010 All Layers: De-trended Loss Cost*	2010 All Layers: Undeveloped Losses**	2010 Layer 0-50 (0.58776): Undeveloped Expected Loss Cost***	2010 Layer 50-150 (0.12673): Undeveloped Expected Loss Cost***	2010 XS over 150 (0.28551): Undeveloped Expected Loss Cost***	2009 All Layers: De-trended Loss Cost*	2009 All Layers: Undeveloped Losses**	2009 Layer 0-50 (0.43578): Undeveloped Expected Loss Cost***	2009 Layer 50-150 (0.22791): Undeveloped Expected Loss Cost***	2009 XS over 150 (0.33641): Undeveloped Expected Loss Cost***	2008 All Layers: De-trended Loss Cost*	2008 All Layers: Undeveloped Losses**	2008 Layer 0-50 (0.41140): Undeveloped Expected Loss Cost***	2008 Layer 50-150 (0.21997): Undeveloped Expected Loss Cost***	2008 XS over 150 (0.36863): Undeveloped Expected Loss Cost***
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1001	Bit deep	5.61	5.98	3.43	2.02	0.43	0.98	6.16	4.82	2.10	1.10	1.62	6.45	5.58	2.30	1.23	2.06
1010	Anth deep	24.85	26.51	15.21	8.94	1.93	4.34	27.30	21.34	9.30	4.86	7.18	28.59	24.73	10.17	5.44	9.12
1012	Anth surf	11.58	12.35	7.09	4.17	0.90	2.02	12.72	9.94	4.33	2.27	3.34	13.32	11.52	4.74	2.53	4.25
1014	Bit surf	2.30	2.45	1.41	0.83	0.18	0.40	2.53	1.98	0.86	0.45	0.67	2.65	2.29	0.94	0.50	0.84
1015	Auger	16.91	18.04	10.35	6.08	1.31	2.96	18.58	14.52	6.33	3.31	4.88	19.45	16.83	6.92	3.70	6.20
1021	Anth Co-gen	1.71	1.82	1.04	0.61	0.13	0.30	1.88	1.47	0.64	0.34	0.49	1.97	1.70	0.70	0.37	0.63
1023	Bit Co-gen	1.28	1.37	0.79	0.46	0.10	0.23	1.41	1.10	0.48	0.25	0.37	1.47	1.27	0.52	0.28	0.47
1025	Anth Prep	8.18	8.73	5.01	2.94	0.63	1.43	8.99	7.03	3.06	1.60	2.36	9.41	8.14	3.35	1.79	3.00
1027	Bit Prep	1.38	1.47	0.84	0.49	0.11	0.24	1.52	1.19	0.52	0.27	0.40	1.59	1.38	0.57	0.30	0.51
1469	Coke	6.87	7.33	4.21	2.47	0.53	1.20	7.55	5.90	2.57	1.34	1.98	7.90	6.83	2.81	1.50	2.52
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18

* Detrended loss costs are calculated by dividing the unloaded manual lost costs (Table C) by the trend factors (table A row 7), and rounding.

** The total undeveloped loss costs are calculated by dividing the De-trended loss cost by the Total Limits loss development factor (Table A row 2), and rounding; then the costs are allocated to layers.

*** Detrended, undeveloped loss costs are allocated to layers by the splitting factors (Table A rows 4-6) based on the average shares for the same report age for the latest 6 years, and rounded to 2 decimal places.

Coal Mine Compensation Rating Bureau of Pennsylvania

Experience Rating Plan

Loss Development and Trend Factors by Experience Year

		Reported Losses	LDF	Untrended Developed Losses	Weight: Percent Indemnity vs Medical	Medical Loss Development	Indemnity Loss Development	Combined Loss Development Weighted by % indemnity vs medical by year
Indemnity	2008	$8,947,874	1.1366	$10,170,154	69.55%	1.2001	1.1366	1.1559
	2009	$4,426,812	1.2999	$5,754,413	60.41%	1.2479	1.2999	1.2793
	2010	$3,188,481	2.0328	$6,481,544	56.69%	1.3637	2.0328	1.7430
				$22,406,111	62.97%			
Medical	2008	$3,709,814	1.2001	$4,452,148	30.45%			
	2009	$3,021,605	1.2479	$3,770,661	39.59%			
	2010	$3,630,574	1.3637	$4,951,014	43.31%			
				$13,173,823	37.03%			
	Total			$35,579,934	1.0000			

		Years of Trend	Medical Trend at 0.4%	Indemnity Trend at -4.5%	Combined Trend Weighted by % indemnity vs medical by year
Average Exp date AY 2008	7/1/2008	4.75	1.0191	0.8036	0.8692
Average Exp date AY 2009	7/1/2009	3.75	1.0151	0.8414	0.9102
Average Exp date AY 2010	7/1/2010	2.75	1.0110	0.8811	0.9374
Average Date of Accident	4/1/2013				

Source: Loss Development - Exhibit V-C
Trend - Exhibit V-F
Reported Losses - Exhibit V-B page 1

2012 Credibility Tables

PCRB shape

Expected Losses Greater than	Equivalent Modified Payroll at $4.47 *	Primary Credibility	Excess Credibility
11,516	300,000	0.29	0.06
14,394	322,019	0.30	0.06
17,632	394,457	0.31	0.06
21,218	474,676	0.32	0.06
23,729	530,856	0.33	0.07
25,895	579,306	0.34	0.07
28,223	631,393	0.35	0.07
31,724	709,709	0.36	0.07
33,340	745,850	0.37	0.07
36,148	808,680	0.38	0.07
39,261	878,313	0.39	0.07
42,723	955,777	0.40	0.07
46,173	1,032,945	0.41	0.07
50,260	1,124,379	0.42	0.07
54,480	1,218,782	0.43	0.07
58,930	1,318,339	0.44	0.07
64,137	1,434,839	0.45	0.07
69,460	1,553,912	0.46	0.07
72,885	1,630,534	0.47	0.07
75,602	1,691,310	0.48	0.07
78,457	1,755,194	0.49	0.07
81,395	1,820,910	0.50	0.07
84,414	1,888,458	0.51	0.07
87,590	1,959,516	0.52	0.07
90,840	2,032,211	0.53	0.07
94,219	2,107,812	0.54	0.07
97,737	2,186,516	0.55	0.07
101,336	2,267,022	0.56	0.07
105,125	2,351,781	0.57	0.08
109,027	2,439,072	0.58	0.08
113,042	2,528,893	0.59	0.08
117,273	2,623,546	0.60	0.08
121,605	2,720,473	0.61	0.08
126,119	2,821,451	0.62	0.08
130,628	2,922,335	0.63	0.08
135,136	3,023,177	0.64	0.08
146,976	3,288,057	0.65	0.08
159,790	3,574,730	0.66	0.08
174,343	3,900,298	0.67	0.08
190,774	4,267,881	0.68	0.08
208,366	4,661,439	0.69	0.09
228,292	5,107,200	0.70	0.09
249,705	5,586,242	0.71	0.09
274,047	6,130,812	0.72	0.09
302,119	6,758,814	0.73	0.10
333,210	7,454,362	0.74	0.10
366,752	8,204,732	0.75	0.10
407,662	9,119,955	0.76	0.11
450,677	10,082,252	0.77	0.11
498,112	11,143,445	0.78	0.12
558,410	12,492,401	0.79	0.12
624,012	13,959,997	0.80	0.13
697,648	15,607,338	0.81	0.13
788,985	17,650,671	0.82	0.14
894,945	20,021,141	0.83	0.15
1,018,370	22,782,327	0.84	0.16
1,157,231	25,888,840	0.85	0.17
1,321,831	29,571,160	0.86	0.18
1,528,079	34,185,216	0.87	0.19
1,795,880	40,176,277	0.88	0.20
2,120,319	38,135,234	0.89	0.20
2,120,319	40,470,852	0.89	0.21
2,505,663	45,065,881	0.90	0.21
3,000,680	53,969,059	0.91	0.23
3,000,680	57,111,734	0.91	0.24
3,851,016	69,262,872	0.92	0.25
4,547,151	81,783,291	0.93	0.26
4,547,151	86,642,844	0.93	0.27
4,547,151	97,417,433	0.93	0.28
6,019,437	108,263,258	0.94	0.29
6,019,437	115,117,481	0.94	0.30
6,019,437	130,624,405	0.94	0.31
6,019,437	149,103,889	0.94	0.32
6,019,437	171,501,268	0.94	0.33
6,019,437	199,210,250	0.94	0.34

Credibility Zp or Ze
= (S*Payroll+I*G)/(J*S*Payroll+K*G)
[where S adjusts Payroll to Expected Losses]

Variable	Layer 1	Layer 2
Av Claim G	N/A	11,512
S	N/A	0.054
I	N/A	43.50
J	N/A	2.4000
K	N/A	700.00

* The average unloaded loss cost underlying the proposed filing is $4.47.
the table was updated to reflect this change.

Coal Mine Compensation Rating Bureau
Experience Rating 2012
Mod Comparisons

File	Proposed Manual Premium	Proposed 2012 Mod	Proposed Experience Rated Premium	2011 Mod	Change in Mod Factor
37	29,395	0.801	23,545	0.822	-0.021
52	8,469	0.798	6,758	0.792	0.006
66	4,305	1.012	4,357	0.998	0.014
99	19,961	0.908	18,125	0.941	-0.033
101	38,788	0.756	29,324	0.749	0.007
119	117,939	0.685	80,788	0.681	0.004
121	253,852	0.664	168,558	0.665	-0.001
124	13,980	0.770	10,765	0.750	0.020
165	23,409	0.887	20,764	0.954	-0.067
179	11,635	0.843	9,808	0.837	0.006
214	15,783	0.822	12,974	0.802	0.020
237	11,152	1.400	15,613	1.348	0.052
283	23,326	0.750	17,495	0.761	-0.011
288	3,189	0.810	2,583	0.804	0.006
306	318,746	1.170	372,933	1.279	-0.109
312	18,491	0.836	15,458	0.831	0.005
322	63,635	1.041	66,244	1.028	0.013
325	38,898	0.790	30,729	0.784	0.006
330	79,559	2.234	177,735	2.111	0.123
352	7,143	0.809	5,779	0.802	0.007
354	11,742	1.598	18,764	1.653	-0.055
386	12,254	0.886	10,857	0.882	0.004
403	10,537	0.840	8,851	0.827	0.013
418	9,697	0.780	7,564	0.771	0.009
421	11,589	1.422	16,480	1.366	0.056
426	21,885	1.976	43,245	2.209	-0.233
432	11,361	0.821	9,327	0.815	0.006
437	45,894	1.782	81,783	1.652	0.130
444	19,322	0.836	16,153	0.811	0.025
451	13,016	1.800	23,429	1.729	0.071
652	270,558	1.050	284,086	1.213	-0.163
690	17,670	0.826	14,595	0.824	0.002
722	30,660	0.667	20,450	0.665	0.002
910	5,152	1.400	7,213	1.400	0.000
954	17,418	0.729	12,698	0.709	0.020
1016	6,703	0.831	5,570	0.823	0.008
1361	22,245	0.730	16,239	0.708	0.022
1382	13,734	1.146	15,739	1.200	-0.054
1444	238,428	0.952	226,983	1.004	-0.052

Source: Coal Mine Compensation Rating Plan

Coal Mine Compensation Rating Bureau
Experience Rating 2012
Mod Comparisons

File	Proposed Manual Premium	Proposed 2012 Mod	Proposed Experience Rated Premium	2011 Mod	Change in Mod Factor
1550	10,631	0.769	8,175	0.749	0.020
1675	23,054	0.819	18,881	0.818	0.001
1700	40,161	0.750	30,121	0.733	0.017
1843	2,786	1.068	2,975	1.052	0.016
2065	44,771	1.272	56,949	1.199	0.073
2265	8,344	1.482	12,366	1.439	0.043
2309	5,592	0.865	4,837	0.857	0.008
2353	32,990	0.925	30,516	0.909	0.016
2458	29,251	0.813	23,781	0.814	-0.001
2687	40,271	0.866	34,875	0.839	0.027
2839	38,690	1.312	50,761	1.235	0.077
3090	896	0.839	752	0.841	-0.002
3157	44,152	1.030	45,477	1.032	-0.002
3190	20,336	1.069	21,739	1.028	0.041
3194	20,521	1.300	26,677	1.300	0.000
3270	2,816	1.200	3,379	1.182	0.018
3506	2,734	0.844	2,307	0.843	0.001
3527	3,867	1.200	4,640	1.200	0.000
3552	9,405	0.797	7,496	0.790	0.007
3614	17,812	0.758	13,501	0.737	0.021
3619	24,274	0.841	20,414	0.837	0.004
3629	45,563	0.790	35,995	0.792	-0.002
3691	114,012	0.615	70,117	0.609	0.006
3798	3,144	0.861	2,707	0.860	0.001
3804	29,167	1.163	33,921	1.105	0.058
3905	21,801	0.829	18,073	0.832	-0.003
3932	11,170	0.778	8,690	0.757	0.021
3938	29,461	0.832	24,512	0.832	0.000
3941	75,349	0.732	55,155	0.713	0.019
3944	11,331	0.772	8,748	0.761	0.011
3952	3,295	0.834	2,748	0.835	-0.001
3967	7,166	0.811	5,812	0.805	0.006
3969	5,452	0.814	4,438	0.809	0.005
3970	4,676	1.200	5,611	1.200	0.000
3972	39,188	0.975	38,208	0.936	0.039
3973	52,989	0.794	42,073	0.788	0.006
3977	44,335	1.111	49,256	1.113	-0.002
3978	19,782	0.688	13,610	0.682	0.006
3981	5,468	0.859	4,697	0.856	0.003
3982	174,403	1.380	240,676	1.313	0.067
3985	18,231	1.055	19,234	1.051	0.004
3987	1,620,908	0.920	1,491,235	0.876	0.044
3988	11,606	0.838	9,726	0.843	-0.005
3994	13,354	0.846	11,297	0.852	-0.006
3997	11,173	2.755	30,782	2.632	0.123
4001	21,489	0.736	15,816	0.739	-0.003
4004	9,554	0.774	7,395	0.763	0.011
4012	35,722	1.303	46,546	1.223	0.080
4016	30,118	1.342	40,418	1.262	0.080
4017	898	0.839	753	0.841	-0.002

Source: Coal Mine Compensation Rating Plan

Coal Mine Compensation Rating Bureau
Experience Rating 2012
Mod Comparisons

File	Proposed Manual Premium	Proposed 2012 Mod	Proposed Experience Rated Premium	2011 Mod	Change in Mod Factor
4021	8,148	0.951	7,749	0.934	0.017
4024	25,748	0.767	19,749	0.749	0.018
4025	4,908	0.804	3,946	0.803	0.001
4030	12,983	2.321	30,134	2.233	0.088
4037	2,938	0.846	2,486	0.851	-0.005
4042	184,798	1.003	185,352	0.954	0.049
4043	3,060	0.835	2,555	0.830	0.005
4044	64,862	0.885	57,403	0.853	0.032
4052	18,581	0.782	14,530	0.774	0.008
4060	12,271	0.813	9,976	0.804	0.009
4062	22,320	1.200	26,784	1.200	0.000
4067	18,142	0.846	15,348	0.836	0.010
999008	24,533	0.708	17,369	0.702	0.006
999011	49,195	0.810	39,848	0.787	0.023
999013	39,463	1.568	61,878	1.474	0.094
999019	368,632	0.875	322,553	0.950	-0.075
999020	63,673	0.965	61,444	0.922	0.043
999024	5,248	0.795	4,172	0.795	0.000
999033	8,486	0.843	7,154	0.849	-0.006
999038	57,637	1.400	80,692	1.405	-0.005
999039	240,339	1.370	329,264	1.575	-0.205
999051	2,297,586	0.995	2,286,098	1.007	-0.012
999052	5,491	0.846	4,645	0.858	-0.012
999053	46,165	1.125	51,936	1.063	0.062
999061	708,169	1.080	764,823	1.024	0.056
999063	3,178,540	0.995	3,162,647	1.007	-0.012
999065	5,154	1.007	5,190	0.991	0.016
999066	341,538	0.965	329,584	0.904	0.061

Source: Coal Mine Compensation Rating Plan

MERIT RATING PLAN OFF-BALANCE CALCULATION

Class	2010 Payroll	Proposed Unloaded Loss Cost	Credits/ Surcharge	Loss Cost Premium	Off-Balance
Underground Anthracite (1010)					
Total	$5,700	24.85		$1,416	
Credit	0	24.85	-5.00%	0	
Surcharge	0	24.85	5.00%	0	
Underground Bituminous (1001)					
Total	$127,279,824	5.61		$7,140,398	
Credit	10,982	5.61	-5.00%	(31)	
Surcharge	0	5.61	5.00%	0	
Surface Anthracite (1012)					
Total	$14,316,712	11.58		$1,657,875	
Credit	356,455	11.58	-5.00%	(2,064)	
Surcharge	0	11.58	5.00%	0	
Surface Bituminous (1014)					
Total	$72,339,238	2.30		$1,663,802	
Credit	1,428,686	2.30	-5.00%	(1,643)	
Surcharge	0	2.30	5.00%	0	
Coke (1469)					
Total	$5,435,658	6.87		$373,430	
Credit	0	6.87	-5.00%	0	
Surcharge	0	6.87	5.00%	0	
Auger (1015)					
Total	$793,313	16.91		$134,149	
Credit	136,241	16.91	-5.00%	(1,152)	
Surcharge	0	16.91	5.00%	0	
Anthracite Co-Gen (1021)					
Total	$8,455,858	1.71		$144,595	
Credit	251,949	1.71	-5.00%	(215)	
Surcharge	0	1.71	5.00%	0	
Bituminous Co-Gen (1023)					
Total	$9,298,607	1.28		$119,022	
Credit	0	1.28	-5.00%	0	
Surcharge	0	1.28	5.00%	0	
Anthracite Prep Plant (1025)					
Total	$5,728,809	8.18		$468,617	
Credit	230,182	8.18	-5.00%	(941)	
Surcharge	0	8.18	5.00%	0	
Bituminous Prep Plant (1027)					
Total	$25,843,606	1.38		$356,642	
Credit	0	1.38	-5.00%	0	
Surcharge	0	1.38	5.00%	0	
All Classes Combined					
Total	$269,497,325			$12,059,947	
Credit	2,414,495		-5.00%	($6,046)	
Surcharge	0		5.00%	$0	
				$12,053,900	1.0005

Source: CMCRB database as of 4/30/2011
Unloaded Loss Costs - Exhibit II

2010 PAYROLL BY CLASS

Class	2010 Total Payroll	2010 Experience Rated Payroll	2010 Merit Rated Payroll	2010 Manual Payroll
Underground Anthracite (1010)	$5,700	$0	$0	$5,700
Underground Bituminous(1001)	127,279,824	127,268,842	10,982	0
Surface Anthracite (1012)	14,316,712	13,915,104	356,455	45,153
Surface Bituminous (1014)	72,339,238	70,208,681	1,428,686	701,871
Coke (1469)	5,435,658	5,435,658	0	0
Auger (1015)	793,313	657,072	136,241	0
Anthracite Co-Gen (1021)	8,455,858	8,014,644	251,949	189,265
Bituminous Co-Gen (1023)	9,298,607	9,298,607	0	0
Anthracite Prep Plant(1025)	5,728,809	5,498,627	230,182	0
Bituminous Prep Plant(1027)	25,843,606	25,785,549	0	58,057
TOTAL	$269,497,325	$266,082,784	$2,414,495	$1,000,046

MERIT PAYROLL - CREDIT/SURCHARGE

Class	2010 Merit Rated Payroll	2010 Merit Credit Payroll	2010 Merit No Adjustment Payroll	2010 Merit Surcharge Payroll
Underground Anthracite (1010)	$0	$0	$0	$0
Underground Bituminous(1001)	10,982	10,982	0	0
Surface Anthracite (1012)	356,455	356,455	0	0
Surface Bituminous (1014)	1,428,686	1,428,686	0	0
Coke (1469)	0	0	0	0
Auger (1015)	136,241	136,241	0	0
Anthracite Co-Gen (1021)	251,949	251,949	0	0
Bituminous Co-Gen (1023)	0	0	0	0
Anthracite Prep Plant(1025)	230,182	230,182	0	0
Bituminous Prep Plant(1027)	0	0	0	0
TOTAL	$2,414,495	$2,414,495	$0	$0

Source: CMCRB database as of 4/30/2011

COAL MINE COMPENSATION RATING BUREAU
SAFETY COMMITTEE CREDIT OFFSET

CLASS	(1) 2010 Developed Payroll	(2) Traumatic Proposed Unloaded Loss Cost	(3) Credit	(4) Loss Cost Premium	Off-Balance
Underground Anthracite(1010)					
Total	$5,700	$24.85		$1,416	
Safety Committee	0	24.85	-5.00%	0	
Underground Bituminous(1001)					
Total	127,279,824	5.61		7,140,398	
Safety Committee	48,562,946	5.61	-5.00%	(136,219)	
Surface Anthracite(1012)					
Total	14,316,712	11.58		1,657,875	
Safety Committee	3,794,375	11.58	-5.00%	(21,969)	
Surface Bituminous(1014)					
Total	72,339,238	2.30		1,663,802	
Safety Committee	6,425,249	2.30	-5.00%	(7,389)	
Coke(1469)					
Total	5,435,658	6.87		373,430	
Safety Committee	0	6.87	-5.00%	0	
Auger(1015)					
Total	793,313	16.91		134,149	
Safety Committee	0	16.91	-5.00%	0	
Anthracite Co-gen(1021)					
Total	8,455,858	1.71		144,595	
Safety Committee	477,976	1.71	-5.00%	(409)	
Bituminous Co-gen(1023)					
Total	9,298,607	1.28		119,022	
Safety Committee	0	1.28	-5.00%	0	
Anthracite Prep Plant(1025)					
Total	5,728,809	8.18		468,617	
Safety Committee	998,455	8.18	-5.00%	(4,084)	
Bituminous Prep Plant(1027)					
Total	25,843,606	1.38		356,642	
Safety Committee	13,773,899	1.38	-5.00%	(9,504)	
All Classes Combined					
Total	269,497,325			12,059,947	
Safety Committee	74,032,900			(179,574)	
				11,880,373	1.0151

Source: (1)-Payroll from Exhibit X-A
(2)-Exhibit II
(4)=(1)*(2)*(3)