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

November 29, 2012

The Honorable Michael F. Consedine Insurance Commissioner Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Attention: Mark Lersch, Director Bureau of Property & Casualty

RE: Proposal CM-3-2012

Revised Loss Costs for Traumatic, State Occupational Disease

And Federal Occupational Disease To Be Effective: April 1, 2013

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 12.6%. By coverage, the proposal requests a decrease of 13.8% for Traumatic, a decrease of 15.2% for State Occupational Disease ("SOD") and a decrease of 4.7% 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 2006 was replaced with Accident Year 2011. While the current estimate of ultimate losses for Accident Year 2011 (\$11,892,293) is about 44% higher than the estimate of ultimate losses for Accident Year 2006 (\$8,274,974) included in the 4/1/2012 filing, the current developed payroll for Accident Year 2011 (\$343,387,796) is about 71% higher than the estimate of developed payroll for Accident Year 2006 (\$200,407,798) included in the 4/1/2012 filing. Also, the selected Traumatic trend factors decreased significantly. The Indemnity trend factor decreased from -4.5% to -5.1%; the Medical trend factor decreased from +0.4% to -1.5%.

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 claim frequency in last year's filing was 0.018465 for all classes combined; the indicated frequency in this year's filing is 0.015834. It is noteworthy, but not unexpected, that claim severities for SOD claims increased for all classes, except for one – Anthracite Surface. However, the increases in severities were more than offset by the decreases in frequencies for all classes, except for one – Anthracite Underground.

The proposed FOD Loss Costs are also decreasing, although more moderately than the proposed Traumatic and SOD Loss Costs. For both Federal Basic and Federal Excess claims, claim frequencies for the majority of classes decreased – 6 of 10 classes for Basic and 9 of 10 classes for Excess. For Basic claims, the claim severity increased for one class, while the claim severity decreased for the other nine classes. For Excess claims, the claim severity decreased for all classes.

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, 2013. 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, Challe A Rolley

Charles A. Romberger Executive Director

Enclosure



November 28, 2012

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, 2013

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 74. Glees

Owen M. Gleeson Consulting Actuary

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Coal Mine Compensation Rating Bureau Traumatic and Occupational Disease Loss Costs

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FTI Consulting 11-28-2012



Traumatic and Occupational Disease Loss Costs

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, 2013.

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

Bv

Owen M. Gleeson, FCAS, MAAA Consulting Actuary

Owen My. Sleege

November 28, 2012



Traumatic and Occupational Disease Loss Costs

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, 2013, which is 12 months from the last approved filing.

This filing consists of three prospective major loss cost components:

All Classifications	<u>Current</u>	<u>Proposed</u>	<u>Change</u>
1. Traumatic	\$ 4.65	\$ 4.01	-13.8%
2. State Occupational Disease	.66	.56	-15.2%
3. Federal Basic/Excess O.D	.86	.82	-4.7%
Total	\$6.17	\$5.39	-12.6%

Source: Exhibit I-A-M, page 2 – Grand Total (2011 Payroll Weights)

The Traumatic Sections: Sections II, V and VI

The current approved loss cost level of \$4.65 is proposed to decrease to a level of \$4.01 or a decrease of 13.8%.

The source of the changes can be seen by comparing Exhibit V-B, page 1 at 2011 and 2012.

Briefly, the sources of decreases are 1) replacement of year 2006 ultimate losses with the indicated ultimates of 2011, 2) replacement of 2006 payroll with that of 2011, 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 13.1% from 2.37 to 2.06 while the Medical indication decreased by 11.7% from 1.96 to 1.73.

The ultimate 2006 Indemnity losses of \$4,164,067 were replaced by the 2011 Indemnity losses of \$6,233,511. The ultimate 2006 Medical losses of \$4,110,907 were replaced by \$5,658,782. The net of the two changes is -\$3,617,319.

Payrolls from 2006 and 2011 are \$200,407,798 and \$343,387,796 respectively, producing a difference of +\$142,979,998. As a result the 5 year payroll total increased by + 12.2%.



Traumatic and Occupational Disease Loss Costs

The difference between the 2011 evaluation and the 2012 evaluation for the years 2007 to 2010 was about -4,600,000. This includes both Indemnity and Medical. Thus, the unanticipated downward development contributes significantly to the decrease in the indications.

Revision of the trend factors impacts the Indemnity indications by approximately -2.95% and the Medical by approximately -8.56% for the years in the experience period.

The Loss Development Factor changes had only a marginal impact with the Indemnity impact being approximately -2.6% and the Medical impact being on the average +0.0%.

It can be seen from the preceding that the three items that contributed the greatest to changes in the rates were replacement of 2006 indications with those of 2011, the revision of the Trend Factors and the large increase in the payroll.

The Traumatic part of this filing proposes a change in the Catastrophe Loss Cost to \$0.16; see Exhibits XII-A through XII-E and Exhibit I-B for loading. The sharp decrease of approximately 24% was caused by the continued decline in the excess experience. 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 \$0.16.

The Traumatic loss cost changes for the ten classifications are shown in Exhibit II. There was one limitation of -25.0% this year – 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.



Traumatic and Occupational Disease Loss Costs

The State Occupational Disease Sections: Sections III and VII

The proposed change in the State Occupational Disease Loss Cost is a decrease of 15.2%. The main reason for the decrease is a decrease in the frequency. The indicated frequency last year was .018465. This year the indicated frequency was .015834 (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 -14.2%. The severities show only small changes this year – some plus, some minus. Thus, the frequency decrease is the main reason for the 15.2% decrease.

It should be noted that the weighting of the Basic and All Permanent Partial scenarios was changed again this year from 95/5 to 100/0. 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 \$.86 (based on 2011 payroll distribution). The Proposed level is \$.82 or a 4.7% decrease.

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

	<u>Current</u>	<u>Proposed</u>	<u>Change</u>
Basic est.	\$.76	\$.72	-5.3%
Excess est.	0.10	0.10	-0.0%
Total	\$.86	\$.82	-4.7%

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 frequency of claims in the latest 10 years of data has decreased.

One class showed a Severity increase for Basic, nine classes show decreases. The Excess Severities were all lower. The frequencies showed mixed results. Most of the Basic Frequencies were slightly higher. Almost all of the Excess Frequencies were slightly lower.



Traumatic and Occupational Disease Loss Costs

Summary of Changes From Last Year's Filing

Sections II, V & VI

The Section II format 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.

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 in 2011.

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 1987 through 2011.

The method of averaging the indicated development factors was changed a few years ago. 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.



Traumatic and Occupational Disease Loss Costs

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 four years ago from the year 2004 and were also adjusted in the same manner.

The Exhibit VI-C is unchanged in recent years and the method of averaging the claim development data used for the incurred losses was used for the claim counts also.



Traumatic and Occupational Disease Loss Costs

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 95/5 used last year was changed to 100/0 this year for weighting 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, (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 three 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.



Traumatic and Occupational Disease Loss Costs

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 1997-2011.

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 11-28-2012



Traumatic and Occupational Disease Loss Costs

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 -12.6% 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	\$ 4.65	\$ 4.01	-13.8%
State O.D.	.66	.56	-15.2%
Federal O.D.	<u>.86</u>	<u>.82</u>	<u>-4.7%</u>
(Basic/Excess)			
Total (2011 Payroll)	\$6.17	\$ 5.39	-12.6%

The latest year (2011) 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 (2011) modified payroll is used to calculate the current averages as shown in this Section I of this filing.



Traumatic and Occupational Disease Loss Costs

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 (2011) 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 -13.7%.

Exhibit II Column (3) presents the Indicated Loss Cost and Column (4) presents the Proposed Loss Cost. Out of the 10 classifications, one has been limited to -25.0% - 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 \$ 0.66 to \$0.56 is a 15.2% decrease. The average loss costs 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 (8) for the 10 classifications. No class was subjected to the $\pm 25\%$ limitation.



Traumatic and Occupational Disease Loss Costs

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 by class for the indicated frequencies. 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.



Traumatic and Occupational Disease Loss Costs

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, 2012 is presented in Column (2).

The approved on-level Loss Cost figures in Col. (3) are obtained by trending the Approved Loss Costs effective 4/1/2012 to 4/1/2013. The trend factor selected is .965. 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 \pm 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.



Traumatic and Occupational Disease Loss Costs

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.



Traumatic and Occupational Disease Loss Costs

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 2007-2011 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 2007-2011 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.



Traumatic and Occupational Disease Loss Costs

The factors for the periods 5 through 19, taken from Exhibit V-D page 1, are as follows:

Development	"Average of
Period	Middle Four"
5	1.0001
6	0.9992
7	0.9917
8	0.9923
9	1.0022
10	1.0035
11	1.0024
12	1.0031
13	1.0057
14	1.0036
15	1.0052
16	0.9984
17	1.0016
18	1.0014
19	1.0009

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 15 factors was calculated. The average is 1.00075. 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 5 through 19. This accumulation is 15.0113 producing an average of 1.00075. 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(t) = 1.00075. 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.

Traumatic and Occupational Disease Loss Costs

The conditions that y(12) = 1.00075 and y(29) = 1.0001 result in the following system of equations.

$$y (12) = 1.00075 = x - (a) (12)$$

 $y (29) = 1.0001 = x - (a) (29)$

When this system is solved the values of a and x are found to be a = .0000384 and x = 1.0012145.

Given these values, y(5) is determined to be 1.00102 = 1.0012145 - (.0000384)(5) = 1.0010225 (1.0010 to 4 decimal places). This is entered on the 5^{th} line of Column(5). The following numbers in this column are generated by subtracting .0000384.

The factors in column (7) are appended to the unadjusted factors from periods 1 to 5 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 1.0027. This is then averaged with the PCRB tail factor to produce the "Selected" tail factor.

It should be mentioned that the first data point this year came from Period 5 whereas in previous years the first data point came from Period 6. The change was made due to the fact that the Period 5 data exhibited a very small number that was more like the numbers in Periods 6-19 than Periods 1-4. Thus the curve fitting this year applied to Periods 5-19 rather than Periods 6-19 as in the past.



Traumatic and Occupational Disease Loss Costs

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 2007-2011) 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 2007-2011 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.



Traumatic and Occupational Disease Loss Costs

Development	Adjusted Age to
Period	Age Factor
3	1.0038
4	1.0094
5	1.0191
6	1.0011
7	1.0041
8	1.0039
9	1.0232
10	1.0106
11	1.0090
12	1.0061
13	1.0069
14	1.0070
15	1.0028
16	1.0080
17	1.0087
18	1.0019
19	1.0046

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 1.0038 to 1.0046 was calculated and found to be 1.007166. (There are 17 factors from t=3 to t=19 so the geometric mean in this case is $(1.0038 \times 1.0094 \times ... \times 1.0046) ^ (1/17)$).

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 1.1377 (see Exhibit V-E-2).



Traumatic and Occupational Disease Loss Costs

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) = 1.007617.

The conditions that y (11) = 1.007617 and y (38) = 1.0001 result in the following system of equations: y (11) = $1.007617 = (x) (a^8)$ and y (38) = $1.0001 = (x) (a^{35})$.

When this system is solved "a" is found to be 0.9997227 ($a^{27}=0.9925402$) and "x" is found to be 1.0098546.

At this point 1.0099 is entered on line 3 of column (6) in Exhibit V-E-2.

The incremental factor for period 4 is obtained as (1.0099) (0.999723). The factor 'a' is applied to each of the succeeding factors until the year 19 is reached.

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 0.999723 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 (.999723) was used until the period 38.

Finally, the factors from periods 20 through 38 were accumulated upward in Column (10) to produce the "tail" factor of 1.0514. This was averaged with the PCRB tail factor of 1.0646 to produce a selected value of 1.0580.



Traumatic and Occupational Disease Loss Costs

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, 2013 effective date and the composite Trend Factors to be applied to Accident Years 2007 to 2011 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 2002 to 2011 are displayed. It can be seen from Col. (3) that the frequency from 2002 to 2005 is much different than the frequency from 2006 to 2011. Two years ago, 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 seemed to confirm that decision. The data from the years 2006 to 2011 was analyzed as shown on Exhibit V-K, Supplemental and a trend of -3.5% selected for the frequency.



Traumatic and Occupational Disease Loss Costs

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 2.75% as shown on Exhibit XII-D.

The indemnity severity trend is 0.983. Combining this with the Selected Frequency Trend of 0.965 produces an indication of 0.949.

The approved from the prior filing is 0.955. Thus the limitation of $\pm 3\%$ is not used and the inducation of 0.949 is accepted.

The medical severity trend is 1.021. When this is combined with the Selected frequency trend, an estimate of .985 is obtained for the trend. The approved Medical Trend from last years filing was 1.004 so that no limitation in the situation is necessary.

H. Summary of Traumatic Loss Information

As noted previously the Trended Loss Ratio indications are no longer used. The exhibits have been discontinued this year.



Traumatic and Occupational Disease Loss Costs

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 -1.7%.

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 2.1%.

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 4.9%.

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 2002 to 2011. The indicated decrease for all years was -9.2%. However, we based our frequency trend selection, -3.5%, on an analysis based on 2006 to 2011.

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 -6.1%.

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 +3.2%.

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%).



Traumatic and Occupational Disease Loss Costs

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 Alpha Minig claim and, page 2 is devoted to 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 closed claims have been eliminated this 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 play 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 2006-2011 o determine the Frequency trend.



Traumatic and Occupational Disease Loss Costs

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



Traumatic and Occupational Disease Loss Costs

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 2007-2011) 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 2007 through 2011.

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.



Traumatic and Occupational Disease Loss Costs

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 4/30/2012 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:

	Number
<u>Year</u>	of Claims
2011	0
2010	0
2009	0
2008	1
2007	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.



Traumatic and Occupational Disease Loss Costs

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.



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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 has been discontinued.

E. Medical and Indemnity Paid Losses

Paid Loss information has only been collected for the last ten 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 is 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.



Traumatic and Occupational Disease Loss Costs

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 102 awarded and pending claims from the 1990 through 2011 exposure years, using details provided by CMCRB.

Details of the individual claim records are provided for the years, from 1990 through 2011. 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, 2014). This requires that the historical wage amount on each record be adjusted to the April 1, 2014 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 95/5 to 100/0 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).



Traumatic and Occupational Disease Loss Costs

The selected average severities are weighted 100/0 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.

To date no claims have been reported under the "All Permanent Partial" scenario and the CMCRB as well as its actuary have concluded that none will so the Base Scenario will be awarded 100% in the future as well as this year.

The impact of this 100/0 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 102 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.



Traumatic and Occupational Disease Loss Costs

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.

(d) 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.

(e) 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 1 through 5.

(f) 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, 2012, the CMCRB filed loss costs 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.



Traumatic and Occupational Disease Loss Costs

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. No weight is now given to other than the Base Scenario. 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 15th year under the new Act 57. Exhibit VII-G, the State offset expected percentage decrease has been lowered from 1.6424% to 1.5642% 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.



Traumatic and Occupational Disease Loss Costs

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 costs effective 4/1/12. 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 2001-2010 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, 2012 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.



Traumatic and Occupational Disease Loss Costs

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 39.559.

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 (17.212) / (39.559) $^{(1/2)} = .660$. 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 (0.0826) (0.660) + (0.1116) (1-.660) = 0.092466.

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



Traumatic and Occupational Disease Loss Costs

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.



Traumatic and Occupational Disease Loss Costs

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. Reserved for future use.

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 are 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.



Traumatic and Occupational Disease Loss Costs

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 2011 (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 2011 is then smoothed for use in the indexation process.

I. Reserved for Future Use.



Traumatic and Occupational Disease Loss Costs

- 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, 2014 (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.



Traumatic and Occupational Disease Loss Costs

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 144 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.



Traumatic and Occupational Disease Loss Costs

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 4-1-2013. 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



Traumatic and Occupational Disease Loss Costs

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.



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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%.



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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.



Traumatic and Occupational Disease Loss Costs

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 4/1/2012 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.



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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.



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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 <u>not</u> 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 \$0.16 per \$100 of payroll to the underground and surface classes on the basis of the estimated year 2011 payrolls and an assumed hazard relativity of 7 to 1, as shown.

The loss cost rates calculated for this catastrophe load are \$0.30 for the Underground classes and \$0.05 for the Surface classes, which weight back to the overall loss cost rate of \$0.16.

B. Excess Losses and Selected Loss Cost

Exhibit XII-B shows a summary of losses in excess of \$1,250,000 for the years 1992 through 2011. 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 .16 is about a -23.8% change from last year.



Traumatic and Occupational Disease Loss Costs

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 4-1-2013 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 27 claims by Class and amounts over \$1,250,000.



Traumatic and Occupational Disease Loss Costs

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 Laver Splits

The reported losses for accident years 2009, 2010, and 2011 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 \$3.77 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.



Traumatic and Occupational Disease Loss Costs

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 1.0042. Each indicated mod was adjusted by this off-balance factor so that the Plan is revenue neutral.

Limitations to mods for small accounts.

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.



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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 2011 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 11/28/2012

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REPORT TO

COAL MINE COMPENSATION RATING BUREAU

OF PENNSYLVANIA

WORKERS' COMPENSATION FILING

TRAUMATIC, STATE AND FEDERAL OCCUPATIONAL DISEASE LOSS COSTS

Effective Date April 1, 2013

FOR

COAL MINE CLASSIFICATIONS

Prepared By

FTI Consulting

Mountain Lakes, New Jersey November 28, 2012

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

		2011 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Underground Anthra	alta.				
underground Anthra	Traumatic (1010)	\$0.11	\$25.64	\$23.05	-10.1%
	State O.D. (1011)	1.26	3.75	\$23.03 4.04	7.7%
	*Federal Basic/Ex (0160)	1.26	14.40	12.63	-12.3%
	Total	XX	43.79	39.72	-9.3%
	iotai	XX	43.79	39.72	-9.3%
Underground Bitumi	nous:				
	Traumatic (1001)	\$151.29	\$6.10	\$5.47	-10.3%
	State O.D. (1002)	150.14	0.64	0.52	-18.8%
	*Federal Basic/Ex (0158)	150.14	0.83	0.77	-7.2%
	Total	xx	7.57	6.76	-10.7%
Surface Anthracite:					
	Traumatic (1012)	\$21.04	\$11.82	\$9.85	-16.7%
	State O.D. (1016)	21.04	2.82	2.52	-10.6%
	*Federal Basic/Ex (0153)	19.41	3.08	3.58	16.2%
	Total	XX	17.72	15.95	-10.0%
Surface Bituminous:					
Junace Bituminous.	Traumatic (1014)	\$85.15	\$2.40	\$1.87	-22.1%
	State O.D. (1013)	85.15	0.20	0.17	-15.0%
	*Federal Basic/Ex (0156)	86.54	0.50	0.38	-24.0%
	Total	XX	3.10	2.42	-21.9%
Four Standard Class		**************************************	i=	±	40
	Traumatic	\$257.590	\$5.35	\$4.65	-13.1%
	State O.D.	257.590	0.69	0.58	-15.9%
	*Federal Basic/Ex	257.347	0.96	0.91	-5.2%
	Total	XX	7.00	6.14	-12.3%

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

Sources: Payroll from Exhibit X-A

Column (1) Loss Costs (Approved 4/1/2012) - 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

		2011 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Coke:					
Coke.	Traumatic (1469) State O.D. (1017)	\$3.60 3.60	\$7.04 0.12	\$6.48 0.12	-8.0% 0.0%
	*Federal Basic/Ex (0154) Total	3.60xx	<u>0.11</u> 7.27	0.10 6.70	<u>-9.1%</u> -7.8%
Augori					
Auger:	Traumatic (1015)	\$1.15	\$17.35	\$15.65	-9.8%
	State O.D. (1019)	1.15	0.25	0.25	0.0%
	*Federal Basic/Ex (0157)	1.15	0.43	0.40	-7.0%
	Total	XX	18.03	16.30	-9.6%
Co-Gen Anthracite:					
	Traumatic (1021)	\$11.71	\$1.80	\$1.73	-3.9%
	State O.D. (1022) *Federal Basic/Ex (0181)	11.71 10.99	0.36 0.76	0.37 0.63	2.8% -17.1%
	Total	XX	2.92	2.73	-6.5%
Co-Gen Bituminous					
	Traumatic (1023) State O.D. (1024)	\$9.08 9.08	\$1.36 0.32	\$1.16 0.35	-14.7% 9.4%
	*Federal Basic/Ex (0182)	9.08 9.08 _	0.32 0.34	0.33	-2.9%
	Total	xx	2.02	1.84	-8.9%
Prep Plant Anthracit	e:				
	Traumatic (1025)	\$7.32	\$8.37	\$6.35	-24.1%
	State O.D. (1026)	7.32	3.02	2.70	-10.6%
	*Federal Basic/Ex (0183) Total	6.20 _ xx	<u>1.84</u> 	1.49 	-19.0% -20.3%
	Total	XX	13.23	10.54	-20.3%
Prep Plant Bitumino	us:				
	Traumatic (1027)	\$52.94	\$1.46	\$1.11	-24.0%
	State O.D. (1028) *Federal Basic/Ex (0184)	52.94 52.94	0.37 0.46	0.30 0.46	-18.9% 0.0%
	Total	XX XX	2.29	1.87	-18.3%
Other Classification		*05.707	40.50	40.07	10.00/
	Traumatic State O.D.	\$85.797 85.797	\$2.53 0.58	\$2.07 0.51	-18.2% -12.1%
	*Federal Basic/Ex	83.962	0.57	0.53	-7.0%
	Total	xx	3.68	3.11	-15.5%
Grand Total:					
Grand Total.	Traumatic	\$343.39	\$4.65	\$4.01	-13.8%
	State O.D.	343.39	0.66	0.56	-15.2%
	*Federal Basic/Ex	341.31	0.86	0.82	-4.7%
	Total	XX	6.17	5.39	-12.6%

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

Sources: Payroll from Exhibit X-A

Column (1) Loss Costs (Approved 4/1/2012) - 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

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

	2011 Developed Payroll	(1) Approved Unloaded	(2) Indicated Unloaded	(3) Proposed Unloaded	(4) Percent
	(\$ millions)	Manual	Manual	Manual	Change
Underground Anthracite:					
Traumatic (1010)	\$0.11	\$24.85	\$22.31	\$22.31	-10.2%
State O.D. (1011)	1.26	\$3.75	4.04	4.04	7.7%
*Federal Basic/Ex (0160)	1.26	14.40	12.63	12.63	-12.3%
Total	xx	43.00	38.98	38.98	-9.3%
Underground Bituminous:					
Traumatic (1001)	\$151.29	\$5.61	\$5.07	\$5.07	-9.6%
State O.D. (1002)	150.14	\$0.64	0.52	0.52	-18.8%
*Federal Basic/Ex (0158)	150.14	0.83	0.77	0.77	-7.2%
Total	xx	7.08	6.36	6.36	-10.2%
Surface Anthracite:					
Traumatic (1012)	\$21.04	\$11.58	\$9.61	\$9.61	-17.0%
State O.D. (1016)	21.04	\$2.82	2.52	2.52	-10.6%
*Federal Basic/Ex (0153)	19.41	3.08	3.58	3.58	16.2%
Total	XX	17.48	15.71	15.71	-10.1%
Surface Bituminous:					
Traumatic (1014)	\$85.15	\$2.30	\$1.78	\$1.78	-22.6%
State O.D. (1013)	85.15	\$0.20	0.17	0.17	-15.0%
*Federal Basic/Ex (0156)	86.54	0.50	0.38	0.38	-24.0%
Total	XX	3.00	2.33	2.33	-22.3%
Four Standard Classifications:					
Traumatic	\$257.590	\$5.01	\$4.36	\$4.36	-13.0%
State O.D.	257.590	0.69	0.58	0.58	-15.9%
*Federal Basic/Ex	257.347	0.96	0.91	0.91	-5.2%
Total	XX	6.66	5.85	5.85	-12.2%

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

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

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

		2011 Developed Payroll (\$ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Coke:						
CORE.	Traumatic (1469) State O.D. (1017) *Federal Basic/Ex (0154)	\$3.60 3.60 3.60	\$6.87 0.12 0.11	\$6.31 0.12 0.10	\$6.31 0.12 0.10	-8.2% 0.0% -9.1%
	Total	XX	7.10	6.53	6.53	-8.0%
Auger:						
Auger.	Traumatic (1015)	\$1.15	\$16.91	\$15.22	\$15.22	-10.0%
	State O.D. (1019)	1.15	0.25	0.25	0.25	0.0%
	*Federal Basic/Ex (0157)	1.15	0.43	0.40	0.40	-7.0%
	Total	XX	17.59	15.87	15.87	-9.8%
Co-Gen Anthracite:						
	Traumatic (1021)	\$11.71	\$1.71	\$1.65	\$1.65	-3.5%
	State O.D. (1022)	11.71	0.36	0.37	0.37	2.8%
	*Federal Basic/Ex (0181)	10.99	0.76 2.83	0.63 2.65	0.63 2.65	-17.1%
	Total	XX	2.83	2.00	2.05	-6.4%
Co-Gen Bituminous:						
	Traumatic (1023)	\$9.08	\$1.28	\$1.09	\$1.09	-14.8%
	State O.D. (1024) *Federal Basic/Ex (0182)	9.08 9.08	0.32 0.34	0.35 0.33	0.35 0.33	9.4% -2.9%
	Total	XX	1.94	1.77	1.77	-8.8%
Prep Plant Anthracite:						
Frep Flant Antinacite.	Traumatic (1025)	\$7.32	\$8.18	\$6.18	\$6.18	-24.4%
	State O.D. (1026)	7.32	3.02	2.70	2.70	-10.6%
	*Federal Basic/Ex (0183)	6.20	1.84	1.49	1.49	-19.0%
	Total	XX	13.04	10.37	10.37	-20.5%
Prep Plant Bituminous	s:					
•	Traumatic (1027)	\$52.94	\$1.38	\$0.96	\$1.04	-25.0%
	State O.D. (1028)	52.94	0.37	0.30	0.30	-18.9%
	*Federal Basic/Ex (0184)	52.94	0.46	0.46	0.46	0.0%
	Total	xx	2.21	1.72	1.80	-18.6%
Other Classifications:						
	Traumatic	\$85.797	\$2.43	\$1.93	\$1.98	-18.5%
	State O.D.	85.797	0.58	0.51	0.51	-12.1%
	*Federal Basic/Ex Total	83.962 xx	0.57 3.58	0.53 2.97	0.53 3.02	-7.0% -15.6%
Grand Total:						
	Traumatic State O.D.	\$343.388 343.388	\$4.37 0.66	\$3.75 0.56	\$3.77 0.56	-13.7% -15.2%
	*Federal Basic/Ex	343.388 341.309	0.86 	0.56 0.82	0.56 0.82	-15.2% -4.7%
	Total	XX	5.89	5.13	5.15	-12.6%

^{*}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

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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.
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 loss cost.
*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 loss cost.
State O.D. (1013) Indicated loss cost.
*Federal O.D. (0156) Basic/Ex Indicated loss cost.

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 loss cost.
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.

Coal Mine Compensation Rating Bureau Manual Loss Cost Loaded (after Capping) For Catastrophe, Off-Balances, and Assessment Proposed to Become Effective 4-1-2013

	2011	(1) Proposed	(2)	(3) Loss Cost	(4) Loss Cost	(5) Loss Cost	
	Developed Payroll (\$ millions)	Loss Cost Before Loading	Catastrophe Loss Cost	Including Catastrophe	Including Off-Balance ^(a)	Inc. Off-Balance ^(a) & Assessment ^(b)	
Underground Anthracite:							
Traumatic (1010)	\$0.11	\$22.31	\$0.30	\$22.61	\$23.05	\$23.05	
State O.D. (1011)	1.26	4.04				4.04	
*Federal Basic/Ex (0160)	1.26	12.63				12.63	
Total	XX	38.98				39.72	
Underground Bituminous:							
Traumatic (1001)	\$151.29	\$5.07	\$0.30	\$5.37	\$5.47	\$5.47	
State O.D. (1002)	150.14	0.52				0.52	
*Federal Basic/Ex (0158)	150.14	0.77				0.77	
Total	XX	6.36				6.76	
Surface Anthracite:							
Traumatic (1012)	\$21.04	\$9.61	\$0.05	\$9.66	\$9.85	\$9.85	
State O.D. (1016)	21.04	2.52				2.52	
*Federal Basic/Ex (0153)	19.41	3.58				3.58	
Total	XX	15.71				15.95	
Surface Bituminous:							
Traumatic (1014)	\$85.15	\$1.78	\$0.05	\$1.83	\$1.87	\$1.87	
State O.D. (1013)	85.15	0.17				0.17	
*Federal Basic/Ex (0156)	86.54	0.38				0.38	
Total	XX	2.33				2.42	
Four Standard Classifications:							
Traumatic	\$257.590	\$4.36	\$0.20	\$4.56	\$4.65	\$4.65	
State O.D.	257.590	0.58				0.58	
*Federal Basic/Ex	257.347	0.91				0.91	
Total	XX	5.85				6.14	

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

 Exhibit XIV-A
 Exper. Rating
 1.0000

 Exhibit XIV-B
 Merit Rating
 1.0005

 Exhibit XIV-B
 Safety Rating
 1.0190

 Combined
 1.0195

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

^{*}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 4-1-2013

		2011 Developed Payroll	(1) Proposed Loss Cost	(2)	(3) Loss Cost Including	(4) Loss Cost Including Off-Balance ^(a)	(5) Loss Cost Inc. Off-Balance ^(a) & Assessment ^(b)
		(\$ millions)	Before Loading	Loss Cost	Catastrophe	On-Balance*	& Assessment
Coke:							
	Traumatic (1469)	\$3.60	\$6.31	\$0.05	\$6.36	\$6.48	\$6.48
	State O.D. (1017) *Federal Basic/Ex (0154)	3.60 3.60	0.12 0.10				0.12 0.10
	Total	XX	6.53				6.70
Auger:	Traumatic (1015)	\$1.15	\$15.22	\$0.13	\$15.35	\$15.65	\$15.65
	State O.D. (1019)	1.15	0.25	\$0.13	\$15.55	\$15.05	0.25
	*Federal Basic/Ex (0157)	1.15	0.40				0.40
	Total	xx	15.87				16.30
Co-Gen A							
	Traumatic (1021)	\$11.71	\$1.65	\$0.05	\$1.70	\$1.73	\$1.73
	State O.D. (1022) *Federal Basic/Ex (0181)	11.71 10.99	0.37 0.63				0.37 0.63
	Total	XX	2.65				2.73
	. 5.0.	<i>~</i>	2.00				2.70
Co-Gen Bi	ituminous:						
	Traumatic (1023)	\$9.08	\$1.09	\$0.05	\$1.14	\$1.16	\$1.16
	State O.D. (1024)	9.08	0.35				0.35
	*Federal Basic/Ex (0182)	9.08	0.33				0.33
	Total	XX	1.77				1.84
Prep Plant	t Anthracite:						
	Traumatic (1025)	\$7.32	\$6.18	\$0.05	\$6.23	\$6.35	\$6.35
	State O.D. (1026)	7.32	2.70				2.70
	*Federal Basic/Ex (0183)	6.20	1.49				1.49
	Total	XX	10.37				10.54
Dan Dian	. Ditamin						
Prep Plan	t Bituminous: Traumatic (1027)	\$52.94	\$1.04	\$0.05	\$1.09	\$1.11	\$1.11
	State O.D. (1028)	52.94	0.30	\$0.03	\$1.07	φ1.11	0.30
	*Federal Basic/Ex (0184)	52.94	0.46				0.46
	Total	xx	1.80				1.87
Other Clas	ssifications:	\$85.797	¢1.00	#0.0F	¢2.02	¢2.07	¢2.07
	Traumatic State O.D.	\$85.797 85.797	\$1.98 0.51	\$0.05	\$2.03	\$2.07	\$2.07 0.51
	*Federal Basic/Ex	83.962	0.53				0.53
	Total	xx	3.02				3.11
Grand Tot							
	Traumatic	\$343.388	\$3.77	\$0.16	\$3.93	\$4.01	\$4.01
	State O.D. *Federal Basic/Ex	343.388 341.309	0.56 0.82				0.56 0.82
	Total	XX	5.15				5.39
	. 0.0.	^^	5.15				5.57

^{*}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	1.0190
	Combined	1 0105

COAL MINE COMPENSATION RATING BUREAU TRAUMATIC LOSS COST INDICATIONS Proposed Loss Costs Unloaded

			(1)	(2) Approved	(3)	(4) Proposed	(5)
			2011	Unloaded	Indicated	Unloaded	
Classification		<u>Code</u>	Developed Payroll	Loss Cost (Eff 4/01/2012)	Unloaded Loss Cost	Loss Cost (Exh V-A-1)	Percent <u>Change</u>
<u>orassinoation</u>		<u> </u>	rayion	<u>(EII 17 0 17 20 12)</u>	<u> </u>	(EMIL V) ()	<u>oriango</u>
Underground:	Anthracite	1010	\$110,125	24.85	22.31	22.31	-10.2%
onderground.	Bituminous	1001	151,288,473	5.61	5.07	5.07	-10.2 <i>%</i> -9.6%
			,				
Surface:	Anthracite	1012	21,041,889	11.58	9.61	9.61	-17.0%
54 455.	Bituminous	1014	85,149,811	2.30	1.78	1.78	-22.6%
Four Standard Cla	isses		257,590,298	5.01	4.36	4.36	-13.0%
rodi otarradia ota			201/070/270	0.01	1.00	1.00	10.070
Other Classes	Coke	1469	3,599,086	6.87	6.31	6.31	-8.2%
	Auger	1015	1,153,169	16.91	15.22	15.22	-10.0%
		1001	44 740 000	4.74	4 (5	4 (5	0.50/
Co-Gen:	Anthracite Bituminous	1021 1023	11,710,908 9,076,049	1.71 1.28	1.65 1.09	1.65 1.09	-3.5% -14.8%
	Diturninous	1023	9,070,049	1.20	1.09	1.09	-14.070
Prep Plants:	Anthracite	1025	7,318,325	8.18	6.18	6.18	-24.4%
гіер ғіапіз.	Bituminous	1025	52,939,961	1.38	0.16	1.04	-24.4 <i>%</i> -25.0%
	Ditarriirious	1027	32,737,701	<u> </u>	<u> </u>	<u> </u>	25.070
Other Classes			85,797,498	2.43	1.93	1.98	-18.5%
Other Olasses			00,171,470	2.70	1.75	1.70	10.570
All Classes Combi	ned		343,387,796	4.37	3.75	3.77	-13.7%
7 III CIGOSCO COTTIDII	iica		373,301,170	7.07	3.73	5.11	- 13.170

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)

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COAL MINE COMPENSATION RATING BUREAU STATE OCCUPATIONAL DISEASE LOSS COST

	(1)	(2)	(3)	(4) Indicated	(5)	(6)	(7)	(8)
<u>Classification</u>	2011 Developed Payroll	Approved Unloaded Loss Cost	Average Freq. per \$1 mill.	Average <u>Severity</u>	Loss Cost (Rate)	Indicated <u>Change</u>	Proposed <u>Change</u>	Proposed Loss Cost
Underground 1011 Anthracite	\$1,262,535	\$3.75	0.060724	\$665,393	\$4.04	7.7%	7.7%	\$4.04
1002 Bituminous	\$150,136,063	\$0.64	0.016416	\$315,553	0.52	-18.8%	-18.8%	0.52
Surface 1016 Anthracite	\$21,041,889	\$2.82	0.064356	\$392,202	2.52	-10.6%	-10.6%	2.52
1013 Bituminous	\$85,149,811	0.20	0.004831	\$358,427	0.17	<u>-15.0%</u>	<u>-15.0%</u>	<u>0.17</u>
Four Standard Classes	\$257,590,298	\$0.69			\$0.58	-15.9%	-15.9%	\$0.58
1017 Coke 1019 Auger	\$3,599,086 \$1,153,169	0.12 0.25	0.003329 0.007002	358,427 358,427	0.12 0.25	0.0%	0.0%	0.12 0.25
Co-Gen 1022 Anthracite	\$11,710,908	0.36	0.009308	392,202	0.37	2.8%	2.8%	0.37
1024 Bituminous	\$9,076,049	0.32	0.009763	358,427	0.35	9.4%	9.4%	0.35
Prep Plant 1026 Anthracite	\$7,318,325	3.02	0.068844	392,202	2.70	-10.6%	-10.6%	2.70
1028 Bituminous	\$52,939,961	0.37	0.008330	358,427	0.30	<u>-18.9%</u>	<u>-18.9%</u>	<u>0.30</u>
Other Classes	\$85,797,498	\$0.58			\$0.51	-12.1%	-12.1%	\$0.51
All Classes Combined	\$343,387,796	\$0.66			\$0.56	-15.2%	-15.2%	\$0.56

Sources: Column (1): Exhibit X-A

Column (2): Exhibit X-B-2

Column (3): Exhibit VII-B-1, Column (10)

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.

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Run Date: 11-13-2012 02:44:26 PM

FTI Inc. - PAB/OMG Filing Date: 11/29/2012 Checksum:1,034,166,507.477620

COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE LOSS COST INDICATION

		(1)	(2)	(3)	(4) Indicated	(5)	(6)		(7)	(8)
Classification		2011 Developed Payroll	Approved Unloaded Loss Cost	Average Freq. per \$1 mill.	Average <u>Severity</u>	Loss Cost (<u>Rate)</u>	Indicated <u>Change</u>	Lin	s Cost w/ nitation 25%	% Change w/Limitation <u>25%</u>
Underground Anthracite:	Basic Excess			0.331030 0.054711	373,221 51,103	12.35 0.28				
	Total	\$1,262,535	\$14.40			12.63	-12.3%	\$	12.63	-12.3%
Bituminous:	Basic Excess	4450 407 070	40.00	0.015742 0.006520	401,059 221,384	0.63 0.14	7.00/		0.77	7.00/
Surface	Total	\$150,136,063	\$0.83			0.77	-7.2%	\$	0.77	-7.2%
Anthracite:	Basic			0.110735	309,089	3.42				
	Excess			0.025254	63,159	0.16				
	Total	\$19,406,989	\$3.08			3.58	16.2%	\$	3.58	16.2%
Bituminous:	Basic			0.011118	306,534	0.34				
	Excess			0.002127	197,699	0.04				
	Total	\$86,541,328	\$0.50			0.38	-24.0%	\$	0.38	-24.0%
Four Standard Classes	Basic					0.80				
	Excess					0.11				
	Total	\$257,346,915	\$0.96			0.91	-5.2%	\$	0.91	-5.2%
Coke	Basic			0.002412	306,534	0.07				
	Excess			0.001491	197,699	0.03				
	Total	\$3,599,086	\$0.11			0.10	-9.1%	\$	0.10	-9.1%
Auger	Basic			0.011066	306,534	0.34				
	Excess			0.003016	197,699	0.06				
Co-Gen	Total	\$1,153,169	\$0.43			0.40	-7.0%	\$	0.40	-7.0%
Anthracite:	Basic			0.019851	309,089	0.61				
	Excess			0.003556	63,159	0.02				
	Total	\$10,991,105	\$0.76			0.63	-17.1%	\$	0.63	-17.1%
Bituminous:	Basic			0.008351	306,534	0.26				
	Excess			0.003570	197,699	0.07				
	Total	\$9,076,049	\$0.34			0.33	-2.9%	\$	0.33	-2.9%
Prep Plants	Posio			0.041540	200.000	1 20				
Anthracite:	Basic Excess			0.041560 0.033061	309,089 63,159	1.28 0.21				
	Total	\$6,202,218	\$1.84	0.033001	03,137	1.49	-19.0%	\$	1.49	-19.0%
Bituminous:	Basic			0.012650	306,534	0.39				
	Excess			0.003591	197,699	0.07				
	Total	\$52,939,961	\$0.46			0.46	0.0%	\$	0.46	0.0%
Other Classes	Basic					0.46				
	Excess					0.07				
	Total	\$83,961,588	\$0.57			0.53	-7.0%	\$	0.53	-7.0%
All Classes Combined	Basic					0.72				
	Excess					0.10				
	Total	\$341,308,503	\$0.86			0.82	-4.7%	\$	0.82	-4.7%

Sources: Column (1): Exhibit X-A

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%

FTI - OMG/PAB Report Date:11/29/2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[04-A.xlsm]IV-A

Run Date: November 20, 2012 - 01:40:43 PM

Checksum:1,028,612,255.800940

FTI Inc. - PAB/OMG

Report Date:11/29/2012

COAL MINE COMPENSATION RATING BUREAU Federal Basic Occupational Disease Classification Credibility (Basic)

			(1)	(2)	(3)	(4)	(5) Credibility	(6)	(7) Claim	(8)	(9)	(10)
			Estimated	Claim Fred	quency Per 100	Miner Years	Expected		Frequency	Change in		Frequency
		Class	Miner Years	Approved	Trended to	Indicated	Awarded	Credibility	Indicated w/	Indication	Payroll	Per \$1M
Classification		<u>Code</u>	2002-2011	(Eff 4/1/2012)	4/1/2013	(Eff 4/1/2013)	<u>Claims</u>	<u>Factor</u>	Credibility	After Cred.	2002-2011	<u>Payroll</u>
Underground:	Anthracite	0160	358.7	1.461083	1.461083	1.137492	5.241	0.339	1.351386	-7.5%	14,643,462	0.331030
	Bituminous	0158	14,401.7	0.089614	0.089614	0.089291	12.906	0.533	0.089442	-0.2%	818,288,015	0.015742
Surface:	Anthracite	0153	3,372.1	0.356609	0.356609	0.552496	12.025	0.514	0.457295	28.2%	139,254,900	0.110735
	Bituminous	0156	15,739.7	0.050202	0.050202	0.039879	7.902	0.417	0.045897	-8.6%	649,775,711	0.011118
Four Standard	Classifications		33,872.2	0.112404	0.112404	0.123544	38.074		0.119192		1,621,962,088	0.024892
	Coke	0154	2,443.9	0.009171	0.009171	0.015350	0.224	0.070	0.009604	4.7%	97,305,951	0.002412
	Auger	0157	292.2	0.046072	0.046072	0.031752	0.135	0.054	0.045299	-1.7%	11,960,775	0.011066
Co-Gen:	Anthracite	0181	1,930.7	0.091607	0.091607	0.041409	1.769	0.197	0.081718	-10.8%	79,479,717	0.019851
	Bituminous	0182	1,790.7	0.034094	0.034094	0.040675	0.611	0.116	0.034858	2.2%	74,747,648	0.008351
Prep Plants:	Anthracite	0183	1,181.7	0.199404	0.199404	0.082012	2.356	0.228	0.172639	-13.4%	49,088,002	0.041560
	Bituminous	0184	3,633.6	0.064046	0.064046	<u>0.098866</u>	2.327	0.226	0.071915	12.3%	206,575,781	0.012650
Other Classes			11,272.8	0.065835	0.065835	0.058169	7.422		0.064067		519,157,874	0.013911
Total			45,145.0	0.100776	0.100776	0.107220	45.496		0.105427		2,141,119,962	0.022229

Source: Column (1) 2002-2011 Miner Years; Exhibit VIII-B-2, pgs 1-3

Column (2) Approved Claim Frequency (Eff 4/1/2012) converted to Miner Years.

-See Exhibit IV-B-4, Col.(10)

Column (3) Approved claim frequency trended to 4/1/2013@ 0.0%

Column (4) Indicated Frequency - Exhibit IV-B-3, col.(5)

Column (5) Expected Awarded Claims = (1) x (2) / 100

Column (6) Factor $Z = [(5) \text{ divided by } 45.496]^{(0.5)}$

Column (7) = $(4)^*(6) + ((3)^*(1-(6))$

Column (8) = (7)/(2)-1

Column (9) 2002-2011 Payrolls Exhibit X-A Column (10) = (7) X (1) / [(9) * 10,000] Columns (2),(3),(4) & (7) totals and subtotals are weighted with 10 year estimated miner years.

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[04-B.xlsm]IV-B-1

Date: November 19, 2012 - 09:23:26 PM Checksum: 6,423,536,836.288280

			(1)	(2)	(3)	(4)	(5) Credib	(6)	(7) Claim	(8)	(9)	(10)
			Estimated	Claim Fred	quency Per 100 N	Miner Years	Expect		Frequency	Change in		Claim Freq.
		Class	Miner Years	Approved	Trended to	Indicated	Award	ded	Indicated w/	Indication	Payroll	Per \$1M
Classification		<u>Code</u>	2002-2011	(Eff 4/1/2012)	4/1/2013	(Eff 4/1/2013)	<u>Claims</u>	<u>Factor</u>	Credibility	After Cred.	2002-2011	<u>Payroll</u>
Underground:	Anthracite	0160	358.7	0.261254	0.261254	0.104630	0.937	0.242	0.223351	-14.5%	14,643,462	0.054711
onacigiouria.	Bituminous	0158	14,401.7	0.043016	0.043016	0.033445	6.195	0.624	0.037044	-13.9%	818,288,015	0.006520
Surface:	Anthracite	0153	3,372.1	0.109506	0.109506	0.098664	3.693	0.481	0.104291	-4.8%	139,254,900	0.025254
	Bituminous	0156	15,739.7	0.010670	0.010670	0.004852	1.679	0.325	0.008779	-17.7%	649,775,711	0.002127
Four Standard Classifications			33,872.2	0.036916	0.036916	0.027405	12.504		0.032577		1,621,962,088	0.006803
	Coke	0154	2,443.9	0.006347	0.006347	0.002187	0.155	0.099	0.005935	-6.5%	97,305,951	0.001491
	Auger	0157	292.2	0.012863	0.012863	0.002299	0.038	0.049	0.012345	-4.0%	11,960,775	0.003016
Co-Gen:	Anthracite	0181	1,930.7	0.014114	0.014114	0.018110	0.272	0.131	0.014637	3.7%	79,479,717	0.003556
	Bituminous	0182	1,790.7	0.014834	0.014834	0.015361	0.266	0.129	0.014902	0.5%	74,747,648	0.003570
Prep Plants:	Anthracite	0183	1.181.7	0.148989	0.148989	0.113883	1.761	0.332	0.137334	-7.8%	49,088,002	0.033061
. rop riarits.	Bituminous	0184	3,633.6	0.025811	0.025811	0.003617	0.938	0.243	0.020418	-20.9%	206,575,781	0.003591
Other Classes			11,272.8	0.030421	0.030421	0.019180	3.430		0.027459		519,157,874	0.005962
Total			45.145.0	0.035294	0.035294	0.025351	15.934		0.031299		2,141,119,962	0.006599

Source: Column (1) 2002-2011 Miner Years; Exhibit VIII-B-2, pgs 1-3

Column (2) Approved Claim Frequency (Eff 4/1/2012) converted to Miner Years.

-See Exhibit IV-B-6, Col.(10)

Column (3) Approved claim frequency trended to 4/1/2013@ 0.0%

Column (4) Indicated Frequency - Exhibit IV-B-5 col.(5)

Column (5) Expected Awarded Claims = (1) x (2) / 100

Column (6) Factor $Z = [(5) / 15.934]^{(.5)}$

Column (7) = (4)*(6)+((3)*(1-(6))

Column (8) = (7)/(2)-1

Column (9) 2002-2011 Payrolls Exhibit X-A Column (10) = (7) X (1) / [(9) * 10,000] Columns (2),(3),(4) & (7) totals and subtotals are weighted with 10 year estimated miner years.

FTI Inc. - PAB/OMG Report Date:11/29/2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[04-B.xlsm]IV-B-2

Run Date: November 19, 2012 - 09:23:26 PM Checksum:6,423,536,738.393690

Federal Basic Occupational Disease Classification Loss Costs

			(1)	(2)	(3)	(4)	(5)	(6)
				Approved				
				Basic Freq.			Weighted	
			Estimated	Equivalent Per			Average	
		Class	Miner Years	100 Miner Years	Modelled	Experience	of Cols.	Percent
Classification	<u>1</u>	<u>Code</u>	<u>Year 2011</u>	<u>4/1/2012</u>	<u>Indication</u>	<u>Indication</u>	(3) & (4)	<u>Change</u>
Underground	dAnthracite	0160	27.3	1.461083	0.790726	1.253080	1.137492	-22.15%
9	Bituminous	0158	2,417.4	0.089614	0.217663	0.046500	0.089291	-0.36%
Surface:	Anthracite	0153	419.1	0.356609	0.470616	0.579790	0.552496	54.93%
Junace.	Bituminous	0156	1,868.7	0.050202	0.470010	0.027270	0.039879	-20.56%
	Ditarriirious	0130	1,000.7	0.030202	0.011101	0.027270	0.037017	20.3070
Four Standard Classifications		ons	4,732.5	0.105608	0.188106	0.093094	0.116847	
	Coke	0154	77.7	0.009171	0.016011	0.015130	0.015350	67.37%
	Auger	0157	24.9	0.046072	0.036229	0.030260	0.031752	-31.08%
Co-Gen:	Anthracite	0181	237.3	0.091607	0.052265	0.037790	0.041409	-54.80%
	Bituminous	0182	196.0	0.034094	0.049300	0.037800	0.040675	19.30%
Prep Plants:	Anthracite	0183	133.9	0.199404	0.101157	0.075630	0.082012	-58.87%
	Bituminous	0184	852.4	0.064046	0.101012	0.098150	0.098866	54.37%
(Other Classes		1,522.2	0.073298	0.081368	0.073640	0.075572	
`	Circi Olasse.	,	1,022.2	0.073270	0.001300	0.073040	0.073372	
		Total	6,254.7	0.097745	0.162129	0.088359	0.106802	9.27%

Source: Column (1) 2011 Estimated Miner Years Exhibit VII-B-1

Column (2) Approved 4/1/2012 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.

FTI Inc. - PAB/OMG

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Checksum: 59,774.181915

COAL MINE COMPENSATION RATING BUREAU Federal Basic Occupational Disease Classification Credibility

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10) Approved
Classification		Class Code	Approved Claim Freq. 4/1/2012	Payroll 000,000's <u>2001-2010</u>	Estimated Awarded Claims 2001-2010 (1) x (2)	Estimated Miner Years 2002-2011	Estimated Miner Years 2011	Adjustment <u>Factor</u>	Average Weekly Wage <u>2001</u>	Payroll 000,000's <u>2001</u>	Estimated Miner Years 2001-2010	Frequency Equivalent Per 100 Miner Years
Underground:	Anthracite	0160	0.368232	15.017449	5.529905	358.7	27.3	1.038	644	1.636522	378.5	1.461083
	Bituminous	0158	0.016287	716.674582	11.672479	14,401.7	2,417.4	1.392	644	48.522630	13,025.2	0.089614
Surface:	Anthracite	0153	0.089300	132.771659	11.856509	3,372.1	419.1	1.038	644	12.923748	3,324.8	0.356609
	Bituminous	0156	0.012558	621.385715	7.803362	15,739.7	1,868.7	1.038	644	58.151332	15,543.9	0.050202
Four Standard Classifications		0.029404	1,485.849405	36.862255	33,872.2	4,732.5			121.234232	32,272.4		
	Coke	0154	0.002348	104.082691	0.244386	2,443.9	77.7	1.038	644	10.375826	2,664.7	0.009171
	Auger	0157	0.011612	12.236737	0.142093	292.2	24.9	1.038	644	1.429131	308.4	0.046072
Co-Gen:	Anthracite	0181	0.022886	73.150425	1.674121	1,930.7	237.3	1.038	644	4.661813	1,827.5	0.091607
	Bituminous	0182	0.008327	67.792930	0.564512	1,790.7	196.0	1.038	644	2.121331	1,655.7	0.034094
Prep Plants:	Anthracite	0183	0.049144	45.102083	2.216497	1,181.7	133.9	1.038	644	2.216299	1,111.6	0.199404
	Bituminous	0184	0.011727	163.790845	1.920775	3,633.6	852.4	1.392	644	10.155025	2,999.0	0.064046
Other Classes				466.155711		11,272.8	1,522.2			30.959425	10,567.0	
Total				1,952.005116		45,145.0	6,254.7			152.193657	42,839.4	

Source: (1) From Approved Filing Eff. 4/1/2012 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)

 $(9) = (4)-(5)+(8)/((6)x(7)x52) \times 1,000,000$

 $(10) = {(3)/(9)}x100$

FTI Inc. - PAB/OMG Filing Date - November 29, 2012

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Run Date: 11/19/12 21:23 Checksum:342,577.361860

Federal Excess Occupational Disease Classification Loss Costs

			(1)	(2)	(3)	(4)	(5)	(6)
			E. P	Approved			Weighted	
			Estimated	Frequency Per 100				
		Class	Miner Years	Miner Years	Modelled	Experience	Average of Cols.	Doroont
<u>Classification</u>		Code Code	2011	4/1/2012		Indication	(3) & (4)	Percent Change
Classification		code	<u> 2011</u>	4/1/2012	<u>Indication</u>	<u>IIIUICALIUII</u>	(3) & (4)	<u>Change</u>
Underground:	Anthracite	0160	27.3	0.261254	0.246089	0.057477	0.104630	-59.95%
G	Bituminous	0158	2,417.4	0.043016	0.034675	0.033035	0.033445	-22.25%
Surface:	Anthracite	0153	419.1	0.109506	0.089089	0.101856	0.098664	-9.90%
	Bituminous	0156	<u>1,868.7</u>	0.010670	0.006022	0.004462	0.004852	-54.52%
5 0 1 1	01 15 11		4 700 5	0.007004	0.000400	0.007000	0.0000.11	0.4.000/
Four Standard Classifications			4,732.5	0.037391	0.029400	0.027988	0.028341	-24.20%
	Coke	0154	77.7	0.006347	0.000140	0.002870	0.002187	-65.54%
	Auger	0157	24.9	0.012863	0.000567	0.002876	0.002299	-82.13%
	3 -							
Co-Gen:	Anthracite	0181	237.3	0.014114	0.002583	0.023286	0.018110	28.32%
	Bituminous	0182	196.0	0.014834	0.001491	0.019985	0.015361	3.55%
5 5 .			4000			0.404075		00 = 404
Prep Plants:	Anthracite	0183	133.9	0.148989	0.149909		0.113883	-23.56%
	Bituminous	0184	<u>852.4</u>	0.025811	0.002927	0.003847	0.003617	-85.99%
	Otho	r Classes	1,522.2	0.032204	0.015437	0.017513	0.016994	-47.23%
	Otile	i Ciasses	1,022.2	0.032204	0.013437	0.017515	0.010774	- 4 7.2370
	Т	otal	6,254.7	0.036129	0.026002	0.025439	0.025579	-29.20%

Source: Column (1) 2011 Estimated Miner Years Exhibit VIII-B-2 pp. 1-3

Column (2) Approved 4/1/2012 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

FTI Inc. - PAB/OMG

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Checksum:61,772.621909

COAL MINE COMPENSATION RATING BUREAU Federal Excess Occupational Disease Classification Credibility

			(1) Approved	(2)	(3) Estimated	(4)	(5)	(6)	(7) Average	(8)	(9)	(10)
		Class	Claim Freq. Per \$1M Payroll	Payroll 000,000's	Awarded Claims 2001-2010	Estimated Miner Years	Estimated Miner Years	Adjustment	Weekly Wage	Payroll 000,000's	Estimated Miner Years	Frequency Per 100
Classification		<u>Code</u>	4/1/2012	2001-2010	<u>(1) x (2)</u>	2002-2011	<u>2011</u>	<u>Factor</u>	<u>2001</u>	<u>2001</u>	2001-2010	Miner Years
Underground:	Anthracite	0160	0.065843	15.017449	0.988794	358.7	27.3	1.038	644	1.636522	378.5	0.261254
	Bituminous	0158	0.007818	716.674582	5.602962	14,401.7	2,417.4	1.392	644	48.522630	13,025.2	0.043016
Surface:	Anthracite	0153	0.027422	132.771659	3.640864	3,372.1	419.1	1.038	644	12.923748	3,324.8	0.109506
	Bituminous	0156	0.002669	621.385715	1.658478	15,739.7	1,868.7	1.038	644	58.151332	15,543.9	0.010670
Four Standard	Classifications		0.029404	1,485.849405	11.891099	33,872.2	4,732.5			121.234232	32,272.4	
	Coke	0154	0.001625	104.082691	0.169134	2,443.9	77.7	1.038	644	10.375826	2,664.7	0.006347
	Auger	0157	0.003242	12.236737	0.039672	292.2	24.9	1.038	644	1.429131	308.4	0.012863
Co-Gen:	Anthracite	0181	0.003526	73.150425		1,930.7	237.3	1.038	644	4.661813	1,827.5	0.014114
	Bituminous	0182	0.003623	67.792930	0.245614	1,790.7	196.0	1.038	644	2.121331	1,655.7	0.014834
Prep Plants:	Anthracite	0183	0.036719	45.102083	1.656103	1,181.7	133.9	1.038	644	2.216299	1,111.6	0.148989
	Bituminous	0184	0.004726	163.790845	0.774076	3,633.6	852.4	1.392	644	10.155025	2,999.0	0.025811
Other Classes				466.155711		11,272.8	1,522.2			30.959425	10,567.0	
Total				1,952.005116		45,145.0	6,254.7			152.193657	42,839.4	

Source: (1) From Approved Filing Eff. 4/1/2012 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

 $(9) = (4)-(5)+(8)/((6)x(7)x52) \times 1,000,000$

 $(10) = \{(1)x(2)/(9)\}x100$

FTI Inc. - PAB/OMG Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[04-B.xlsm]IV-B-6

Run Date: 11/19/12 21:23

Checksum: 342,521.609984

			(1)		(2) Los	(3) ss Cost/Unloade	(4)	(5) Credibil	(6)	(7) Indicated v	(8) v/ Credibility	(9)	(10) Proposed	(11) Proposed
<u>Classification</u>		<u>Code</u>	5 Year <u>Payroll</u>	2011 <u>Payroll</u>	Approved (Eff 4/01/2012)	Approved on <u>Level</u>	Indicated (Eff 04/01/2013)	Expected Losses	Credibility <u>Factor</u>	Loss Cost	Indicated Change	Proposed Loss <u>Cost</u>	Change after <u>Limitation</u>	Change Excluding <u>Trend</u>
Underground:	Bituminous	1001	\$565,717,436	\$151,288,473	\$5.61	\$5.41	5.07	31,736,748	1.00	5.07	-9.6%	5.07	-9.6%	-6.3%
Surface:	Anthracite Bituminous	1012 1014	83,300,198 355,996,019	21,041,889 85,149,811	11.58 2.30	\$11.17 \$2.22	9.61 1.78	9,646,163 8,187,908	1.00 1.00	9.61 1.78	-17.0% -22.6%	9.61 1.78	-17.0% -22.6%	-14.0% -19.8%
Three Major Class	sifications		1,005,013,653	257,480,173	4.93	\$4.76	4.28	49,570,819						
	Coke	1469	37,639,367	3,599,086	6.87	\$6.63	6.05	2,585,825	0.56	6.31	-8.2%	6.31	-8.2%	-4.8%
Co-Gen:	Anthracite Bituminous	1021 1023	45,315,565 44,932,938	11,710,908 9,076,049	1.71 1.28	\$1.65 \$1.24	1.66 0.68	774,896 575,142	0.31 0.27	1.65 1.09	-3.5% -14.8%	1.65 1.09	-3.5% -14.8%	0.0% -11.8%
Prep Plants:	Anthracite Bituminous	1025 1027	31,977,365 139,226,551	7,318,325 52,939,961	8.18 1.38	\$7.89 \$1.33	4.89 0.55	2,615,748 1,921,326	0.57 0.48	6.18 0.96	-24.4% -30.4%	6.18 1.04	-24.4% -25.0%	-21.7% -21.9%
	Auger	1015	6,495,742	1,153,169	16.91	\$16.32	13.36	1,098,430	0.37	15.22	-10.0%	15.22	-10.0%	-6.7%
Subtotal (6)			305,587,528	85,797,498	3.13	3.02	2.14	9,571,367				2.63		
Underground:	Anthracite	1010	115,825	110,125	24.85	\$23.98	20.63 ^(a)	28,783	0.06	22.31	-10.2%	22.31 ^(c)	-10.2%	-7.0%
Subtotal (7)			305,703,353	85,907,623	3.14		2.14	9,600,150						
Total (Based on 5-	-year Payroll)		\$1,310,717,006		4.51		3.78	\$59,170,969		3.89				
Total (Based on 20	011 Payroll, see E	xhibit II)		\$343,387,796	4.37					3.75		3.77	-13.7%	

Source: (1) Exhibit V-B

(2) Unloaded Loss Cost Current (Eff 4/01/2012) Exhibit X-B page 2

(3) = (2) X Trend = (2) X(0.965)

0.965=Weighted average of 0.949 and 0.985 Weights derived from 5 year Medical (22,673,471) and Indemnity (27,013,774)

- 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 8,187,908]^(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)/.965/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

FTI - OMG/PAB

Filing Date - November 29, 2012

Checksum:5,540,796,752.852150

COAL MINE COMPENSATION RATING BUREAU Traumatic Loss and Classification Credibility

Calculation of Anthracite Underground Loss Cost

Multiplicative Method (Anthracite: Underground vs. Surface Differential Factor from Study Indicated Anthracite Surface Loss Cos Indicated Anthracite Underground Loss Cost	e) -	2.66 9.61 * 25.56	Proposed 2.66 9.61 * 25.56
Comparative Hazard Method #1 (Anthracite vs. Bituminous Differential Factor from Study Indicated Bituminous Underground Loss Cost Indicated Anthracite Underground Loss Cost	s) -	2.41 5.07 * 12.22	2.41 5.07 * 12.22
Comparative Hazard Method #2 (Surface vs. Underground Differential Factor from Study Indicated Anthracite Surface Loss Cost Indicated Anthracite Underground Loss Cost) -	2.51 9.61 * 24.12	2.51 9.61 * 24.12
	Average	20.63	20.63

* Souce: Exhibit V-A-1

Exhibit V-B Page 1

All Classifications Combined (10 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	<u>Losses</u>	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	<u>Cost</u>
<u>Indemnity</u>					
2007	5,977,084 *	1.0143	0.7023	4,327,839 *	1.98
2008	9,233,530	1.0504	0.7401	7,178,156	2.87
2009	5,084,862	1.1012	0.7799	4,367,011	1.90
2010	4,704,074	1.2694	0.8218	4,907,257	1.82
<u>2011</u>	3,669,341	1.9619	0.8659	6,233,511	1.82
5 Years	\$28,668,891			\$27,013,774	2.06
<u>Medical</u>					
2007	4,764,186 *	1.1813	0.9030	5,014,891 *	2.29
2008	3,804,580	1.1927	0.9168	4,160,184	1.67
2009	2,891,686	1.2045	0.9307	3,241,661	1.41
2010	3,914,782	1.2430	0.9449	4,597,953	1.71
<u>2011</u>	4,362,098	1.3523	0.9593	5,658,782	<u>1.65</u>
5 Years	\$19,737,332			\$22,673,471	1.73
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	218,810,532			9,342,730	4.27
2008	249,817,108			11,338,340	4.54
2009	229,462,394			7,608,672	3.31
2010	269,239,176			9,505,210	3.53
<u>2011</u>	343,387,796			11,892,293	3.47
5 Years	\$1,310,717,006			\$49,687,245	3.79

Source: (1) Sum of Exhibit V-B, pages 2 and 6 - column (1)

(2) Exhibit V-C

* Reading claim has been

(3) Exhibit V-F

capped at \$1,250,000. See V-B, page 4b

- (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)

FTI - OMG,PAB

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-1

Run Date: 10-12-2012 02:16:17 PM

Checksum: 2,917,025,639.955700

Exhibit V-B Page 2

Three 100% Credibility Classifications (3 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	Losses	<u>Cost</u>
<u>Indemnity</u>					
2007	5,068,677 *	1.0143	0.7023	3,680,742 *	2.31
2008	8,386,184	1.0504	0.7401	6,519,428	3.37
2009	4,402,293	1.1012	0.7799	3,780,803	2.09
2010	4,229,326	1.2694	0.8218	4,412,004	2.06
<u>2011</u>	3,164,286	1.9619	0.8659	5,375,519	2.09
5 Years	\$25,250,766			\$23,768,496	2.36
<u>Medical</u>					
2007	4,065,367 *	1.1813	0.9030	4,269,451 *	2.68
2008	3,175,405	1.1927	0.9168	3,472,202	1.79
2009	2,327,139	1.2045	0.9307	2,608,789	1.44
2010	3,417,299	1.2430	0.9449	4,013,654	1.88
<u>2011</u>	3,765,178	1.3523	0.9593	4,884,420	1.90
5 Years	\$16,750,388			\$19,248,516	1.92
	(6)				
Indemnity &	Developed				
Medical	<u>Payroll</u>				
2007	159,418,156			7,950,193	4.99
2008	193,499,485			9,991,630	5.16
2009	180,913,862			6,389,592	3.53
2010	213,701,977			8,425,658	3.94
<u>2011</u>	257,480,173			10,259,939	3.99
5 Years	\$1,005,013,653			\$43,017,012	4.28

Source: (1) Sum of Exhibit V-B, pages 3,4 and 5 - column (1)

(2) Exhibit V-C

* Reading claim has been

(3) Exhibit V-F

capped at \$1,250,000. See V-B, page 4b

- (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)

FTI - OMG,PAB

Filing Date - November 29, 2012

 $File: \ PAB-C:C:\ Clients \ Coal\ Mine \ 2012\ Rate\ Filing \ Prep \ [05-B.xlsm] V-B-2$

Run Date: 10-12-2012 02:16:17 PM

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Exhibit V-B Page 3

Underground Bituminous 1001

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	Losses	<u>Cost</u>
<u>Indemnity</u>					
2007	3,182,826	1.0143	0.7023	2,267,263	2.78
2008	5,803,306	1.0504	0.7401	4,511,496	4.36
2009	3,002,454	1.1012	0.7799	2,578,585	2.51
2010	2,927,162	1.2694	0.8218	3,053,595	2.41
<u>2011</u>	2,223,635	1.9619	0.8659	3,777,532	2.50
5 Years	\$17,139,383			\$16,188,471	2.86
<u>Medical</u>					
2007	1,981,097	1.1813	0.9030	2,113,264	2.59
2008	1,866,788	1.1927	0.9168	2,041,272	1.97
2009	1,734,455	1.2045	0.9307	1,944,373	1.89
2010	2,586,445	1.2430	0.9449	3,037,807	2.40
<u>2011</u>	2,577,334	1.3523	0.9593	3,343,476	2.21
5 Years	\$10,746,119			\$12,480,192	2.21
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	81,566,803			4,380,527	5.37
2008	103,490,690			6,552,768	6.33
2009	102,684,006			4,522,958	4.40
2010	126,687,464			6,091,402	4.81
<u>2011</u>	<u>151,288,473</u>			7,121,008	<u>4.71</u>
5 Years	\$565,717,436			\$28,668,663	5.07

Source: (1) CMCRB Database as of 04-30-2012

- (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

FTI - OMG,PAB

Filing Date - November 29, 2012

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Run Date: 10-12-2012 02:16:17 PM

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Page 4a

Exhibit V-B

Surface Anthracite 1012

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	<u>Losses</u>	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	<u>Cost</u>
<u>Indemnity</u>					
2007	1,067,525 *	1.0143	0.7023	830,550 *	5.71
2008	1,869,910	1.0504	0.7401	1,453,670	8.57
2009	851,581	1.1012	0.7799	731,360	4.45
2010	1,005,272	1.2694	0.8218	1,048,693	7.33
<u>2011</u>	305,869	1.9619	0.8659	519,613	2.47
5 Years	\$5,100,157			\$4,583,886	5.50
<u>Medical</u>					
2007	1,635,877 *	1.1813	0.9030	1,677,880 *	11.53
2008	617,269	1.1927	0.9168	674,964	3.98
2009	215,032	1.2045	0.9307	241,057	1.47
2010	281,790	1.2430	0.9449	330,965	2.31
<u>2011</u>	383,915	1.3523	0.9593	498,038	2.37
5 Years	\$3,133,883			\$3,422,904	4.11
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	14,555,579			2,508,430	17.24
2008	16,954,313			2,128,634	12.55
2009	16,445,462			972,417	5.92
2010	14,302,955			1,379,658	9.64
<u>2011</u>	21,041,889			1,017,651	<u>4.84</u>
5 Years	\$83,300,198			\$8,006,790	9.61

Source: (1) CMCRB Database as of 04-30-2012

(2) Exhibit V-C

* Reading claim has been

(3) Exhibit V-F

capped at \$1,250,000. See V-B, page 4b

- (4) (1) times (2) times (3)
- (5) (4) divided by (6) times 100

(6) Exhibit X-D File 165 is included. FTI - OMG,PAB Filing Date - November 29, 2012

 $File: PAB-C:C:\Clients\Coal\ Mine\2012\ Rate\ Filing\Prep\[05-B.xlsm] V-B-4$

Run Date: 10-12-2012 02:16:17 PM Checksum:215,125,911.735700

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

Adjustment for Reading Anthracite Claim (Accident Year 2007)

Adjustment for Reading Anthractie Claim (Accident Year 2007)							
	Indemnity	Medical	Total				
Uncapped Reading Claim	484,389	2,000,000	2,484,389				
Percent of Total	19.5%	80.5%	100.00%				
Percent x 1,250,000	243,716	1,006,284	1,250,000				
Total Reported Loss as of 04-30-2012	1,308,198	2,629,593					
Uncapped Reading Claim	484,389	2,000,000					
Reported Loss ex. Reading Claim	823,809	629,593					
Loss Development Factor	1.0143	1.1813					
Trend Factor	0.7023	0.9030					
Dev & Trended Loss ex. Reading Claim	586,834	671,596					
Reading Claim Capped at \$1,250,000	243,716	1,006,284					
Dev & Trended Loss w/Reading Claim Capped	830,550	1,677,880					

Surface Bituminous 1014

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	Losses	Cost
<u>Indemnity</u>		·			
2007	818,326	1.0143	0.7023	582,929	0.92
2008	712,968	1.0504	0.7023	554,262	0.92
2009	548,258	1.1012	0.7401	470,858	0.76
2010	296,892	1.2694	0.7777	309,716	0.73
	•			·	
<u>2011</u>	634,782	1.9619	0.8659	1,078,374	<u>1.27</u>
5 Years	\$3,011,226			\$2,996,139	0.84
<u>Medical</u>					
2007	448,393	1.1813	0.9030	478,307	0.76
2008	691,348	1.1927	0.9168	755,966	1.03
2009	377,652	1.2045	0.9307	423,359	0.69
2010	549,064	1.2430	0.9449	644,882	0.89
<u>2011</u>	803,929	1.3523	0.9593	1,042,906	1.22
5 Years	\$2,870,386			\$3,345,420	0.94
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	63,295,774			1,061,236	1.68
2008	73,054,482			1,310,228	1.79
2009	61,784,394			894,217	1.45
2010	72,711,558			954,598	1.32
<u>2011</u>	85,149,811			2,121,280	2.49
5 Years	\$355,996,019			\$6,341,559	1.78

Source: (1) CMCRB Database as of 04-30-2012

- (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

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Exhibit V-B

Page 5

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-5

Run Date: 10-12-2012 02:16:17 PM

Checksum:749,151,675.155700

Exhibit V-B Page 6

Seven Less Than 100% Credibility Classifications (7 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	Losses	Cost
<u>Indemnity</u>					
2007	908,407	1.0143	0.7023	647,097	1.09
2008	847,346	1.0504	0.7401	658,727	1.17
2009	682,569	1.1012	0.7799	586,209	1.21
2010	474,748	1.2694	0.8218	495,254	0.89
<u>2011</u>	505,055	1.9619	0.8659	857,992	1.00
5 Years	\$3,418,125			\$3,245,279	1.06
<u>Medical</u>					
2007	698,819	1.1813	0.9030	745,440	1.26
2008	629,175	1.1927	0.9168	687,983	1.22
2009	564,547	1.2045	0.9307	632,872	1.30
2010	497,483	1.2430	0.9449	584,300	1.05
2011	596,920	1.3523	0.9593	774,362	0.90
5 Years	\$2,986,944			\$3,424,957	1.12
	//>				
Indomnity 0	(6)				
Indemnity &	Developed				
<u>Medical</u> 2007	<u>Payroll</u> 59,392,376			1,392,537	2.34
2007	56,317,623			1,346,710	2.34
2008	48,548,532			1,219,081	2.59
2010	55,537,199			1,079,554	1.94
2011	85,907,623			1,632,354	1.90
5 Years	\$305,703,353			\$6,670,236	2.18

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)

FTI - OMG,PAB

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-6

Run Date: 10-12-2012 02:16:17 PM

Checksum:650,927,970.665700

Coke 1469

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	Losses	<u>Cost</u>
<u>Indemnity</u>					
2007	425,051	1.0143	0.7023	302,782	2.21
2008	459,410	1.0504	0.7401	357,146	3.66
2009	273,130	1.1012	0.7799	234,571	4.53
2010	19,717	1.2694	0.8218	20,569	0.38
<u>2011</u>	86,336	1.9619	0.8659	146,668	4.08
5 Years	\$1,263,644			\$1,061,736	2.82
<u>Medical</u>					
2007	190,345	1.1813	0.9030	203,044	1.49
2007	310,598	1.1927	0.9168	339,629	3.48
2009	226,889	1.2045	0.9307	254,349	4.92
2010	62,830	1.2430	0.9449	73,795	1.36
<u>2011</u>	266,328	1.3523	0.9593	345,497	9.60
5 Years	\$1,056,990			\$1,216,314	3.23
	40				
landara di la constitución	(6)				
Indemnity &	Developed				
<u>Medical</u>	Payroll			F0F 02/	2.70
2007	13,669,925			505,826	3.70
2008	9,761,146			696,775	7.14
2009	5,173,552			488,920	9.45
2010	5,435,658			94,364	1.74
<u>2011</u> 5 Years	3,599,086 \$27,620,267			492,165	13.68 6.05
o reals	\$37,639,367			\$2,278,050	6.05

Source: (1) CMCRB Database as of 04-30-2012

- (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

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Exhibit V-B

Page 7

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-7

Run Date: 10-12-2012 02:16:17 PM

Checksum:89,062,441.655700

Auger 1015

		,go			
	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	Losses	<u>Cost</u>
<u>Indemnity</u>					
2007	76,293	1.0143	0.7023	54,347	4.85
2008	26,675	1.0504	0.7401	20,737	0.83
2009	100,234	1.1012	0.7799	86,084	9.29
2010	137,252	1.2694	0.8218	143,180	17.75
<u>2011</u>	113,447	1.9619	0.8659	192,725	<u>16.71</u>
5 Years	\$453,901			\$497,073	7.65
<u>Medical</u>					
2007	45,428	1.1813	0.9030	48,459	4.32
2008	21,898	1.1927	0.9168	23,945	0.96
2009	66,542	1.2045	0.9307	74,595	8.05
2010	141,912	1.2430	0.9449	166,677	20.66
<u>2011</u>	44,202	1.3523	0.9593	57,342	<u>4.97</u>
5 Years	\$319,982			\$371,018	5.71
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	1,121,156			102,806	9.17
2008	2,488,558			44,682	1.80
2009	926,163			160,679	17.34
2010	806,696			309,857	38.41
<u>2011</u>	1,153,169			250,067	<u>21.68</u>
5 Years	\$6,495,742			\$868,091	13.36

Source: (1) CMCRB Database as of 04-30-2012

- (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

FTI - OMG,PAB

Exhibit V-B

Page 8

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-8

Run Date: 10-12-2012 02:16:17 PM

Checksum:18,041,973.645700

Co-Gen Anthracite 1021

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	<u>Losses</u>	<u>Development</u>	<u>Factor</u>	Losses	<u>Cost</u>
<u>Indemnity</u>					
2007	38,332	1.0143	0.7023	27,306	0.30
2008	1,937	1.0504	0.7401	1,506	0.02
2009	230,343	1.1012	0.7799	197,825	2.47
2010	131,153	1.2694	0.8218	136,818	1.61
<u>2011</u>	7,416	1.9619	0.8659	12,598	0.11
5 Years	\$409,181			\$376,053	0.83
<u>Medical</u>					
2007	76,793	1.1813	0.9030	81,916	0.89
2008	9,737	1.1927	0.9168	10,647	0.13
2009	145,798	1.2045	0.9307	163,444	2.04
2010	70,594	1.2430	0.9449	82,913	0.98
<u>2011</u>	28,400	1.3523	0.9593	36,842	0.31
5 Years	\$331,322			\$375,762	0.83
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	9,160,450			109,222	1.19
2008	7,958,335			12,153	0.15
2009	8,004,644			361,269	4.51
2010	8,481,228			219,731	2.59
<u>2011</u>	11,710,908			49,440	0.42
5 Years	\$45,315,565			\$751,815	1.66

Source: (1) CMCRB Database as of 04-30-2012

- (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

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Exhibit V-B

Page 9

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-9

Run Date: 10-12-2012 02:16:17 PM

Checksum:95,149,573.175700

Co-Gen Bituminous 1023

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	Cost
<u>Indemnity</u>					
2007	10,891	1.0143	0.7023	7,758	0.07
2008	57,366	1.0504	0.7401	44,596	0.53
2009	0	1.1012	0.7799	0	0.00
2010	12,131	1.2694	0.8218	12,655	0.14
<u>2011</u>	6,299	1.9619	0.8659	10,701	0.12
5 Years	\$86,687			\$75,710	0.17
<u>Medical</u>					
2007	37,928	1.1813	0.9030	40,458	0.37
2008	80,335	1.1927	0.9168	87,844	1.04
2009	13,188	1.2045	0.9307	14,784	0.19
2010	31,159	1.2430	0.9449	36,597	0.42
<u>2011</u>	40,215	1.3523	0.9593	52,169	0.57
5 Years	\$202,825			\$231,852	0.52
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	10,789,214			48,216	0.45
2008	8,468,561			132,440	1.56
2009	7,866,413			14,784	0.19
2010	8,732,701			49,252	0.56
<u>2011</u>	9,076,049			62,870	0.69
5 Years	\$44,932,938			\$307,562	0.68

Source: (1) CMCRB Database as of 04-30-2012

- (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

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Exhibit V-B

Page 10

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-10

Run Date: 10-12-2012 02:16:17 PM

Checksum:91,705,312.405700

Prep Plants Anthracite 1025

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	Cost
<u>Indemnity</u>					
2007	331,654	1.0143	0.7023	236,251	4.10
2008	261,954	1.0504	0.7401	203,643	3.19
2009	35,973	1.1012	0.7799	30,895	0.46
2010	120,720	1.2694	0.8218	125,934	2.19
<u>2011</u>	146,127	1.9619	0.8659	248,242	3.39
5 Years	\$896,428			\$844,965	2.64
<u>Medical</u>					
<u>1016G1Ca1</u> 2007	204 074	1 1012	0.0020	214 402	E EO
2007	296,876 137,633	1.1813 1.1927	0.9030 0.9168	316,682 150,497	5.50 2.35
2008	32,649	1.1927	0.9100	36,600	0.54
2010	70,700	1.2430	0.9449	83,038	1.44
	•			·	
2011	101,257	1.3523	0.9593	131,357 \$710,174	1.79
5 Years	\$639,115			\$718,174	2.25
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	5,756,439			552,933	9.61
2008	6,390,767			354,140	5.54
2009	6,749,748			67,495	1.00
2010	5,762,086			208,972	3.63
<u>2011</u>	7,318,325			379,599	<u>5.18</u>
5 Years	\$31,977,365			\$1,563,139	4.89

Source: (1) CMCRB Database as of 04-30-2012

- (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

FTI - OMG,PAB

Exhibit V-B

Page 11

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-11

Run Date: 10-12-2012 02:16:17 PM

Checksum:73,308,587.825700

Prep Plants Bituminous 1027

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	<u>Losses</u>	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	Cost
<u>Indemnity</u>					
2007	26,186	1.0143	0.7023	18,653	0.10
2008	40,004	1.0504	0.7401	31,099	0.15
2009	42,889	1.1012	0.7799	36,834	0.19
2010	53,775	1.2694	0.8218	56,098	0.21
<u>2011</u>	82,250	1.9619	0.8659	139,727	0.26
5 Years	\$245,104			\$282,411	0.20
<u>Medical</u>					
2007	51,449	1.1813	0.9030	54,881	0.29
2008	68,974	1.1927	0.9168	75,421	0.35
2009	79,481	1.2045	0.9307	89,100	0.45
2010	120,288	1.2430	0.9449	141,280	0.54
<u>2011</u>	91,518	1.3523	0.9593	118,723	0.22
5 Years	\$411,710			\$479,405	0.34
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	18,895,192			73,534	0.39
2008	21,250,256			106,520	0.50
2009	19,828,012			125,934	0.64
2010	26,313,130			197,378	0.75
<u>2011</u>	52,939,961			258,450	0.48
5 Years	\$139,226,551			\$761,816	0.55

Source: (1) CMCRB Database as of 04-30-2012

- (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

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Exhibit V-B

Page 12

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-12

Run Date: 10-12-2012 02:16:17 PM

Checksum: 282,844,156.745700

Underground Anthracite - 1010

		3			
	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	Losses	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	<u>Cost</u>
<u>Indemnity</u>					
2007	0	1.0143	0.7023	0	0.00
2008	0	1.0504	0.7401	0	0.00
2009	0	1.1012	0.7799	0	0.00
2010	0	1.2694	0.8218	0	0.00
<u>2011</u>	63,180	1.9619	0.8659	107,331	<u>97.46</u>
5 Years	\$63,180			\$107,331	92.67
<u>Medical</u>					
2007	0	1.1813	0.9030	0	0.00
2008	0	1.1927	0.9168	0	0.00
2009	0	1.2045	0.9307	0	0.00
2010	0	1.2430	0.9449	0	0.00
<u>2011</u>	25,000	1.3523	0.9593	32,432	<u> 29.45</u>
5 Years	\$25,000			\$32,432	28.00
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	-			-	0.00
2008	-			-	0.00
2009	-			-	0.00
2010	5,700			-	0.00
<u>2011</u>	110,125			139,763	<u>126.91</u>
5 Years	\$115,825			\$139,763	120.67

Source: (1) CMCRB Database as of 04-30-2012

- (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

FTI - OMG,PAB

Exhibit V-B

Page 13

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-13

Run Date: 10-12-2012 02:16:17 PM

Checksum:997,713.295700

Exhibit V-B Page 14

Five Other Classifications [Page 6 less Pages 8&13] - (5 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident	Reported	Loss	Trend	Ultimate	Loss
<u>Year</u>	<u>Losses</u>	<u>Development</u>	<u>Factor</u>	<u>Losses</u>	Cost
<u>Indemnity</u>					
2007	832,114	1.0143	0.7023	592,750	1.02
2008	820,671	1.0504	0.7401	637,990	1.19
2009	582,335	1.1012	0.7799	500,125	1.05
2010	337,496	1.2694	0.8218	352,073	0.64
<u>2011</u>	328,428	1.9619	0.8659	557,937	0.66
5 Years	\$2,901,044			\$2,640,875	0.88
<u>Medical</u>					
2007	653,391	1.1813	0.9030	696,981	1.20
2008	607,277	1.1927	0.9168	664,038	1.23
2009	498,005	1.2045	0.9307	558,277	1.17
2010	355,571	1.2430	0.9449	417,622	0.76
<u>2011</u>	527,718	1.3523	0.9593	684,588	0.81
5 Years	\$2,641,962			\$3,021,506	1.01
	(6)				
Indemnity &	Developed				
<u>Medical</u>	<u>Payroll</u>				
2007	58,271,220			1,289,731	2.21
2008	53,829,065			1,302,028	2.42
2009	47,622,369			1,058,402	2.22
2010	54,724,803			769,695	1.40
<u>2011</u>	84,644,329			1,242,525	<u>1.47</u>
5 Years	\$299,091,786			\$5,662,381	1.89

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)

FTI - OMG,PAB

Filing Date - November 29, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-14

Run Date: 10-12-2012 02:16:17 PM

Checksum:631,949,287.365700

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

(1)	(2) Average	(3)	(4)	(5) Derived	(6)		(7)	(8) Accumulated
Development	of Middle	PCRB	CMCRB vs. PCRB	Development	Selected		Differences	Selected
<u>Period</u>	<u>Four</u>	Factor	Comparison	Factor	<u>Factor</u>		Average vs Selected	Factor
1:2	1.5455	1.4120	0.1335	1.5455	1.5455		0.0000	1.9619
2:3	1.1527	1.1291	0.0236	1.1527	1.1527		0.0000	1.2694
3:4	1.0484	1.0434	0.0050	1.0484	1.0484		0.0000	1.1012
4:5	1.0356	1.0152	0.0204	1.0356	1.0356		0.0000	1.0504
5:6	1.0001	1.0134	-0.0133	1.0010	1.0010		-0.0009	1.0143
6:7	0.9992	1.0123	-0.0131	1.0010	1.0010		-0.0018	1.0133
7:8	0.9917	1.0058	-0.0141	1.0009	1.0009		-0.0092	1.0123
8:9	0.9923	1.0024	-0.0101	1.0009	1.0009		-0.0086	1.0113
9:10	1.0022	1.0030	-0.0008	1.0009	1.0009		0.0013	1.0104
10:11	1.0035	1.0004	0.0031	1.0008	1.0008		0.0027	1.0095
11:12	1.0024	1.0003	0.0021	1.0008	1.0008		0.0016	1.0087
12:13	1.0031	1.0010	0.0021	1.0008	1.0008		0.0023	1.0079
13:14	1.0057	1.0014	0.0043	1.0007	1.0007		0.0050	1.0071
14:15	1.0036	1.0016	0.0020	1.0007	1.0007		0.0029	1.0064
15:16	1.0052	1.0008	0.0044	1.0006	1.0006		0.0046	1.0057
16:17	0.9984	0.9996	-0.0012	1.0006	1.0006		-0.0022	1.0051
17:18	1.0016	0.9998	0.0018	1.0006	1.0006		0.0010	1.0045
18:19	1.0014	1.0022	-0.0008	1.0005	1.0005		0.0009	1.0039
19:20	1.0009	1.0002	0.0007	1.0005	1.0005		0.0004	1.0034
						Sum	0.0000	
						Julii	0.0000	
20:Ult	xx	1.0031	xx	1.0029	1.0029			1.0029

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)	(2) Average	(3)	(4)	(5) Derived	(6)	(7)	(8) Accumulated
Development	of Middle	PCRB	CMCRB vs. PCRB	Development	Selected	Differences	Selected
Period	<u>Four</u>	<u>Factor</u>	Comparison	Factor	<u>Factor</u>	Average vs Selected	<u>Factor</u>
renou	<u>1 001</u>	<u>r deter</u>	<u>oompanson</u>	<u>r detor</u>	<u>r deter</u>	Average vs selected	<u>r detor</u>
1:2	1.0879	1.0964	-0.0085	1.0879	1.0879	0.0000	1.3523
2:3	1.0320	1.0378	-0.0058	1.0320	1.0320	0.0000	1.2430
3:4	1.0038	1.0214	-0.0176	1.0099	1.0099	-0.0061	1.2045
4:5	1.0094	1.0079	0.0015	1.0096	1.0096	-0.0002	1.1927
5:6	1.0191	1.0191	0.0000	1.0093	1.0093	0.0098	1.1813
6:7	1.0011	1.0149	-0.0138	1.0091	1.0091	-0.0080	1.1704
7:8	1.0041	1.0103	-0.0062	1.0088	1.0088	-0.0047	1.1599
8:9	1.0039	1.0042	-0.0003	1.0085	1.0085	-0.0046	1.1498
9:10	1.0232	1.0080	0.0152	1.0082	1.0082	0.0150	1.1401
10:11	1.0137	1.0074	0.0063	1.0079	1.0079	0.0058	1.1308
11:12	1.0075	1.0104	-0.0029	1.0077	1.0077	-0.0002	1.1219
12:13	1.0056	1.0066	-0.0010	1.0074	1.0074	-0.0018	1.1134
13:14	1.0046	1.0091	-0.0045	1.0071	1.0071	-0.0025	1.1052
14:15	1.0064	1.0075	-0.0011	1.0068	1.0068	-0.0004	1.0974
15:16	1.0016	1.0039	-0.0023	1.0065	1.0065	-0.0049	1.0900
16:17	1.0053	1.0106	-0.0053	1.0063	1.0063	-0.0010	1.0829
17:18	1.0068	1.0105	-0.0037	1.0060	1.0060	0.0008	1.0762
18:19	0.9998	1.0039	-0.0041	1.0057	1.0057	-0.0059	1.0698
19:20	1.0003	1.0088	-0.0085	1.0054	1.0054	-0.0051	1.0637
						Sum -0.0140	
20:Ult.		1.0646		1.0580	1.0580		1.0580

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)

Filing Date - November 29, 2012 Checksum:102.928433

FTI - OMG

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-CDE.xlsm]V-C-2 Run Date: 9/30/12 3:52 PM

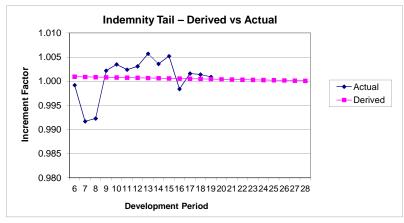


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Coal Mine Compensation Rating Bureau Indemnity Tail - Derived vs Actual

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Development	Age-to-Age	Derived	Accumulated	Model	Accumulated	Derived	Accumulated	Tail	Model	Accumulated
Period	<u>Factor</u>	Factor	Age-to-Age Fac.	Factors	Model Factors	Factor	Derived Factor	Devel. Period	<u>Factors</u>	Model Factors
1	1.5455	1.5455	1.9560	1.5455	XX	XX	XX			
2	1.1527	1.1527	1.2656	1.1527	XX	XX	XX			
3	1.0484	1.0484	1.0979	1.0484	XX	XX	XX			
4	1.0356	1.0356	1.0472	1.0356	XX	XX	XX			
5	1.0001	1.0010	1.0112	1.0010	1.0114	1.0010	1.0114			
6	0.9992	1.0010	1.0111	1.0010	1.0103	1.0010	1.0103			
7	0.9917	1.0009	1.0120	1.0009	1.0093	1.0009	1.0093			
8	0.9923	1.0009	1.0204	1.0009	1.0084	1.0009	1.0084			
9	1.0022	1.0009	1.0283	1.0009	1.0075	1.0009	1.0075			
10	1.0035	1.0008	1.0261	1.0008	1.0066	1.0008	1.0066			
11	1.0024	1.0008	1.0225	1.0008	1.0058	1.0008	1.0058			
12	1.0031	1.0008	1.0201	1.0008	1.0050	1.0008	1.0050			
13	1.0057	1.0007	1.0169	1.0007	1.0042	1.0007	1.0042			
14	1.0036	1.0007	1.0111	1.0007	1.0035	1.0007	1.0035			
15	1.0052	1.0006	1.0075	1.0006		1.0006	1.0028			
16	0.9984	1.0006	1.0023	1.0006		1.0006	1.0022			
17	1.0016	1.0006	1.0039	1.0006		1.0006	1.0016			
18	1.0014	1.0005	1.0023	1.0005		1.0005	1.0010			
19	1.0009	1.0005	1.0009	1.0005	1.0005	1.0005	1.0005			
20		1.0004						20	1.0004	1.0027
21		1.0004						21	1.0004	1.0023
22		1.0004						22	1.0004	1.0019
23		1.0003						23	1.0003	1.0015
24		1.0003						24	1.0003	1.0012
25		1.0003						25	1.0003	1.0009
26		1.0002						26	1.0002	1.0006
27		1.0002						27	1.0002	1.0004
28		1.0001						28	1.0001	1.0002
29		1.0001						29	1.0001	1.0001



Source:

- (1) Development Period: e.g. "1" = 12 months to 24 months
- (2) Exhibit V-D-1 and VI-A-4
- (3) 1 thru 5 Col.(5) 6 thru 19 Col. (7)

20 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	1.0027
PCRB tail factor	1.0031
Selected Tail Factor	1.0029

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

(1)	(2) Age-to-Age	(3)	(4) Cumulative
Span of	Incurred Loss	Span of	Incurred Loss
<u>Maturities</u>	<u>Factors</u>	<u>Maturities</u>	<u>Factors</u>
1 to 2	1.4120	1 to Ult	1.7702
2 to 3	1.1291	2 to Ult	1.2537
3 to 4	1.0434	3 to Ult	1.1103
4 to 5	1.0152	4 to Ult	1.0642
5 to 6	1.0134	5 to Ult	1.0482
6 to 7	1.0123	6 to Ult	1.0344
7 to 8	1.0058	7 to Ult	1.0218
8 to 9	1.0024	8 to Ult	1.0159
9 to 10	1.0030	9 to Ult	1.0135
10 to 11	1.0004	10 to Ult	1.0104
11 to 12	1.0003	11 to Ult	1.0100
12 to 13	1.0010	12 to Ult	1.0097
13 to 14	1.0014	13 to Ult	1.0087
14 to 15	1.0016	14 to Ult	1.0073
15 to 16	1.0008	15 to Ult	1.0057
16 to 17	0.9996	16 to Ult	1.0049
17 to 18	0.9998	17 to Ult	1.0053
18 to 19	1.0022	18 to Ult	1.0055
19 to 20	1.0002	19 to Ult	1.0033
20 to Ult	1.0031	20 to Ult	1.0031

Source:

PCRB Loss Cost Filing effective April 1, 2012 Exhibit 6, page 6.2

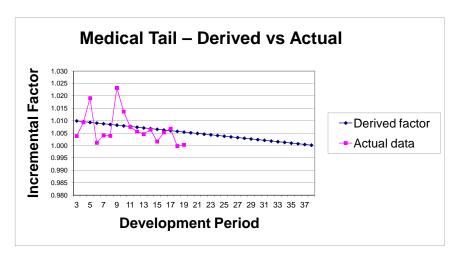


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Coal Mine Compensation Rating Bureau Medical Tail - Derived vs Actual

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Average		Adjusted	Accumulated Adjusted	Derived	Accumulated	Tail	Derived	Accumulation of
Development	Age-toAge	PCRB	Age-to-Age	Age-to-Age	Development	Derived	Development	Development	Derived Subsequent
Period	<u>Factor</u>	<u>Factors</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Period</u>	Factor	<u>Factors</u>
1	1.0879		1.0879	1.2773	1.0879	1.2783	20	1.0051	1.0514
2	1.0320		1.0320	1.1741	1.0320	1.1750	21	1.0049	1.0461
3	1.0038		1.0038	1.1377	1.0099	1.1385	22	1.0046	1.0410
4	1.0094		1.0094	1.1334	1.0096	1.1274	23	1.0043	1.0362
5	1.0191		1.0191	1.1228	1.0093	1.1166	24	1.0040	1.0318
6	1.0011		1.0011	1.1018	1.0091	1.1063	25	1.0038	1.0276
7	1.0041		1.0041	1.1006	1.0088	1.0964	26	1.0035	1.0238
8	1.0039		1.0039	1.0961	1.0085	1.0868	27	1.0032	1.0202
9	1.0232		1.0232	1.0918	1.0082	1.0777	28	1.0029	1.0170
10	1.0137	1.0074	1.0106	1.0671	1.0079	1.0689	29	1.0026	1.0140
11	1.0075	1.0104	1.0090	1.0559	1.0077	1.0605	30	1.0024	1.0113
12	1.0056	1.0066	1.0061	1.0466	1.0074	1.0524	31	1.0021	1.0090
13	1.0046	1.0091	1.0069	1.0402	1.0071	1.0447	32	1.0018	1.0069
14	1.0064	1.0075	1.0070	1.0331	1.0068	1.0373	33	1.0015	1.0050
15	1.0016	1.0039	1.0028	1.0260	1.0065	1.0303	34	1.0013	1.0035
16	1.0053	1.0106	1.0080	1.0232	1.0063	1.0236	35	1.0010	1.0022
17	1.0068	1.0105	1.0087	1.0151	1.0060	1.0172	36	1.0007	1.0013
18	0.9998	1.0039	1.0019	1.0064	1.0057	1.0112	37	1.0004	1.0006
19	1.0003	1.0088	1.0046	1.0046	1.0054	1.0054	38	1.0001	1.0001



CMCRB derived tail factor	1.0514
PCRB tail factor	1.0646
Selected	1.0580

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)	(2) Age-to-Age	(3)	(4) Cumulative
Span of	Incurred Loss	Span of	Incurred Loss
<u>Maturities</u>	<u>Factors</u>	<u>Maturities</u>	<u>Factors</u>
<u>matamios</u>	<u> </u>	<u>iviatanties</u>	<u>ractors</u>
1 to 2	1.0964	1 to Ult.	1.4265
2 to 3	1.0378	2 to Ult.	1.3011
3 to 4	1.0214	3 to Ult.	1.2537
4 to 5	1.0079	4 to Ult.	1.2275
5 to 6	1.0191	5 to Ult.	1.2178
6 to 7	1.0149	6 to Ult.	1.1950
7 to 8	1.0103	7 to Ult.	1.1775
8 to 9	1.0042	8 to Ult.	1.1655
9 to 10	1.0080	9 to Ult.	1.1606
10 to 11	1.0074	10 to Ult.	1.1514
11 to 12	1.0104	11 to Ult.	1.1429
12 to 13	1.0066	12 to Ult.	1.1312
13 to 14	1.0091	13 to Ult.	1.1237
14 to 15	1.0075	14 to Ult.	1.1136
15 to 16	1.0039	15 to Ult.	1.1053
16 to 17	1.0106	16 to Ult.	1.1010
17 to 18	1.0105	17 to Ult.	1.0895
18 to 19	1.0039	18 to Ult.	1.0782
19 to 20	1.0088	19 to Ult.	1.0740
20 to Ult.	1.0646	20 to Ult.	1.0646

Source:

PCRB Loss Cost Filing effective April 1, 2012 Exhibit 6, page 6.14

Coal Mine Compensation Rating Bureau

Summary

Traumatic Loss Trend

Indemnity, Funeral and Medical for All Classes Combined

Trend Factors

Indemnity and Funeral

Annua	al Percentage Change:	-5.1%	Annual		
			Percentage		Trend
Accident Year	Trend Period - Ye	ears	<u>Change</u>	<u>Formula</u>	<u>Factor</u>
2007	7-1-07 to 4-1-2014	6.75	-5.1%	(1-0.051)^6.75	0.7023
2008	7-1-08 to 4-1-2014	5.75	-5.1%	(1-0.051)^ 5.75	0.7401
2009	7-1-09 to 4-1-2014	4.75	-5.1%	(1-0.051)^ 4.75	0.7799
2010	7-1-10 to 4-1-2014	3.75	-5.1%	(1-0.051)^ 3.75	0.8218
2011	7-1-11 to 4-1-2014	2.75	-5.1%	(1-0.051)^ 2.75	0.8659

Medical and Medical Only

Annual Percentage Change: -1.5%

			Annual		
			Percentage		Trend
Accident Year	Trend Period - Ye	ears	Change	<u>Formula</u>	Factor
2007	7-1-07 to 4-1-2014	6.75	-1.5%	(1-0.015)^6.75	0.9030
2008	7-1-08 to 4-1-2014	5.75	-1.5%	(1-0.015)^ 5.75	0.9168
2009	7-1-09 to 4-1-2014	4.75	-1.5%	(1-0.015)^ 4.75	0.9307
2010	7-1-10 to 4-1-2014	3.75	-1.5%	(1-0.015)^ 3.75	0.9449
2011	7-1-11 to 4-1-2014	2.75	-1.5%	(1-0.015)^ 2.75	0.9593

Source: Annual Percentage Change - Exhibit V-K

Filing Date - November 29, 2012

Checksum:20,145.668700

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	0.983	Weight
Total Medical - page 2		1.007 50%
Medical Only - page 3		1.049 10%
Lost Time Medical - page 6		1.032 40%
Weighted Average	0.983	1.021
Selected Severity Trend	0.983	1.021
h Francisco		
b.Frequency Combined Freq. And Wage - page 4	0.908	0.908
Combined Freq. And Wage - page 4	0.900	0.900
Frequency- page 5	0.939	0.939
Wage Inflation Exh. XII-D	1.028	1.028
Combined(Freq./Wage)	0.914	0.914
Average	0.911	0.911
Selected Frequency Trend	0.965	0.965
c. Total(Freq. And Sev. Combined)	0.949	0.985
150 (50 0 0 0 0 0 0 0 0		
Approved Filing(Effective 04-01-2012)	0.955	1.004
Selected Final Trend (Effective 04-01-2013) *	0.949	0.985

Source:

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

Filing Date - November 29, 2012

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

Exhibit V-H Page 1 Summary

	(1)	(2)	(3)	(4)
	Indemnity	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	Losses	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	12,228,895	1.0095	12,345,070	7,445,497
2003	7,459,231	1.0104	7,536,807	7,691,676
2004	7,498,081	1.0113	7,621,224 *	8,771,156
2005	12,178,272	1.0123	12,328,065	9,433,537
2006	5,215,101	1.0133	5,284,462	9,329,600
2007	6,217,757	1.0143	6,059,072 *	10,441,332
2008	9,233,530	1.0504	9,698,900	12,292,773
2009	5,084,862	1.1012	5,599,450	11,320,820
2010	4,704,074	1.2694	5,971,352	12,825,600
2011	3.669.341	1.9619	7.198.880	15.960.727

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

^{*} Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Exhibit V-H Page 2 Summary

	(1)	(2)	(3)	(4)
	Medical	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
Year	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	4,160,518	1.1308	4,704,714	7,445,497
2003	3,080,177	1.1401	3,511,710	7,691,676
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600
2011	4,362,098	1.3523	5,898,865	15,960,727

Sources:

Filing Date - November 29, 2012

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⁽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

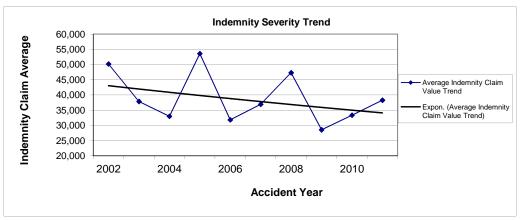
^{*} Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Severity Trend

	(1)	(2)	(3)	(4) Annual
	Ultimate	Claim	Average	Average Loss
<u>Year</u>	Losses	Counts	Loss	Change
2002	12,345,070	246	50,183	
2003	7,536,807	199	37,873	-24.5%
2004	7,621,224 *	231	32,992	-12.9%
2005	12,328,065	230	53,600	62.5%
2006	5,284,462	166	31,834	-40.6%
2007	6,059,072 *	164	36,946	16.1%
2008	9,698,900	205	47,312	28.1%
2009	5,599,450	196	28,569	-39.6%
2010	5,971,352	179	33,360	16.8%
2011	7.198.880	188	38.292	14.8%

Indemnity Severity Trend Factor: Source: Summary Exhibit (V-K) 0.983

Fitted=44176.5181 x e^(-0.0259*(YEAR-2001))



Sources:

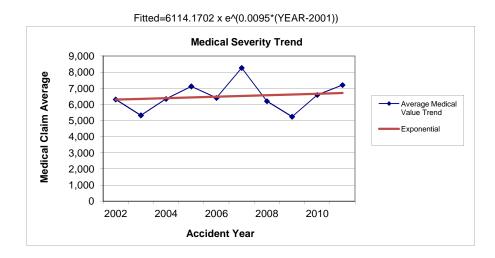
- (1) Exhibit V-H page 1,Column (3)
- (2) Exhibit VI-C-1
- (4) (Current Avg. Loss / Prior Avg. Loss -1.0) x 100

* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Severity Trend

	(1)	(2)	(3)	(4) Annual
	Ultimate	Claim	Average	Average Loss
<u>Year</u>	Losses	<u>Counts</u>	Loss	<u>Change</u>
2002	4,704,714	746	6,307	
2003	3,511,710	660	5,321	-15.6%
2004	4,774,409 *	753	6,341	19.2%
2005	5,044,815	709	7,115	12.2%
2006	3,944,555	616	6,403	-10.0%
2007	5,445,493 *	659	8,263	29.0%
2008	4,537,723	732	6,199	-25.0%
2009	3,483,036	665	5,238	-15.5%
2010	4,866,074	739	6,585	25.7%
2011	5,898,865	819	7,203	9.4%

Medical Severity Trend Factor: Source: Summary Exhibit (V-K) 1.007



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

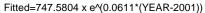
* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

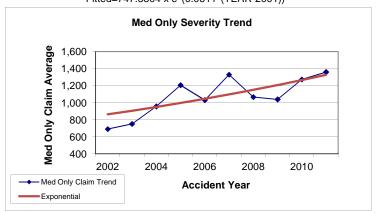
Severity Trend

	(1)	(2)	(3)	(4)
	Ultimate	Ultimate		Annual
	Claim	Incurred	Average	Average Loss
<u>Year</u>	<u>Counts</u>	<u>Losses</u>	Loss	<u>Change</u>
2002	500	345,393	691	
2003	461	346,318	751	8.8%
2004	522	499,182	956	27.3%
2005	479	577,565	1,206	26.1%
2006	450	464,210	1,032	-14.4%
2007	495	657,948	1,329	28.8%
2008	527	561,921	1,066	-19.8%
2009	469	487,309	1,039	-2.6%
2010	560	712,909	1,273	22.5%
2011	631	858,070	1,360	6.8%

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

1.049





Sources:

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

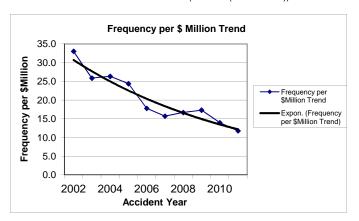
Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

Frequency Trend

	(1) Ultimate	(2) Loss	(3)	(4) Annual
	Claim	Cost	Frequency	Average Loss
<u>Year</u>	<u>Counts</u>	<u>Premium</u>	per(\$M)	<u>Change</u>
2002	246	7,445,497	33.0	
2003	199	7,691,676	25.9	-21.7%
2004	231	8,771,156	26.3	1.8%
2005	230	9,433,537	24.4	-7.4%
2006	166	9,329,600	17.8	-27.0%
2007	164	10,441,332	15.7	-11.7%
2008	205	12,292,773	16.7	6.2%
2009	196	11,320,820	17.3	3.8%
2010	179	12,825,600	14.0	-19.4%
2011	188	15,960,727	11.8	-15.6%

Frequency per \$Million Trend: Source: Summary Exhibit (V-K) 0.908

Fitted=34.0258 x e^(-0.1028*(YEAR-2001))



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'

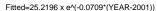
Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

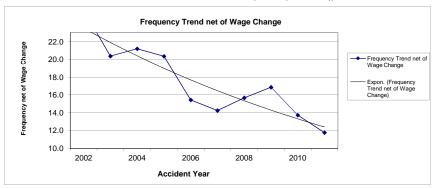
Frequency Trend Net of Wage Trend

	(1) Loss	(2) Statewide	(3) On	(4) Loss Cost	(5)	(6) Adjusted	(7) Annual
	Cost	Average	2011	Premium	Claim	Frequency	Frequency
<u>Year</u>	<u>Premium</u>	Weekly Wage	Level	on 2011 Level	Count	per(\$M)	<u>Change</u>
2002	7,445,497	662	1.296	9,649,904	246	25.5	
2003	7,691,676	675	1.271	9,776,975	199	20.4	-20.2%
2004	8,771,156	690	1.243	10,906,742	231	21.2	4.1%
2005	9,433,537	716	1.198	11,304,434	230	20.3	-3.9%
2006	9,329,600	745	1.152	10,744,694	166	15.4	-24.1%
2007	10,441,332	779	1.101	11,500,209	164	14.3	-7.7%
2008	12,292,773	807	1.063	13,069,640	205	15.7	10.0%
2009	11,320,820	836	1.026	11,618,736	196	16.9	7.5%
2010	12,825,600	845	1.015	13,022,917	179	13.7	-18.5%
2011	15,960,727	858	1.000	15,960,727	188	11.8	-14.3%

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

0.939





Soures:

- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2011 is 1.000. Values for other years divided into 2011 value to determine factor
- (4) (1) x (3)
- (5)
- Exhibit VI-C-1 (5) / (4) * 1,000,000 (Current Freq./Prior Freq.-1.0)x100

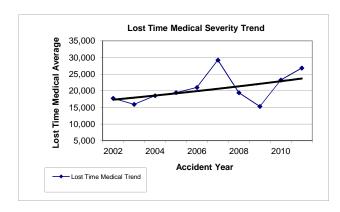
Filing Date - November 29, 2012

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

	(1)	(2)	(3)	(4)	(5)	(6)
		Med. Only				
	Ultimate	Ultimate	Ult. Med. On			Annual
	Medical Losses	Incurred	Lost Time	Claim	Average	Average Loss
<u>Year</u>	<u>Incurred</u>	Losses	<u>Claims</u>	Counts	Loss	Change
2002	4,704,714	345,393	4,359,321	246	17,721	
2003	3,511,710	346,318	3,165,392	199	15,906	-10.2%
2004	4,774,409 *	499,182	4,275,227	231	18,507	16.4%
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%
2007	5,445,493 *	657,948	4,787,545	164	29,192	39.2%
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%
2010	4,866,074	712,909	4,153,165	179	23,202	51.8%
2011	5,898,865	858,070	5,040,795	188	26,813	15.6%

Lost Time Medical Trend Source: Summary Exhibit (V-K) 1.032

Fitted=16700.8418 x e^(0.0348*(YEAR-2001))



Source:

- (1) Exh.V-H,Page 2
- (2) Exh. VI-C-3
- (3) (1)-(2)
- (4) Exh. VI-C-1
- (5)
- (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. 1 & 2.

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

			Loss	
	Reported	Percent	Development	Developed
	Incurred	Distribution	<u>Factor</u>	Losses
Indemnity	505,991	44.0%	1.0113	511,709
Medical _	643,730	<u>56.0%</u>	1.1498	740,161
Total	1.149.721	100.0%		1.251.870

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

		7,498,081		
Total Alpha	(1) <u>Incurred</u> 7,498,081 <u>505,991</u> Tota	(2) <u>LDF</u> 1.0113 1.0113 Il excl. Alpha =	(3) = (1)x(2) 7,582,809	
	Maximum <u>Claim Size</u> 1,250,000	% Indemnity 44.0%	Limited Indemnity 550,124	
		Tota	al indemnity including limited Alpha	7,621,224
		Total Report	ed Medical(2004) =	4,187,418
Total Alpha	(1) <u>Incurred</u> 4,187,418 <u>643,730</u> Total excl.	(2) <u>LDF</u> 1.1498 1.1498 Alpha =	(3) = (1)x(2) 4,814,693 $\frac{740,161}{4,074,532}$	
	Maximum <u>Claim Size</u> 1,250,000	% <u>Medical</u> 56.0%	Limited <u>Medical</u> 699,876	
		To	otal medical including limited Alpha	4,774,409

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

			Loss	
	Reported	Percent	Development	Developed
	Incurred	Distribution	<u>Factor</u>	Losses
Indemnity	484,389	19.5%	1.0143	491,316
Medical	2,000,000	<u>80.5%</u>	1.1813	2,362,600
Total	2,484,389	100.0%		2,853,916

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

	(1) Incurred	(2) <u>LDF</u>	(3) = (1)x(2)
Total	6,217,757	1.0143	6,306,671
Reading Anthracite	484,389	1.0143	<u>491,316</u>
	Total excl. Readir	ng Anthracite=	5,815,355

Maximum	%	Limited
Claim Size	<u>Indemnity</u>	<u>Indemnity</u>
1,250,000	19.5%	243,716

Total indemnity including limited Reading 6,059,072

Total Reported Medical (2007) = 5,757,902

Total Reported Indemnity (2007) = 6,217,757

	(1)	(2)	(3)
	Incurred	<u>LDF</u>	= (1)x(2)
Total	5,757,902	1.1813	6,801,810
Reading Anthracite	2,000,000	1.1813	2,362,600
	Total excl. Readir	ng Anthracite=	4,439,210

Maximum	%	Limited
Claim Size	<u>Medical</u>	<u>Medical</u>
1,250,000	80.5%	1,006,284

Total medical including

limited Reading 5,445,493

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	97.2%	99.4%	100.2%	99.2%	98.0%	98.6%	98.8%	Severity
	MA	Indm	97.3%	96.5%	96.7%	100.6%	97.4%	98.0%	97.7%	Severity
									98.3%	Average
V-I-2	Trad	Med	101.2%	102.5%	100.7%	103.4%	101.8%	99.4%	101.5%	Severity
	MA	Med	100.8%	100.2%	99.1%	101.7%	99.2%	97.6%	99.8%	Severity
										Average
V-I-3	Trad	Med	107.1%	106.4%	104.1%	107.2%	106.3%	103.5%	105.8%	Severity
	MA	Med	106.3%	103.9%	102.8%	105.9%	103.0%	101.4%		Severity
										Average
V-I-4	Trad	Frequency	89.7%	90.7%	89.8%	90.6%	91.4%	90.5%	90.5%	Frequency
	MA	Frequency	90.7%	90.8%	91.1%	91.2%	91.1%	91.5%	91.1%	Frequency
									90.8%	Average
V-I-5	Trad	Frequency	92.5%	93.6%	92.7%	93.6%	94.5%	93.7%	93.4%	Frequency
	MA	Frequency	93.7%	93.9%	94.3%	94.4%	94.4%	94.9%	94.3%	Frequency
									93.9%	Average
V-I-6	Trad	Med	104.1%	105.2%	104.0%	105.9%	104.0%	102.1%	104.2%	Severity
	MA	Med	103.3%	103.3%	102.1%	103.3%	101.5%	99.6%	102.2%	Severity
									103.2%	Average
			A	verage Frequ	ency Indication	<u>n</u>				
	Trad	Trad Freq	89.9%	90.9%	90.0%	90.9%	91.7%	90.8%	90.7%	
	MA	MA Freq	90.9%	91.1%	91.5%	91.5%	91.4%	91.9%	91.4%	
									91.1%	

Indicated Frequency from "Exh. V-K Supplemental" analysis* 96.5% = 1 - 3.5%

	Selected Frequency Increase/Decrease		96.5% *
	Indemnity	Medical	
Selected Freq Factor	96.5%	96.5%	
Selected Sev. Factor	<u>98.3%</u>	<u>102.1%</u> **	
Composite Trend Factor	94.9%	98.5%	* Selected Frequency based on indications of last 5 years (Exh. V-K Supplemental) and review of changes in mining techniques.
Loss Ratio Trend Factor			
Weighted (100% - 0%) Trend Factor			** 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%,10%,& 40%.
Approved 4-01-12	95.5%	100.4%	
Selected 4-01-13	94.9%	98.5%	

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

Supplemental

	(1)	(2)
		Change
		from Prior
<u>Year</u>	<u>Actual</u>	<u>Year</u>
2006	17.8	
2007	15.7	0.882
2008	16.7	1.064
2009	17.3	1.036
2010	14.0	0.809
2011	11.8	0.843
Average Period to Period Change		
Geometric Avg. 2006 to 2009	-0.95% (A)	
Geometric Avg. 2006 to 2010	-5.83% (B)	
Geometric Avg. 2006 to 2011	-7.89%	
Regression 2006 to 2010	-3.76% (C)	
Regression 2006 to 2011	-6.53%	
Average((A),(B) and (C))	-3.51%	Selected: -3.50%
Average((A),(b) and (C))	-3.31/0	Jelected. *3.30 /6

The Frequency data from the period 2006 to 2011 appears to be much lower than that of the previous years. The data from the most recent period also seems to be very stable with the exception of the 2011 point. The mean of the average period to period changes displayed above is about -4.99%. This would be even lower were it not for the latest data point which is, at this point, immature. Also, the latest data point is influenced by a surge of premium in the latest year. The implications of this are not clear at this point. Thus the choice of trend has been chosen to be -3.50%.

Sources:

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

Exhibit V-H

Page 1 Estimates 01 & 02

Earliest Year: 2002

	(1)	(2)	(3)	(4)
	Indemnity	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	12,228,895	1.0095	12,345,070	7,445,497
2003	7,459,231	1.0104	7,536,807	7,691,676
2004	7,498,081	1.0113	7,621,224 *	8,771,156
2005	12,178,272	1.0123	12,328,065	9,433,537
2006	5,215,101	1.0133	5,284,462	9,329,600
2007	6,217,757	1.0143	6,059,072 *	10,441,332
2008	9,233,530	1.0504	9,698,900	12,292,773
2009	5,084,862	1.1012	5,599,450	11,320,820
2010	4,704,074	1.2694	5,971,352	12,825,600
2011	3,669,341	1.9619	7,198,880	15,960,727

Sources:

Filing Date - November 29, 2012

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Checksum:258,665,218.961734

⁽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

^{*} Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Exhibit V-H

Page 2 Estimates 01 & 02

Earliest Year: 2002

	(1)	(2)	(3)	(4)
	Medical	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	Losses	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	4,160,518	1.1308	4,704,714	7,445,497
2003	3,080,177	1.1401	3,511,710	7,691,676
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600
2011	4,362,098	1.3523	5,898,865	15,960,727

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Filing Date - November 29, 2012 Checksum:191,622,963.221166

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⁽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

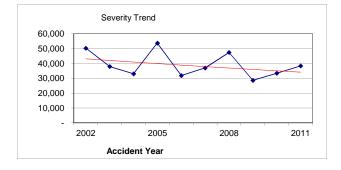
Exhibit V-I Page 1

Estimates 01 & 02 Earliest Year: 2002

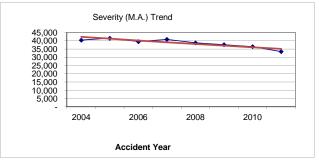
Severity Trend

	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
Year	Losses	Counts	Loss	Change	<u>Average</u>	<u>Change</u>
2002	12,345,070	246	50,183			
2003	7,536,807	199	37,873	-24.5%		
2004	7,621,224 *	231	32,992	-12.9%	40,350	
2005	12,328,065	230	53,600	62.5%	41,489	2.8%
2006	5,284,462	166	31,834	-40.6%	39,476	-4.9%
2007	6,059,072 *	164	36,946	16.1%	40,793	3.3%
2008	9,698,900	205	47,312	28.1%	38,697	-5.1%
2009	5,599,450	196	28,569	-39.6%	37,609	-2.8%
2010	5,971,352	179	33,360	16.8%	36,413	-3.2%
2011	7,198,880	188	38,292	14.8%	33,407	-8.3%
			Geometric Average:	-3.0%		-2.7%
			Regression Indication: Selected:			-2.7%

Fitted=44176.5186 x e^(-0.0259*(YEAR-2002))



Fitted=42344.0301 x e^(-0.0270*(YEAR-2004.0))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Estimates 01 & 02 Earliest Year: 2002

Severity Trend

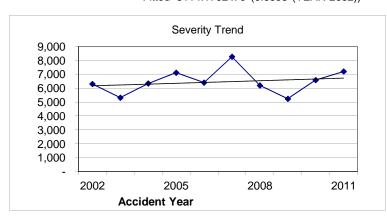
	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Losses	<u>Counts</u>	Loss	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002	4,704,714	746	6,307			
2003	3,511,710	660	5,321	-15.6%		
2004	4,774,409	753	6,341	19.2%	5,989	
2005	5,044,815	709	7,115	12.2%	6,259	4.5%
2006	3,944,555	616	6,403	-10.0%	6,620	5.8%
2007	5,445,493	659	8,263	29.0%	7,261	9.7%
2008	4,537,723	732	6,199	-25.0%	6,955	-4.2%
2009	3,483,036	665	5,238	-15.5%	6,567	-5.6%
2010	4,866,074	739	6,585	25.7%	6,007	-8.5%
2011	5,898,865	819	7,203	9.4%	6,342	5.6%

Geometric Average: 1.5% 0.8%

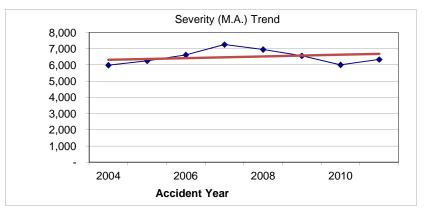
Regression Indication: 1.0%

Selected: 1.2% 0.8%

Fitted=6114.1702 x e^(0.0095*(YEAR-2002))



Fitted=6316.7861 x e^(0.0082*(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

Traumatic Loss Trend Medical Only Losses for All Classes Combined

Exhibit V-I Page 3 Estimates 01 & 02

Earliest Year: 2002

Severity Trend

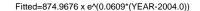
	(1) Ultimate	(2) Ultimate	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Claim	Incurred	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Counts	Losses	Loss	Change	Average	Change
2002	500	345,393	691			
2003	461	346,318	751	8.8%		
2004	522	499,182	956	27.3%	799	
2005	479	577,565	1,206	26.1%	971	21.5%
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	657,948	1,329	28.8%	1,189	11.7%
2008	527	561,921	1,066	-19.8%	1,142	-3.9%
2009	469	487,309	1,039	-2.6%	1,145	0.2%
2010	560	712,909	1,273	22.5%	1,126	-1.6%
2011	631	858,070	1,360	6.8%	1,224	8.7%

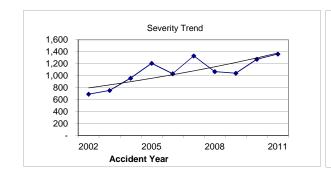
Geometric Average: 7.8% 6.3%

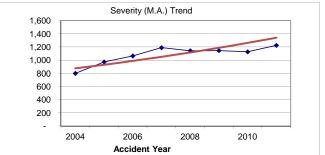
Regression Indication: 6.3%

Selected: 7.1% 6.3%

Fitted=747.5804 x e^(0.0611*(YEAR-2002))







Sources:

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

Exhibit V-I Page 4 Estimates 01 & 02 Earliest Year: 2002

-9.3%

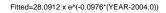
Frequency Trend

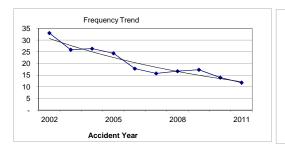
	(1)	(2)	(3)	(4)	(5)	(6)
	Ultimate	Loss		Annual	3-Year	Annual
	Claim	Cost	Frequency	Average Loss	Moving	Mov. Avg.
Year	Counts	Premium	per(\$M)	<u>Change</u>	Average	Change
2002	246	7,445,497	33.0			
2003	199	7,691,676	25.9	-21.7%		
2004	231	8,771,156	26.3	1.8%	28.4	
2005	230	9,433,537	24.4	-7.4%	25.5	-10.2%
2006	166	9,329,600	17.8	-27.0%	22.8	-10.5%
2007	164	10,441,332	15.7	-11.7%	19.3	-15.5%
2008	205	12,292,773	16.7	6.2%	16.7	-13.3%
2009	196	11,320,820	17.3	3.8%	16.6	-1.0%
2010	179	12,825,600	14.0	-19.4%	16.0	-3.5%
2011	188	15.960.727	11.8	-15.6%	14.4	-10.2%

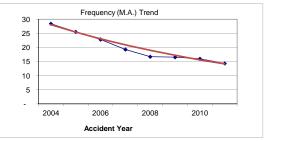
Geometric Average: -10.8% -9.3%

Regression Indication: -9.8% Selected: -10.3%

Fitted=34.0258 x e^(-0.1028*(YEAR-2002))







Sources:

- (1) Exhibit V-I-1 Col. 2 (2) Exhibit X-B

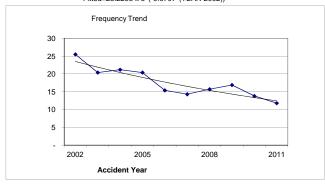
- (3) (1) / (2) x 1,000,000 (4) (Current Freq. / Prior Freq. -1.0) x 100'

Exhibit V-I Page 5 Estimates 01 & 02 Earliest Year: 2002

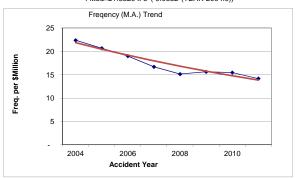
Frequency Trend Net of Wage Trend

	(1) Loss	(2) Statewide	(3) On	(4) Loss Cost	(5)	(6) Adjusted	(7) Annual	(8) 3-Year	(9) Annual
	Cost	Average	2011	Premium	Claim	Frequency	Frequency	Moving	Mov. Avg.
Year	<u>Premium</u>	Weekly Wage	Level	on 2011 Level	Count	per(\$M)	<u>Change</u>	Average	<u>Change</u>
2002	7,445,497	662	1.296	9,649,364	246	25.5			
2003	7,691,676	675	1.271	9,776,120	199	20.4	-20.0%		
2004	8,771,156	690	1.243	10,902,547	231	21.2	3.9%	22.4	
2005	9,433,537	716	1.198	11,301,377	230	20.4	-3.8%	20.7	-7.6%
2006	9,329,600	745	1.152	10,747,699	166	15.4	-24.5%	19.0	-8.1%
2007	10,441,332	779	1.101	11,495,907	164	14.3	-7.1%	16.7	-12.1%
2008	12,292,773	807	1.063	13,067,218	205	15.7	9.8%	15.1	-9.4%
2009	11,320,820	836	1.026	11,615,161	196	16.9	7.6%	15.6	3.3%
2010	12,825,600	845	1.015	13,017,984	179	13.8	-18.3%	15.5	-1.1%
2011	15,960,727	858	1.000	15,960,727	188	11.8	-14.5%	14.2	-8.4%
						Geometric Average:	-8.2%		-6.3%
						Regression Indication Selected			-6.3%

Fitted=25.2298 x e^(-0.0707*(YEAR-2002))



Selected: -7.5% Fitted=21.8529 x e^(-0.0652*(YEAR-2004.0))



Sources:

- (1) Exhibit X-B
- (2) Exhibit XILD
- (3) 2011 is 1.000. Values for other years divided into 2011 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

Exhibit V-I Page 6 Estimates 01 & 02 Earliest Year: 2002

> Annual Mov. Avg.

Change

3.3% 9.4% 18.1%

0.0% -8.2%

-9.4%

12.8%

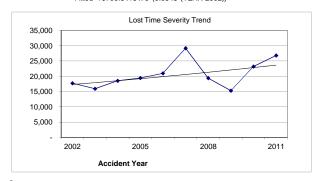
3.3%

	(1)	(2)	(3)	(4)	(5)	(6)	(8)
	Ultimate	Med. Only Ultimate	Ult. Med. On			Annual	3-Year
	Medical Losses	Incurred	Lost Time	Claim	Average	Average Loss	Moving
Year	Incurred	Losses	Claims	Counts	Loss	Change	Average
2002	4.704.714	345,393	4,359,321	246	17.721	Change	Average
2002	3.511.710	346.318	3.165.392	199	15.906	-10.2%	
2004	4.774.409	499.182	4,275,227	231	18.507	16.4%	17.378
2005	5.044.815	577.565	4.467.250	230	19.423	4.9%	17,946
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%	19,632
2007	5,445,493	657,948	4,787,545	164	29,192	39.2%	23,194
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%	23,184
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%	21,290
2010	4,866,074	712,909	4,153,165	179	23,202	51.8%	19,294
2011	5,898,865	858,070	5,040,795	188	26,813	15.6%	21,766

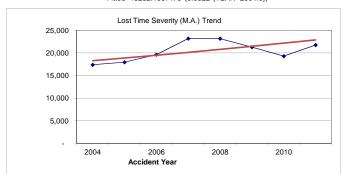
Geometric Average: 4.7% 3.3%

Regression Indication: 3.5% Selected: 4.1%

Fitted=16700.8418 x e^(0.0348*(YEAR-2002))



Fitted=18282.1067 x e^(0.0322*(YEAR--2004.0))



Source:

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

Exhibit V-H

Page 1 Estimates 03 & 04

Earliest Year: 2003

	(1)	(2)	(3)	(4)
	Indemnity	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
Year	Losses	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	12,228,895	1.0095	12,345,070	7,445,497
2003	7,459,231	1.0104	7,536,807	7,691,676
2004	7,498,081	1.0113	7,621,224 *	8,771,156
2005	12,178,272	1.0123	12,328,065	9,433,537
2006	5,215,101	1.0133	5,284,462	9,329,600
2007	6,217,757	1.0143	6,059,072 *	10,441,332
2008	9,233,530	1.0504	9,698,900	12,292,773
2009	5,084,862	1.1012	5,599,450	11,320,820
2010	4,704,074	1.2694	5,971,352	12,825,600
2011	3,669,341	1.9619	7,198,880	15,960,727

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

^{*} Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Exhibit V-H

Page 2 Estimates 03 & 04

Earliest Year: 2003

	(1)	(2)	(3)	(4)
	Medical	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	4,160,518	1.1308	4,704,714	7,445,497
2003	3,080,177	1.1401	3,511,710	7,691,676
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600
2011	4,362,098	1.3523	5,898,865	15,960,727

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Filing Date - November 29, 2012

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Checksum:191,622,963.221166

⁽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

Exhibit V-I

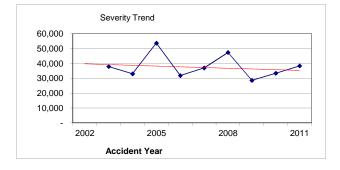
Page 1 Estimates 03 & 04

Earliest Year: 2003

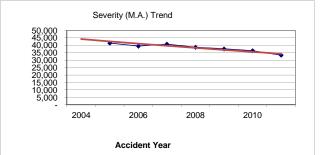
Severity Trend

	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Losses	Counts	Loss	<u>Change</u>	<u>Average</u>	Change
2002	12,345,070	246	50,183			
2003	7,536,807	199	37,873			
2004	7,621,224 *	231	32,992	-12.9%		
2005	12,328,065	230	53,600	62.5%	41,489	
2006	5,284,462	166	31,834	-40.6%	39,476	-4.9%
2007	6,059,072 *	164	36,946	16.1%	40,793	3.3%
2008	9,698,900	205	47,312	28.1%	38,697	-5.1%
2009	5,599,450	196	28,569	-39.6%	37,609	-2.8%
2010	5,971,352	179	33,360	16.8%	36,413	-3.2%
2011	7,198,880	188	38,292	14.8%	33,407	-8.3%
			Geometric Average:	0.1%		-3.5%
			Regression Indication:	-1.3%		
			Selected:	-0.6%		-3.5%

Fitted=40224.5921 x e^(-0.0131*(YEAR-2002))



Fitted=42647.6991 x e^(-0.0361*(YEAR-2005.0))



^{*} Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Estimates 03 & 04
Earliest Year: 2003

Severity Trend

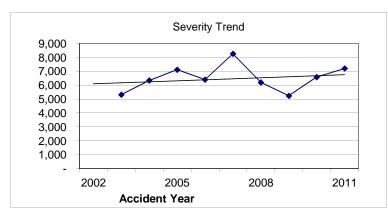
	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Losses	<u>Counts</u>	Loss	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002	4,704,714	746	6,307			
2003	3,511,710	660	5,321			
2004	4,774,409	753	6,341	19.2%		
2005	5,044,815	709	7,115	12.2%	6,259	
2006	3,944,555	616	6,403	-10.0%	6,620	5.8%
2007	5,445,493	659	8,263	29.0%	7,261	9.7%
2008	4,537,723	732	6,199	-25.0%	6,955	-4.2%
2009	3,483,036	665	5,238	-15.5%	6,567	-5.6%
2010	4,866,074	739	6,585	25.7%	6,007	-8.5%
2011	5,898,865	819	7,203	9.4%	6,342	5.6%

Geometric Average: 3.9% 0.2%

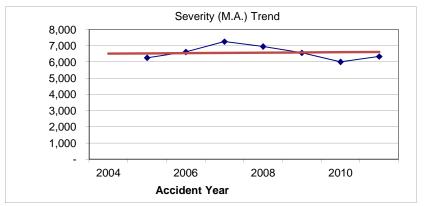
Regression Indication: 1.1%

Selected: 2.5% 0.2%

Fitted=6034.5467 x e^(0.0113*(YEAR-2002))



Fitted=6529.8633 x e^(0.0022*(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

Traumatic Loss Trend Medical Only Losses for All Classes Combined

Exhibit V-I Page 3 Estimates 03 & 04 Earliest Year: 2003

Severity Trend

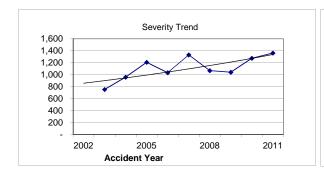
	(1) Ultimate	(2) Ultimate	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Claim	Incurred	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	<u>Counts</u>	Losses	Loss	Change	Average	Change
2002	500	345,393	691			
2003	461	346,318	751			
2004	522	499,182	956	27.3%		
2005	479	577,565	1,206	26.1%	971	
2006	450	464,210	1,032	-14.4%	1,065	9.6%
2007	495	657,948	1,329	28.8%	1,189	11.7%
2008	527	561,921	1,066	-19.8%	1,142	-3.9%
2009	469	487,309	1,039	-2.6%	1,145	0.2%
2010	560	712,909	1,273	22.5%	1,126	-1.6%
2011	631	858,070	1,360	6.8%	1,224	8.7%
			Geometric Average:	7.7%		3.9%

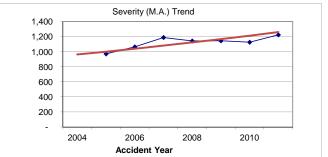
Regression Indication:

Selected:

Fitted=814.4295 x e^(0.0495*(YEAR-2002))

Fitted=1000.3815 x e^(0.0386*(YEAR-2005.0))





5.1%

6.4%

Sources:

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

3.9%

Exhibit V-I Page 4 Estimates 03 & 04 Earliest Year: 2003

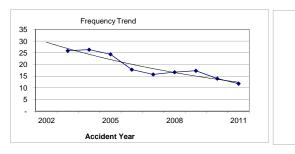
Frequency Trend

	(1)	(2)	(3)	(4)	(5)	(6)
	Ultimate	Loss		Annual	3-Year	Annual
	Claim	Cost	Frequency	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Counts	Premium	per(\$M)	<u>Change</u>	<u>Average</u>	Change
2002	246	7,445,497	33.0			
2003	199	7,691,676	25.9			
2004	231	8,771,156	26.3	1.8%		
2005	230	9,433,537	24.4	-7.4%	25.5	
2006	166	9,329,600	17.8	-27.0%	22.8	-10.5%
2007	164	10,441,332	15.7	-11.7%	19.3	-15.5%
2008	205	12,292,773	16.7	6.2%	16.7	-13.3%
2009	196	11,320,820	17.3	3.8%	16.6	-1.0%
2010	179	12,825,600	14.0	-19.4%	16.0	-3.5%
2011	188	15.960.727	11.8	-15.6%	14.4	-10.2%

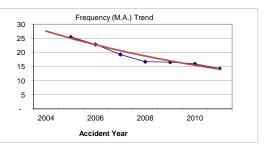
Geometric Average: -9.4% -9.2%

Regression Indication: -9.2% Selected: -9.3% -9.2%

Fitted=32.5329 x e^(-0.0967*(YEAR-2002))



Fitted=25.0157 x e^(-0.0960*(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'

Filing Date - November 29, 2012

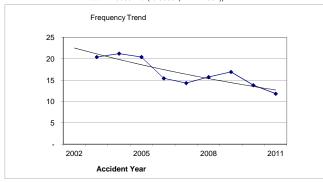
Checksum:105,535,119.442092

Exhibit V-I Page 5 Estimates 03 & 04 Earliest Year: 2003

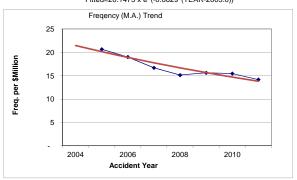
Frequency Trend Net of Wage Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Loss	Statewide	On	Loss Cost		Adjusted	Annual	3-Year	Annual
	Cost	Average	2011	Premium	Claim	Frequency	Frequency	Moving	Mov. Avg.
<u>Year</u>	Premium	Weekly Wage	Level	on 2011 Level	Count	per(\$M)	Change	<u>Average</u>	Change
2002	7,445,497	662	1.296	9,649,364	246	25.5			
2003	7,691,676	675	1.271	9,776,120	199	20.4			
2004	8,771,156	690	1.243	10,902,547	231	21.2	3.9%		
2005	9,433,537	716	1.198	11,301,377	230	20.4	-3.8%	20.7	
2006	9,329,600	745	1.152	10,747,699	166	15.4	-24.5%	19.0	-8.1%
2007	10,441,332	779	1.101	11,495,907	164	14.3	-7.1%	16.7	-12.1%
2008	12,292,773	807	1.063	13,067,218	205	15.7	9.8%	15.1	-9.4%
2009	11,320,820	836	1.026	11,615,161	196	16.9	7.6%	15.6	3.3%
2010	12,825,600	845	1.015	13,017,984	179	13.8	-18.3%	15.5	-1.1%
2011	15,960,727	858	1.000	15,960,727	188	11.8	-14.5%	14.2	-8.4%
						Geometric Average:	-6.6%		-6.1%
						Regression Indication Selected			-6.1%

Fitted=24.0063 x e^(-0.0639*(YEAR-2002))



Fitted=20.1475 x e^(-0.0629*(YEAR-2005.0))



Sources:

- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2011 is 1.000. Values for other years divided into 2011 value to determine factor
- 1) (1)x(3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- 7) (Current Freq./Prior Freq.-1.0)x100

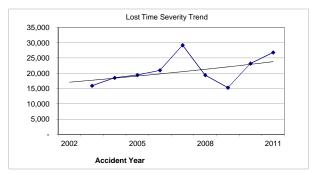
Traumatic Loss Trend Medical (excl. Medical Only Losses) for All Classes Combined

Exhibit V-I Page 6 Estimates 03 & 04 Earliest Year: 2003

3.3%

	(1)	(2) Med. Only	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate	Ultimate	Ult. Med. On			Annual	3-Year	Annual
	Medical Losses	Incurred	Lost Time	Claim	Average	Average Loss	Moving	Mov. Avg.
Year	Incurred	Losses	<u>Claims</u>	Counts	Loss	Change	Average	Change
2002	4,704,714	345,393	4,359,321	246	17,721			
2003	3,511,710	346,318	3,165,392	199	15,906			
2004	4,774,409	499,182	4,275,227	231	18,507	16.4%		
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%	17,946	
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%	19,632	9.4%
2007	5,445,493	657,948	4,787,545	164	29,192	39.2%	23,194	18.1%
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%	23,184	0.0%
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%	21,290	-8.2%
2010	4,866,074	712,909	4,153,165	179	23,202	51.8%	19,294	-9.4%
2011	5,898,865	858,070	5,040,795	188	26,813	15.6%	21,766	12.8%
					Geometric Average:	6.7%		3.3%

Fitted=16452.7057 x e^(0.0368*(YEAR-2002))



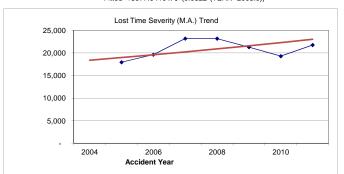
Fitted=18977.9410 x e^(0.0322*(YEAR--2005.0))

3.8%

5.2%

Regression Indication:

Selected:



Source:

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

Exhibit V-H

Page 1 Estimates 05 & 06

Earliest Year: 2004

	(1)	(2)	(3)	(4)
	Indemnity	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	12,228,895	1.0095	12,345,070	7,445,497
2003	7,459,231	1.0104	7,536,807	7,691,676
2004	7,498,081	1.0113	7,621,224 *	8,771,156
2005	12,178,272	1.0123	12,328,065	9,433,537
2006	5,215,101	1.0133	5,284,462	9,329,600
2007	6,217,757	1.0143	6,059,072 *	10,441,332
2008	9,233,530	1.0504	9,698,900	12,292,773
2009	5,084,862	1.1012	5,599,450	11,320,820
2010	4,704,074	1.2694	5,971,352	12,825,600
2011	3,669,341	1.9619	7,198,880	15,960,727

Sources:

Filing Date - November 29, 2012

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Checksum:258,665,218.961734

⁽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

^{*} Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Exhibit V-H

Page 2 Estimates 05 & 06

Earliest Year: 2004

	(1)	(2)	(3)	(4)
	Medical	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	4,160,518	1.1308	4,704,714	7,445,497
2003	3,080,177	1.1401	3,511,710	7,691,676
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600
2011	4,362,098	1.3523	5,898,865	15,960,727

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Filing Date - November 29, 2012 Checksum:191,622,963.221166

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⁽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

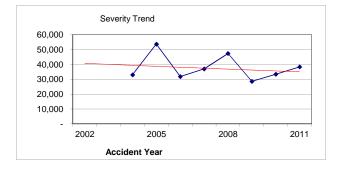
Exhibit V-I Page 1

Estimates 05 & 06 Earliest Year: 2004

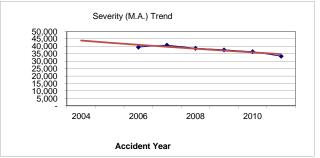
Severity Trend

	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
Year	<u>Losses</u>	Counts	Loss	Change	<u>Average</u>	Change
2002	12,345,070	246	50,183			
2003	7,536,807	199	37,873			
2004	7,621,224 *	231	32,992			
2005	12,328,065	230	53,600	62.5%		
2006	5,284,462	166	31,834	-40.6%	39,476	
2007	6,059,072 *	164	36,946	16.1%	40,793	3.3%
2008	9,698,900	205	47,312	28.1%	38,697	-5.1%
2009	5,599,450	196	28,569	-39.6%	37,609	-2.8%
2010	5,971,352	179	33,360	16.8%	36,413	-3.2%
2011	7,198,880	188	38,292	14.8%	33,407	-8.3%
			Geometric Average:	2.2%		-3.3%
			Regression Indication Selected			-3.3%

Fitted=41365.8547 x e^(-0.0167*(YEAR-2002))



Fitted=41016.8533 x e^(-0.0334*(YEAR-2006.0))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Estimates 05 & 06 Earliest Year: 2004

Severity Trend

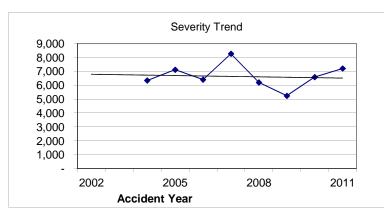
	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Losses	<u>Counts</u>	Loss	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002	4,704,714	746	6,307			
2003	3,511,710	660	5,321			
2004	4,774,409	753	6,341			
2005	5,044,815	709	7,115	12.2%		
2006	3,944,555	616	6,403	-10.0%	6,620	
2007	5,445,493	659	8,263	29.0%	7,261	9.7%
2008	4,537,723	732	6,199	-25.0%	6,955	-4.2%
2009	3,483,036	665	5,238	-15.5%	6,567	-5.6%
2010	4,866,074	739	6,585	25.7%	6,007	-8.5%
2011	5,898,865	819	7,203	9.4%	6,342	5.6%

Geometric Average: 1.8% -0.9%

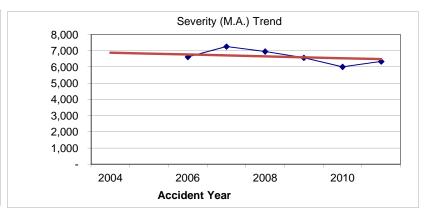
Regression Indication: -0.5%

Selected: 0.7% -0.9%

Fitted=6817.5912 x e^(-0.0046*(YEAR-2002))



Fitted=6768.9570 x e^(-0.0086*(YEAR-2006.0))



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

Exhibit V-I Page 3 Estimates 05 & 06

Earliest Year: 2004

Severity Trend

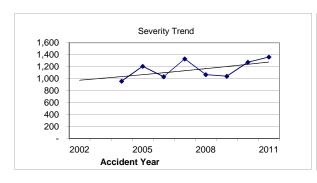
	(1) Ultimate	(2) Ultimate	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Claim	Incurred	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	<u>Counts</u>	Losses	Loss	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002	500	345,393	691			
2003	461	346,318	751			
2004	522	499,182	956			
2005	479	577,565	1,206	26.1%		
2006	450	464,210	1,032	-14.4%	1,065	
2007	495	657,948	1,329	28.8%	1,189	11.7%
2008	527	561,921	1,066	-19.8%	1,142	-3.9%
2009	469	487,309	1,039	-2.6%	1,145	0.2%
2010	560	712,909	1,273	22.5%	1,126	-1.6%
2011	631	858,070	1,360	6.8%	1,224	8.7%

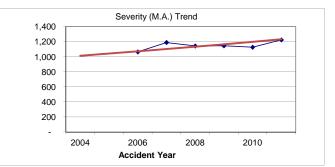
Geometric Average: 5.2% 2.8%

Regression Indication: 3.1% Selected: 4.1%

Fitted=1071.0373 x e^(0.0279*(YEAR-2006.0))







Sources:

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

2.8%

Exhibit V-I Page 4 Estimates 05 & 06 Earliest Year: 2004

-8.9%

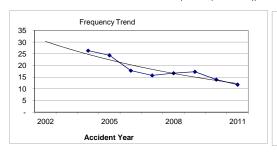
Frequency Trend

	(1)	(2)	(3)	(4)	(5)	(6)
	Ultimate	Loss		Annual	3-Year	Annual
	Claim	Cost	Frequency	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Counts	Premium	per(\$M)	Change	Average	Change
2002	246	7,445,497	33.0			
2003	199	7,691,676	25.9			
2004	231	8,771,156	26.3			
2005	230	9,433,537	24.4	-7.4%		
2006	166	9,329,600	17.8	-27.0%	22.8	
2007	164	10,441,332	15.7	-11.7%	19.3	-15.5%
2008	205	12,292,773	16.7	6.2%	16.7	-13.3%
2009	196	11,320,820	17.3	3.8%	16.6	-1.0%
2010	179	12,825,600	14.0	-19.4%	16.0	-3.5%
2011	188	15,960,727	11.8	-15.6%	14.4	-10.2%

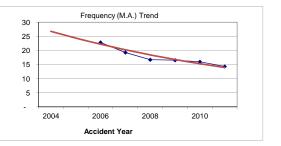
Geometric Average: -10.9% -8.9%

Regression Indication: -9.6% Selected: -10.2%

Fitted=33.5007 x e^(-0.1005*(YEAR-2002))



Fitted=22.2351 x e^(-0.0929*(YEAR-2006.0))



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'

Filing Date - November 29, 2012

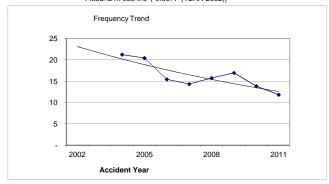
Checksum:105,535,093.977692

Exhibit V-I Page 5 Estimates 05 & 06 Earliest Year: 2004

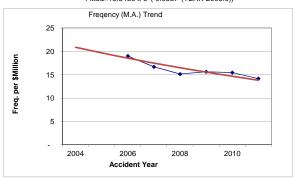
Frequency Trend Net of Wage Trend

	(1) Loss	(2) Statewide	(3) On	(4) Loss Cost	(5)	(6) Adjusted	(7) Annual	(8) 3-Year	(9) Annual
	Cost	Average	2011	Premium	Claim	Frequency	Frequency	Moving	Mov. Avg.
Year	Premium	Weekly Wage	Level	on 2011 Level	Count	per(\$M)	Change	Average	<u>Change</u>
2002	7,445,497	662	1.296	9,649,364	246	25.5			
2003	7,691,676	675	1.271	9,776,120	199	20.4			
2004	8,771,156	690	1.243	10,902,547	231	21.2			
2005	9,433,537	716	1.198	11,301,377	230	20.4	-3.8%		
2006	9,329,600	745	1.152	10,747,699	166	15.4	-24.5%	19.0	
2007	10,441,332	779	1.101	11,495,907	164	14.3	-7.1%	16.7	-12.1%
2008	12,292,773	807	1.063	13,067,218	205	15.7	9.8%	15.1	-9.4%
2009	11,320,820	836	1.026	11,615,161	196	16.9	7.6%	15.6	3.3%
2010	12,825,600	845	1.015	13,017,984	179	13.8	-18.3%	15.5	-1.1%
2011	15,960,727	858	1.000	15,960,727	188	11.8	-14.5%	14.2	-8.4%
						Geometric Average:	-8.0%		-5.7%
						Regression Indication Selected			-5.7%

Fitted=24.7055 x e^(-0.0677*(YEAR-2002))



Fitted=18.5486 x e^(-0.0587*(YEAR-2006.0))



Sources:

- (1) Exhibit X-B
- (2) Exhibit XILD
- (3) 2011 is 1.000. Values for other years divided into 2011 value to determine factor
- i) (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

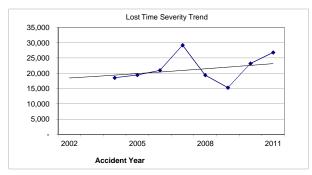
Exhibit V-I Page 6 Estimates 05 & 06 Earliest Year: 2004

	(1)	(2) Med. Only	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate	Ultimate	Ult. Med. On			Annual	3-Year	Annual
	Medical Losses	Incurred	Lost Time	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Incurred	Losses	<u>Claims</u>	<u>Counts</u>	Loss	Change	<u>Average</u>	Change
2002	4,704,714	345,393	4,359,321	246	17,721			
2003	3,511,710	346,318	3,165,392	199	15,906			
2004	4,774,409	499,182	4,275,227	231	18,507			
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%		
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%	19,632	
2007	5,445,493	657,948	4,787,545	164	29,192	39.2%	23,194	18.1%
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%	23,184	0.0%
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%	21,290	-8.2%
2010	4,866,074	712,909	4,153,165	179	23,202	51.8%	19,294	-9.4%
2011	5,898,865	858,070	5,040,795	188	26,813	15.6%	21,766	12.8%

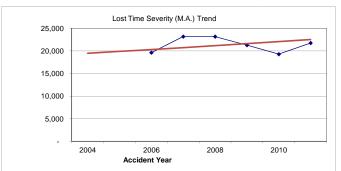
Geometric Average: 5.4% 2.1%

Regression Indication: 2.6% Selected: 4.0% 2.1%

Fitted=17970.3866 x e^(0.0253*(YEAR-2002))



Fitted=20317.4336 x e^(0.0206*(YEAR--2006.0))



Source:

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

Page 1 Estimates 7 & 8

Exhibit V-H

	(1)	(2)	(3)	(4)
	Indemnity	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	Losses	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	7,985,602	1.0095	8,061,466	7,445,497
2003	7,459,231	1.0104	7,536,807	7,691,676
2004	7,498,081	1.0113	7,621,224 *	8,771,156
2005	12,178,272	1.0123	12,328,065	9,433,537
2006	5,215,101	1.0133	5,284,462	9,329,600
2007	6,217,757	1.0143	6,059,072 *	10,441,332
2008	9,233,530	1.0504	9,698,900	12,292,773
2009	5,084,862	1.1012	5,599,450	11,320,820
2010	4,704,074	1.2694	5,971,352	12,825,600

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

⁽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

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

Exhibit V-H Page 2

Estimates 7 & 8

	(1)	(2)	(3)	(4)
	Medical	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002	3,021,059	1.1308	3,416,213	7,445,497
2003	3,080,177	1.1401	3,511,710	7,691,676
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

⁽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

Severity Trend

Estimates 7 & 8

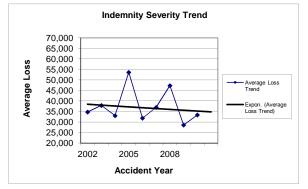
	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
Year	Losses	Counts	Loss	<u>Change</u>	<u>Average</u>	Change
2002	8,061,466	232	34,748	_	_	-
2003	7,536,807	199	37,873	9.0%		
2004	7,621,224 *	231	32,992	-12.9%	35,204	
2005	12,328,065	230	53,600	62.5%	41,489	17.9%
2006	5,284,462	166	31,834	-40.6%	39,476	-4.9%
2007	6,059,072 *	164	36,946	16.1%	40,793	3.3%
2008	9,698,900	205	47,312	28.1%	38,697	-5.1%
2009	5,599,450	196	28,569	-39.6%	37,609	-2.8%
2010	5.971.352	179	33.360	16.8%	36.413	-3.2%

 Geometric Average:
 -0.5%
 0.6%

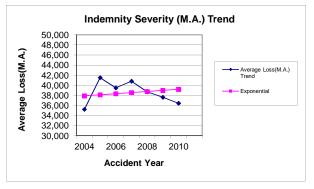
 Regression Indication:
 -1.1%
 0.6%

 Selected:
 -0.8%
 0.6%

Fitted=38868.3306 x e^(-0.0110^(YEAR-2001))



Fitted=39181.708 x e^(0.0056*(YEAR-2010))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Severity Trend

Estimates	7	&	8	
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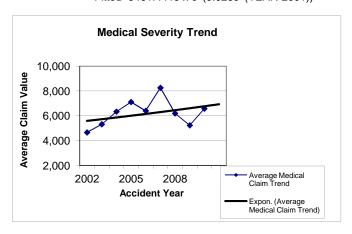
	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Losses	<u>Counts</u>	<u>Loss</u>	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002	3,416,213	732	4,667			
2003	3,511,710	660	5,321	14.0%		
2004	4,774,409	753	6,341	19.2%	5,443	
2005	5,044,815	709	7,115	12.2%	6,259	15.0%
2006	3,944,555	616	6,403	-10.0%	6,620	5.8%
2007	5,445,493	659	8,263	29.0%	7,261	9.7%
2008	4,537,723	732	6,199	-25.0%	6,955	-4.2%
2009	3,483,036	665	5,238	-15.5%	6,567	-5.6%
2010	4.866.074	739	6.585	25.7%	6.007	-8.5%

Geometric Average: 4.4% 1.7%

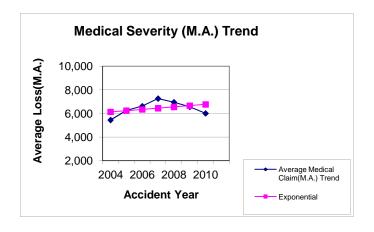
Regression Indication: 2.4%

Selected: 3.4% 1.7%

Fitted=5461.4419 x e^(0.0239^(YEAR-2001))



Fitted=6770.351 x e^(0.0164*(YEAR-2010))



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

Exhibit V-I Page 3

Severity Trend

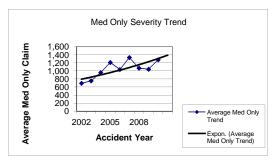
Estimates 7 & 8

	(1)	(2)	(3)	(4)	(5)	(6)
	Ultimate	Ultimate		Annual	3-Year	Annual
	Claim	Incurred	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	<u>Counts</u>	Losses	Loss	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002	500	345,393	691			
2003	461	346,318	751	8.8%		
2004	522	499,182	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	657,948	1,329	28.8%	1,189	11.7%
2008	527	561,921	1,066	-19.8%	1,142	-3.9%
2009	469	487,309	1,039	-2.6%	1,145	0.2%
2010	560	712,909	1,273	22.5%	1,126	-1.6%

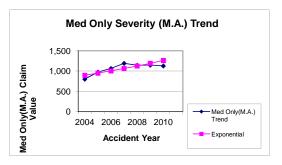
Geometric Average: 7.9% 5.9%

Regression Indication: 6.4% Selected: 7.2% 5.9%

Fitted=744.6005 x e^(0.0622^(YEAR-2001))



Fitted=1260.993 x e^(0.0571*(YEAR-2010))



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

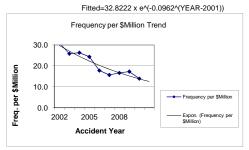
Exhibit V-I Page 4

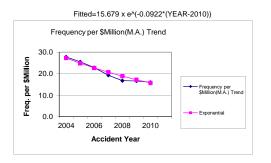
Frequency Trend

Estimates 7 & 8

	(1)	(2)	(3)	(4)	(5)	(6) Annual
	Ultimate	Loss		Annual	3-Year	Mov. Avg.
	Claim	Cost	Frequency	Average Loss	Moving	Change
Year	Counts	Premium	per(\$M)	Change	Average	-
2002	232	7,445,497	31.2			
2003	199	7,691,676	25.9	-17.0%		
2004	231	8,771,156	26.3	1.8%	27.8	
2005	230	9,433,537	24.4	-7.4%	25.5	-8.1%
2006	166	9,329,600	17.8	-27.0%	22.8	-10.5%
2007	164	10,441,332	15.7	-11.7%	19.3	-15.5%
2008	205	12,292,773	16.7	6.2%	16.7	-13.3%
2009	196	11,320,820	17.3	3.8%	16.6	-1.0%
2010	179	12 825 600	14 0	-19 4%	16.0	-3.5%

Geometric Average: -9.6% -8.8% Regression Indication: -9.2% Selected: -9.4% -8.8%





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'

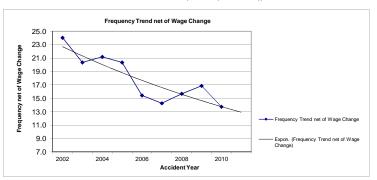
Frequency Trend net of Wage Trend

_						
Fst	im	าล	tes.	7	X.	х

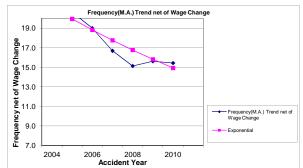
	(1) Loss	(2) Statewide	(3) On	(4) Loss Cost	(5)	(6) Adjusted	(7) Annual	(8) 3-Year	(9) Annual
Year	Cost Premium	Average Weekly Wage	2011 <u>Level</u>	Premium on 2011 Level	Claim <u>Count</u>	Frequency per(\$M)	Frequency Change	Moving Average	Mov. Avg. Change
							Change	Average	Change
2002	7,445,497	662	1.296	9,649,364	232	24.0			
2003	7,691,676	675	1.271	9,776,120	199	20.4	-15.3%		
2004	8,771,156	690	1.243	10,902,547	231	21.2	4.1%	21.9	
2005	9,433,537	716	1.198	11,301,377	230	20.4	-3.9%	20.6	-5.6%
2006	9,329,600	745	1.152	10,747,699	166	15.4	-24.1%	19.0	-7.9%
2007	10,441,332	779	1.101	11,495,907	164	14.3	-7.6%	16.7	-12.1%
2008	12,292,773	807	1.063	13,067,218	205	15.7	10.0%	15.1	-9.3%
2009	11,320,820	836	1.026	11,615,161	196	16.9	7.6%	15.6	3.2%
2010	12,825,600	845	1.015	13,017,984	179	13.8	-18.5%	15.4	-1.1%
2011		858	1.000						

Geometric Average: -5.6% Regression Indication: -6.1% Selected: -6.4% -5.6%

Fitted=24.1816 x e^(-0.0626^(YEAR-2001))



Fitted=14.929 x e^(-0.0580*(YEAR-2010))



Soures:

- Exhibit X-B
- Exhibit XII-D
- 2011 is 1.000. Values for other years divided into 2011 value to determine factor
- (4) (1)x(3)
- Exhibit VI-C-1. Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
- (6) (7) (5) / (4) * 1,000,000 (Current Freq./Prior Freq.-1.0)x100

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

Exhibit V-I

Estimates 7 & 8

Page 6

Severity Trend

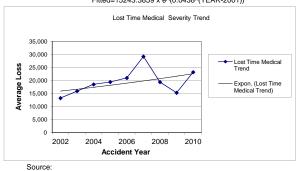
	(1)	(2) Med. Only	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate	Ultimate	Ult. Med. On			Annual	3-Year	Annual
	Medical Losses	Incurred	Lost Time	Claim	Average	Average Loss	Moving	Mov. Avg.
Year	Incurred	Losses	Claims	Counts	Loss	<u>Change</u>	Average	Change
2002	3,416,213	345,393	3,070,820	232	13,236			
2003	3,511,710	346,318	3,165,392	199	15,906	20.2%		
2004	4,774,409	499,182	4,275,227	231	18,507	16.4%	15,883	
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%	17,946	13.0%
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%	19,632	9.4%
2007	5,445,493	657,948	4,787,545	164	29,192	39.2%	23,194	18.1%
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%	23,184	0.0%
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%	21,290	-8.2%
2010	4,866,074	712,909	4,153,165	179	23,202	51.8%	19,294	-9.4%

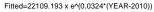
Geometric Average: 3.3%

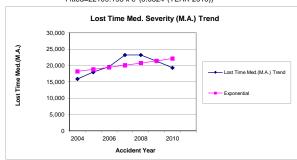
Regression Indication:

3.3% Selected: 5.9%









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

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

Exhibit V-H
Page 1
Estimates 9 & 10

(1)	(2)	(3)	(4)
Indemnity	Loss		Loss
Case Incurred	Development	Ultimate	Cost
<u>Losses</u>	<u>Factors</u>	Losses	<u>Premium</u>
7,459,231	1.0104	7,536,807	7,691,676
7,498,081	1.0113	7,621,224 *	8,771,156
12,178,272	1.0123	12,328,065	9,433,537
5,215,101	1.0133	5,284,462	9,329,600
6,217,757	1.0143	6,059,072 *	10,441,332
9,233,530	1.0504	9,698,900	12,292,773
5,084,862	1.1012	5,599,450	11,320,820
4,704,074	1.2694	5,971,352	12,825,600
	Indemnity Case Incurred Losses 7,459,231 7,498,081 12,178,272 5,215,101 6,217,757 9,233,530 5,084,862	Indemnity Loss Case Incurred Development Losses Factors 7,459,231 1.0104 7,498,081 1.0113 12,178,272 1.0123 5,215,101 1.0133 6,217,757 1.0143 9,233,530 1.0504 5,084,862 1.1012	Indemnity Loss Case Incurred Development Ultimate Losses Factors Losses 7,459,231 1.0104 7,536,807 7,498,081 1.0113 7,621,224 * 12,178,272 1.0123 12,328,065 5,215,101 1.0133 5,284,462 6,217,757 1.0143 6,059,072 * 9,233,530 1.0504 9,698,900 5,084,862 1.1012 5,599,450

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Filing Date - November 29, 2012

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Checksum:199,812,793.379934

⁽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

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

Exhibit V-H Page 2

Estimates 9 & 10

	(1) Medical Case Incurred	(2) Loss Development	(3) Ultimate	(4) Loss Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	Losses	<u>Premium</u>
2003	3,080,177	1.1401	3,511,710	7,691,676
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 3 & 4.

Filing Date - November 29, 2012

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Checksum:149,086,528.858266

⁽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

Severity Trend

Estimates 9 &10

	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	<u>Losses</u>	<u>Counts</u>	Loss	<u>Change</u>	Average	<u>Change</u>
2003	7,536,807	199	37,873			
2004	7,621,224 *	231	32,992	-12.9%		
2005	12,328,065	230	53,600	62.5%	41,489	
2006	5,284,462	166	31,834	-40.6%	39,476	-4.9%
2007	6,059,072 *	164	36,946	16.1%	40,793	3.3%
2008	9,698,900	205	47,312	28.1%	38,697	-5.1%
2009	5,599,450	196	28,569	-39.6%	37,609	-2.8%
2010	5,971,352	179	33,360	16.8%	36,413	-3.2%

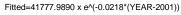
Geometric Average: -1.8% -2.6%

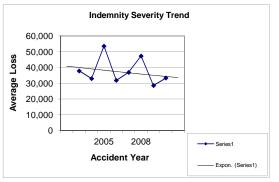
Regression Indication: -2.2%

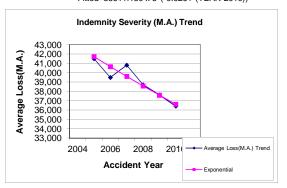
Selected: -2.0%

Fitted=36611.150 x e^(-0.0261*(YEAR-2010))

-2.6%







* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Filing Date - November 29, 2012

Severity Trend

	\sim	0	40	
Estimates	Э	α	ΙU	

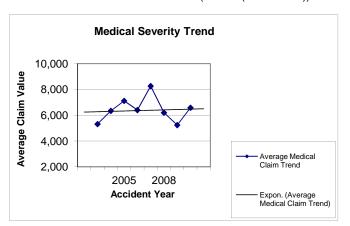
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	Ultimate <u>Losses</u>	Claim <u>Counts</u>	Average <u>Loss</u>	Annual Average Loss <u>Change</u>	3-Year Moving <u>Average</u>	Annual Mov. Avg. <u>Change</u>
2003	3,511,710	660	5,321			
2004	4,774,409	753	6,341	19.2%		
2005	5,044,815	709	7,115	12.2%	6,259	
2006	3,944,555	616	6,403	-10.0%	6,620	5.8%
2007	5,445,493	659	8,263	29.0%	7,261	9.7%
2008	4,537,723	732	6,199	-25.0%	6,955	-4.2%
2009	3,483,036	665	5,238	-15.5%	6,567	-5.6%
2010	4,866,074	739	6,585	25.7%	6,007	-8.5%

Geometric Average: 3.1% -0.8%

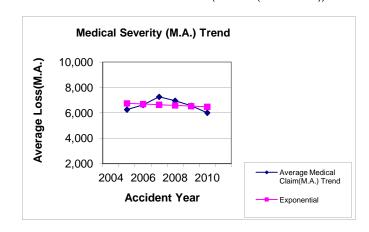
Regression Indication: 0.5%

Selected: 1.8% -0.8%

Fitted=6215.6832 x e^(0.0045*(YEAR-2001))



Fitted=6477.080 x e^(-0.0082*(YEAR-2010))



- (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

Exhibit V-I Page 3

Severity Trend

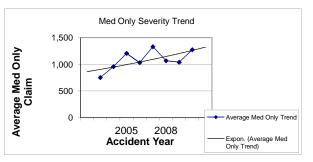
Estimates 9 & 10

<u>Year</u>	(1) Ultimate Claim <u>Counts</u>	(2) Ultimate Incurred Losses	(3) Average <u>Loss</u>	(4) Annual Average Loss <u>Change</u>	(5) 3-Year Moving <u>Average</u>	(6) Annual Mov. Avg. <u>Change</u>
2003	461	346,318	751			
2004	522	499,182	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	657,948	1,329	28.8%	1,189	11.7%
2008	527	561,921	1,066	-19.8%	1,142	-3.9%
2009	469	487,309	1,039	-2.6%	1,145	0.2%
2010	560	712,909	1,273	22.5%	1,126	-1.6%

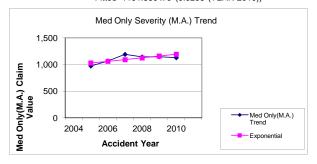
Geometric Average: 7.8% 3.0%

Regression Indication: 4.9% Selected: 6.3% 3.0%

Fitted=821.2922 x e^(0.0475*(YEAR-2001))



Fitted=1191.330 x e^(0.0296*(YEAR-2010))



Sources:

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

Filing Date - November 29, 2012

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

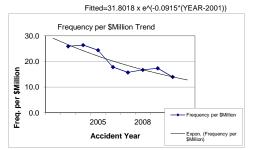
Exhibit V-I Page 4

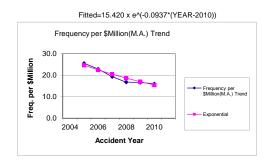
Frequency Trend

Estimates 9 & 10

	(1)	(2)	(3)	(4)	(5)	(6) Annual
<u>Year</u>	Ultimate Claim <u>Counts</u>	Loss Cost <u>Premium</u>	Frequency per(\$M)	Annual Average Loss <u>Change</u>	3-Year Moving <u>Average</u>	Mov. Avg. Change
2003	199	7,691,676	25.9			
2004	231	8,771,156	26.3	1.8%		
2005	230	9,433,537	24.4	-7.4%	25.5	
2006	166	9,329,600	17.8	-27.0%	22.8	-10.5%
2007	164	10,441,332	15.7	-11.7%	19.3	-15.5%
2008	205	12,292,773	16.7	6.2%	16.7	-13.3%
2009	196	11,320,820	17.3	3.8%	16.6	-1.0%
2010	179	12,825,600	14.0	-19.4%	16.0	-3.5%

Geometric Average:	-8.4%	-8.9%
Regression Indication:	-8.7%	
Selected:	-8.6%	-8.9%





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'

Filing Date - November 29, 2012 Checksum:82,124,389.556545

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Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

Exhibit V-I Page 5

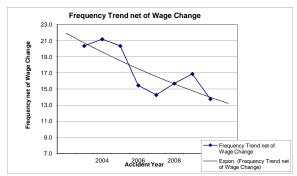
Frequency Trend net of Wage Trend

Estimates	. ^	0	4	

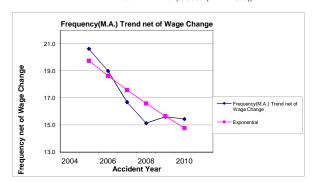
<u>Year</u>	(1) Loss Cost <u>Premium</u>	(2) Statewide Average <u>Weekly Wage</u>	(3) On 2011 <u>Level</u>	(4) Loss Cost Premium on 2011 Level	(5) Claim <u>Count</u>	(6) Adjusted Frequency <u>per(\$M)</u>	(7) Annual Frequency <u>Change</u>	(8) 3-Year Moving <u>Average</u>	(9) Annual Mov. Avg. <u>Change</u>
2003	7,691,676	675	1.271	9,776,120	199	20.4			
2004	8,771,156	690	1.243	10,902,547	231	21.2	4.1%		
2005	9,433,537	716	1.198	11,301,377	230	20.4	-3.9%	20.6	
2006	9,329,600	745	1.152	10,747,699	166	15.4	-24.1%	19.0	-7.9%
2007	10,441,332	779	1.101	11,495,907	164	14.3	-7.6%	16.7	-12.1%
2008	12,292,773	807	1.063	13,067,218	205	15.7	10.0%	15.1	-9.3%
2009	11,320,820	836	1.026	11,615,161	196	16.9	7.6%	15.6	3.2%
2010	12,825,600	845	1.015	13,017,984	179	13.8	-18.5%	15.4	-1.1%
2011		858	1.000						

Geometric Average: -5.5% -5.6% Regression Indication: -5.5% Selected: -5.5% -5.6%

Fitted=23.2198 x e^(-0.0565*(YEAR-2001))



Fitted=14.777 x e^(-0.0580*(YEAR-2010))



- Exhibit XII-D
- (3) 2011 is 1.000. Values for other years divided into 2011 value to determine factor
- (4) (1)x(3)
- Exhibit VI-C-1. (5)
- (6)
- (5) / (4) * 1,000,000 (Current Freq./Prior Freq.-1.0)x100

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

Exhibit V-I Page 6

Severity Trend

Estimates 9 & 10

	(1)	(2) Med. Only	(3)	(4)	(5)	(6)	(8)	(9)
<u>Year</u>	Ultimate Medical Losses Incurred	Ultimate Incurred Losses	Ult. Med. On Lost Time <u>Claims</u>	Claim Counts	Average <u>Loss</u>	Annual Average Loss <u>Change</u>	3-Year Moving <u>Average</u>	Annual Mov. Avg. <u>Change</u>
2003	3,511,710	346,318	3,165,392	199	15,906			
2004	4,774,409	499,182	4,275,227	231	18,507	16.4%		
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%	17,945.6	
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%	19,632.1	9.4%
2007	5,445,493	657,948	4,787,545	164	29,192	39.2%	23,193.7	18.1%
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%	23,184.1	0.0%
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%	21,290.3	-8.2%
2010	4 866 074	712 909	4 153 165	179	23 202	51.8%	19 293 5	-9 4%

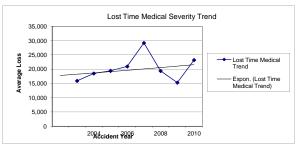
Geometric Average: 5.5% 1.5%

Regression Indication: 2.4%

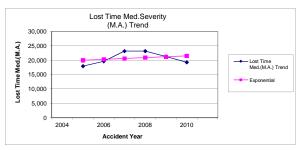
1.5%

Selected: 4.0%

Fitted=17396.3114 x e^(0.0240*(YEAR-2001))



Fitted=21521.958 x e^(0.0145*(YEAR-2010))



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

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

Exhibit V-H Page 1

Estimates 11 & 12

	(1)	(2)	(3)	(4)
	Indemnity	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	Premium
2002				
2003				
2004	7,498,081	1.0113	7,621,224 *	8,771,156
2005	12,178,272	1.0123	12,328,065	9,433,537
2006	5,215,101	1.0133	5,284,462	9,329,600
2007	6,217,757	1.0143	6,059,072 *	10,441,332
2008	9,233,530	1.0504	9,698,900	12,292,773
2009	5,084,862	1.1012	5,599,450	11,320,820
2010	4,704,074	1.2694	5,971,352	12,825,600

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Filing Date - November 29, 2012

Checksum:177,127,080.367134

⁽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

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

Exhibit V-H Page 2

Estimates 11 & 12

	(1)	(2)	(3)	(4)
	Medical	Loss		Loss
	Case Incurred	Development	Ultimate	Cost
<u>Year</u>	<u>Losses</u>	<u>Factors</u>	<u>Losses</u>	<u>Premium</u>
2002				
2003				
2004	4,187,418	1.1498	4,774,409 *	8,771,156
2005	4,349,353	1.1599	5,044,815	9,433,537
2006	3,370,262	1.1704	3,944,555	9,329,600
2007	5,757,902	1.1813	5,445,493 *	10,441,332
2008	3,804,580	1.1927	4,537,723	12,292,773
2009	2,891,686	1.2045	3,483,036	11,320,820
2010	3,914,782	1.2430	4,866,074	12,825,600

Sources:

Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

Filing Date - November 29, 2012

Checksum:134,804,966.920466

⁽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

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

Exhibit V-I

Page 1

Severity Trend

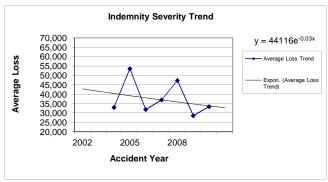
Estimates 11 &12

	(1)	(2)	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Ultimate	Claim	Average	Average Loss	Moving	Mov. Avg.
Year	Losses	<u>Counts</u>	Loss	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002						
2003						
2004	7,621,224 *	231	32,992			
2005	12,328,065	230	53,600	62.5%		
2006	5,284,462	166	31,834	-40.6%	39,476	
2007	6,059,072 *	164	36,946	16.1%	40,793	3.3%
2008	9,698,900	205	47,312	28.1%	38,697	-5.1%
2009	5,599,450	196	28,569	-39.6%	37,609	-2.8%
2010	5,971,352	179	33,360	16.8%	36,413	-3.2%

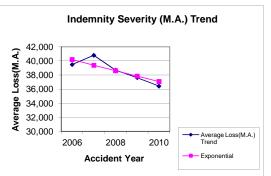
Geometric Average: 0.2% -2.0%

Regression Indication: -2.9%
Selected: -1.4% -2.0%

Fitted=44116.4059 x e^(-0.0296*(YEAR-2002))



Fitted=37070.275 x e^(-0.0202*(YEAR-2010))



* Note: Ultimate losses for the years 2004 & 2007 reflect limitations on large claims, see Exhibits V-J pp. 1 & 2.

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

Filing Date - November 29, 2012

Severity Trend

Estimates 11 & 12

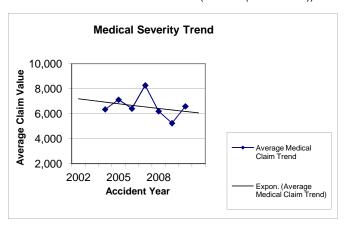
	(1)	(2)	(3)	(4)	(5)	(6)
	Ultimate	Claim	Average	Annual Average Loss	3-Year Moving	Annual Mov. Avg.
<u>Year</u>	Losses	<u>Counts</u>	<u>Loss</u>	<u>Change</u>	<u>Average</u>	<u>Change</u>
2002						
2003						
2004	4,774,409	753	6,341			
2005	5,044,815	709	7,115	12.2%		
2006	3,944,555	616	6,403	-10.0%	6,620	
2007	5,445,493	659	8,263	29.0%	7,261	9.7%
2008	4,537,723	732	6,199	-25.0%	6,955	-4.2%
2009	3,483,036	665	5,238	-15.5%	6,567	-5.6%
2010	4,866,074	739	6,585	25.7%	6,007	-8.5%

Geometric Average: 0.6% -2.4%

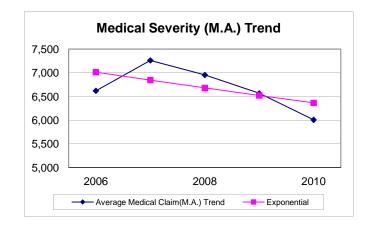
Regression Indication: -1.9%

Selected: -0.6% -2.4%

Fitted=7326.7276 x e^(-0.0190*(YEAR-2001))



Fitted=6365.204 x e^(-0.0243*(YEAR-2010))



- (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

Severity Trend

Trend Estimates 11 & 12

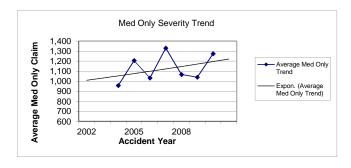
	(1) Ultimate	(2) Ultimate	(3)	(4) Annual	(5) 3-Year	(6) Annual
	Claim	Incurred	Average	Average Loss	Moving	Mov. Avg.
<u>Year</u>	Counts	Losses	Loss	<u>Change</u>	Average	Change
2002						
2003						
2004	522	499,182	956			
2005	479	577,565	1,206	26.1%		
2006	450	464,210	1,032	-14.4%	1,065	
2007	495	657,948	1,329	28.8%	1,189	11.7%
2008	527	561,921	1,066	-19.8%	1,142	-3.9%
2009	469	487,309	1,039	-2.6%	1,145	0.2%
2010	560	712,909	1,273	22.5%	1,126	-1.6%

Geometric Average: 4.9% 1.4%

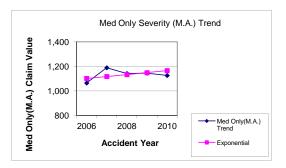
Regression Indication: 2.1%

Selected: 3.5% 1.4%

Fitted=987.4099 x e^(0.0212*(YEAR-2001))



Fitted=1165.651 x e^(0.0141*(YEAR-2010))



Sources:

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

Filing Date - November 29, 2012

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combinded

Exhibit V-I

Page 4

Frequency Trend

Estimates 11 & 12

	(1)	(2)	(3)	(4)	(5)	(6)
Voor	Ultimate Claim Counts	Loss Cost Premium	Frequency	Annual Average Loss	3-Year Moving	Annual Mov. Avg. <u>Change</u>
<u>Year</u>	Counts	Premium	per(\$M)	<u>Change</u>	<u>Average</u>	
2002						
2003						
2004	231	8,771,156	26.3			
2005	230	9,433,537	24.4	-7.4%		
2006	166	9,329,600	17.8	-27.0%	22.8	
2007	164	10,441,332	15.7	-11.7%	19.3	-15.5%
2008	205	12,292,773	16.7	6.2%	16.7	-13.3%
2009	196	11,320,820	17.3	3.8%	16.6	-1.0%
2010	179	12,825,600	14.0	-19.4%	16.0	-3.5%

Geometric Average: -10.0%

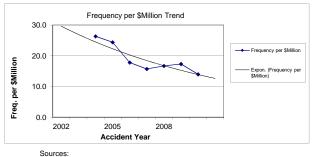
-9.0%

-9.5%

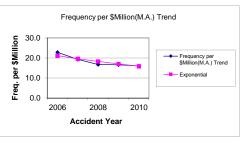
Regression Indication: Selected: -8.5%

-8.5%









ss: (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'

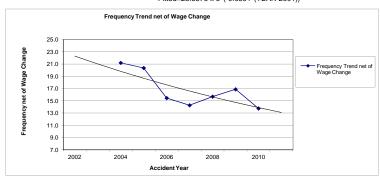
Filing Date - November 29, 2012

Frequency Trend net of Wage Trend

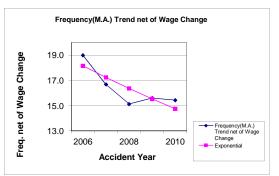
Ectimates		

	(1) Loss	(2) Statewide	(3) On	(4) Loss Cost	(5)	(6) Adjusted	(7) Annual	(8) 3-Year	(9) Annual
	Cost	Average	2011	Premium	Claim	Frequency	Frequency	Moving	Mov. Avg.
Year	Premium	Weekly Wage	Level	on 2011 Level	Count	per(\$M)	Change	Average	Change
2002	· 								
2003									
2004	8,771,156	690	1.243	10,902,547	231	21.2			
2005	9,433,537	716	1.198	11,301,377	230	20.4	-3.9%		
2006	9,329,600	745	1.152	10,747,699	166	15.4	-24.1%	19.0	
2007	10,441,332	779	1.101	11,495,907	164	14.3	-7.6%	16.7	-12.1%
2008	12,292,773	807	1.063	13,067,218	205	15.7	10.0%	15.1	-9.3%
2009	11,320,820	836	1.026	11,615,161	196	16.9	7.6%	15.6	3.2%
2010	12,825,600	845	1.015	13,017,984	179	13.8	-18.5%	15.4	-1.1%
2011		858	1.000						
						Geometric Average	e: -7.0%	-5.1%	
						Geometric Average	e7.0%	-5.176	
						Regression Indication	n: -5.7%		
						Selected		-5.1%	

Fitted=23.6576 x e^(-0.0591*(YEAR-2001))



Fitted=14.760 x e^(-0.0518*(YEAR-2010))



- (1) (2)
- Exhibit XII-D
- (3) 2011 is 1.000. Values for other years divided into 2011 value to determine factor
- (4) (1)x(3)
- Exhibit VI-C-1. (5)
- (6)
- (5) / (4) * 1,000,000 (Current Freq./Prior Freq.-1.0)x100 (7)

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

Exhibit V-I Page 6

Estimates 11 & 12

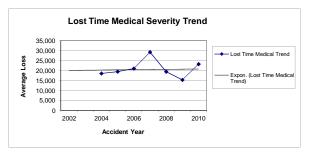
	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate Medical Losses	Med. Only Ultimate Incurred	Ult. Med. On Lost Time	Claim	Average	Annual Average Loss	3-Year Moving	Annual Mov. Avg.
Year	Incurred	Losses	Claims	Counts	Loss	<u>Change</u>	Average	Change
2002								
2003								
2004	4,774,409	499,182	4,275,227	231	18,507			
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%		
2006	3,944,555	464,210	3,480,345	166	20,966	7.9%	19,632.1	
2007	5,445,493	657,948	4,787,545	164	29,192	39.2%	23,193.7	18.1%
2008	4,537,723	561,921	3,975,802	205	19,394	-33.6%	23,184.1	0.0%
2009	3,483,036	487,309	2,995,727	196	15,284	-21.2%	21,290.3	-8.2%
2010	4.866.074	712.909	4.153.165	179	23.202	51.8%	19.293.5	-9.4%

Geometric Average: 3.8% -0.4%

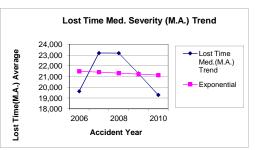
Regression Indication: 0.4%

Selected: 2.1% -0.4%

Fitted=19959.4777 x e^(0.0043*(YEAR-2001))



Fitted=21134.111 x e^(-0.0043*(YEAR-2010))



- Exh.V-H,Page 2 Exh. VI-C-3
- (1) (2) (3) (4) (1)-(2)
- Exh. VI-C-1
- (5) (6) (3)/(4)
- (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

							_		ın	icurrea in	demnity a	na Funera	i Losses io	r All Class	es Comb	inea									
A.	1007		-			as of 04/30/1		1004	1005	100/	1007	1000	1000	2000	2001	2002	2002	2004	2005	2007	2007	2000	2000	2010	2011
Report	1987 6,885,674	1988 7,201,432	1989	1990 11 420 074	1991 7 6 4 4 2 2 1	<u>1992</u> 11,442,821	1993	1994	1995 7,495,224	1996	1997 5,169,557	1998 4,616,566	1999 3,404,097	2000 3,705,402	2001 4,478,660	2002 5,436,836	2003 4,367,449	2004 4,077,968	2005 6,150,319	2006 3,325,544	2007 3,275,884	2008 5,594,328	2009 2,447,080	2010 3,188,490	2011 3,669,341
1								14,886,283			7,204,997			6,056,207		8.904.201	6.352.445	6.450.455	9,269,896	5,595,218			4,426,812	4.704.074	3,009,341
								19,319,350			7,650,302	7,184,304	6,107,512	6,887,906		10,824,370	6,965,973	7,304,561	10,301,194	5,998,029		8,947,874	5,084,862	4,704,074	
								21,058,150				7,644,338				11,966,090	7,287,256		12,018,140			9.233.530	3,004,002		
								21,755,213						7,291,553		12,323,050	8,286,573		12,453,149	5,496,933	6,217,757	7,233,330			
								20,495,133						7,454,081		13,133,004	8,109,584		11,984,386	5,215,101	0,217,707				
								20,718,662			8,464,405	8,429,042		7,462,274		12,772,686	8,140,325		12,178,272						
								21,125,316			8,453,559	8,382,835	7,718,721	7,475,918		12,539,319	7,865,421	7,498,081							
9	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	7,459,231								
10_	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	12,228,895									
11	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	8,549,118										
12	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	7,481,862											
13	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	8,054,458												
14	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	8,760,619													
15	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	8,824,907														
								21,238,443		12,454,657															
								20,549,947	12,278,302																
		15,763,155						20,658,968																	
		15,826,843 15,891,544					20,068,163																		
20	18,000,765	15,891,544	18,002,299	29,023,420	18,292,186	20,513,393																			
B.		,	Act 57 Inden	nnity Law A	djusment Fa	ctors																			
1	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	1.0000
2	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	
3	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		
4	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			
5	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				
6	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					
7	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						
8	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							
9_	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								
10	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						A at E	r Effootivo D	oto	Drior to
11	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					7		Effective D		Prior to
11 12	0.8247 0.8247	0.8871 0.8871	1.0000 1.0000	1.0000 1.0000	1.0000 1.0000			1.0000						b) Accident	Year 1996 (8	3-23-96)	1996								
11	0.8247	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					<u> </u>				
11 12 13	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8247 0.8247 0.8247	0.8871 0.8871 0.8871	1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>/</u>	o) Accident act 57	Year 1996 (8 Effect	3-23-96) Weight	1996 Effect
11 12 13 14	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>A</u> P <u>P</u>	b) Accident act 57 re	Year 1996 (8 Effect 17.53%	3-23-96) Weight 0.644	1996 Effect
11 12 13 14 15	0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>A</u> P <u>P</u>	b) Accident act 57 re ost	Year 1996 (8 <u>Effect</u> 17.53% <u>0.00%</u> 11.29%	3-23-96) Weight 0.644 0.356	1996 Effect								
11 12 13 14 15 16 17	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>/</u> F <u>F</u> 1	b) Accident act 57 re ost	Year 1996 (8 <u>Effect</u> 17.53% <u>0.00%</u>	3-23-96) Weight 0.644 0.356	1996 Effect						
11 12 13 14 15 16 17 18	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>/</u> F <u>F</u> 1	b) Accident Act 57 Te Ost 996 Avg	Year 1996 (8 <u>Effect</u> 17.53% <u>0.00%</u> 11.29%	3-23-96) Weight 0.644 0.356	1996 Effect 17.53%
11 12 13 14 15 16 17	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>/</u> F <u>F</u> 1	b) Accident Act 57 Te Ost 996 Avg	Year 1996 (8 <u>Effect</u> 17.53% <u>0.00%</u> 11.29%	3-23-96) Weight 0.644 0.356	1996 Effect 17.53%
11 12 13 14 15 16 17 18 19	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000	1.0000 1.0000	1.0000		1.0000					<u>/</u> F <u>F</u> 1	b) Accident Act 57 Te Ost 996 Avg	Year 1996 (8 <u>Effect</u> 17.53% <u>0.00%</u> 11.29%	3-23-96) Weight 0.644 0.356	1996 Effect 17.53%
11 12 13 14 15 16 17 18 19 20	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 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		A 367 AA9	4 077 968	6 150 210	3 325 544	<u>#</u> F <u>F</u> 1	b) Accident act 57 re ost 996 Avg nplement:	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 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	1.0000 4,478,660	5,436,836	4,367,449 6352445		6,150,319 9,269,896	3,325,544 5.595.218	£ E 1 Cor	b) Accident act 57 re ost 996 Avg implement:	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 5,679,000 8,394,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 1.644,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 v Level as of 7,641,000 11,565,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 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 3,404,097 5,685,213	1.0000 1.0000 3,705,402 6,056,207	1.0000 4,478,660 7,551,263	5,436,836	4,367,449 6,352,445 6,965,973	6,450,455	6.150,319 9,269,896 10,301,194	3,325,544 5,595,218 5,998,029	E E Cor 3,275,884 5,094,625	b) Accident act 57 re 996 Avg mplement: 5,594,328 6,615,460	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 2	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8243 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 1.654,000 11,664,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 v Level as of 7,641,000 11,565,000 13,968,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000 1.0000 5,169,557 7,204,997	1.0000 1.0000 1.0000 1.0000 1.0000	1.0000 1.0000 1.0000 3,404,097 5,685,213 6,107,512	1.0000 1.0000 3,705,402 6,056,207	4,478,660 7,551,263 7,965,255	5,436,836 8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	2 F E T 1 Cor 3,275,884 5,094,625 6,026,129	b) Accident act 57 re 996 Avg mplement: 5,594,328 6,615,460	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 2 3	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 5,679,000 12,082,000 13,298,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8267	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.104 0.0088,000 10,713,000 10,713,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 18.013,000 12,736,000 12,736,000 12,069,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8260 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 v Level as of 7,641,000 11,565,000 13,968,000 14,758,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 2.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871	1.0000 1.0000 1.0000 1.0000 1.0000 5,169,557 7,204,997 7,650,302	1.0000 1.0000 1.0000 1.0000 4,616,566 6,425,692 7,184,304 7,644,338	1.0000 1.0000 1.0000 1.0000 3,404,097 5,685,213 6,107,512 7,314,026	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001	1.0000 4,478,660 7,551,263 7,965,255 8,490,153	5,436,836 8,904,201 10,824,370	6,352,445 6,965,973	6,450,455 7,304,561 7,268,321	9,269,896 10,301,194	5,595,218 5,998,029	2 F E T 1 Cor 3,275,884 5,094,625 6,026,129	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
111 122 133 144 155 166 177 18 199 20 C. 1 2 3 4 5 5	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.10,076,000 11,685,000 12,327,000 13,434,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.304,000 11,664,000 15,947,000 15,947,000 16,094,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.6247 0.6247 0.6247 0.7564,000 15,586,000 17,564,000 19,971,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 1.277,000 15,933,000 17,367,000 17,942,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 5,169,557 7,204,997 7,650,302 7,955,452 8,698,833 8,527,476	1,0000 1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,242,894	1.0000 1.0000 1.0000 1.0000 3.404,097 5.685,213 6.107,512 7.314,026 7.591,552 7.679,135	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 13 14 15 16 16 17 18 19 20 C. 1 2 3 3 4 5 6	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 10.705 10.705,000 11.685,000 12.327,000 13.434,000 14.4440,000	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 11,664,000 15,947,000 15,947,000 16,094,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.4010000000000000000000000000000000000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 6.181,000 8.356,000 9.337,000 9,922,000 9,922,000 9,992,000 9,994,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8971 0.959,000 9,792,000 9,792,000 10,178,000 10,1686,000 10,686,000	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 5,169,557 7,204,990 7,955,452 8,698,833 8,527,476 8,464,405	1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,275,893 8,429,042	1.0000 1.0000 1.0000 3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,695,857	1,0000 1,0000 3,705,402 6,056,200 7,362,001 7,291,553 7,454,081 7,452,274	1.0000 4,478,660 7,551,263 7,965,25 8,490,153 8,760,507 8,994,827 8,879,879	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149	5,595,218 5,998,029 5,597,263 5,496,933	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
111 122 133 144 155 166 177 188 199 200 C. 1 1 2 3 3 4 4 5 6 6 7 8	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 10.076,000 10,076,000 11,685,000 12,327,000 13,434,000 14,235,000 14,235,000 14,440,000 13,936,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.745,000 0.7	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.871 0.871 0.000 0.701 0.000 0.0000 0.0000 0.0000 0.0000 0.00000 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 0.0000 0.0000 0.0000 0.0000	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 5,169,557 7,204,997 7,650,302 7,955,452 8,698,833 8,527,476 8,464,405	1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,275,893 8,429,042 8,382,835	1.0000 1.0000 1.0000 1.0000 3,404,097 5,685,213 6,107,512 7,314,026 7,691,552 7,679,135 7,685,857 7,718,721	1.0000 1.0000 3.705,402 6.056,207 6.887,906 7.362,001 7.291,553 7.454,081 7.462,274 7.475,918	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906	5,436,836 8,904,201 10,824,370 11,232,050 13,133,004 12,772,686 12,539,319	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 2 3 4 5 6 7 7	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.825,000 13,298,000 13,798,000 15,771,000 15,725,000 16,011,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.713,000 13,714,000 17,745,000 17,745,000 17,348,000 16,153,000 17,348,000 16,163,000 17,348,000 16,163,000 16,163,000 16,163,000 16,163,000 16,163,000 16,163,000 16,163,000 16,163,000 16,163,000 15,757,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.7556,000 17,554,000 19,902,000 19,903,000 19,903,000 19,903,000 19,904,000 18,168,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 v Level as of 7,641,000 14,758,000 14,758,000 16,607,000 16,607,000 16,607,000 16,607,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 7.283,000 15,933,000 17,942,000 16,902,000 17,087,000 17,002,000 17,002,000 17,002,000 17,002,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 6.181,000 8,925,000 9,925,000 9,922,000 9,920,000 9,9757,000 9,757,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.87	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 5,169,557 7,204,997 7,650,302 7,955,452 8,698,833 8,527,476 8,464,405 8,433,559	1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,275,894 8,479,042 8,382,835 8,467,825	1.0000 1.0000 1.0000 3.404,097 5.685,213 6.107,512 7.314,026 7.591,552 7.679,135 7.685,857 7.718,721 7.754,976	3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,462,274 7,457,918 7,486,544	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 1 2 3 3 4 5 6 6 7	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 12,082,000 13,780,000 13,780,000 15,725,000 16,011,000 15,725,000 15,725,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8243 0.8247 0.8243 0.8243 0.8243 0.8244 0.8244 0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.826,000 9.922,000 9.992,000 9.997,000 9.897,000 9.897,000 9.897,000 9.897,000 9.897,000	0.8871 0.	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 5,169,557 7,204,997 7,650,302 7,955,452 8,698,833 8,527,476 8,464,405 8,464,405 8,464,405 8,464,405	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,275,893 8,429,042 8,382,835 8,429,042 8,467,821 8,565,347	1.0000 1.0000 1.0000 3.404.097 5.685,213 6.107,512 7.314,026 7.591,552 7.679,185 7.718,721 7.789,857 7.718,721 7.789,785 8.091,638	3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,462,274 7,475,918 7,486,544 7,480,132	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,232,050 13,133,004 12,772,686 12,539,319	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 2 2 3 3 4 5 6 7 7 8	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 12,082,000 13,780,000 15,071,000 15,725,000 16,011,000 15,728,000 15,7	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 10.076,000 11,685,000 12,327,000 13,434,000 14,235,000 14,235,000 14,235,000 14,235,000 14,235,000 14,235,000 13,936,000 13,936,000 13,936,000 13,936,000	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 es Adjusted t 6.304,000 11,664,000 15,947,000 16,094,000 16,094,000 16,082,000 15,805,000 15,805,000 15,805,000 15,805,000 15,805,000 15,805,000 15,805,000	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 11,565,000 13,968,000 14,758,000 16,067,000 16,607,000 16,610,000 16,100	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 7.283,000 15,933,000 15,933,000 17,942,000 17,942,000 17,087,000 17,087,000 17,087,000 17,087,000 17,087,000 17,087,000 17,087,000 17,087,000 17,087,000 17,087,000 16,573,000 16,573,000 16,573,000	0.8247 0.	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.6000 0.7000 0.7000 0.632,000 10,696,000 10,696,000 10,696,000 10,688,000 10,688,000 10,688,000 10,688,000 10,688,000 10,688,000 10,688,000 10,688,000	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 5,169,557 7,204,997 7,650,302 7,955,452 8,698,833 8,527,476 8,464,405 8,464,405 8,461,485 8,461,485 8,504,790	1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,242,894 8,242,894 8,242,894 8,242,894 8,242,894 8,467,621 8,565,347 8,647,604	3,404,097 5,685,213 6,107,512 7,314,026 7,679,135 7,685,857 7,718,721 7,754,976 8,091,638 8,091,638	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 1 2 2 3 4 4 5 5 6 6 7 7 8 9 10 10 11 11 11 12	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.713,000 16,153,000 17,475,000 17,475,000 15,757,000 15,757,000 15,757,000	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8260 14,758,000 14,758,000 16,067,000 16,607,000 16,607,000 16,607,000 15,967,000 15,967,000	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 6.181,000 8.356,000 9,937,000 9,922,000 9,922,000 9,929,000 9,840,000 9,863,000 9,864,000 9,864,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.972,000 0.686,000 10.686,000	1,0000 1,	1,0000 1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,242,894 8,242,894 8,242,894 8,242,894 8,242,894 8,565,347 8,647,604 8,654,986	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,462,274 7,475,918 7,486,544 7,480,132	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	2.6 F E 1 Cor 3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 1 2 3 3 4 4 5 6 6 7 7 8 8 9 9 10 10 11 11 12 13 13 14 15 16 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8749,000 10.178,000 10.178,000 10.682,000 10.685,000 10.685,000 10.685,000 10.753,000 10.753,000 10.753,000	1,0000 1,	1,0000 1,	3,404,097 5,685,213 6,107,512 7,314,026 7,679,135 7,685,857 7,718,721 7,754,976 8,091,638 8,091,638	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 2 2 3 3 4 5 6 6 7 7 8 9 9	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.924,000 9,940,000 9,860,000 9,8	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.871 0.871 0.974,000 9.592,000 9.701,000 10,686,000 10,682,000 10,682,000 10,688,000 10,688,000 10,688,000 10,688,000 10,688,000 10,753,000 10,873,000	1,0000 1,	1,0000 1,0000 1,0000 1,0000 1,0000 4,616,566 6,425,692 7,184,304 7,644,338 8,242,894 8,242,894 8,242,894 8,242,894 8,242,894 8,242,894 8,565,347 8,647,604 8,654,986	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 1 2 3 4 4 5 6 7 7 8 8 9 9 10 11 12 13 14 14 15 16 16 17 17 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.8249 0.713.000 17,713.000 17,745.000 15,757.000 15,569.000 15,569.000 15,569.000 15,569.000	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 6.181,000 8.356,000 9.925,000 9.925,000 9.925,000 9.987,000 9.863,000 9.864,000 9.863,000 9.871,000 9.871,000 9.871,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.972 0.000 0.686,000 10.686,000 10.686,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000	1,0000 1,	1,0000 1,	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 10 11 12 13 13 14 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.924,000 9.922,000 9.922,000 9.975,000 9.8816,000 9.863,000 9.863,000 9.877,000 10,120,000 10,120,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.972 0.000 0.686,000 10.686,000 10.686,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000	1,0000 1,	1,0000 1,	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247							
11 12 13 14 15 16 17 18 9 20 C. 1 1 2 2 3 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8248 0.8249 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 6.181,000 8.356,000 9.925,000 9.925,000 9.925,000 9.987,000 9.863,000 9.864,000 9.863,000 9.871,000 9.871,000 9.871,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.972 0.000 0.686,000 10.686,000 10.686,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000	1,0000 1,	1,0000 1,	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 18 19 20 C. 1 1 2 3 3 4 4 5 6 6 7 7 8 8 9 9 10 11 12 12 13 13 14 15 16 16 17 18 18 19 19 19 10 10 10 10 11 10 10 10 10 10 10 10 10	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8249 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.924,000 9.922,000 9.922,000 9.975,000 9.8816,000 9.863,000 9.863,000 9.877,000 10,120,000 10,120,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.972 0.000 0.686,000 10.686,000 10.686,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000	1,0000 1,	1,0000 1,	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247
11 12 13 14 15 16 17 18 19 20 C. 1 2 2 3 3 4 4 5 6 6 7 7 8 9 9 10 11 12 13 13 14 15 16 16 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0.8247 0.	0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.8247 0.924,000 9.922,000 9.922,000 9.975,000 9.8816,000 9.863,000 9.863,000 9.877,000 10,120,000 10,120,000	0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.8871 0.972 0.000 0.686,000 10.686,000 10.686,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.688,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000 10.753,000	1,0000 1,	1,0000 1,	3,404,097 5,685,213 6,107,512 7,314,026 7,591,552 7,679,135 7,685,857 7,718,721 7,718,721 7,718,721 8,091,480 8,094,480 8,095,907	1,0000 1,0000 3,705,402 6,056,207 6,887,906 7,362,001 7,291,553 7,454,081 7,486,544 7,480,132 7,480,132 7,481,252	1.0000 4,478,660 7,551,263 7,965,255 8,490,153 8,760,507 8,994,827 8,879,879 8,693,906 8,481,353 8,515,273	5,436,836 8,904,201 10,824,370 11,966,090 12,323,050 13,133,004 12,772,686 12,539,319 12,455,797	6,352,445 6,965,973 7,287,256 8,286,573 8,109,584 8,140,325 7,865,421	6,450,455 7,304,561 7,268,321 7,374,171 7,418,021 7,469,216	9,269,896 10,301,194 12,018,140 12,453,149 11,984,386	5,595,218 5,998,029 5,597,263 5,496,933	3,275,884 5,094,625 6,026,129 6,053,552	5) Accident xct 57 re ost 996 Avg mplement: 5,594,328 6,615,460 8,947,874	Year 1996 (8 Effect 17.53% 0.00% 11.29% 0.8871 2,447,080 4,426,812	3-23-96) Weight 0.644 0.356 1.000	1996 <u>Effect</u> 17.53% 0.8247							

Source: A. CMCRB Database as of 04/30/12 - Validated 08/16/12

C. A times B equals C

Note: Reported Losses times Act 57 factors equals Indemnity Incurred Losses on Act 57 level.

B. Act 57 Indemnity Law Factor of 0.8247, 0.8871 (1996) and 1.000

Coal Mine Compensation Rating Bureau Traumatic Loss Development Indemnity and Funeral Losses for All Classes Combined

											Indem	nity and F	uneral Los	ses for All	Classes C	ombined										
Α	٨.			-				Level as of 0																		
Repor		1987 5.679.000	1988 5 020 000	1989	1990 9,427,000	1991	1992 9.437.000	1993 7.641.000	1994 7,283,000	1995 6,181,000	1996 6.090.000	1997 5,169,557	1998 4.616.566	1999 3.404.097	2000 3,705,402	2001 4,478,660	2002 5,436,836	2003 4.367.449	2004 4.077.968	2005 6.150.319	2006 3,325,544	2007 3,275,884	2008 5.594.328	2009 2.447.080	2010 3.188.490	2011 3.669.341
								11,565,000		8,356,000	8,749,000	7,204,997		5,685,213	6,056,207			6,352,445	6.450.455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	4.704.074	3,009,341
								13,968,000		8,925,000	9,592,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255		6,965,973	7,304,561	10,301,194	5,998,029			5,084,862	1,701,071	
								14,758,000			9,701,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153		7,287,256	7,268,321	12,018,140	5,597,263		9,233,530			
!	5 13	3,780,000	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	6,217,757				
								16,067,000		9,904,000		8,527,476	8,275,893	7,679,135	7,454,081		13,133,004	8,109,584	7,418,021	11,984,386	5,215,101					
								16,607,000		9,897,000		8,464,405	8,429,042	7,685,857	7,462,274			8,140,325	7,469,216	12,178,272						
								16,401,000 16,518,000		9,757,000 9,816,000		8,453,559 8,385,552	8,382,835 8,467,821	7,718,721 7,754,976	7,475,918 7,486,544	8,693,906 8,481,353		7,865,421 7,459,231	7,498,081							
								15,967,000		9,860,000		8,461,485	8,565,347	8,091,638	7,480,132	8,515,273		7,437,231								
11								15.917.000		9.864.000		8.504.790	8.647.604	8.094.480	7.481.252	8.549.118	,									
1:	2 14	4,860,000	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	7,481,862	.,										
1:	3 14	4,536,000	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	8,054,458												
									17,151,000				8,760,619													
									17,282,000			8,824,907														
									17,515,000		11,049,000															
								16,328,000 16,436,000		10,126,000																
							16,881,000		17,037,000																	
						15,086,000		10,000,000																		
В	3.								ct 57 Law Ac																	
	1	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	1.0000
	2	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 1.0230	1.0243 1.0485	1.0450 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 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	1.0219	1.0461	1.0403	1.0902	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	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	1.0000	1.0000			
	6	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	1.0000					
	7	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	1.0000				Selecte	d Years 11 to	20
1	8	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	1.0000		Selecte	ed Years 0 to	10		ment Level A	ddititves
	9	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	1.0000			Claim Settler			14th Last	+1.2% pe	
10		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	1.0000				9th Last		er year	13th Last	+1.2% pe	
1:		1.0232 1.0320	1.0410 1.0504	1.0611 1.0688	1.0809 1.0864	1.0980 1.1009	1.1113 1.1133	1.1222 1.1244	1.1347 1.1371	1.1480 1.1491	1.1273 1.1273	1.0000 1.0000	1.0000 1.0000	1.0000 1.0000	1.0000 1.0000	1.0000					8th Last 7th Last	+2.0% p +2.0% p	er year	12th Last 11th Last	+1.2% pe +1.2% pe	
1:		1.0320	1.0576	1.0038	1.0891	1.1007	1.1154	1.1244	1.1382	1.1491	1.1273	1.0000	1.0000	1.0000	1.0000						6th Last		er year	10th Last	+0.9% pe	
14	4	1.0473	1.0623	1.0764	1.0910	1.1047	1.1175	1.1276	1.1382	1.1491	1.1273	1.0000	1.0000								5th Last		er year	9th Last	+0.6% pe	
19	5	1.0516	1.0647	1.0781	1.0928	1.1067	1.1185	1.1277	1.1382	1.1492	1.1272	1.0000			ſ	Example:	1995 (2) 0.844	17 (Page 3)			4th Last		er year	8th Last	+0.3% pe	
16		1.0538	1.0662	1.0798	1.0945	1.1076	1.1185	1.1277	1.1383	1.1491	1.1273						divided by 0.				3rd Last		er year	7th Last	+0.2% pe	
1		1.0553	1.0678	1.0815	1.0955	1.1077	1.1185	1.1277	1.1382	1.1491							equals 1.0243	3			2nd Last		er year	6th Last	+0.2% pe	
18		1.0567	1.0694	1.0824	1.0955	1.1077	1.1185	1.1277	1.1383												1st Last	+0.5% p	er year	5th Last	+0.2% pe	-
19		1.0582	1.0702	1.0823	1.0955	1.1077	1.1185	1.1277																4th Last	+0.1% pe	
20	U	1.0589	1.0701	1.0823	1.0955	1.1076	1.1186																	3rd Last 2nd Last	+0.0% pe +0.0% pe	
С	2.		1	ndemnity Inc	curred Losse	s Adjusted to	Act 57 Law	Level and C	Claim Settlem	ent Levels as	of 04/30/12													1st Last	+0.0% pc	
		5.679.000		-					7,283,000			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		3.669.341
	2 8								12,277,000			7,204,997	6,425,692		6,056,207	7,551,263		6,352,445	6,450,455	9,269,896	5,595,218		6,615,460	4,426,812	4,704,074	-,,
:	3 12	2,082,000	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		8,947,874	5,084,862		
									18,167,000			7,955,452	7,644,338	7,314,026		8,490,153			7,268,321	12,018,140	5,597,263	6,053,552	9,233,530			
									19,182,000			8,698,833	8,242,894	7,591,552	7,291,553	8,760,507		8,286,573	7,374,171	12,453,149	5,496,933	6,217,757				
									18,460,000 18,957,000			8,527,476	8,275,893 8,429,042	7,679,135	7,454,081 7,462,274		13,133,004	8,109,584 8,140,325	7,418,021	11,984,386 12,178,272	5,215,101					
									19,529,000			8,453,559	8,382,835	7,718,721		8,693,906		7,865,421	7,498,081	12,170,272						
									19,217,000			8,385,552	8,467,821	7,754,976	7,486,544	8,481,353		7,459,231	.,							
10	0 15	5,735,000	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	12,228,895									
1	1 15	5,538,000	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	8,549,118										
1:	2 15	5,336,000	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	7,481,862											
									19,370,000			8,712,300	8,662,379	8,054,458												
									19,522,000				8,760,619													
									19,671,000 19,937,000			8,824,907														
									19,937,000		12,400,000															
								18,535,000		,000,000																
			13,968,000																							
1.	9 15	3,733,000	10,700,000	10,021,000	20,039,000	10,077,000	10,001,000	10,003,000																		

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

nadmatic 2003 Development	
Incurred Indemnity and Funeral Losses for All Classes Combined	i

A.			паеттіку ке	ported incu	med rosses	as of 04/30/	12																		
Report	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	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	3,188,490	3,669,341
2	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	4,704,074	
3	14,649,968										7.650.302	7.184.304	6,107,512	6,887,906	7,965,255		6,965,973	7,304,561	10,301,194	5,998,029	6,026,129		5.084.862	.,,	
																							3,004,002		
	16,124,323									10,935,657	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153		7,287,256	7,268,321	12,018,140	5,597,263	6,053,552	9,233,530			
5							19,116,711			11,473,813	8,698,833	8,242,894	7,591,552	7,291,553		12,323,050	8,286,573	7,374,171	12,453,149	5,496,933	6,217,757				
6	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	5,215,101					
7	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	12,178,272						
8	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	7,498,081							
	19,071,489									12,181,640	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353		7,459,231	7,470,001							
																	7,439,231								
10	18,805,603										8,461,485	8,565,347	8,091,638	7,480,132	8,515,273	12,228,895									
11	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	8,549,118										
12	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	7.481.862											
12	-								11,968,738		8,712,300	8,662,379	8,054,458	.,											
													0,034,430												
	17,785,046								11,976,248		8,797,458	8,760,619													
15	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	8,824,907														
16	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	12,454,657															
17	18,071,983	15.699.528	18.537.957	29.660.654	18.318.328	20.810.640	19.799.167	20.549.947	12.278.302																
18	18,207,830	15 763 155	18 579 406	29 842 897	18 251 803	20 424 387	19,930,173	20 658 968																	
	18.027.599							20,000,700																	
						.,	20,000,103																		
20		15,891,544			18,292,186																				
	60	65	70	75	80		90	95	100								C	Claim Settler	ment Level A	dditions are i	multiplied by	the percent	tages at the	top of each	n column.
В.							laim Settleme																		
1	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	1.0000
2	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	1.0000	
3	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	1.0000		
4	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	1.0000			
5	0.8247	0.8247	0.8247	0.8247	0.8247		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	1.0000	1.0000			
-																					1.0000				
6	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	1.0000		_			
7	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	1.0000				Selecte	ed Years 11	to 20
8	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	1.0000		Select	ed Years 0 to	10	Claim Settle	ment Level	Addititves
0	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	1.0000				ment Level		14th Last		per year
10	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	1.0000	1.0000			9th Last			13th Last		
																1.0000					+2.0% p			+1.2% p	
11	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	1.0000					8th Last		er year	12th Last		oer year
12	0.8511	0.8663	0.8814	0.8960	0.9079		0.9273	0.9378	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000						7th Last	+2.0% p	er year	11th Last	+1.2% p	oer year
13	0.8583	0.8722	0.8856	0.8982	0.9095	0.9199	0.9291	0.9387	0.9477	1.0000	1.0000	1.0000	1.0000							6th Last	+2.0% p	er year	10th Last	+0.9% p	oer year
14	0.8637	0.8761	0.8877	0.8997	0.9111	0.9216	0.9300	0.9387	0.9477	1.0000	1.0000	1.0000	/	Act 57 Effecti	ve Date		Prior to			5th Last	+1.5% p	er vear	9th Last	+0.6% r	oer year
15		0.8780	0.8891	0.9012	0.9127	0.9225	0.9300	0.9387	0.9477	1.0000	1.0000		(b) Accident		3-23-06)	1996			4th Last	+1.0%		8th Last		per year
		0.8793		0.9027	0.9135		0.9300	0.9387		1.0000	1.0000			Act 57											
16	0.8691		0.8905						0.9477	1.0000			4	ACL 57	<u>Effect</u>	<u>Weight</u>	Effect			3rd Last		er year	7th Last		oer year
17	0.8703	0.8806	0.8919	0.9035	0.9135		0.9300	0.9387	0.9477				1	re	17.53%	0.644	17.53%			2nd Last	+0.5% p		6th Last		oer year
18	0.8715	0.8819	0.8926	0.9035	0.9135	0.9225	0.9300	0.9387					E	<u>ost</u>	0.00%	0.356			L	1st Last	+0.5% p	er year	5th Last	+0.2% p	oer year
19	0.8727	0.8826	0.8926	0.9035	0.9135	0.9225	0.9300						1	996 Avg	11.29%	1.000			_				4th Last	+0.1% p	oer year
20	0.8733	0.8826	0.8926	0.9035	0.9135	0.9225								Complement									3rd Last		oer year
														1.0-0.1129= 0			0.8247						2nd Last		per year
C.					- 4 -15 4	- A-4 F7 I		CI - i C - #I		6 04/20/	10		<u> </u>	1.0 0.1127 0	.0071		0.02 17								-
			-						ment Levels													L	1st Last		oer year
1	5,679,000		6,088,000				7,641,000		6,181,000		5,169,557	4,616,566		3,705,402		5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,490	3,669,341
2	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	4,704,074	
3	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	5,084,862		
4	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	9,233,530			
	13,780,000								10,885,000		8,698,833	8,242,894	7,591,552	7,291,553	8,760,507		8,286,573	7,374,171	12,453,149	5,496,933	6,217,757				
	15,071,000									11,950,000	8.527.476	8.275.893	7,571,532	7,454.081	8,994,827		8,109,584	7,418,021	11,984,386	5,215,101	5,217,737				
																				3,213,101					
	15,725,000								11,157,000		8,464,405	8,429,042	7,685,857	7,462,274	8,879,879		8,140,325	7,469,216	12,178,272						
	16,011,000									12,058,000	8,453,559	8,382,835	7,718,721	7,475,918		12,539,319	7,865,421	7,498,081							
9	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	7,459,231								
10	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	12,228,895									
11			16,408,000				17,862,000			12,122,000	8,504,790	8,647,604	8,094,480	7,481,252	8,549,118										
															0,017,110										
12		13,683,000					18,172,000			12,194,000	8,674,576	8,654,986	8,095,907	7,481,862											
13	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	8,054,458												
14	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	8,760,619													
	15,545,000										8.824.907														
	15,585,000						18,500,000		11,629,000		.,,														
17		13,825,000	16,534,000				18,413,000		11.636.000	,,,,,,,,,															
	., .,							19,393,000	11,030,000							1-4100/ *			pped at a m		0000				
18																									
	, ,							17,373,000								1010.1770710	ajustimont i a	01013 010 00	pped di d ii	idaminarii or i	.0000				
	15,868,000 15,733,000 15,725,000	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000		17,373,000								1010.1770710	ajusti ir cirit ir ci	0.00.7 0.0 00	ppod at a n	idaiiridiiri or i	.0000				

Source: A. Exhibit VI-A, p. 1 (A) B. Act 57 and Claim Settlem

Indemnity Reported Incurred Losses as of 04/30/12

 $Note: The factors \ in \ section \ B \ were \ taken \ unchanged \ from \ the \ corresponding \ section \ of \ last \ year's \ (Approved) \ filling.$

B. Act 57 and Claim Settlement Levels Combined
 Exhibit VI-A-5a,VI-A-5b,VI-A-5c
 C. A times B equals C

Coal Mine Compensation Rating Bureau Traumatic Loss Development

													Develop											Exhibit VI-	A Page 4
A In	domnity Do	apartad Inau	red Lossos	Adjusted to A	Not E7 Love Le	aval and Cla	aim Settlemer	at Lovols os s		rred Inde	mnity and	d Funeral	Losses fo	r All Class	ses Com	bined									
Report	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	5,679,000	5,939,000	6,088,000	9,427,000		9,437,000	7,641,000	7,283,000	6,181,000	6,228,000		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	3,188,490	3,669,341
							11,565,000 13,968,000		8,559,000	9,143,000	7,204,997 7,650,302	6,425,692 7,184,304	5,685,213 6,107,512	6,056,207 6,887,906	7,551,263		6,352,445	6,450,455	9,269,896	5,595,218 5,998,029	5,094,625	6,615,460 8,947,874	4,426,812 5.084.862	4,704,074	
							15,081,000			10,241,000	7,050,302	7,184,304	7,314,026	7,362,001		10,824,370 11,966,090	6,965,973 7,287,256		10,301,194 12,018,140	5,597,263	-,,	9,233,530	5,084,862		
							16,454,000				8,698,833	8,242,894	7,591,552	7,291,553		12,323,050	8,286,573				6,217,757	7,200,000			
							17,119,000				8,527,476	8,275,893	7,679,135	7,454,081		13,133,004	8,109,584		11,984,386	5,215,101					
							18,057,000 18,102,000				8,464,405 8,453,559	8,429,042 8,382,835	7,685,857 7,718,721	7,462,274 7,475,918		12,772,686 12,539,319	8,140,325 7,865,421	7,469,216 7,498,081	12,178,272						
							18,411,000				8,385,552	8,467,821	7,716,721			12,339,319	7,459,231	7,490,001							
							17,884,000				8,461,485	8,565,347	8,091,638		8,515,273										
		13,662,000					17,862,000				8,504,790	8,647,604	8,094,480		8,549,118										
							18,172,000				8,674,576	8,654,986	8,095,907	7,481,862											
							18,380,000 18,396,000				8,712,300 8,797,458	8,662,379 8,760,619	8,054,458												
							18,362,000				8,824,907	0,700,017													
							18,500,000			12,455,000															
							18,413,000 18,535,000		11,636,000																
				26,839,000				19,393,000																	
				26,763,000																					
DΛ	nnuallo	ss Develo	nmont Ea	ctors																					
1:2	i ii iuai Lo	iss Develo	риченита	CIOIS											1.6861	1.6378	1.4545	1.5818	1.5072	1.6825	1.5552	1.1825	1.8090	1.4753	
2:3														1.1373	1.0548	1.2156	1.0966	1.1324	1.1113	1.0720	1.1828	1.3526	1.1487	1.1700	
3:4													1.1975	1.0688	1.0659	1.1055	1.0461	0.9950	1.1667	0.9332	1.0046	1.0319			
4:5 5:6											0.9803	1.0783 1.0040	1.0379 1.0115	0.9904 1.0223	1.0318 1.0267	1.0298 1.0657	1.1371 0.9786	1.0146 1.0059	1.0362 0.9624	0.9821 0.9487	1.0271				
6:7										1.0001	0.9803	1.0040	1.0009	1.0223	0.9872	0.9726	1.0038	1.0059	1.0162	0.9467					
7:8									0.9912	1.0090	0.9987	0.9945	1.0043	1.0018	0.9791	0.9817	0.9662	1.0039							
8:9							0.0744	0.9840	1.0114	1.0103	0.9920	1.0101	1.0047	1.0014	0.9756	0.9933	0.9484								
9:10 10:11						0.9841	0.9714 0.9988	0.9766 1.0136	1.0098 1.0026	0.9890 1.0061	1.0091 1.0051	1.0115 1.0096	1.0434 1.0004	0.9991 1.0001	1.0040 1.0040	0.9818									
11:12					0.9777	0.9796	1.0174	1.0095	1.0009	1.0059	1.0200	1.0009	1.0002	1.0001	1.0010										
12:13				1.0018	1.0058	0.9764	1.0114	1.0086	1.0008	1.0107	1.0043	1.0009	0.9949												
13:14 14:15		1.0075	0.9992 1.0015	1.0118 1.0144	1.0060	1.0062 0.9887	1.0009 0.9982	1.0078 1.0076	1.0006 1.0148	1.0040 1.0033	1.0098 1.0031	1.0113													
15:16	1.0026	0.9994	0.9818	1.0041	1.0044	1.0035	1.0075	1.0135	1.0096	1.0033	1.0031														
16:17	1.0092	0.9923	1.0035	1.0094	1.0026	1.0035	0.9953	0.9675	1.0006																
17:18	1.0089	1.0056	1.0030	1.0062	0.9964	0.9814	1.0066	1.0053																	
18:19 19:20	0.9915 0.9995	1.0047 1.0041	1.0022 1.0022	0.9954 0.9972	1.0014 1.0008	1.0022 1.0022	1.0069																		
19.20	0.9993	1.0041	1.0022	0.9972	1.0006	1.0022																			
						10 Year	6 Year	10 Year	10 Year	6 Year	6 Year		Average												
						Straight	Straight V	Weighted A	Average .	Average V	Veighted	(of Middle												
C. Si	ummary						Average .						<u>Four</u>												
1:2						1.5572	1.5353	1.5343	1.5726	1.5551	1.4889		1.5455												
2:3						1.1504	1.1666	1.1506	1.1371	1.1438	1.1658		1.1527 1.0484												
3:4 4:5						1.0615 1.0365	1.0296 1.0378	1.0680 1.0375	1.0606 1.0308	1.0194 1.0269	1.0420 1.0391		1.0484												
5:6						1.0006	0.9980	1.0031	0.9990	0.9934	1.0029		1.0001												
6:7						1.0000	0.9980	0.9990	1.0011	0.9998	0.9967		0.9992												
7:8						0.9930	0.9895	0.9928	0.9944	0.9916	0.9882		0.9917												
8:9						0.9931	0.9889	0.9933	0.9964	0.9938	0.9892		0.9923												
9:10						0.9996	1.0082	0.9940	0.9976	1.0059	1.0059 1.0045		1.0022												
10:11 11:12						1.0024 1.0012	1.0042 1.0047	1.0015 0.9998	1.0033 1.0018	1.0039 1.0020	1.0045		1.0035 1.0024												
12:13						1.0012	1.0047	1.0013	1.0018	1.0020	1.0046		1.0024												
13:14						1.0058	1.0057	1.0058	1.0058	1.0056	1.0052		1.0057												
14:15						1.0044	1.0026	1.0044	1.0050	1.0031	1.0015		1.0036												
15:16						1.0030	1.0070	1.0031	1.0044	1.0064	1.0072		1.0052												
16:17 17:10						0.9982	0.9965	0.9983	1.0010	1.0005	0.9967		0.9984												
17:18 18:19						1.0017 1.0006	0.9998 1.0021	1.0016 1.0003	1.0039 1.0012	1.0027 1.0026	1.0002 1.0016		1.0016 1.0014												
19:20						1.0000	1.0021	1.0003	1.0012	1.0028	1.0016		1.0014	1	A. Loss Deve	lopment Dat	ta: Exhibit VI	A. page 3							
17.20						1.5010	1.5010	1.0000	1.0012	1.0012	1.0000		1.0007	,	LOSS DEVE	ss Dovolopm	ont Factor	, , page s							

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

	(1)	(2)
Data	0 to 10	0 to 10
as of	<u>Development</u>	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	<u>2.2%</u>	<u>2.0%</u>
Total	16.5%	12.0%

	(3)	(4)
Data	10 to 20	10 to 20
as of	<u>Development</u>	<u>Selection</u>
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	<u>0.0%</u>	<u>1.2%</u>
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	(1) 4/30/1997	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/1998	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/1999	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2000	(2) 12 Month	(3)	(4)
<u>Year</u>	Rpt.Loss (5)	Fav Dev™	(2) / (1)	Selection	<u>Year</u>	Rpt.Loss (4)	Fav Dev™	(2) / (1)	Selection	<u>Year</u>	Rpt.Loss™	<u>Fav Dev</u>	(2) / (1)	Selection	<u>Year</u>	Rpt.Loss ™	Fav Dev™	(2) / (1)	Selection
1987	18,806	759	4.0%	XX	1988	16,032	0	0.0%	XX	1989	18,878	368	1.9%	XX	1990	29,328	800	2.7%	XX
1988	15,731	926	5.9%	XX	1989	19,106	874	4.6%	XX	1990	29,654	1150	3.9%	XX	1991	19,165	457	2.4%	XX
1989	19,920	856	4.3%	XX	1990	30,400	1150	3.8%	XX	1991	19,430	596	3.1%	XX	1992	23,117	988	4.3%	XX
1990	30,426	478	1.6%	XX	1991	19,984	544	2.7%	XX	1992	24,122	491	2.0%	XX	1993	20,137	0	0.0%	XX
1991	19,515	319	1.6%	XX	1992	24,216	651	2.7%	XX	1993	19,482	440	2.3%	XX	1994	20,495	1321	6.4%	XX
1992	23,283	0	0.0%	XX	1993	19,117	919	4.8%	XX	1994	21,755	656	3.0%	XX	1995	12,031	0	0.0%	XX
1993	17,896	445	2.5%	XX	1994	21,058	337	1.6%	XX	1995	11,322		1.1%	XX	1996	10,936	663	6.1%	XX
1994	19,319	0	0.0%	XX	1995	10,822	349	3.2%	XX	1996	10,813	296	2.7%	XX	1997	XX	XX	XX	XX
<u>1995</u>	10,133	<u>0</u>	0.0%	<u>XX</u>	<u>1996</u>	9,862	<u>0</u>	0.0%	XX	<u>1997</u>	XX	XX	XX	XX	<u>1998</u>	<u>XX</u>	XX	XX	XX
Total	175,029	3,783	2.2%	2.0%	Total	170,597	4,824	2.8%	2.0%	Total	155,456	4,124	2.7%	2.0%	Total	135,209	4,229	3.1%	2.0%
Accident	(1) 4/30/2001	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2002	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2003	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2004	(2) 12 Month	(3)	(4)
Accident <u>Year</u>	4/30/2001		(3) (2) / (1)	(4) Selection	Accident <u>Year</u>	4/30/2002		(3)	(4) Selection	Accident <u>Year</u>	4/30/2003		(3)	(4) Selection	Accident <u>Year</u>	4/30/2004		(3) (2) / (1)	(4) Selection
	4/30/2001	12 Month				4/30/2002	12 Month				4/30/2003	12 Month				4/30/2004	12 Month		
<u>Year</u>	4/30/2001 Rpt.Loss ^(d)	12 Month Fav Dev (a)	(2) / (1)	Selection	<u>Year</u>	4/30/2002 Rpt.Loss (a)	12 Month Fav Dev (a)	(2) / (1)	<u>Selection</u>	<u>Year</u>	4/30/2003 Rpt.Loss (a)	12 Month Fav Dev (a)	(2) / (1)	Selection	<u>Year</u>	4/30/2004 Rpt.Loss (a)	12 Month Fav Dev (a)	(2) / (1)	Selection
<u>Year</u> 1991	4/30/2001 <u>Rpt.Loss</u> (^(a)) 19,058	12 Month Fav Dev (a) 244	(2) / (1) 1.3%	Selection xx	<u>Year</u> 1992	4/30/2002 <u>Rpt.Loss</u> (a) 22,275	12 Month Fav Dev ^(a)	(2) / (1) 0.0%	Selection xx	<u>Year</u> 1993	4/30/2003 <u>Rpt.Loss</u> (a) 19,361	12 Month Fav Dev (a) 236	(2) / (1) 1.2%	Selection xx	<u>Year</u> 1994	4/30/2004 <u>Rpt.Loss</u> (^(a) 20,243	12 Month Fav Dev ^(a) 368	(2) / (1) 1.8%	Selection xx
<u>Year</u> 1991 1992	4/30/2001 <u>Rpt.Loss (a)</u> 19,058 22,030	12 Month <u>Fav Dev (a)</u> 244 813	(2) / (1) 1.3% 3.7% 2.6% 2.1%	Selection xx xx	<u>Year</u> 1992 1993	4/30/2002 <u>Rpt.Loss (a)</u> 22,275 20,029	12 Month Fav Dev (a) 0 314	(2) / (1) 0.0% 1.6% 1.0% 2.9%	Selection xx xx	<u>Year</u> 1993 1994 1995 1996	4/30/2003 <u>Rpt.Loss (a)</u> 19,361 20,681	12 Month <u>Fav Dev (a)</u> 236 637	(2) / (1) 1.2% 3.1%	Selection xx xx	<u>Year</u> 1994 1995	4/30/2004 <u>Rpt.Loss (a)</u> 20,243 11,907	12 Month <u>Fav Dev (a)</u> 368 0	(2) / (1) 1.8% 0.0%	Selection xx xx
<u>Year</u> 1991 1992 1993	4/30/2001 <u>Rpt.Loss</u> ^(a) 19,058 22,030 19,887	12 Month <u>Fav Dev</u> ^(a) 244 813 522	(2) / (1) 1.3% 3.7% 2.6% 2.1% 1.3%	Selection xx xx xx xx	<u>Year</u> 1992 1993 1994 1995	4/30/2002 <u>Rpt.Loss (a)</u> 22,275 20,029 21,125	12 Month <u>Fav Dev (a)</u> 0 314 214	(2) / (1) 0.0% 1.6% 1.0%	Selection xx xx xx xx	<u>Year</u> 1993 1994 1995 1996	4/30/2003 <u>Rpt.Loss</u> ^(a) 19,361 20,681 11,831	12 Month <u>Fav Dev (a)</u> 236 637 0	(2) / (1) 1.2% 3.1% 0.0%	Selection xx xx xx xx	<u>Year</u> 1994 1995 1996 1997 1998	4/30/2004 <u>Rpt.Loss</u> (a) 20,243 11,907 11,994	12 Month <u>Fav Dev</u> ^(a) 368 0 0	(2) / (1) 1.8% 0.0% 0.0%	Selection xx xx xx xx
Year 1991 1992 1993 1994 1995	4/30/2001 Rpt.Loss (ia) 19,058 22,030 19,887 20,719	12 Month <u>Fav Dev</u> (a) 244 813 522 434	(2) / (1) 1.3% 3.7% 2.6% 2.1%	Selection xx xx xx xx xx	<u>Year</u> 1992 1993 1994 1995 1996	4/30/2002 Rpt.Loss (a) 22,275 20,029 21,125 12,001	12 Month Fav Dev ^(a) 0 314 214 354	(2) / (1) 0.0% 1.6% 1.0% 2.9%	Selection xx xx xx xx xx	<u>Year</u> 1993 1994 1995 1996 1997	4/30/2003 <u>Rpt.Loss (aa)</u> 19,361 20,681 11,831 11,985	12 Month <u>Fav Dev</u> (a) 236 637 0 0	(2) / (1) 1.2% 3.1% 0.0% 0.0%	Selection xx xx xx xx xx	<u>Year</u> 1994 1995 1996 1997 1998	4/30/2004 <u>Rpt.Loss (a)</u> 20,243 11,907 11,994 xx	12 Month <u>Fav Dev (a)</u> 368 0 0 0	(2) / (1) 1.8% 0.0% 0.0% xx	Selection xx xx xx xx xx
Year 1991 1992 1993 1994 1995 1996	4/30/2001 <u>Rpt.Loss</u> (a) 19,058 22,030 19,887 20,719 12,009	12 Month Fav Dev (a) 244 813 522 434 162	(2) / (1) 1.3% 3.7% 2.6% 2.1% 1.3%	Selection XX XX XX XX XX XX	<u>Year</u> 1992 1993 1994 1995 1996 1997 1998	4/30/2002 <u>Rpt.Loss</u> (^(a)) 22,275 20,029 21,125 12,001 12,046	12 Month Fav Dev (a) 0 314 214 354 0	(2) / (1) 0.0% 1.6% 1.0% 2.9% 0.0%	Selection xx xx xx xx xx xx	<u>Year</u> 1993 1994 1995 1996 1997 1998	4/30/2003 <u>Rpt.Loss (a)</u> 19,361 20,681 11,831 11,985 xx	12 Month <u>Fav Dev (a)</u> 236 637 0 0 xx	(2) / (1) 1.2% 3.1% 0.0% 0.0%	Selection xx xx xx xx xx xx	Year 1994 1995 1996 1997 1998 1999 2000	4/30/2004 <u>Rpt.Loss</u> (a) 20,243 11,907 11,994 xx xx	12 Month Fav Dev (a) 368 0 0 xx	(2) / (1) 1.8% 0.0% 0.0% xx xx	Selection xx xx xx xx xx xx xx
Year 1991 1992 1993 1994 1995	4/30/2001 Rpt.Loss (18) 19,058 22,030 19,887 20,719 12,009 11,474	12 Month <u>Fav Dev (a)</u> 244 813 522 434 162 156	(2) / (1) 1.3% 3.7% 2.6% 2.1% 1.3% 1.4%	Selection xx xx xx xx xx xx xx	<u>Year</u> 1992 1993 1994 1995 1996	4/30/2002 Rpt.Loss (a) 22,275 20,029 21,125 12,001 12,046 xx	12 Month Fav Dev (a) 0 314 214 354 0 xx	(2) / (1) 0.0% 1.6% 1.0% 2.9% 0.0%	Selection xx xx xx xx xx xx xx xx	<u>Year</u> 1993 1994 1995 1996 1997	4/30/2003 Rpt.Loss (*a) 19,361 20,681 11,831 11,985 xx xx	12 Month Fav Dev (43) 236 637 0 0 xx xx	(2) / (1) 1.2% 3.1% 0.0% 0.0% xx xx	Selection xx xx xx xx xx xx xx	<u>Year</u> 1994 1995 1996 1997 1998	4/30/2004 Rpt.Loss (18) 20,243 11,907 11,994 xx xx xx	12 Month Fav Dev (a) 368 0 0 xx xx	(2) / (1) 1.8% 0.0% 0.0% xx xx xx	Selection xx

	(1)	(2)	(3)	(4)
Accident	4/30/2005	12 Month		
<u>Year</u>	Rpt.Loss (21)	Fav Dev (a)	(2) / (1)	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%

(a) All amounts are in thousands of dollars

Sources: Column (1) Exhibit VI-A p. 1a CMCRB Data Base

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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.

OMG,PAB - FTI, 11/29/2012 Filling Date - November 29, 2012 Checksum: 2,459,740.383000

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)	Accident	(1) 4/30/2002	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2003	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2004	(2) 12 Month	(3)	(4)
<u>Year</u>	Rpt.Loss ^(a)	Fav Dev ^(a)	(2) / (1)	Selection	<u>Year</u>	Rpt.Loss (a)	Fav Dev (a)	(2) / (1)	Selection	<u>Year</u>	Rpt.Loss ^(a)	Fav Dev (a)	(2) / (1)	Selection	<u>Year</u>	Rpt.Loss ^(a)	Fav Dev ^(a)	(2) / (1)	Selection
1983	19,728	283	1.4%	XX	1983	19,581	0	0.0%	XX	1983	19,537	132	0.7%	XX	1983	19,617	0	0.0%	XX
1984	25,745	185	0.7%	XX	1984	25,801	0	0.0%	XX	1984	25,724	0	0.0%	XX	1984	25,837	0	0.0%	XX
1985	16,662	219	1.3%	XX	1985	16,776	0	0.0%	XX	1985	16,860	0	0.0%	XX	1985	16,954	0	0.0%	XX
1986	18,002	194	1.1%	XX	1986	17,729	221	1.2%	XX	1986	17,764	0	0.0%	XX	1986	17,812	0	0.0%	XX
1987	17,785	0	0.0%	XX	1987	17,924	0	0.0%	XX	1987	17,933	122	0.7%	XX	1987	18,072	0	0.0%	XX
1988	15,926	194	1.2%	XX	1988	15,795	217	1.4%	XX	1988	15,878	0	0.0%	XX	1988	15,845	0	0.0%	XX
1989	18,586	0	0.0%	XX	1989	18,938	0	0.0%	XX	1989	18,878	0	0.0%	XX	1989	18,876	0	0.0%	XX
1990	28,447	1222	4.3%	XX	1990	28,697	0	0.0%	XX	1990	28,678	294	1.0%	XX	1990	28,968	0	0.0%	XX
1991	XX	XX	XX	XX	1991	18,465	442	2.4%	XX	1991	18,005	458	2.5%	XX	1991	18,078	16	0.1%	XX
<u>1992</u>	XX	XX	<u>xx</u>	<u>XX</u>	<u>1992</u>	XX	XX	XX	XX	<u>1992</u>	21,860	<u>835</u>	3.8%	XX	1992	21,375	32	0.1%	XX
Total	160,881	2,297	1.4%	0.9%	Total	179,706	880	0.5%	0.6%	Total	201,117	1,841	0.9%	0.3%	<u>1993</u>	19,300	<u>358</u>	1.9%	<u>XX</u>
															Total	220,734	406	0.2%	0.2%
	(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)
Accident	4/30/2005	12 Month			Accident	4/30/2006	12 Month			Accident	4/30/07	12 Month			Accident	4/30/2008	12 Month		
<u>Year</u>		Fav Dev ^(a)	(2) / (1)	Selection	<u>Year</u>			(2) / (1)	Selection	<u>Year</u>		Fav Dev ^(a)	(2) / (1)	Selection	<u>Year</u>		Fav Dev ^(a)	(2) / (1)	<u>Selection</u>
1983	19,558	0	0.0%	XX	1983	19,629	0	0.0%	XX	1983	19,485		0.0%	XX	1983	19,478		0.0%	XX
1984	26,025	0	0.0%	XX	1984	25,971	0	0.0%	XX	1984	26,136		0.0%	XX	1984	26,205		0.0%	XX
1985	17,068	0	0.0%	XX	1985	17,182		0.0%	XX	1985	17,144		0.0%	XX	1985	16,838		0.0%	XX
1986	17,907	0	0.0%	XX	1986	17,896		0.5%	XX	1986	17,999		0.0%	XX	1986	18,146		0.0%	XX
1987	18,208	0	0.0%	XX	1987	18,028		1.6%	XX	1987	18,007	0	0.0%	XX	1987	18,110		0.0%	XX
1988	15,700		0.0%	XX	1988	15,763		0.0%	XX	1988	15,827	0	0.0%	XX	1988	15,892		0.0%	XX
1989	18,503		2.1%	XX	1989	18,538		0.0%	XX	1989	18,579		0.0%	XX	1989	18,621	0	0.0%	XX
1990	29,336		0.0%	XX	1990	29,409		0.6%	XX	1990	29,661	0	0.0%	XX	1990	29,843		0.0%	XX
1991	18,154		0.0%	XX	1991	18,201	0	0.0%	XX	1991	18,272		0.0%	XX	1991	18,318		0.0%	XX
1992	20,831	631	3.0%	XX	1992	20,921		0.0%	XX	1992	20,665		0.0%	XX	1992	20,738		0.0%	XX
1993	19,597	0	0.0%	XX	1993	19,782		0.0%	XX	1993	19,781	167	0.8%	XX	1993	19,744		0.0%	XX
<u>1994</u>	20,328	<u>0</u>	0.0%	XX	1994	20,479		0.0%	XX	1994	20,635		0.0%	XX	1994	20,796		0.0%	XX
Total	241,215	1,011	0.4%	0.2%	<u>1995</u>	<u>11,961</u>	<u>0</u>	0.0%	XX	1995	11,960		0.1%	XX	1995	11,969		0.0%	XX
					Total	253760	573	0.2%	0.2%	<u>1996</u>	12,122		0.0%	<u>XX</u>	1996	12,194	40	0.3%	XX
										Total	266273	176	0.1%	0.1%	<u>1997</u>	<u>8,505</u>	<u>0</u>	0.0%	<u>XX</u>
	(1)	(2)	(3)	(4)											Total	275397	40	0.0%	0.0%

	(1)	(2)	(3)	(4)
Accident	4/30/2009	12 Month		
<u>Year</u>	Rpt.Loss ^(a)	Fav Dev (a)	(2) / (1)	Selection
1983	19,527	0	0.0%	X
1984	26,360	0	0.0%	X
1985	16,906	0	0.0%	X
1986	18,235	0	0.0%	X
1987	18,212	0	0.0%	X
1988	15,850	0	0.0%	X
1989	18,662	0	0.0%	X
1990	29,708	140	0.5%	X
1991	18,252	104	0.6%	X
1992	20,811	0	0.0%	X
1993	19,892	0	0.0%	X
1994	20,956	0	0.0%	X
1995	11,976	0	0.0%	X
1996	12,324	0	0.0%	X
1997	8,675	0	0.0%	X
<u>1998</u>	8,648	<u>0</u>	0.0%	<u>X</u>
Total	284,994	244	0.1%	0.09

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 04/30/12 - Validated 08/16/12 and prior

Exhibit VI-B Page 1

Coal Mine Compensation Rating Bureau Traumatic Loss Development Incurred Medical Losses for All Classes Combined

Α.										Incu	rred Medi	cal Losses	s for All Cl	asses Con	nbined										
Donort	1007		Medical Rep				1002	1004	1005	1004	1007	1000	1000	2000	2001	2002	2002	2004	2005	2004	2007	2000	2000	2010	2011
Report 1	1987 2,739,229	1988 3,561,960	<u>1989</u> 4,771,196	1990 5,121,908	1991 5,085,069	1992 5,963,632	1993 4,780,471	1994 3,903,052	1995 3,946,197	1996 4,135,165	1997 3,185,472	1998 3,370,548	1999 2 714 671	2000 2,468,601	2001 2,225,216	2002 3,150,255	2003 2,579,313	2004 3,189,109	2005 3,700,850	2006 2,871,489	2007 5,478,955	2008 3,509,674	2009 2,761,649	2010 3,630,574	2011 4,362,098
2	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		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		3,749,858	3,021,605	3,914,782	4,302,070
3	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	2.891.686	0,711,702	
4	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		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	3,804,580	_,_,,,,		
5	4,317,883	5,713,182	8,404,823	7,595,281	7,239,653	6,810,575		5,111,218			3,810,363		3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038	5,757,902	-,,			
6	4,982,816	5,721,504	8,841,749	7,729,893	7,315,361	6,966,052		5,029,268	4,483,826		3,978,305		3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151	3,370,262					
7	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		3,932,216		3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965	4,349,353						
8	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	4,187,418							
9	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	3,080,177								
10	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	4,160,518									
11	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	2,963,075										
12	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	3,021,208											
13	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	3,531,522												
14	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	3,856,535													
15	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	4,702,741														
16	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	4,520,959															
17	4,453,397	5,324,275	7,910,771	7,822,500	7,490,067	7,047,415	6,019,026	5,290,059	4,986,824																
18	4,502,357	5,253,219	7,927,236	7,870,056	7,528,919	7,028,385	6,100,724	5,370,678																	
19	4,507,507	5,261,599	7,905,531	7,847,501	7,453,318	7,029,188	6,154,033	-,,																	
20	4,528,084	5,264,773	7,888,944	7,852,764	7,374,324	7,063,572																			
B.			Act 44 Medic																						
1	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	1.0000
2	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	1.0000	
3	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	1.0000		
4 5	0.7082 0.7082	0.7082 0.7082	0.7082 0.7843	0.7752 0.7762	0.7853 0.7867	0.8067 0.8078	0.8956 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 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			
5	0.7082	0.7661	0.7843	0.7762	0.7867	0.8078	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	1.0000	1.0000				
7	0.7657	0.7661	0.7841	0.77783	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	1.0000	1.0000					
8	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	1.0000	1.0000						
9	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	1.0000								
10	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	1.0000									
11	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	1.0000										
12	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	1.0000											
13	0.7618	0.7665	0.7834	0.7847	0.7983	0.8165	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			,	Act 44 Disco	unt Factor: 0	7082						
14	0.7612	0.7665	0.7833	0.7857	0.7998	0.8175	0.9107	1.0000	1.0000	1.0000	1.0000	1.0000													
15	0.7605 0.7599		0.7832		0.8012	0.8186	0.9123	1.0000	1.0000	1.0000	1.0000					E	Example: 19	90 (5th Repo	rt) 0.7762. See	e VI-D Page	6 Col. T at 0.	7762			
16		0.7666		0.7868		0.0407		4 0000																	
		0.7666	0.7831	0.7879	0.8027	0.8197	0.9138	1.0000	1.0000	1.0000															
17	0.7592	0.7666 0.7667	0.7831 0.7830	0.7879 0.7889	0.8027 0.8041	0.8208	0.9153	1.0000	1.0000 1.0000	1.0000															
17 18	0.7592 0.7586	0.7666 0.7667 0.7668	0.7831 0.7830 0.7829	0.7879 0.7889 0.7900	0.8027 0.8041 0.8056	0.8208 0.8219	0.9153 0.9168			1.0000															
17 18 19	0.7592 0.7586 0.7579	0.7666 0.7667 0.7668 0.7668	0.7831 0.7830 0.7829 0.7828	0.7879 0.7889 0.7900 0.7910	0.8027 0.8041 0.8056 0.8070	0.8208 0.8219 0.8230	0.9153	1.0000		1.0000															
17 18	0.7592 0.7586	0.7666 0.7667 0.7668	0.7831 0.7830 0.7829	0.7879 0.7889 0.7900	0.8027 0.8041 0.8056	0.8208 0.8219	0.9153 0.9168	1.0000		1.0000															
17 18 19	0.7592 0.7586 0.7579	0.7666 0.7667 0.7668 0.7668 0.7669	0.7831 0.7830 0.7829 0.7828	0.7879 0.7889 0.7900 0.7910 0.7921	0.8027 0.8041 0.8056 0.8070 0.8085	0.8208 0.8219 0.8230 0.8241	0.9153 0.9168 0.9183	1.0000 1.0000		1.0000															
17 18 19 20	0.7592 0.7586 0.7579 0.7573	0.7666 0.7667 0.7668 0.7668 0.7669	0.7831 0.7830 0.7829 0.7828 0.7827	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to A	0.8208 0.8219 0.8230 0.8241	0.9153 0.9168 0.9183 evel as of 04	1.0000 1.0000			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				2,761,649	3,630,574	4,362,098
17 18 19 20 C.	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000	0.7666 0.7667 0.7668 0.7669 0.7669 2,523,000 3,070,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses 3,627,000 4,235,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 7 3,601,000 4,583,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000	1.0000 1.0000 4/30/12 3,814,000 4,884,000	1.0000 3,946,197 4,443,755	4,135,165 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	2,871,489 3,286,804	5,478,955 5,501,458	3,509,674 3,749,858	3,021,605	3,630,574 3,914,782	4,362,098
17 18 19 20 C.	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000	0.7666 0.7667 0.7668 0.7668 0.7669 2,523,000 3,070,000 3,408,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses / 3,627,000 4,235,000 5,010,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 3,601,000 4,583,000 5,349,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000 5,630,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,510,000	1.0000 1.0000 1.0000 1/30/12 3,814,000 4,884,000 5,042,000	3,946,197 4,443,755 4,353,568	4,135,165 4,315,884 4,689,720	3,374,998 3,598,928	3,630,642 3,628,890	3,012,839 3,186,033	2,716,963 2,818,387	2,589,253 2,646,248	3,609,439 3,762,837	2,812,481 2,794,988	3,555,290 4,147,713	4,031,513 4,161,949	2,871,489 3,286,804 3,511,501	5,478,955 5,501,458 5,575,559	3,509,674 3,749,858 3,709,814			4,362,098
17 18 19 20 C. 1 2 3	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 3,537,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 5,619,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses 3,627,000 4,235,000 5,010,000 6,010,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 4 3,601,000 4,583,000 5,349,000 5,660,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000 5,630,000 5,635,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,510,000 5,428,000	1.0000 1.0000 1.0000 4/30/12 3,814,000 4,884,000 5,042,000 5,216,951	1.0000 3,946,197 4,443,755 4,353,568 4,294,114	4,135,165 4,315,884 4,689,720 4,808,246	3,374,998 3,598,928 3,571,097	3,630,642 3,628,890 3,720,868	3,012,839 3,186,033 3,057,663	2,716,963 2,818,387 2,836,912	2,589,253 2,646,248 2,629,910	3,609,439 3,762,837 3,890,149	2,812,481 2,794,988 2,756,587	3,555,290 4,147,713 4,166,709	4,031,513 4,161,949 4,249,331	2,871,489 3,286,804 3,511,501 3,418,585	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858	3,021,605		4,362,098
17 18 19 20 C.	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000	0.7666 0.7667 0.7668 0.7669 0.7669 2.523,000 3,070,000 3,408,000 3,537,000 4,046,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 5,619,000 6,592,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses 3,627,000 4,235,000 5,010,000 6,010,000 5,896,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 3,601,000 4,583,000 5,349,000 5,660,000 5,695,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000 5,630,000 5,635,000 5,501,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,510,000 5,428,000 5,452,000	1.0000 1.0000 1.0000 1/30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218	1.0000 3,946,197 4,443,755 4,353,568 4,294,114 4,416,259	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190	3,374,998 3,598,928 3,571,097 3,810,363	3,630,642 3,628,890 3,720,868 3,709,153	3,012,839 3,186,033 3,057,663 3,188,781	2,716,963 2,818,387 2,836,912 2,885,530	2,589,253 2,646,248 2,629,910 2,816,076	3,609,439 3,762,837 3,890,149 3,874,531	2,812,481 2,794,988 2,756,587 2,912,119	3,555,290 4,147,713 4,166,709 4,131,369	4,031,513 4,161,949 4,249,331 4,143,155	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,529,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 3,537,000 4,046,000 4,383,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 6,592,000 6,933,000	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses 3,627,000 4,235,000 5,010,000 6,010,000 6,010,000 6,008,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 4 3,601,000 4,583,000 5,349,000 5,660,000 5,666,000 5,766,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000 5,630,000 5,635,000 5,501,000 5,634,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,452,000 5,452,000 5,216,000	1.0000 1.0000 1.0000 1/30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218 5,029,268	1.0000 3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 7	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,529,000 3,783,000	0.7666 0.7667 0.7668 0.7669 0.7669 2.523,000 3,070,000 3,408,000 4,046,000 4,383,000 4,490,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 5,619,000 6,592,000 6,933,000 6,837,000	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses 3,627,000 4,235,000 5,010,000 6,010,000 6,010,000 6,008,000 6,172,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to / 3,601,000 4,583,000 5,349,000 5,695,000 5,695,000 5,698,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000 5,630,000 5,635,000 5,501,000 5,634,000 5,739,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,1428,000 5,452,000 5,216,000 5,192,000	1,0000 1,0000 1,0000 1,30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218 5,029,268 5,059,712	1,0000 3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 7 8	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,028,000 3,529,000 3,783,000 3,676,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 4,046,000 4,383,000 4,490,000 4,191,000	0.7831 0.7830 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 5,619,000 6,592,000 6,933,000 6,837,000 6,410,000	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses 3,627,000 4,235,000 5,010,000 6,010,000 6,010,000 6,008,000 6,072,000 6,021,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 3,601,000 4,583,000 5,349,000 5,660,000 5,695,000 5,696,000 5,698,000 5,648,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,398,000 5,635,000 5,635,000 5,501,000 5,634,000 5,739,000 5,635,000	0.9153 0.9168 0.9183 evel as of 04 4.260,000 5,164,000 5,510,000 5,428,000 5,422,000 5,216,000 5,192,000 5,167,000	1,0000 1,0000 1,0000 1,30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218 5,029,268 5,059,712 5,113,134	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,617,085	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 7 8	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,529,000 3,676,000 3,676,000 3,791,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 4,046,000 4,383,000 4,490,000 4,075,000	0.7831 0.7839 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 5,619,000 6,933,000 6,933,000 6,410,000 6,264,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses 3,627,000 4,235,000 5,010,000 6,010,000 6,010,000 6,172,000 6,021,000 6,021,000 6,029,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 4 3,601,000 4,583,000 5,349,000 5,660,000 5,695,000 5,766,000 5,648,000 5,648,000 5,648,000 5,687,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,639,000 5,635,000 5,635,000 5,634,000 5,739,000 5,665,000 5,665,000 5,639,000	0.9153 0.9168 0.9183 evel as of 04,260,000 5,164,000 5,510,000 5,428,000 5,452,000 5,216,000 5,167,000 5,250,000	1,0000 1,0000 1,0000 1,30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218 5,029,268 5,059,712 5,113,134 5,124,726	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,685,434	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 7 8	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,529,000 3,676,000 3,791,000 3,738,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 3,537,000 4,046,000 4,383,000 4,191,000 4,075,000 4,075,000	0.7831 0.7839 0.7829 0.7828 0.7827 Medical Incu 3,379,000 4,133,000 4,507,000 5,619,000 6,933,000 6,837,000 6,410,000 6,681,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses x 3.627,000 4,235,000 5,010,000 6,010,000 6,008,000 6,172,000 6,021,000 6,021,000 6,102,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 4.3,601,000 4.583,000 5.640,000 5.660,000 5.695,000 5.698,000 5.648,000 5.687,000 5.687,000 5.687,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,630,000 5,635,000 5,501,000 5,634,000 5,739,000 5,639,000 5,639,000 5,639,000 5,774,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,510,000 5,452,000 5,192,000 5,192,000 5,250,000 5,20,000 5,402,000	1,0000 1,0000 1,0000 1,30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218 5,029,268 5,059,712 5,113,134 5,124,726 5,144,115	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,685,434 4,668,534	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715 4,651,769	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 7 8	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,529,000 3,676,000 3,676,000 3,791,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 4,046,000 4,383,000 4,490,000 4,075,000	0.7831 0.7839 0.7829 0.7828 0.7827 Vledical Incu 3.379,000 4.133,000 4.133,000 5.619,000 6.693,000 6.410,000 6.264,000 6.681,000 6.481,000 6.481,000	0.7879 0.7889 0.7900 0.7901 0.7921 rred Losses , 3,627,000 4,235,000 5,010,000 6,010,000 5,896,000 6,008,000 6,008,000 6,021,000 6,022,000 6,029,000 6,119,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 4 3,601,000 4,583,000 5,349,000 5,660,000 5,695,000 5,766,000 5,648,000 5,648,000 5,648,000 5,687,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4,223,000 5,639,000 5,635,000 5,635,000 5,634,000 5,739,000 5,665,000 5,665,000 5,639,000	0.9153 0.9168 0.9183 evel as of 04,260,000 5,164,000 5,510,000 5,428,000 5,452,000 5,216,000 5,167,000 5,250,000	1,0000 1,0000 1,0000 1,30/12 3,814,000 4,884,000 5,042,000 5,216,951 5,111,218 5,029,268 5,059,712 5,113,134 5,124,726 5,144,115 5,273,693	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,685,434	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 1 2 3 4 5 6 6 7 7 8 9 10	0.7592 0.7586 0.7573 1,940,000 2.424,000 2.927,000 3,028,000 3,028,000 3,529,000 3,783,000 3,783,000 3,733,000 3,635,000 3,635,000 3,533,000	0.7666 0.7667 0.7668 0.7668 0.7669 2,523,000 3,070,000 3,408,000 4,046,000 4,075,000 4,000,000 3,974,000 3,974,000	0.7831 0.7839 0.7829 0.7828 0.7827 Wedical Incu 3,379,000 4,133,000 4,507,000 5,619,000 6,992,000 6,933,000 6,837,000 6,410,000 6,410,000 6,643,000 6,643,000 6,643,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses A 3.627,000 4.235,000 5.010,000 6.010,000 6.021,000 6.021,000 6.022,000 6.112,000 6.1127,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to J 3.601,000 4.583,000 5.349,000 5.695,000 5.695,000 5.698,000 5.648,000 5.834,000 5.834,000 5.834,000 5.834,000 5.834,000 5.834,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.398,000 5.635,000 5.635,000 5.635,000 5.635,000 5.635,000 5.635,000 5.635,000 5.739,000 5.739,000 5.739,000 5.739,000 5.741,000 5.781,000	0.9153 0.9168 0.9183 evel as of 04 4,260,000 5,164,000 5,452,000 5,452,000 5,167,000 5,167,000 5,452,000 5,167,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000 5,452,000	1,0000 1,0000 1,0000 1,0001 3,814,000 4,884,000 5,042,005 5,111,218 5,029,268 5,059,712 5,113,134 5,124,726 5,144,115 5,273,693 5,295,932	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,668,534 4,668,534 4,668,534 4,693,740 4,815,890	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715 4,625,953 4,594,309	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,761,263 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 7 8	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 3,028,000 3,028,000 3,028,000 3,783,000 3,783,000 3,738,000 3,635,000 3,533,000 3,533,000 3,533,000 3,533,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,070,000 4,046,000 4,191,000 4,090,000 4,006,000 3,741,000 4,060,000	0,7831 0,7839 0,7829 0,7827 0,7827 0,7827 0,7827 0,7827 0,7827 0,7827 0,7827 0,932,000 6,837,000 6,937,000 6,937,000 6,937,000 6,937,000 6,937,000 6,937,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses A 3.627,000 4.235,000 5,010,000 6,010,000 6,010,000 6,021,000 6,021,000 6,022,000 6,172,000 6,119,000 6,119,000 6,1103,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to / 3.601,000 4.583,000 5.549,000 5.695,000 5.698,000 5.687,000 5.687,000 5,887,000 5,948,000 5,940,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.398,000 5.630,000 5.635,000 5.5634,000 5.739,000 5.739,000 5.774,000 5,774,000 5,8844,000 5,8844,000	0.9153 0.9168 0.9183 evel as of 0· 4.260,000 5.164,000 5.428,000 5.428,000 5.192,000 5.192,000 5.452,000 5.452,000 5.452,000 5.454,000 5.454,000 5.300,000 5.300,000 5.300,000 5.3212,000	1,0000 1,0000 1,0000 1,0001 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,669,619 4,706,403 4,685,434 4,668,534 4,683,740 4,815,890 4,815,890 4,869,709	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,625,715 4,625,715 4,625,759 4,625,953 4,594,309 4,485,294	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219 3,868,653	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 1 2 3 3 4 5 6 6 7 8 9 10 11 12 13 13 14	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,028,000 3,529,000 3,783,000 3,791,000 3,791,000 3,738,000 3,353,000 3,430,000 3,430,000 3,430,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,070,000 4,046,000 4,046,000 4,191,000 4,075,000 4,006,000 3,941,000 3,941,000 3,941,000 3,941,000 3,941,000 3,955,000	0.7831 0.7829 0.7828 0.7827 Vedical Incu 3.379,000 4,133,000 4,507,000 6,519,000 6,933,000 6,410,000 6,410,000 6,681,000 6,681,000 6,681,000 6,615,000 6,265,000 6,265,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses, 3.627,000 4.235,000 5.910,000 6.010,000 6.010,000 6.012,000 6.012,000 6.172,000 6.172,000 6.119,000 6.119,000 6.121,000 6.122,000 6.120,000 6.120,000 6.120,000 6.120,000 6.120,000	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to / 3.601,000 4,583,000 5,549,000 5,660,000 5,695,000 5,648,000 5,648,000 5,687,000 5,834,000 5,934,000 5,944,000 5,944,000 5,946,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.639,000 5.635,000 5.631,000 5.631,000 5.636,000 5.636,000 5.739,000 5.774,000 5.781,000 5.885,700 5.885,700 5.885,700 5.895,000	0,9163 0,9168 0,9183 evel as of 0-4,260,000 5,164,000 5,510,000 5,452,000 5,167,000 5,167,000 5,167,000 5,402,000 5,402,000 5,402,000 5,212,000 5,212,000 5,212,000 5,212,000	1,0000 1,0000 1,0000 1,0001 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,766,403 4,665,344 4,668,534 4,695,3740 4,815,890 4,897,09 4,793,570	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,651,769 4,625,715 4,651,769 4,625,953 4,594,309 4,485,294 4,485,294 4,485,294	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844 4,627,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,761,263 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,758,000 3,771,000 3,738,000 3,635,000 3,635,000 3,533,000 3,435,000 3,452,000 3,452,000 3,517,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 4,046,000 4,046,000 4,075,000 4,006,000 3,974,000 4,006,000 3,974,000 4,006,000 4,006,000 4,005,000 4,005,000 4,005,000 4,005,000	0.7831 0.7829 0.7828 0.7828 0.7827 VMedical Incu 3.379,000 4.133,000 4.507,000 5.619,000 6.933,000 6.410,000 6.264,000 6.434,000 6.436,000 6.265,000 6.265,000 6.265,000 6.265,000 6.265,000 6.265,000 6.265,000 6.265,000	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses , 3,627,000 4,235,000 6,010,000 6,008,000 6,172,000 6,122,000 6,112,0	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.398,000 5.635,000 5.631,000 5.634,000 5.635,000 5.645,000 5.645,000 5.781,000 5.8857,000 5.8857,000 5.8957,000 5.895,000 5.895,000	0.9153 0.9168 0.9183 4.260,000 5.5164,000 5.516,000 5.452,000 5.216,000 5.216,000 5.250,000 5.260,000 5.240,000 5.212,000 5.212,000 5.212,000 5.212,000 5.212,000 5.213,000 5.214,000 5.214,000 5.214,000 5.214,000 5.214,000	1,0000 1,0000 1,0000 1,0001 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,668,344 4,668,744 4,693,740 4,815,890 4,869,709 4,793,570 4,836,117	4,135,165 4,315,884 4,669,720 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715 4,651,769 4,485,294 4,485,294 4,491,418	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219 3,868,653	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 11 2 3 4 4 5 5 6 6 7 8 8 9 10 11 12 13 14 15 16	0.7592 0.7586 0.7579 0.7573 1,940,000 2,927,000 3,028,000 3,058,000 3,783,000 3,791,000 3,738,000 3,635,000 3,3430,000 3,430,000 3,452,000 3,452,000 3,452,000 3,452,000 3,452,000 3,452,000 3,452,000 3,452,000 3,452,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,070,000 4,046,000 4,075,000 4,075,000 4,075,000 4,060,000 3,974,000 3,974,000 4,060,000 4,055,000 4,055,000 4,055,000 4,054,000 4	0,7831 0,7839 0,7829 0,7827 0,7828 0,7827 VMedical Incu 3,379,000 4,133,000 4,507,000 6,592,000 6,933,000 6,431,000 6,681,000 6,681,000 6,643,000 6,659,000 6,659,000 6,659,000 6,659,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000 6,651,000	0.7879 0.7889 0.7900 0.7910 0.7921 rred Losses (3.627,000 4.235,000 5.010,000 6.010,000 6.010,000 6.008,000 6.172,000 6.120,000 6.112,000 6.112,000 6.120,0	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to / 3.601,000 4.583,000 5.649,000 5.695,000 5.696,000 5.697,000 5.687,000 5.687,000 5.947,000 5.940,000 5.940,000 5.940,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.398,000 5.639,000 5.635,000 5.634,000 5.639,000 5.781,000 5.781,000 5.781,000 5.781,000 5.795,000	0.9153 0.9168 0.9183 4.260,000 5.164,000 5.510,000 5.452,000 5.216,000 5.192,000 5.250,000 5.250,000 5.250,000 5.250,000 5.250,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000	1,0000 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,666,919 4,706,403 4,668,534 4,668,534 4,668,534 4,697,709 4,815,890 4,897,09 4,793,570 4,836,171 4,836,171 4,836,171 4,865,082	4,135,165 4,315,884 4,689,720 4,808,246 4,806,190 4,703,865 4,578,161 4,651,769 4,625,715 4,651,769 4,625,953 4,594,309 4,485,294 4,485,294 4,485,294	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844 4,627,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219 3,868,653	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 1 1 2 3 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17	0,7592 0,7586 0,7579 0,7573 1,940,000 2,424,000 2,927,000 3,028,000 3,529,000 3,783,000 3,676,000 3,738,000 3,3738,000 3,430,000 3,452,000 3,417,000 3,317,000 3,317,000 3,317,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,070,000 4,046,000 4,191,000 4,095,000 3,941,000 3,941,000 4,060,000 3,941,000 4,060,000 3,945,000 4,060,000 4	0.7831 0.7839 0.7829 0.7827 0.7828 0.7827 Videdical Incu 3.379,000 4.133,000 4.507,000 5.519,000 6.933,000 6.433,000 6.433,000 6.434,000 6.681,000 6.615,000 6.265,000 6.216,000 6.216,000 6.194,000	0.7879 0.7889 0.7900 0.7910 0.7921 med Losses, 3.627,000 4,235,000 5,010,000 6,010,000 6,010,000 6,172,000 6,172,000 6,112,000 6,120,000	0.8027 0.8041 0.8056 0.8070 0.8085 Acijusted to / 3.601,000 4.583,000 5.549,000 5.660,000 5.695,000 5.648,000 5.648,000 5.548,000 5.547,000 5.940,000 5.940,000 5.940,000 5.940,000 5.999,000 6.009,000 6.009,000 6.009,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.639,000 5.635,000 5.635,000 5.635,000 5.635,000 5.635,000 5.635,000 5.635,000 5.739,000 5.739,000 5.744,000 5.845,000 5.845,000 5.845,000 5.798,000 5.845,000 5.798,000	0,9163 0,9168 0,9183 4,260,000 5,5164,000 5,516,000 5,428,000 5,142,000 5,142,000 5,167,000 5,402,000 5,402,000 5,402,000 5,21	1,0000 1,0000 1,0000 1,0001 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,668,344 4,668,744 4,693,740 4,815,890 4,869,709 4,793,570 4,836,117	4,135,165 4,315,884 4,669,720 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715 4,651,769 4,485,294 4,485,294 4,491,418	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844 4,627,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219 3,868,653	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 11 2 3 4 4 5 5 6 6 7 8 8 9 10 11 12 13 14 15 16	0.7592 0.7586 0.7579 0.7573 1,940,000 2,424,000 2,927,000 3,028,000 3,058,000 3,783,000 3,783,000 3,745,000 3,533,000 3,433,000 3,435,000 3,517,000 3,415,000 3,415,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,408,000 4,046,000 4,191,000 4,006,000 3,974,000 4,006,000 4	0.7831 0.7829 0.7828 0.7828 0.7827 VMedical Incu 3.379,000 4.133,000 4.507,000 5.519,000 6.933,000 6.837,000 6.264,000 6.681,000 6.153,000 6.255,000 6.216,000 6.216,000 6.198,000 6.198,000 6.198,000 6.198,000 6.198,000	0.7879 0.7889 0.7900 0.7910 0.7910 0.7911 0.7921 red Losses . 3,627,000 4,235,000 6,010,000 6,010,000 6,012,000 6,172,000 6,102,000 6,1	0.8027 0.8041 0.8056 0.8070 0.8085 Adjusted to 4. 3.601,000 4.583,000 5.546,000 5.695,000 5.648,000 5.648,000 5.987,000 5.987,000 5.947,000 5.947,000 5.947,000 5.949,000 6.009,000 6.009,000 6.009,000 6.003,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.639,000 5.635,000 5.631,000 5.635,000 5.635,000 5.635,000 5.639,000 5.781,000 5.857,000 5.857,000 5.781,000 5.798,000 5.798,000 5.798,000 5.798,000 5.798,000 5.798,000	0.9153 0.9168 0.9183 4.260,000 5.5164,000 5.5164,000 5.515,000 5.216,000 5.250,000 5.250,000 5.402,000 5.402,000 5.250,000 5.244,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000 5.290,000	1,0000 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,666,919 4,706,403 4,668,534 4,668,534 4,668,534 4,697,709 4,815,890 4,897,09 4,793,570 4,836,171 4,836,171 4,836,171 4,865,082	4,135,165 4,315,884 4,669,720 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715 4,651,769 4,485,294 4,485,294 4,491,418	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844 4,627,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219 3,868,653	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098
17 18 19 20 C. 11 2 2 3 4 4 5 5 6 7 7 8 9 9 10 11 12 13 14 15 16 16 17 18 18 19	0.7592 0.7586 0.7579 0.7573 1,940,000 2,422,000 3,028,000 3,058,000 3,783,000 3,791,000 3,635,000 3,435,000 3,435,000 3,435,000 3,417,000 3,417,000 3,381,000 3,415,000	0.7666 0.7667 0.7668 0.7668 0.7669 2.523,000 3,070,000 3,070,000 4,040,000 4,075,000 4,075,000 4,075,000 4,075,000 4,060,000 3,974,000 4,060,000 4,060,000 4,075,000 4,060,000 4,075,000 4	0.7831 0.7839 0.7829 0.7827 0.7828 0.7827 Videdical Incu 3.379,000 4.133,000 4.507,000 5.519,000 6.933,000 6.433,000 6.433,000 6.434,000 6.681,000 6.615,000 6.265,000 6.216,000 6.216,000 6.194,000	0.7879 0.7889 0.7900 0.7910 0.7911 0.7921 rred Losses , 3.627,000 4.235,000 4.235,000 5.896,000 6.010,000 6.010,000 6.172,000 6.172,000 6.127,000 6.127,000 6.128,000 6.130,000	0.8027 0.8041 0.8056 0.8070 0.8085 Acijusted to / 3.601,000 4.583,000 5.549,000 5.660,000 5.695,000 5.648,000 5.648,000 5.548,000 5.547,000 5.940,000 5.940,000 5.940,000 5.940,000 5.999,000 6.009,000 6.009,000 6.009,000	0.8208 0.8219 0.8230 0.8241 Act 44 Law L 4.223,000 5.398,000 5.635,000 5.501,000 5.634,000 5,781,000 5,781,000 5,781,000 5,784,000 5,784,000 5,784,000 5,784,000 5,785,000 5,785,000 5,785,000 5,785,000 5,785,000 5,785,000 5,785,000 5,785,000 5,775,000	0,9163 0,9168 0,9183 4,260,000 5,5164,000 5,516,000 5,428,000 5,142,000 5,142,000 5,167,000 5,402,000 5,402,000 5,402,000 5,21	1,0000 1,0000 1,0000 1,0001 1,	3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,666,919 4,706,403 4,668,534 4,668,534 4,668,534 4,697,709 4,815,890 4,897,09 4,793,570 4,836,171 4,836,171 4,836,171 4,865,082	4,135,165 4,315,884 4,669,720 4,806,190 4,703,865 4,578,161 4,617,085 4,625,715 4,651,769 4,485,294 4,485,294 4,491,418	3,374,998 3,598,928 3,571,097 3,810,363 3,978,305 3,932,216 3,951,475 4,015,857 4,393,793 4,593,238 4,586,566 4,602,844 4,627,844	3,630,642 3,628,890 3,720,868 3,709,153 3,761,263 3,760,723 3,791,456 3,741,005 3,777,626 3,861,559 3,843,219 3,868,653	3,012,839 3,186,033 3,057,663 3,188,781 3,178,086 3,133,358 3,171,882 3,236,426 3,357,242 3,353,094 3,409,251	2,716,963 2,818,387 2,836,912 2,885,530 2,937,414 2,927,989 2,921,384 2,952,750 2,950,698 2,948,865	2,589,253 2,646,248 2,629,910 2,816,076 2,896,624 2,822,196 2,789,664 2,782,114 2,879,623	3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606	2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 2,890,067	3,555,290 4,147,713 4,166,709 4,131,369 4,080,336 4,180,965	4,031,513 4,161,949 4,249,331 4,143,155 4,299,151	2,871,489 3,286,804 3,511,501 3,418,585 3,401,038	5,478,955 5,501,458 5,575,559 5,632,912	3,509,674 3,749,858 3,709,814	3,021,605		4,362,098

Large Loss is excluded from Accident Year 1992

Coal Mine Compensation Rating Bureau Traumatic Loss Development Incurred Medical Losses for All Classes Combined

										Incu	rred Medi	cal Losses	for All Cla	asses Con	nbined										
A.	1987	,	Act 44 Law		1001	1000	1002	1004	1995	1004	1007	1000	1000	2000	2001	2002	2002	2004	2005	2004	2007	2000	2000	2010	2011
Report 1	0.7082	1988 0.7082	1989 0.7082	1990 0.7082	1991 0.7082	1992 0.7082	<u>1993</u> 0.8911	1994 0.9773	1.0000	1996 1.0000	1997 1.0000	1998 1.0000	1999 1.0000	2000 1.0000	2001 1.0000	2002 1.0000	2003 1.0000	2004 1.0000	2005 1.0000	2006 1.0000	2007 1.0000	2008 1.0000	2009 1.0000	2010 1.0000	2011 1.0000
2	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	1.0000	1.0000
3	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	1.0000		
4	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	1.0000			
5	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	1.0000				
6	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	1.0000					
7	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	1.0000						
8	0.7651 0.7644	0.7662 0.7662	0.7840 0.7839	0.7794 0.7804	0.7911 0.7925	0.8110 0.8121	0.9017 0.9032	1.0000 1.0000	1.0000																
10	0.7638	0.7663	0.7837	0.7804	0.7940	0.8121	0.9047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
11	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	1.0000										
12	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	1.0000											
13	0.7618	0.7665	0.7834	0.7847	0.7983	0.8165	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14	0.7612	0.7665	0.7833	0.7857	0.7998	0.8175	0.9107	1.0000	1.0000	1.0000	1.0000	1.0000													
15	0.7605	0.7666	0.7832	0.7868	0.8012	0.8186	0.9123	1.0000	1.0000	1.0000	1.0000														
16 17	0.7599 0.7592	0.7666 0.7667	0.7831 0.7830	0.7879 0.7889	0.8027 0.8041	0.8197 0.8208	0.9138 0.9153	1.0000 1.0000	1.0000 1.0000	1.0000															
18	0.7586	0.7668	0.7829	0.7900	0.8056	0.8219	0.9168	1.0000	1.0000																
19	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230	0.9183	1.0000																	
20	0.7573	0.7669	0.7827	0.7921	0.8085	0.8241								C	laim Settlem	ent Level Ad	lditions are m	nultiplied by	the percenta	ages at the to	op of each o	column.			
	60	65	70	75	80	85	90	95	100	100															
В.				ents Addition																					
1 2	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0180 0.0360	0.0190 0.0380	0.0200 0.0400	0.0200 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	0.0000	0.0000	0.0000
3	0.0000	0.0000	0.0000	0.0000	0.0000	0.0170	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	0.0000	0.0000	
4	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	0.0000	0.0000		
5	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	0.0000		5	Selected	1
6	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	0.0000		<u>C</u>	laim Settlem	ent Level A	dditions
7	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	0.0000				17th Last	2.0% p	
8	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	0.0000					16th Last	2.0% p	
9	0.0360 0.0480	0.0520 0.0650	0.0700 0.0805	0.0863	0.1032 0.1136	0.1207 0.1309	0.1386 0.1485	0.1378 0.1473	0.1350 0.1430	0.1230 0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000						15th Last 14th Last	2.0% p	
10 11	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	0.0000							13th Last	2.0% p 2.0% p	
12	0.0690	0.0748	0.0903	0.1005	0.1232	0.1403	0.1575	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000								12th Last	1.5% p	
13	0.0774	0.0923	0.1078	0.1238	0.1400	0.1556	0.1692	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000										11th Last	1.4% p	
14	0.0852	0.1001	0.1155	0.1313	0.1464	0.1598	0.1692	0.1596	0.1480	0.1280	0.0000	0.0000			7	Act 44 Discou	int Factor:	0.7082					10th Last	1.3% p	er year
15	0.0924	0.1073	0.1225	0.1373	0.1504	0.1598	0.1692	0.1596	0.1480	0.1280	0.0000				Se	elected Clain	n Settlement	Factor					9th Last	1.2% p	
16	0.0990	0.1138	0.1281	0.1410	0.1504	0.1598	0.1692	0.1596	0.1480	0.1280								_					8th Last	1.1% p	er year
17	0.1050	0.1190	0.1316	0.1410	0.1504	0.1598	0.1692	0.1596	0.1480					_									7th Last	1.0% p	
18	0.1098	0.1222	0.1316	0.1410	0.1504	0.1598	0.1692	0.1596						L	Note: A	ct 44 effectiv	e in 1993						6th Last	0.8% p	
19	0.1128	0.1222	0.1316	0.1410	0.1504	0.1598	0.1692																5th Last	0.5% p	
20	0.1128	0.1222	0.1316	0.1410	0.1504	0.1598																	4th Last 3rd Last	0.0% p 0.0% p	
																							2nd Last	0.0% p	
																							1st Last	0.0% p	
C.	Su	um of Adjust	ment to Act	44 Law Leve	el and Claim	Settlement	Adjustments	Additions														_			
1	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	1.0000
2	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	1.0000	
3	0.7082 0.7082	0.7082 0.7082	0.7082	0.7082	0.7998 0.8173	0.8396 0.8577	0.9481 0.9676	1.0000 1.0000	1.0000																
5	0.7082	0.7082	0.7082	0.7902	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	1.0000	1.0000			
6	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	1.0000	1.0000				
7	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	1.0000						
8	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	1.0000							
9	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	1.0000								
10	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	1.0000									
11 12	0.8231 0.8315	0.8411 0.8503	0.8739 0.8829	0.8891 0.8991	0.9186 0.9289	0.9545 0.9641	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	1.0000										
13	0.8392	0.8588	0.8912	0.9084	0.9289	0.9641	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
14	0.8464	0.8666	0.8988	0.9170	0.9462	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
15	0.8529	0.8738	0.9057	0.9240	0.9516	0.9784	1.0000	1.0000	1.0000	1.0000	1.0000														
16	0.8589	0.8804	0.9112	0.9289	0.9531	0.9795	1.0000	1.0000	1.0000	1.0000															
17	0.8642	0.8857	0.9146	0.9299	0.9545	0.9806	1.0000	1.0000	1.0000																
18 19	0.8684 0.8707	0.8890 0.8890	0.9145 0.9144	0.9310 0.9320	0.9560 0.9574	0.9817 0.9828	1.0000 1.0000	1.0000																	
20	0.8707	0.8891	0.9144	0.9320	0.9574	0.9839	1.0000																		
	0.0701	0.0071	0.71.13	0.7001	0.7007	0.7007																			

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.					P	viedicai kepo	ortea incurre	a rosses as c	01 04/30/12																
Report	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	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	4,362,098
2	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	3,914,782	
3	4.133.004			7,074,053	6,824,261		6,162,904	5,062,121	4,353,568		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	. , ,	3,709,814	2.891.686	-,,	
4	4.275.055			7.753.514	7.207.603		6,061,248	5,216,951	4.294.114			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		2,071,000		
5	.,,																					3,004,300			
_	4,317,883	5,713,182	8,404,823	7,595,281	7,239,653		6,077,440	5,111,218	4,416,259		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	5,757,902				
6	4,982,816	5,721,504	8,841,749	7,729,893	7,315,361		5,804,110	5,029,268	4,483,826		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	3,370,262					
7	4,940,684		8,720,012	7,929,203	7,215,882		5,767,492	5,059,712	4,666,919		3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965	4,349,353						
8	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	4,187,418							
9	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	3,080,177								
10		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	4,160,518									
11		5,185,032									4,593,238	3,861,559	3,353,094			.,,									
11	4,763,939			7,818,624	7,477,095		6,018,440	5,273,693	4,693,740					2,948,865	2,963,075										
12	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	3,021,208											
13	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	3,531,522												
14	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	3,856,535													
15	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	4,702,741														
16	4,496,393			7,789,301			5,935,724	5,423,525	4,865,082	4.520.959															
17	4.453.397	5.324.275		7,822,500	7,490,067		6.019.026	5,290,059	4,986,824	.,,															
18	.,,		7,927,236	7,870,056			0,0,000	5,370,678	4,700,024																
	4,502,357	5,253,219					6,100,724	5,370,678																	
19	4,507,507			7,847,501	7,453,318		6,154,033																		
20	4,528,084	5,264,773	7,888,944	7,852,764	7,374,324	7,063,572																			
B.					A	Act 44 Medic	al Law Adju	ment Factor	s and Claim	Settlement I	_evels														
1	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	1.0000
2	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	1.0000	
3	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	1.0000		
4	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	1.0000	1.0000		
4																						1.0000			
5	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	1.0000				
6_	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	1.0000					
7	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	1.0000						
8	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	1.0000							
9	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	1.0000								
10	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	1.0000									
11	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	1.0000										
12	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	1.0000	1.0000										
														1.0000											
13	0.8392	0.8588	0.8912	0.9084	0.9383	0.9720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14	0.8464	0.8666	0.8988	0.9170	0.9462	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			Act 44 Disco	unt Factor: 0	0.7082								
15	0.8529	0.8738	0.9057	0.9240	0.9516	0.9784	1.0000	1.0000	1.0000	1.0000	1.0000			Si	elected Clair	m Settlemen	t Factor								
16	0.8589	0.8804	0.9112	0.9289	0.9531	0.9795	1.0000	1.0000	1.0000	1.0000				-											
17	0.8642	0.8857	0.9146	0.9299	0.9545	0.9806	1.0000	1.0000	1.0000	1.0000															
									1.0000				-			. 4000									
18	0.8684	0.8890	0.9145	0.9310	0.9560	0.9817	1.0000	1.0000					L	Note: A	Act 44 effectiv	ve in 1993									
19	0.8707	0.8890	0.9144	0.9320	0.9574	0.9828	1.0000																		
20	0.8701	0.8891	0.9143	0.9331	0.9589	0.9839																			
C					N	Medical Incu	rred Losses A	diusted to A	ct 44 Law Le	vel and Clai	m Settlemer	nt Levels as o	of 04/30/12												
1	1.940 000	2,523,000	3,379,000	3.627 000			4,346,000	3,889,000						2.468 601	2,225,216	3,150,255	2.579.313	3.189.109	3.700.850	2.871 480	5.478.955	3.509.674	2.761.649	3.630 574	4.362.098
2																						-,,	_,	3.914.782	1,002,070
_	2,424,000		4,133,000	4,235,000			5,373,000							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	0,02.,000	3,914,762	
3	2,927,000	3,408,000	4,507,000	5,010,000	5,458,000		5,843,000	5,062,121	4,353,568		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		3,709,814	2,891,686		
4	3,028,000	3,537,000	5,619,000	6,126,000	5,890,000		5,865,000	5,216,951	4,294,114		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	3,804,580			
5	3,058,000	4,046,000	6,709,000	6,123,000	6,043,000		5,999,000	5,111,218	4,416,259		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	5,757,902				
6	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	3,370,262					
7	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	4,349,353						
8	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	4,187,418							
Q		4.352.000	6,823,000	6,696,000	6,427,000		5,812,365	5,124,726	4,685,434				3,236,426	2,952,750	2,782,114	4,145,606	3.080.177								
10	3,973,000	4,346,000	7,368,000	6,858,000			5,971,283	5,144,115	4,668,534			3,777,626	3,357,242	2,950,698	2,879,623	4,160,518	_,000,177								
1.1																.,100,510									
11	3,921,000	4,361,000	7,175,000	6,951,000	6,869,000		6,018,440	5,273,693	4,693,740			3,861,559	3,353,094	2,948,865	2,963,075										
12	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	3,021,208											
13	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	3,531,522												
14	3,838,000	4,471,000	7,475,000	7,152,000	7,097,000		5,818,810	5,366,481	4,793,570		4,627,844	3,856,535													
15	3.944.000	4.621.000	7,188,000	7,206,000	7,137,000		5,859,155	5,384,567	4,836,117		4,702,741	_,000,000													
	-,,										7,702,741														
16	3,862,000	4,605,000	7,212,000	7,235,000	7,093,000		5,935,724	5,423,525	4,865,082	4,520,959															
17	3,849,000	4,715,000		7,274,000	7,150,000		6,019,026	5,290,059	4,986,824																
18		4,670,000		7,327,000	7,198,000		6,100,724	5,370,678																	
19	3,925,000	4,678,000	7,229,000	7,314,000	7,136,000		6,154,033																		
	3,940,000	4,681,000	7,213,000	7,327,000	7,071,000	6,950,000									*1	Large Loss is	excluded from	om Accident	Year 1992						
20	3,940,000																								

Source: A. Reported Medical Incurred Losses. Exhibit VI-B-1 (A)

Medical Reported Incurred Losses as of 04/30/12

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

												ed Medic				mbined									Exh	iibit VI-B
Repo	1 1 1 2 2 3 3 4 3 5 5 6 6 3 7 8 8 3 9 9 10 3 11 12 3 13 14 15 16 17 18 19 3 19	1987 1,940,000 2,927,000 3,028,000 3,028,000 3,058,000 3,529,000 3,791,000 3,973,000 3,973,000 3,973,000 3,973,000 3,973,000 3,974,000 3,842,000 3,842,000 3,842,000 3,842,000 3,842,000 3,842,000 3,842,000 3,842,000 3,942,000	1988 2,523,000 3,070,000 3,408,000 3,537,000 4,046,000 4,457,000 4,352,000 4,352,000 4,352,000 4,364,000 4,372,000 4,581,000 4,670,000 4,670,000 4,670,000 4,670,000	1989 3,379,000 4,133,000 4,507,000 5,619,000 6,709,000 7,181,000 7,203,000 6,868,000 6,868,000 6,868,000 7,127,000 7,175,000 7,175,000 7,121,000 7,250,000 7,250,000 7,229,000	1990 3,627,000 4,235,000 5,010,000 6,126,000 6,123,000 6,647,000 6,696,000 6,966,000 7,030,000 7,030,000 7,206,000 7,235,000 7,237,000 7,231,000 7,337,000	1991 3,601,000 4,583,000 5,458,000 5,458,000 6,043,000 6,234,000 6,275,000 6,427,000 6,686,000 6,869,000 7,197,000 7,197,000 7,197,000 7,1198,000 7,1198,000	Medical Rep 1992 4.223.000 5.512.000 5.868.000 5.994.000 6.227.000 6.431.000 6.477.000 6.777.000 6.973.000 6.973.000 6.986.000 6.925.000 6.925.000 6.990.000 6.900.000	sorted Incurrence of the control of	ed Losses Ad 1994 3.889,090 4,929,891 5.062,121 5.216,951 5.111,218 5.029,268 5.059,712 5.113,134 5.124,726 5.143,134 5.273,693 5.295,932 5.364,840 5.366,481 5.364,840 5.366,841 5.364,840 5.366,87 5.366,87 5.366,87	justed to Ac 1995 3,946,197 4,443,755 4,353,568 4,294,114 4,416,259 4,483,826 4,666,919 4,706,403 4,685,434 4,668,534 4,693,740 4,815,890 4,889,709 4,889,709 4,889,709 4,883,6117 4,965,082 4,986,824						2001 2.225,216 2.589,253 2,646,248 2.629,910 2.816,076 2.896,624 2.822,196 2.789,664 2.782,114 2.879,623 2.963,075	2002 3,150,255 3,609,439 3,762,837 3,890,149 3,874,531 4,191,261 4,257,734 4,339,920 4,145,606 4,160,518	2003 2,579,313 2,812,481 2,794,988 2,756,587 2,912,119 2,899,687 2,897,577 3,080,177	2004 3,189,109 3,555,290 4,147,713 4,166,709 4,080,336 4,180,965 4,187,418	2005 3,700,850 4,031,513 4,161,949 4,249,331 4,143,155 4,299,151 4,349,353	2006 2.871,489 3.286,804 3.511,501 3.418,585 3.401,038 3.370,262	2007 5,478,955 5,501,458 5,575,559 5,632,912 5,757,902	2008 3.509,674 3,749,858 3,709,814 3,804,580	2009 2.761,649 3.021,605 2,891,686	2010 3,630,574 3,914,782	2011
1 2 3 4 5 6	B. 1:2 2:3 3:4 4:5 5:6 6:7 7:8 8:9 :10 :11 :12 :13 :14 :15 :16 :17 :18 :19	0.9792 0.9966 1.0158 1.0038	1.0335 0.9965 1.0239 0.9905 1.0017	1.0488 0.9616 1.0033 1.0019 0.9971	1.0051 1.0122 1.0076 1.0054 1.0073 0.9982 1.0018			1.0273 1.0079 0.9701 0.9818 1.0150 1.0069 1.0131 1.0140 1.0136 1.0087	1,0023 1,0038 1,0252 1,0042 1,0096 1,0037 1,0034 1,0072 0,9754 1,0152	1.0085 0.9955 0.9964 1.0054 1.0260 1.0112 0.9844 1.0089 1.0060 1.0250	0.9733 1.0085 1.0019 1.0056 0.9945 0.9932 0.9763 1.0035 0.9978	1.0441 0.984 1.0049 1.0163 1.0941 1.0454 0.9985 1.0035 1.0054	0.9969 1.0140 0.9999 1.0082 0.9867 1.0098 1.0222 0.9953 1.0066 0.9969	0.9597 1.0429 0.9966 0.9859 1.0123 1.0203 1.0373 0.9988 1.0167 1.0359	1.0373 1.0066 1.0171 1.0180 0.9968 0.9977 1.0107 0.9993 0.9994 1.0245	1.1636 1.0220 0.9938 1.0708 1.0286 0.9743 0.9885 0.9973 1.0350 1.0290	1.145B 1.0425 1.0338 0.9960 1.0817 1.0159 1.0193 0.9552 1.0036	1.0904 0.9938 0.9863 1.0564 0.9957 0.9993 0.9974 1.0658	1.1148 1.1666 1.0046 0.9915 0.9876 1.0247 1.0015	1.0893 1.0324 1.0210 0.9750 1.0377 1.0117	1.1446 1.0684 0.9735 0.9949 0.9910	1.0041 1.0135 1.0103 1.0222	1.0684 0.9893 1.0255	1.0941 0.9570	1.0783	
1 2 3 4 5 6 7	:2 2:3 3:4 4:5 6:6 6:7 7:8 8:9 10 11 11 11 11 11 11 11 11 11 11 11 11	immary					10 Year Straight Average 1.0993 1.0323 1.0015 1.0164 1.0195 0.9970 1.0047 1.0052 1.0212 1.0139 1.0056 1.0048 1.0080 1.0049 1.0001 1.0052 1.0010 1.0052		10 Year Weighted A Average 1.0899 1.0329 1.0127 1.0207 0.9977 1.0056 1.0025 1.0203 1.0137 1.0046 1.0041 1.0098 1.0031 1.0004 1.0052 1.0058 0.9997 0.9998	Average .		-		Average of Middle Four 1.0879 1.0320 1.0038 1.0094 1.0191 1.0041 1.0039 1.0232 1.0137 1.0075 1.0056 1.0046 1.0016 1.0053 1.0068 0.9998 1.0003	Source:	A. Incurre B. Annual C, Summa Weight Straight	d Losses A Loss Deve Iry of Straig ed Average t Average	irom Accide Lelopment F ght Avera ges for 10 s for 10 ar lle 4 of ab	Act 44 La Ratios ges for 10 and 6 years	and 6 ye rs, excluding	ears,			xhibit VI-B		. FTI, 11/29/20

Average of middle 4 of above 6 averages.

File: PAB-C-C:\Clients\Coal Mine\2012 Rate Filing\Prep\[06-A,B,C,E.xism]B-4
Run Time: September 18, 2012 - 03:24:35 PM

OMG,PAB - FTI, 11/29/2012 File Date:November 29, 2012 Checksum:1,457,042,540.089620

Coal Mine Compensation Rating Bureau Traumatic Loss Development Medical Claim Settlement Adjustment Factors

Accident <u>Year</u> 1984 1985 1986 1987 1988 1989 1990 1991 1992 Total	(1) 4/30/1994 Rpt.Loss'** 7,380 4,469 5,192 4,941 5,722 8,405 7,754 6,824 5,389 56,076		(3) (2) / (1) 3.3% 2.3% 4.3% 5.3% 6.9% 6.3% 3.8% 4.8% 8.1% 5.0%	Selection xx xx xx xx xx xx xx xx xx	Accident <u>Year</u> 1985 1986 1987 1988 1989 1990 1991 1992 1993 Total		(2) 12 Month Fav Dev**/ 199 122 122 161 299 471 83 198 164 1,819	(3) (2) / (1) 4.6% 2.4% 2.5% 2.7% 3.4% 6.2% 1.2% 4.4% 2.8% 3.4%	(4) <u>Selection</u> xx	Accident <u>Year</u> 1986 1987 1988 1989 1990 1991 1992 1993 <u>1994</u> Total	(1) 4/30/1996 Rpt.Loss'*' 5,126 4,959 5,470 8,720 7,730 7,240 4,458 6,163 4,930 54,796	(2) 12 Month Fav Dev*** 84 72 451 575 220 281 269 189 231 2,372	(3) (2) / (1) 1.6% 1.5% 8.2% 6.6% 2.8% 3.9% 6.0% 3.1% 4.7% 4.3%	(4) Selection xx	Accident <u>Year</u> 1987 1988 1989 1990 1991 1992 1993 1994 <u>1995</u> Total	(1) 4/30/1997 Rpt.Loss**/ 4,895 5,318 8,177 7,929 7,315 4,284 6,061 5,062 4,444 53,485	(2) 12 Month Fav Dev**/ 93 202 793 274 141 319 216 155 211 2,404	(3) (2) / (1) 1.9% 3.8% 9.7% 3.5% 1.9% 7.4% 3.6% 3.1% 4.7% 4.5%	Selection xx xx xx xx xx xx xx xx xx x
Accident <u>Year</u> 1988 1989 1990 1991 1992 1993 1994 1995 <u>1996</u> Total	(1) 4/30/1998 RptLoss ^(a) 5,228 7,991 7,725 7,216 4,439 6,077 5,217 4,354 4,316 52,563	(2) 12 Month Fav Dev ⁽²⁾ 70 321 436 173 85 194 77 272 87 1,715	(3) (2) / (1) 1.3% 4.0% 5.6% 2.4% 1.9% 3.2% 1.5% 6.2% 2.0% 3.3%	(4) Selection xx xx xx xx xx xx xx xx xx	Accident Year 1989 1990 1991 1992 1993 1994 1995 1996 1997 Total		(2) 12 Month Fav Dev ⁽³⁾ 96 83 208 74 322 198 164 106 <u>xx</u> 1,251	(3) (2) / (1) 1.1% 1.1% 2.9% 3.0% 5.5% 3.9% 3.8% 2.3% xx 2.7%	(4) Selection xx	Accident <u>Year</u> 1990 1991 1992 1993 1994 1995 1996 1997 <u>1998</u> Total	(1) 4/30/2000 Rpt.Loss ^(a) 7,808 7,176 2,327 5,767 5,029 4,416 4,808 xx <u>xx</u> 37,331	(2) 12 Month Fav Dev ⁽²⁾ 52 15 125 161 130 97 119 xx xx 699	(3) (2) / (1) 0.7% 0.2% 5.4% 2.8% 2.6% 2.2% 2.5% xx xx 1.9%		Accident <u>Year</u> 1991 1992 1993 1994 1995 1996 1997 1998 <u>1999</u> Total		(2) 12 Month Fav Dev ⁽²⁾ 85 86 77 29 150 187 xx xx xx 614	(3) (2) / (1) 1.2% 3.8% 1.3% 0.6% 3.3% 3.9% xx xx 2.1%	Selection xx xx xx xx xx xx xx xx xx
	(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)
Accident Year 1992 1993 1994 1995 1996 1997 1998 1999 2000 Total	4/30/2002	12 Month Fav Dev ^(a) 16 57 40 101 242 xx xx xx xx 456	(2) / (1) 0.5% 1.0% 0.8% 2.2% 5.1% xx xx xx xx 2.0%	Selection xx xx xx xx xx xx xx xx xx	Accident Year 1993 1994 1995 1996 1997 1998 1999 2000 2001 Total	4/30/2003	12 Month Fav Dev ^(a) 0 0 0 145 xx xx xx xx xx 145	(2) / (1) 0.0% 0.0% 0.0% 3.2% xx xx xx xx xx 0.7%	Selection xx xx xx xx xx xx xx xx xx	Accident <u>Year</u> 1994 1995 1996 1997 1998 1999 2000 2001 2002 Total	4/30/2004	12 Month Fav Dev ^(a) 59 83 32 xx xx xx xx 174	(2) / (1) 1.1% 1.8% 0.7% xx xx xx xx xx xx 1.2%	Selection XX XX XX XX XX XX XX XX XX	Accident <u>Year</u> 1995 1996 1997 1998 1999 2000 2001 2002 2003 Total	4/30/2005	12 Month Fav Dev ^(a) 0 0 0 xx xx xx xx xx xx xx xx	(2) / (1) 0.0% 0.0% xx xx xx xx xx xx xx xx xx xx xx	Selection xx xx xx xx xx xx xx xx xx

⁽a) All amounts are in thousands of dollars Incurred losses for 1992 exclude effects of large loss.

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.

Sources: Column (1) Exhibit VI-B p. 1a CMCRB Data Base

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Incurred Indemnity and Funeral Claim Counts for All Classes Combined (excl. USLH)

A. In	demnity Re	eported Incur	red Claims a	s of 04/30/12					a. o.a		0.0000		ou (ono	002,					
Report	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 2	551 566	521 531	508 547	428 442	415 422	339 358	297 301	263 269	240 250	227 238	241 244	196 196	219 227	203 228	156 163	163 164	193 206	170 193	168 177
3	564	530	549	441	427	355	314	272	252	237	246	197	230	229	165	164	203	195	177
4	574	530	540	439	428	358	313	274	254	237	246	198	231	230	166	164	205		
5	567	531	533	438	425	358	313	274	254	237	246	199	231	230	166	164			
6 7	568 568	529 528	531 530	438 438	426 427	357 357	312 312	274 274	254 254	237 237	246 246	199 199	231 231	230 230	166				
8	566	528	530	438	427	357	312	274	254	237	246	199	231	230					
9	566	528	530	437	427	357	312	274	254	237	246	199							
10	566	528	530	437	427	357	312	274	254	237	246								
11 12	566 566	528 528	530 530	437 437	426 426	357 357	312 312	274 274	254 254	237									
13	566	528	530	437	426	357	312	274	234										
14	566	528	530	437	426	357	312												
15	566	528	530	437	426	357													
16 17	566 566	528 528	530 530	437 437	426														
18	566	528	530	107															
19	566	528																	
20	566																		
B. A	nnual Clain	n Count Dev	elopment																
1:2										1.0485	1.0124	1.0000	1.0365	1.1232	1.0449	1.0061	1.0674	1.1353	1.0536
2:3									1.0080	0.9958	1.0082	1.0051	1.0132	1.0044	1.0123	1.0000	0.9854	1.0104	
3:4 4:5							1.0000	1.0074 1.0000	1.0079 1.0000	1.0000 1.0000	1.0000 1.0000	1.0051 1.0051	1.0043 1.0000	1.0044 1.0000	1.0061 1.0000	1.0000 1.0000	1.0099		
4:5 5:6						0.9972	0.9968	1.0000	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000			
6:7					1.0023	1.0000	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 9:10		1.0000	1.0000 1.0000	0.9977 1.0000	1.0000 1.0000	1.0000													
10:11	1.0000	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	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 14:15	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												
15:16	1.0000	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 19:20	1.0000 1.0000	1.0000																	
17.20	1.0000																		
C. S	ummary																		
	10 Year	6 Year	10 Year	10 Year	6 Year	6 Year	A	verage											
	Straight	Straight	Weighted	Average	Average \	Weighted	0	f Middle											
A	<u>Average</u>	<u>Average</u>	Average	ex. Hi&Lo	ex. Hi&Lo	<u>Average</u>		Four	Se	elected			<u>C</u>	umulative	A	cc. Year L	<u>Jltimate</u>		
1:2	1.0528	1.0718	1.0517	1.0491	1.0723	1.0741		1.0621		1.0621			_	1.0722		2011	188		
2:3	1.0043	1.0043	1.0043	1.0055	1.0068	1.0042		1.0046		1.0048				1.0095		2010	179		
3:4	1.0045	1.0050	1.0046	1.0044	1.0050	1.0051		1.0048		1.0046				1.0047		2009	196		
4:5	1.0005	1.0009	1.0004	1.0000	1.0000	1.0008		1.0004		1.0001				1.0001		2008	205		
5:6	0.9994	1.0000	0.9992	0.9997	1.0000	1.0000		0.9998		1.0000				1.0000		2007	164		
6:7 7:8	1.0002 1.0000	1.0000 1.0000	1.0004 1.0000	1.0000 1.0000	1.0000 1.0000	1.0000 1.0000		1.0001 1.0000		1.0000 1.0000				1.0000 1.0000		2006 2005	166 230		
7.8 8:9	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		2003	230		
9:10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		2003	199		
10:11	0.9998	0.9996	0.9997	1.0000	1.0000	0.9995		0.9998		1.0000				1.0000		2002	246		
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		2001	237		
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		2000	254		
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		1999	274		
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		1998	312		
15:16 16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		1997 1996	357 426		
16:17 17:18	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 1.0000		1996	426 437		
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		1993	530		
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000		1993	528		

Source: A. Loss Development Data: CMCRB Database as of 04/30/12 - Validated 08/16/12

1992

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B. Annual Loss Development Ratios

C, Summary of Straight Averages for 10 and 6 years, Weighted Averages for 10 and 6 years,

Coal Mine Compensation Rating Bureau Traumatic Loss Development

Medical Only Claim Counts for All Classes Combined (excl. USLH)

							Medical C	Only Clain	n Counts t	for All Clas	ses Comb	oined (exc	cl. USLH)							
Report 1 2 3 4	1992 1,313 1,366 1,369 1,370	1993 1,147 1,167 1,195 1,196	1994 1,094 1,167 1,171 1,176	940 940 944 945	1996 911 923 926 926	1997 867 863 865 863	1998 684 685 686 684	1999 641 640 641 641	2000 488 500 503 497	2001 519 536 539 535	2002 487 499 500 500	2003 453 462 461 461	2004 516 524 523 522	2005 476 479 480 479	2006 456 453 451 450	2007 488 494 495 495	2008 523 527 528 527	2009 479 469 469	2010 559 560	<u>2011</u> 628
5 6 7 8 9	1,373 1,371 1,371 1,372 1,372 1,372	1,196 1,196 1,196 1,196 1,196 1,196	1,180 1,180 1,180 1,180 1,180 1,180	945 945 945 945 945	927 927 926 926 926 926	863 864 864 864 864	684 685 685 685 685 685	643 643 643 643 643	497 498 498 498 498 498	535 535 535 535 535 535	500 500 500 500 500 500	461 461 461 461 461	522 522 522 522 522	479 479 479	450 450	495				
11 12 13 14 15	1,372 1,372 1,372 1,372 1,372 1,372	1,196 1,196 1,196 1,196 1,196 1,196	1,180 1,180 1,180 1,180 1,180 1,180	945 945 945 945 945	927 927 927 927 927 927	864 864 864 864 864	685 685 685 685	643 643 643	498 498	535										
17 18 19 20 B. A	1,372 1,372 1,372 1,372 nnual Clain	1,196 1,196 1,196 n Count Dev	1,180 1,180 elopment																	
1:2 2:3 3:4 4:5 5:6 6:7					0.9989	1.0012 1.0000	1.0000 1.0015 1.0000	1.0000 1.0031 1.0000 1.0000	1.0060 0.9881 1.0000 1.0020 1.0000	1.0328 1.0056 0.9926 1.0000 1.0000	1.0246 1.0020 1.0000 1.0000 1.0000 1.0000	1.0199 0.9978 1.0000 1.0000 1.0000	1.0155 0.9981 0.9981 1.0000 1.0000	1.0063 1.0021 0.9979 1.0000 1.0000	0.9934 0.9956 0.9978 1.0000 1.0000	1.0123 1.0020 1.0000 1.0000	1.0076 1.0019 0.9981	0.9791 1.0000	1.0018	
7:8 8:9 9:10 10:11 11:12 12:13 13:14	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 1.0000 1.0000	1.0000 1.0000 1.0000 1.0011 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 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	1.0000 1.0000	1.0000							
13:14 14:15 15:16 16:17 17:18 18:19 19:20	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 1.0000 1.0000	1.0000	1.0000	1.000													
C. S	ummary																			
	10 Year Straight	6 Year Straight	10 Year Weighted	10 Year Average	6 Year Average	6 Year Weighted		verage Middle												
1:2	1.0093	Average 1.0001	1.0095		1.0023	1.0003		<u>Four</u> 1.0054	<u>S</u>	<u>elected</u> 1.0046			<u>C</u>	2umulative 1.0046		<u>A</u>	cc. Year L 2011	631		
2:3 3:4	1.0011 0.9973	1.0000 0.9987	1.0012 0.9973	0.9981	0.9985	1.0000 0.9986		1.0007 0.9981		1.0000 1.0000				1.0000 1.0000			2010 2009	560 469		
4:5 5:6	1.0003 1.0005	1.0000 1.0000	1.0004 1.0005			1.0000 1.0000		1.0001 1.0002		1.0000 1.0000				1.0000 1.0000			2008 2007	527 495		
6:7 7:8	0.9999 1.0000	1.0000 1.0000	0.9998 1.0000	1.0000	1.0000	1.0000 1.0000		1.0000 1.0000		1.0000 1.0000				1.0000 1.0000			2006 2005	450 479		
8:9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000			2004	522		
9:10 10:11	1.0000 1.0001	1.0000 1.0002	1.0000 1.0001	1.0000 1.0000		1.0000 1.0002		1.0000 1.0001		1.0000 1.0000				1.0000 1.0000			2003 2002	461 500		
11:12	1.0000	1.0000	1.0000			1.0000		1.0000		1.0000				1.0000			2001 2000	535 498		
12:13 13:14	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			1999	643		
14:15 15:16	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			1998 1997	685 864		
16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000		1.0000				1.0000			1996	927		
17:18 18:19	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			1995 1994	945 1180		
19:20	1.0000	1.0000	1.0000		1.0000	1.0000		1.0000		1.0000				1.0000			1993	1196		

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 04/30/12 - Validated 08/16/12

Straight Averages for 10 and 6 years excluding highest and lowest, Average of middle 4 of above 6 averages.

OMG,PAB - FTI, 11/29/2012 File Date:November 29, 2012

1992

1372

Exhibit VI-C-2

B. Annual Loss Development Ratios
C, Summary of Straight Averages for 10 and 6 years,

Weighted Averages for 10 and 6 years,

Exhibit VI-C-3

Coal Mine Compensation Rating Bureau

iraumatic Loss Development	
Medical Only Incurred for All Classes Combined	(excl. USLH)

	,	' '		o raidod do																
Report	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	2000	2001	2002	2003	2004	<u>2005</u>	<u>2006</u>	2007	2008	2009	<u>2010</u>	<u>2011</u>
1	676,805	631,541	441,801	367,266	427,684	420,727	438,535	458,539	315,407	291,102	326,965	344,009	440,355	393,342	475,073	645,531	538,996	499,273	689,845	830,417
2	715,057	638,192	468,629	380,455	436,047	386,810	432,746	407,349	296,698	341,613	354,474	343,651	489,659	395,971	492,413	667,028	564,408	475,294	712,909	
3	763,344	635,218	465,881	416,036	438,409	397,114	433,468	409,094	300,203	340,771	351,193	342,029	499,930	570,553	464,396	651,680	574,474	487,309		
4	772,852	635,382	515,530	416,719	438,965	392,071	420,776	409,095	304,117	341,085	343,963	346,252	499,000	577,565	464,210	654,006	561,921			
5	791,888	634,821	522,613	416,875	440,156	392,071	422,132	409,426	304,601	341,085	345,393	346,252	499,175	577,565	464,210	657,948				
6	789,889	634,834	522,465	416,875	440,156	392,408	412,623	409,426	305,104	341,085	345,393	346,252	499,175	577,565	464,210					
7	772,496	634,834	523,095	416,875	430,802	392,408	412,623	409,426	305,104	341,085	345,393	346,252	499,175	577,565						
8	777,011	634,834	528,443	416,875	430,802	392,408	412,623	405,010	305,104	347,675	345,393	346,252	499,182							
9	777,011	635,391	528,564	416,875	430,802	392,408	412,623	405,010	305,104	347,675	345,393	346,318								
10	777,011	635,391	524,654	416,875	430,802	392,408	412,623	405,010	305,104	347,675	345,393									
B. 7 1:2 2:3 3:4 4:5 5:6 6:7 7:8 8:9 9:10	Annual Loss C	Developmen 1.0000	1.0002 0.9926	1.0000 1.0000 1.0000	0.9787 1.0000 1.0000 1.0000	1.0009 1.0000 1.0000 1.0000 1.0000	1.0032 0.9775 1.0000 1.0000 1.0000	1.0000 1.0008 1.0000 1.0000 0.9892 1.0000 1.0000	1.0118 1.0130 1.0016 1.0017 1.0000 1.0000 1.0000	1.1735 0.9975 1.0009 1.0000 1.0000 1.0193 1.0000 1.0000	1.0841 0.9907 0.9794 1.0042 1.0000 1.0000 1.0000 1.0000	0.9990 0.9953 1.0123 1.0000 1.0000 1.0000 1.0000	1.1120 1.0210 0.9981 1.0004 1.0000 1.0000	1.0067 1.4409 1.0123 1.0000 1.0000	1.0365 0.9431 0.9996 1.0000 1.0000	1.0333 0.9770 1.0036 1.0060	1.0471 1.0178 0.9781	0.9520 1.0253	1.0334	

C.	Summary

	10 Year	6 Year	10 Year	10 Year	6 Year	6 Year	Average				
	Straight	Straight V	Veighted	Average .	Average V	Veighted	of Middle				
4	<u>Average</u>	Average A	Average	ex. Hi&Lo	ex. Hi&Lo	<u>Average</u>	<u>Four</u>	<u>Selected</u>	<u>Cumulative</u>	Acc. Year	<u>Ultimate</u>
1:2	1.0478	1.0182	1.0415	1.0440	1.0275	1.0203	1.0333	1.0333	1.0333	2011	858,070
2:3	1.0420	1.0709	1.0365	1.0046	1.0103	1.0530	1.0355	1.0000	1.0000	2010	712,909
3:4	0.9997	1.0007	0.9993	1.0008	1.0034	1.0000	1.0003	1.0000	1.0000	2009	487,309
4:5	1.0016	1.0018	1.0018	1.0013	1.0012	1.0019	1.0016	1.0000	1.0000	2008	561,921
5:6	0.9980	1.0000	0.9979	1.0001	1.0000	1.0000	0.9995	1.0000	1.0000	2007	657,948
6:7	0.9979	1.0000	0.9977	1.0000	1.0000	1.0000	0.9995	1.0000	1.0000	2006	464,210
7:8	1.0009	1.0014	1.0006	1.0000	1.0000	1.0010	1.0006	1.0000	1.0000	2005	577,565
8:9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2004	499,182
9:10	0.9993	1.0000	0.9991	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	2003	346,318

Source: A. Loss Development Data: CMCRB Database as of 04/30/12 - Validated 08/16/12

A. Medical Only Reported Incurred Losses Valued as of 04/30/12

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 ${\it Traumatic-Medical Losses} \\ {\it Summary of Adjustments to Development Factors for Act } 44^{\#}$

											Accident	Year																	
Report	1983	1984	1985	1986	1987	1988	1989	1990	<u>1991</u>	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
	0.7000	0.7082	0.7002	0.7002	0.7000	0.7000	0.7000	0.7000	0.7082	0.7000	0.0011	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	1.0000
	0.7082		0.7082	0.7082	0.7082	0.7082	0.7082	0.7082		0.7082	0.8911		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	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	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	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	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	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	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	1.0000	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	1.0000	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	1.0000	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	1.0000	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	1.0000	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	1.0000	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	1.0000	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	1.0000	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	1.0000	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	1.0000	XX															
18	0.7641	0.7739	0.7636	0.7821	0.7586	0.7668	0.7829	0.7900	0.8056	0.8219	0.9168	1.0000	xx																
19	0.7643	0.7717	0.7634	0.7838	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230	0.9183	xx																	
20	0.7645	0.7695	0.7632	0.7855	0.7573	0.7669	0.7827	0.7921	0.8085	0.8241	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 04/30/2012 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

File: PAB-C-C:\Clients\Coal Mine\2012 Rate Filing\Prep\[06-D.xlsm]1-Summary
Date: September 12, 2012 - 12:16:29 AM

FTI - OMG/PAB File Date:November 29, 2012 Checksum:48,403.392613

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)
	Transaction	Incurred	Estimated	Estimated	Estimated	Est. Paid	Est Paid		Sample Adj	Actual	Actual	Actual	Act Paid	Act Res	Actual Adj	Sample	Actual	Selected	Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve	Increment	Adjustment*	Adjustment"	Rept Loss	Paid Loss	Reserve	Increment	Adjustment*	Adjustment"	Rept Loss	Factor	Factor	Factor	<u>Factor</u>
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	5,243,874	46,185	21,532	21,532	46,185	5,290,059	1.0000	1.0000	1.0000	1.0000
18	2011	5,370,678	0.9925	5,330,408	40,270	93,103	93,103	40,270	5,370,678	5,253,033	117,645	9,159	9,159	117,645	5,370,678	1.0000	1.0000	1.0000	1.0000
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		Percentage	Factor
1 Payments before 1993	-29.18%	0.7082	1 Reserves Prior to 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267	2 Reserves as of 1993	-11.67%	0.8833
3 1993 Payments - Reports after First	-13.37%	0.8663	3 Reserves as of 1994	-5.84%	0.9416
4 Payments after 1993	0.00%	1.0000	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.

- Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
- 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.
- Reported incurred loss from Exhibit VI-B Page 1
- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (D) x (C)
- (E) (F) (G) (C) - (E)
- Current value of (E) less preceding value of (E)
- (G) x Value from table of Act 44 effects above.
- (I) (F) x Value from table of Act 44 effects above.
- Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
- (J) (K) Reported paid loss from Exhibit VI-E
- (L)
- (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
- Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report. (P)
- (Q) (J) / (C)
- (R) (P) / (C)
- Average of values in columns (Q) and (R) (S)
- (T) Smoothed values based on values in (S)

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
	Transaction	Incurred	Estimated	Estimated	Estimated	Est. Paid	Est. Paid		Sample Adj	Actual	Actual	Actual	Act Paid	Act Res	Actual Adj	Sample	Actual	Selected	Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve	Increment	Adjustment*	Adjustment*	Rept Loss	Paid Loss	Reserve	Increment	Adjustment**	Adjustment*	Rept Loss	Factor	Factor	Factor	Factor
1	1993	4,780,471	0.6490	3,102,526	1,677,945	3,102,526		1,482,129	4,046,987	0	na	na		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	5,149,026	618,466	112,219	112,219	618,466	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	5.317.681	412,328	168,655	168,655	412,328	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	5,360,316	452,049	42,635		452,049	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	5.431.732	539,551	71,416		539,551	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	5,484,250	534,190	52,518		534,190	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	5,515,392	323,381	31,142		323,381	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	5,570,940	161,747	55,548		161,747	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	5,630,292	188,518	59,352		188,518	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	5,669,851	189,304	39,559		189,304	5,321,487	0.9082	0.9082	0.9082	0.9123
16	2007	5,935,724	0.9774	5,801,354	134,370	109.754	109,754	134,370		5,726,344	209,380	56,493		209,380	5.398.056	0.9094	0.9094	0.9094	0.9138
10	2008								5,481,358							0.9094	0.9094	0.9107	0.9153
17		6,019,026	0.9821	5,911,165	107,861	109,812	109,812	107,861		5,786,245	232,781	59,901		232,781	5,481,358				
18	2010	6,100,724	0.9858	6,014,182	86,542	103,017	103,017	86,542		5,834,833	265,891	48,588		265,891	5,563,056	0.9119	0.9119	0.9119	0.9168
19	2011	6,154,033	0.9888	6,084,928	69,105	70,745		69,105		5,895,287	258,746			258,746	5,616,365	0.9126	0.9126	0.9126	0.9183
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]

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4 Payments after 1993	0.00%	1.0000	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

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- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (D) x (C)
- (E) (F) (G) (C) - (E)
- Current value of (E) less preceding value of (E)
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- (L)
- 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
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- (Q) (J) / (C)
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(A)	(B) Transaction	(C) Incurred	(D) Estimated	(E) Estimated	(F) Estimated	(G) Est. Paid	(H) Est. Paid	(I) Est Res	(J) Sample Adj	(K) Actual	(L) Actual	(M) Actual	(N) Act Paid	(O) Act Res	(P) Actual Adj	(Q) Sample	(R) Actual	(S) Selected	(T) Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve		Adjustment#			Paid Loss	Reserve	Increment		Adjustment#	Rept Loss	<u>Factor</u>	Factor	Factor	<u>Factor</u>
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	7,063,572	0.9957	7,032,914	30,658	44,234	44,234	30,658	5,780,814	6,985,460	78,112	11,092	11,092	78,112	5,780,814	0.8184	0.8184	0.8184	0.8241

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(A)	(B) Transaction	(C) Incurred	(D) Estimated	(E) Estimated	(F) Estimated	(G) Est. Paid	(H) Est. Paid	(I) Est Res	(J) Sample Adj	(K) Actual	(L) Actual	(M) Actual	(N) Act Paid	(O) Act Res	(P) Actual Adj	(Q) Sample	(R) Actual	(S) Selected	(T) Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve			Adjustment#		Paid Loss	Reserve	Increment		Adjustment#	Rept Loss	<u>Factor</u>	Factor	Factor	<u>Factor</u>
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	6,527,960	647,670	68,378	68,378	647,670	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	6,601,301	746,267	73,341	73,341	746,267	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	6,640,700	836,395	39,399	39,399	836,395	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	6,688,050	765,847	47,350	47,350	765,847	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	6,781,221	666,578	93,171	93,171	666,578	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	6,830,913	669,352	49,692	49,692	669,352	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	6,883,370	616,689	52,457	52,457	616,689	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	6,922,803	519,362	39,433	39,433	519,362	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	6,958,482	531,585	35,679	35,679	531,585	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	7,001,143	527,776	42,661	42,661	527,776	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	7,052,555	400,763	51,412	51,412	400,763	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	7,088,704	285,620	36,149	36,149	285,620	5,896,983	0.7997	0.7997	0.7997	0.8085

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(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(0)	(P)	(Q)	(R)	(S)	(T)
	Transaction	Incurred	Estimated	Estimated	Estimated	Est. Paid	Est. Paid		Sample Adj	Actual	Actual	. Actual	Act Paid	Act Res	Actual Adj	Sample	Actual	Selected	Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve	Increment	Adjustment*	<u>Adjustment</u>	Rept Loss	Paid Loss	Reserve	Increment	<u>Adjustment</u>	Adjustment"	Rept Loss	Factor	Factor	<u>Factor</u>	<u>Factor</u>
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	6,907,575	900,740	77,421	77,421	900,740	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	6,987,340	831,284	79,765	79,765	831,284	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	7,057,392	761,097	70,052	70,052	761,097	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	7,117,858	659,850	60,466	60,466	659,850	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	7,207,922	591,729	90,064	90,064	591,729	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	7,316,792	481,442	108,870	108,870	481,442	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	7,357,567	431,734	40,775	40,775	431,734	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	7,400,977	421,523	43,410	43,410	421,523	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	7,440,981	429,075	40,004	40,004	429,075	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	7,484,561	362,940	43,580	43,580	362,940	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	7,545,066	307,698	60,505	60,505	307,698	6,188,069	0.7880	0.7880	0.7880	0.7921

Effects of Act 44 becoming effective in 1993 [from prior filings]

	Percentage	Factor		Percentage	Factor
Payments before 1993	-29.18%	0.7082	1 Reserves Prior to 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267	2 Reserves as of 1993	-11.67%	0.8833
3 1993 Payments - Reports after First	-13.37%	0.8663	3 Reserves as of 1994	-5.84%	0.9416
Payments after 1993	0.00%	1.0000	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.

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- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (D) x (C)
- (E) (F) (G) (C) - (E)
- Current value of (E) less preceding value of (E)
- (G) x Value from table of Act 44 effects above.
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- Sum of Reserve from column (1) plus sum of adjusted paid increments in column (H) from first report through to current report. Reported paid loss from Exhibit VI-E
- (L)
- 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) (P) (L) x Value from table of Act 44 effects
- 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)
- Average of values in columns (Q) and (R) (S)
- Smoothed values based on values in (S)

(A)	(B) Transaction	(C) Incurred	(D) Estimated	(E) Estimated	(F) Estimated	(G) Est. Paid	(H) Est. Paid	(I) Est Res	(J) Sample Adj	(K) Actual	(L) Actual	(M) Actual	(N) Act Paid	(O) Act Res	(P) Actual Adj	(Q) Sample	(R) Actual	(S) Selected	(T) Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve			Adjustment#		Paid Loss	Reserve	Increment		Adjustment#	Rept Loss	Factor	Factor	Factor	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		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			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	7,002,976	911,074	71,712	71,712	911,074	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	7,026,490	884,281	23,514	23,514	884,281	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	7,045,334	881,902	18,844	18,844	881,902	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	7,105,802	799,729	60,468	60,468	799,729	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	7,122,679	766,265	16,877	16,877	766,265	6,154,979	0.7802	0.7802	0.7802	0.7827

Effects of Act 44 becoming effective in 1993 [from prior filings]

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(A)	(B) Transaction	(C) Incurred	(D) Estimated	(E) Estimated	(F) Estimated	(G) Est. Paid	(H) Est. Paid	(I) Est Res	(J) Sample Adj	(K) Actual	(L) Actual	(M) Actual	(N) Act Paid	(O) Act Res	(P) Actual Adj	(Q) Sample	(R) Actual	(S) Selected	(T) Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve		Adjustment*			Paid Loss	Reserve	Increment		Adjustment#	Rept Loss	Factor	Factor	Factor	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		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		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		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		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		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		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

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(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
	Transaction	Incurred	Estimated	Estimated	Estimated	Est. Paid	Est. Paid		Sample Adj	Actual	Actual	Actual	Act Paid	Act Res	Actual Adj	Sample	Actual	Selected	Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve	Increment	Adjustment*	Adjustment*	Rept Loss	Paid Loss	Reserve	Increment	Adjustment**	Adjustment*	Rept Loss	Factor	Factor	Factor	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		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		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		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		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		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		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		4,196,461	305,896			305,896	3,409,948	0.7574	0.7574	0.7574	0.7586
19	2005	4,502,507	0.9312	4,197,603	309,904	43,028	43,028		3,415,098	4,237,619	269,888	41,158		269,888	3,415,098	0.7574	0.7574	0.7574	0.7579
20	2006	4,528,084	0.9388	4,197,003	277.095	53,386	53,386	277.095	3,415,096	4,262,450	265,634	24.831	24.831	265.634	3,415,675	0.7570	0.7570	0.7570	0.7573
20	2006	4,520,004	0.9300	4,200,909	211,095	55,500	33,300	211,095	3,433,073	4,202,450	200,034	24,031	24,631	200,034	3,433,073	0.7567	0.7567	0.7567	0.7573

Effects of Act 44 becoming effective in 1993 [from prior filings]

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3 1993 Payments - Reports after First	-13.37%	0.8663	3 Reserves as of 1994	-5.84%	0.9416
Payments after 1993	0.00%	1.0000	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

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- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (D) x (C)
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- (L)
- 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
- (L) x Value from table of Act 44 effects
- (O) (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)
- Average of values in columns (Q) and (R) (S)
- Smoothed values based on values in (S)

(A)	(B) Transaction	(C) Incurred	(D) Estimated	(E) Estimated	(F) Estimated	(G) Est. Paid	(H) Est. Paid	(I) Est Res	(J) Sample Adj	(K) Actual	(L) Actual	(M) Actual	(N) Act Paid	(O) Act Res	(P) Actual Adj	(Q) Sample	(R) Actual	(S) Selected	(T) Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve	Increment		Adjustment#		Paid Loss	Reserve	Increment			Rept Loss	Factor	Factor	Factor	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		2,811,489	0	na	na	,	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			0	na	na		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		0	na	na	,	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		0	na	na		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		0	na	na		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		0	na	na		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	,	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			0	na	na		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		0	na	na		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		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		3,950,318	0	na	na		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		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		4,223,527	929,378	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		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		4,091,816	4,285,306	947,609	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		4,099,571	4,325,037	915,633	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]

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(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(1)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
	Transaction	Incurred	Estimated	Estimated	Estimated	Est. Paid	Est Paid	Est Res	Sample Adj	Actual	Actual	Actual	Act Paid	Act Res	Actual Adj	Sample	Actual	Selected	Smoothed
Report	<u>Year</u>	Rept Loss	% Paid	Paid Loss	Reserve	Increment	Adjustment#	Adjustment#	Rept Loss*	Paid Loss	Reserve	Increment	Adjustment#	Adjustment#	Rept Loss	<u>Factor</u>	Factor	<u>Factor</u>	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

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Report	Year	Rept Loss	% Paid	Paid Loss	Reserve	Increment		Adjustment#	Rept Loss*	Paid Loss	Reserve	Increment			Rept Loss	Factor	Factor	Factor	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		337,926	239,319		3,513,644	0	na	na		na	na	0.7082	XX	0.7082	0.7082
6	1989	5,094,623	0.5175	2,636,698		223,231	158,092			0	na	na		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		3,898,951	0	na	na		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			0	na	na		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		Percentage	Factor
1 Payments before 1993	-29.18%	0.7082	1 Reserves Prior to 1993	-29.18%	0.7082
2 1993 Payments - First Report	-17.33%	0.8267	2 Reserves as of 1993	-11.67%	0.8833
3 1993 Payments - Reports after First	-13.37%	0.8663	3 Reserves as of 1994	-5.84%	0.9416
4 Payments after 1993	0.00%	1.0000	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.

- 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.
- Reported incurred loss from Exhibit VI-B Page 1
- (D) Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
- (D) x (C)
- (E) (F) (G) (C) - (E)
- Current value of (E) less preceding value of (E)
- (G) x Value from table of Act 44 effects above.
- (F) x Value from table of Act 44 effects above.
- Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report. Reported paid loss from CMCRB database
- (I) (J) (K)
- (L)
- 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) (P) (L) x Value from table of Act 44 effects
- 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)
- Average of values in columns (Q) and (R) (S)
- Smoothed values based on values in (S)

(A)	(B) Transaction	(C) Incurred	(D) Estimated	(E) Estimated	(F) Estimated	(G) Est. Paid	(H) Est Paid	(I) Est Res	(J) Sample Adj	(K) Actual	(L) Actual	(M) Actual	(N) Act Paid	(O) Act Res	(P) Actual Adj	(Q) Sample	(R) Actual	(S) Selected	(T) Smoothed
Report	Year	Rept Loss	% Paid	Paid Loss	Reserve			Adjustment#		Paid Loss	Reserve	Increment		Adjustment#	Rept Loss	Factor	Factor	Factor	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]

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- (L)
- Current value of (K) less preceding value of (K); If no preceding value of (K) use preceding value of (E).
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- (Q) (J) / (C)
- (R) (P) / (C)
- Average of values in columns (Q) and (R) (S)
- Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau Traumatic - Medical Losses Extrapolation of Sample Payment Patterns to Twenty-One Reports#

	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	= to be determined Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr
Report	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
1	na	na	na	na	na	na	na	na	na	0.6295	0.6490	0.6110	0.621
2	na	na	na	na	na	na	na	na	0.7424	0.7683	0.7014	0.6836	0.740
3	na	na	na	na	na	na	na	0.7829	0.7867	0.8094	0.7310	0.7314	0.836
4	na	na	na	na	na	na	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.889
5	na	na	na	na	na	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.906
6	na	na	na	na	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.914
7	na	na	na	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.882
8	na	na	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.897
9	na	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.913
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	0.932
11	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
12	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
13	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
14	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
15	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
16	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
17	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
18	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
19	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
20	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tb
Fitting Parameters													
Last report	10	10	10	10	10	10	10	10	10	10	10	10	1
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	0.932
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	0.067
Last increment	na	na	0.0381	0.0291	0.0136	0.0305	na	na	na	na	na	0.0122	0.019
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	0.024
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	0.735
Extension of Sample	Payment Pattern to	o Report 20											
Extension of Sample	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr	Acc Yr
Extension of Sample . Report			Acc Yr <u>1985</u>	Acc Yr <u>1986</u>	Acc Yr <u>1987</u>	Acc Yr <u>1988</u>	Acc Yr 1989	Acc Yr <u>1990</u>	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
Extension of Sample : Report 1	Acc Yr	Acc Yr											<u>1995</u>
Report	Acc Yr 1983	Acc Yr 1984	<u>1985</u>	<u>1986</u>	<u>1987</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u> 0.621
Report 1	Acc Yr 1983 0.4216	Acc Yr 1984 0.3407	<u>1985</u> 0.4397	1986 0.4403	<u>1987</u> 0.4407	<u>1988</u> 0.3386	1989 0.4402	1990 0.3736	<u>1991</u> 0.3438	<u>1992</u> 0.6295	<u>1993</u> 0.6490	<u>1994</u> 0.6110	<u>1995</u> 0.621 0.740
Report 1 2	Acc Yr 1983 0.4216 0.4713 0.5167	Acc Yr 1984 0.3407 0.3806 0.4181	<u>1985</u> 0.4397 0.4985 0.5511	1986 0.4403 0.5047 0.5617	1987 0.4407 0.5022 0.5569	1988 0.3386 0.4584 0.5565	1989 0.4402 0.5050 0.5623	1990 0.3736 0.4784 0.7829	1991 0.3438 0.7424 0.7867	1992 0.6295 0.7683 0.8094	1993 0.6490 0.7014 0.7310	1994 0.6110 0.6836 0.7314	<u>1995</u> 0.621 0.740 0.836
Report 1 2 3 4	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534	1985 0.4397 0.4985 0.5511 0.5981	1986 0.4403 0.5047 0.5617 0.6121	1987 0.4407 0.5022 0.5569 0.6056	1988 0.3386 0.4584 0.5565 0.6368	1989 0.4402 0.5050 0.5623 0.7318	1990 0.3736 0.4784 0.7829 0.7612	1991 0.3438 0.7424 0.7867 0.7941	1992 0.6295 0.7683 0.8094 0.8343	1993 0.6490 0.7014 0.7310 0.7593	1994 0.6110 0.6836 0.7314 0.7623	1995 0.621 0.740 0.836 0.889
Report 1 2 3 4 5	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865	1985 0.4397 0.4985 0.5511 0.5981 0.6403	1986 0.4403 0.5047 0.5617 0.6121 0.6567	0.4407 0.5022 0.5569 0.6056 0.6490	1988 0.3386 0.4584 0.5565 0.6368 0.7200	0.4402 0.5050 0.5623 0.7318 0.7262	0.3736 0.4784 0.7829 0.7612 0.8179	0.3438 0.7424 0.7867 0.7941 0.8173	1992 0.6295 0.7683 0.8094 0.8343 0.8751	1993 0.6490 0.7014 0.7310 0.7593 0.8077	1994 0.6110 0.6836 0.7314 0.7623 0.8197	1995 0.621 0.740 0.836 0.889 0.906
Report 1 2 3 4 5	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175	0.4397 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962	0.4407 0.5022 0.5569 0.6056 0.6490	0.3386 0.4584 0.5565 0.6368 0.7200 0.7525	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264	0.3438 0.7424 0.7867 0.7941 0.8173 0.8302	0.6295 0.7683 0.8094 0.8343 0.8751 0.8828	0.6490 0.7014 0.7310 0.7593 0.8077 0.8678	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689	1995 0.621 0.740 0.836 0.889 0.906 0.914
Report 1 2 3 4 5 6 7	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199	0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692	0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229	0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890	0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827	1995 0.621 0.740 0.836 0.889 0.906 0.914
Report 1 2 3 4 5 6 7	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897
Report 1 2 3 4 5 6 7 8 9	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841	0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897
Report 1 2 3 4 5 6 7	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913
Report 1 2 3 4 5 6 7 8 9	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841	0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913
Report 1 2 3 4 5 6 7 8 9 10	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905	0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913
Report 1 2 3 4 5 6 7 8 9 10	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913
Report 1 2 3 4 5 6 7 8 9 10 111	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6467 0.6683	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.932 0.950 0.963
Report 1 2 3 4 5 6 7 8 9 10 11 12 13	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683	1985 0.4397 0.4985 0.5511 0.5981 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.9165 0.9304	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.932 0.950 0.963 0.973 0.973
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8857	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.955 0.963 0.973 0.985 0.985
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8518 0.8673 0.8812	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8709 0.8857 0.8989	1987 0.4407 0.5022 0.5569 0.6056 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9484 0.9581 0.9684 0.9762 0.9821	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.932 0.950 0.963 0.973 0.986 0.985 0.989 0.989
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573 0.7720	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8937 0.9048 0.9048	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8709 0.8857 0.8989 0.9105 0.9208 0.9299	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9773	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9309	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.9997 0.9165 0.9304 0.9421 0.9518 0.9598 0.9666 0.9722	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9487 0.9587 0.9587 0.9587 0.9587	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9858	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.932 0.950 0.963 0.973 0.989 0.989 0.989
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7423 0.7644 0.7847 0.8032 0.8355 0.8497	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8812 0.8937 0.9048	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8857 0.8989 0.9105 0.9208	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.90132	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9598 0.9597 0.9670 0.9730	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421 0.9518 0.9598 0.9666	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.932 0.950 0.963 0.973 0.989 0.989 0.989
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573 0.7720	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8937 0.9048 0.9048	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8709 0.8857 0.8989 0.9105 0.9208 0.9299	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9773	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9309	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.9997 0.9165 0.9304 0.9421 0.9518 0.9598 0.9666 0.9722	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9487 0.9587 0.9587 0.9587 0.9587	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9858	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.950 0.963 0.989 0.989 0.992 0.992
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.7073 0.7250 0.7417 0.7573 0.7753	1985 0.4397 0.4985 0.5511 0.5981 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8812 0.8937 0.9048 0.9148 0.9237	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8989 0.9105 0.9208 0.9299 0.9380	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9312	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9730 0.9779 0.9819	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9389	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421 0.9598 0.9598 0.9666 0.9722 0.9768	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9993	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9821 0.9828	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9565 0.9688 0.9765 0.9887 0.9807 0.9900 0.9925 0.9944	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.950 0.963 0.973 0.980 0.989 0.992 0.994 0.995 0.995
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852 0.8950	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573 0.7720 0.7858	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8812 0.8937 0.9048 0.9148 0.9237	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.9887 0.9989 0.9105 0.9208 0.9299 0.9380 0.9451	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9312 0.9388	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9597 0.9670 0.9730 0.9779 0.9819 0.9852	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9309 0.9389 0.9459	0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421 0.9518 0.9598 0.9666 0.9722 0.9768	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772 0.9813 0.9846	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923 0.9942 0.9957	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9858 0.9888 0.9911	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900 0.9925 0.9944 0.9958	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.932 0.950
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852 0.8950 0.9041	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573 0.7720 0.7858 0.7988 0.8109	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8673 0.8812 0.8937 0.9048 0.9148 0.9237 0.9389 n A = last unpaid re	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8857 0.9989 0.9105 0.9299 0.9380 0.9451 0.9514	1987 0.4407 0.5022 0.5569 0.6056 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9312 0.9388 0.9455 ast increment in u	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9730 0.9779 0.9819 0.9852 0.9878	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9309 0.9389 0.9459	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421 0.9598 0.9666 0.9722 0.9768 0.9807 0.9839	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772 0.9813 0.9846	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923 0.9942 0.9957	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9858 0.9888 0.9911	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900 0.9925 0.9944 0.9958	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.950 0.963 0.973 0.980 0.989 0.992 0.994 0.995 0.995
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852 0.8950 0.9041	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573 0.7720 0.7858 0.7988 0.8109	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8812 0.8937 0.9048 0.9148 0.9237 0.9317 0.9389	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8857 0.9989 0.9105 0.9299 0.9380 0.9451 0.9514	1987 0.4407 0.5022 0.5569 0.6056 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9312 0.9388 0.9455 ast increment in u	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9730 0.9779 0.9819 0.9852 0.9878	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9389 0.9389 0.9459 0.9522	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421 0.9598 0.9666 0.9722 0.9768 0.9807 0.9839	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772 0.9813 0.9846	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923 0.9942 0.9957	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9858 0.9888 0.9911	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900 0.9925 0.9944 0.9958	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.932 0.950 0.963 0.973 0.988 0.989 0.992 0.994 0.995 0.995
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852 0.8950 0.9041	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.6884 0.7073 0.7250 0.7417 0.7573 0.7720 0.7858 0.7988 0.8109	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8673 0.8812 0.8937 0.9048 0.9148 0.9237 0.9389 n A = last unpaid re	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8857 0.9989 0.9105 0.9299 0.9380 0.9451 0.9514	1987 0.4407 0.5022 0.5569 0.6056 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9312 0.9388 0.9455 ast increment in u	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9730 0.9779 0.9819 0.9852 0.9878	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9389 0.9459 0.9522 = decay ratio such	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.8997 0.9165 0.9304 0.9421 0.9598 0.9666 0.9722 0.9768 0.9807 0.9839	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772 0.9813 0.9846	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923 0.9942 0.9957	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9858 0.9888 0.9911	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900 0.9925 0.9944 0.9958	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.950 0.963 0.973 0.980 0.989 0.992 0.994 0.995 0.995
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852 0.8950 0.9041	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.7250 0.7417 0.7573 0.7720 0.7858 0.7988 0.8109 exemetric series with	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8812 0.8937 0.9048 0.9148 0.9137 0.9389 n A = last unpaid ra C ² + C ³ + C ⁴ +)	1986 0.4403 0.5047 0.5617 0.6121 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.8989 0.9105 0.9208 0.9299 0.9380 0.9451 0.9514	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9312 0.9388 0.9455 ast increment in ur	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9730 0.9779 0.9819 0.9852 0.9878 mpaid ratio, and C B = .0242	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9389 0.9459 0.9522 = decay ratio such	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.997 0.9165 0.9304 0.9421 0.9598 0.9666 0.9722 0.9768 0.9807 0.9839 that:	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772 0.9813 0.9846	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923 0.9942 0.9957	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9858 0.9888 0.9911	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900 0.9925 0.9944 0.9958	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.932 0.950 0.963 0.973 0.988 0.989 0.992 0.994 0.995 0.995
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Acc Yr 1983 0.4216 0.4713 0.5167 0.5582 0.5962 0.6309 0.6626 0.6916 0.7181 0.7423 0.7644 0.7847 0.8032 0.8201 0.8355 0.8497 0.8626 0.8744 0.8852 0.8950 0.9041	Acc Yr 1984 0.3407 0.3806 0.4181 0.4534 0.4865 0.5175 0.5468 0.5742 0.6980 0.6242 0.6470 0.6683 0.7250 0.7417 0.7573 0.7720 0.7858 0.7988 0.8109 exemetric series with	1985 0.4397 0.4985 0.5511 0.5981 0.6403 0.6780 0.7118 0.7080 0.7552 0.7933 0.8150 0.8344 0.8518 0.8673 0.8812 0.8937 0.9048 0.9148 0.9237 0.9048 0.9148 0.9237 0.9048 0.9148 0.9237 0.9048 0.9148 0.9237 0.9048 0.9148	1986 0.4403 0.5047 0.5617 0.6567 0.6962 0.7199 0.7859 0.7846 0.8137 0.8351 0.8541 0.8709 0.9887 0.9105 0.9208 0.9299 0.9380 0.9451 0.9514 atio, B = average I 0 or C = A / (A+B) A = .3758 mulative payment	1987 0.4407 0.5022 0.5569 0.6056 0.6490 0.7417 0.7692 0.7979 0.7903 0.8039 0.8255 0.8446 0.8617 0.8769 0.8905 0.9025 0.9132 0.9228 0.9132 0.9238 0.9455 ast increment in unitial and rato for 1984 is (1	1988 0.3386 0.4584 0.5565 0.6368 0.7200 0.7525 0.7484 0.8283 0.8600 0.8905 0.9103 0.9266 0.9399 0.9508 0.9597 0.9670 0.9730 0.9779 0.9819 0.9852 0.9878 hpaid ratio, and C B = .0242 -A)+BC or .6242 +	1989 0.4402 0.5050 0.5623 0.7318 0.7262 0.7210 0.7461 0.8160 0.8563 0.8150 0.8364 0.8554 0.8721 0.8869 0.9000 0.9116 0.9218 0.9389 0.9459 0.9522 = decay ratio such	1990 0.3736 0.4784 0.7829 0.7612 0.8179 0.8264 0.8229 0.8733 0.8841 0.8795 0.9995 0.9995 0.9958 0.9666 0.9722 0.9766 0.9839 that:	1991 0.3438 0.7424 0.7867 0.7941 0.8173 0.8302 0.8675 0.9047 0.9013 0.8891 0.9090 0.9253 0.9387 0.9497 0.9587 0.9661 0.9722 0.9772 0.9813 0.9846 0.9874	1992 0.6295 0.7683 0.8094 0.8343 0.8751 0.8828 0.8890 0.9059 0.9302 0.9261 0.9443 0.9581 0.9684 0.9762 0.9821 0.9865 0.9898 0.9923 0.9942 0.9957	1993 0.6490 0.7014 0.7310 0.7593 0.8077 0.8678 0.8945 0.9182 0.9144 0.9080 0.9272 0.9423 0.9544 0.9639 0.9714 0.9774 0.9821 0.9858 0.9888 0.9911	1994 0.6110 0.6836 0.7314 0.7623 0.8197 0.8689 0.8827 0.8925 0.9144 0.9266 0.9448 0.9585 0.9688 0.9765 0.9824 0.9867 0.9900 0.9925 0.9944 0.9958	1995 0.621 0.740 0.836 0.889 0.906 0.914 0.882 0.897 0.913 0.950 0.963 0.973 0.980 0.989 0.992 0.994 0.995 0.995

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		Madical L	osses as of	1-30-0 <i>1</i>			Madical I	osses as of	1-30-05			Madical I	osses as of	4-30-06		Madical	Losses as of	1-30-07
Acc. Paid O/S Total	Acc.	Paid	0/S	Total		Acc.	Paid	0/S	Total		Acc.	Paid	0/S	Total	Acc.	Paid	0/S	Total
Year Losses Losses Losses	Year	Losses	Losses	Losses		Year	Losses	Losses	Losses		Year	Losses	Losses	Losses	Year	Losses	Losses	Losses
1983 3,593,056 1,247,215 4,840,271			2,269,936				2,275,521	592,983				2,627,475		3,228,907		7 3,128,219		3,891,523
1984 3,635,897 1,572,958 5,208,855		2,241,799					2,563,723		3,267,519			3,335,177		4,220,240		8 3,223,663		3,748,439
1985 2,180,035 899,294 3,079,329		2,522,878					3,311,135		4,150,020		1988	3,262,933		3,939,197		9 5,801,157		
1986 2,390,521 930,238 3,320,759	1987	3,243,160	973,283	4,216,443		1988	3,221,252	1,083,114	4,304,366		1989	5,758,559	1,960,033	7,718,592	199	0 5,994,292	1,290,432	7,284,724
1987 3,164,726 1,102,091 4,266,817	1988	3,144,266				1989	5,624,130				1990	5,878,277	1,234,867	7,113,144		1 5,410,477		
1988 3,005,631 1,169,106 4,174,737	1989	5,539,329	2,088,604	7,627,933		1990	5,653,864	1,258,730	6,912,594		1991	5,295,039	1,183,464	6,478,503	199	2 5,469,644	780,918	6,250,562
1989 5,171,723 1,894,952 7,066,675	1990	5,333,913	1,673,604	7,007,517		1991	5,105,265	1,323,391	6,428,656		1992	5,371,615	1,067,131	6,438,746	199	3 4,244,152	1,345,273	5,589,425
1990 4,988,099 1,383,343 6,371,442		4,777,388					5,234,023					4,161,675				4 3,518,063		
1991 4,155,610 1,441,756 5,597,366		4,719,224					3,796,107					3,194,721				5 2,894,764		
1992 3,417,548 2,011,232 5,428,780	1993	2,820,429	1,525,266	4,345,695		1994	2,260,605	1,439,041	3,699,646		1995	2,205,072	1,341,644	3,546,716	199	6 2,486,791	1,508,261	3,995,052
Medical Losses as of 4-30-98		Medical Lo	osses as of	4-30-99			Medical Lo	sses as of 4	-30-2000			Medical Lo	sses as of 4	-30-2001		Medical I	osses as of 4	-30-2002
Acc. Paid O/S Total	Acc.	Paid	O/S	Total		Acc.	Paid	O/S	Total		Acc.	Paid	O/S	Total	Acc.	Paid	O/S	Total
Year Losses Losses Losses	<u>Year</u>	Losses	Losses	Losses		Year	Losses	Losses	Losses		Year	Losses	Losses	Losses	<u>Year</u>	Losses	Losses	Losses
1988 3,289,816 404,363 3,694,179				7,582,764			6,264,568		7,122,834			5,983,048		6,729,555		2 6,091,978		6,578,248
1989 6,003,061 1,007,133 7,010,194		6,294,236		7,119,642			5,673,497		6,294,760			5,972,915		6,420,808		3 4,767,316		5,213,387
1990 6,185,121 897,556 7,082,677		5,697,621		6,297,604			5,819,201		6,423,807			4,724,758		5,145,505		4 4,400,461		4,930,292
1991 5,554,784 848,200 6,402,984		5,833,010		6,561,133			4,617,165		5,161,444			4,304,736		4,876,870		5 3,600,867		4,078,606
1992 5,689,456 755,496 6,444,952	1993	4,663,295	710,514	5,373,809		1994	4,185,282	631,401	4,816,683		1995	3,535,494	331,935	3,867,429	199	6 3,814,393	583,462	4,397,855
1993 4,551,509 1,083,707 5,635,216	1994	4,028,294	885,823	4,914,117		1995	3,480,029	357,268	3,837,297		1996	3,734,865	726,810	4,461,675	199	7 2,962,959	501,313	3,464,272
1994 3,799,152 1,184,953 4,984,105	1995	3,347,914	417,186	3,765,100		1996	3,640,989	870,454	4,511,443		1997	2,811,693	504,982	3,316,675	199	8 3,180,315	532,014	3,712,329
1995 3,190,562 623,518 3,814,080		3,482,003	886,766	4,368,769		1997	2,724,704		3,335,795		1998	3,061,322	556,829	3,618,151	199	9 2,657,390	528,738	3,186,128
1996 3,184,587 875,309 4,059,896	1997	2,455,286	689,856	3,145,142		1998	2,800,503	820,233	3,620,736			2,438,830	574,104	3,012,934	200	0 2,180,533	529,633	2,710,166
1997 1,830,550 1,043,667 2,874,217	1998	2,125,311	1,229,373	3,354,684		1999	1,808,223	914,936	2,723,159		2000	1,675,345	792,474	2,467,819	200	1 1,390,454	799,916	2,190,370
Medical Losses as of 4-30-2003		Medical Los	sses as of 4	-30-2004			Medical Lo	sses as of 4	-30-2005									
Acc. Medical Losses as of 4-30-2003	Acc.	Medical Los Paid	sses as of 4 O/S			Acc.	Medical Lo Paid	sses as of 4	I-30-2005 Total									
	Acc. Year			-30-2004 Total Losses		Acc. Year												
Acc. Paid O/S Total	<u>Year</u>	Paid	O/S Losses	Total		<u>Year</u>	Paid	O/S	Total									
Acc. Paid O/S Total Year Losses Losses Losses 1993 5,421,732 549,551 5,971,283 1994 4,686,069 438,657 5,124,726	<u>Year</u> 1994	Paid Losses	O/S <u>Losses</u> 377,387	Total <u>Losses</u>		<u>Year</u> 1995 1996	Paid <u>Losses</u> 4,354,014 4,239,562	O/S <u>Losses</u> 314,520	Total Losses 4,668,534									
Acc. Paid O/S Total Year Losses Losses Losses 1993 5,421,732 549,551 5,971,283	<u>Year</u> 1994 1995	Paid <u>Losses</u> 4,766,728	O/S <u>Losses</u> 377,387 406,618	Total Losses 5,144,115		<u>Year</u> 1995 1996	Paid <u>Losses</u> 4,354,014	O/S <u>Losses</u> 314,520 386,153	Total Losses 4,668,534									
Acc. Paid O/S Total Year Losses Losses 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	<u>Year</u> 1994 1995 1996	Paid <u>Losses</u> 4,766,728 4,278,816	O/S <u>Losses</u> 377,387 406,618 399,604	Total <u>Losses</u> 5,144,115 4,685,434		<u>Year</u> 1995 1996 1997	Paid <u>Losses</u> 4,354,014 4,239,562	O/S <u>Losses</u> 314,520 386,153 303,421 265,838	Total <u>Losses</u> 4,668,534 4,625,715 3,951,475 3,760,723									
Acc. Paid O/S Total Year Losses Losses 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	<u>Year</u> 1994 1995 1996 1997 1998	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263		<u>Year</u> 1995 1996 1997 1998 1999	Paid <u>Losses</u> 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426	O/S <u>Losses</u> 314,520 386,153 303,421 265,838 102,660	Total <u>Losses</u> 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086									
Acc. Paid O/S Total Year Losses Losses 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	<u>Year</u> 1994 1995 1996 1997 1998	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533 167,357	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781		<u>Year</u> 1995 1996 1997 1998 1999 2000	Paid <u>Losses</u> 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138	O/S <u>Losses</u> 314,520 386,153 303,421 265,838 102,660 268,392	Total <u>Losses</u> 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530									
Acc. Paid O/S Total Year Losses Losses 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 3,779,305 1998 3,333,995 375,158 3,709,153 1999 2,844,763 212,900 3,057,663	<u>Year</u> 1994 1995 1996 1997 1998 1999 2000	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533 167,357 345,153	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912		<u>Year</u> 1995 1996 1997 1998 1999 2000 2001	Paid <u>Losses</u> 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207	O/S <u>Losses</u> 314,520 386,153 303,421 265,838 102,660 268,392 303,703	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910									
Acc. Paid O/S Total Year Losses Losses Losses 1993 5,421,732 549,551 5,971,283 1994 4,686,069 438,667 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	<u>Year</u> 1994 1995 1996 1997 1998 1999 2000 2001	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248		<u>Year</u> 1995 1996 1997 1998 1999 2000 2001 2002	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241	Total <u>Losses</u> 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837									
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439		Year 1995 1996 1997 1998 1999 2000 2001 2002 2003	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 2,121,377	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481									
Acc. Paid O/S Total Year Losses Losses Losses 1993 5,421,732 549,551 5,971,283 1994 4,686,069 438,667 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248		Year 1995 1996 1997 1998 1999 2000 2001 2002 2003	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481									
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439		Year 1995 1996 1997 1998 1999 2000 2001 2002 2003	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 2,121,377	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481									
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313		Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	Paid <u>Losses</u> 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109									
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	Paid <u>Losses</u> 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566	0/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 349,939 935,929 1,097,747	Total <u>Losses</u> 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313	As of	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	Paid <u>Losses</u> 4,354,014 4,239,562 3,648,054 3,075,426 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389 As of	0/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of	As of	As of	As of	As of	As of				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95	4-30-96	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389 As of 4-30-98	0/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720	Total <u>Losses</u> 4,668,534 4,625,715 3,951,475 3,760,723 3,178,080 2,828,530 2,629,910 3,762,837 2,812,481 3,189,109	4-30-01	4-30-02	4-30-03	4-30-04	4-30-05				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0.7933	<u>4-30-96</u> 0.8137	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8039	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720 As of 4-30-99 0.8150	Total <u>Losses</u> , 4,668,534 4,625,715 3,761,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of <u>4-30-00</u> 0.8795	4-30-01 0.8891	4-30-02 0.9261	4-30-03 0.9080	4-30-04 0.9266	<u>4-30-05</u> 0.9326				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 2000 2001 2002 2003 Report 10th 9th	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of <u>4-30-94</u> 0.6242 0.7552	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 430-95 0,7933 0,7846	4-30-96 0.8137 0.7903	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8039 0.8600	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,462 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389 As of 4-30-98 0,8905 0,8563	O/S <u>Losses</u> , <u>14,520</u> 386,153 303,421 265,838 102,660 268,392 303,703 755,241 6430-99 0.8841	Total Losses 4,668,534 4,668,534 4,625,715 3,951,475 3,750,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0,8795 0,9013	4-30-01 0.8891 0.9302	4-30-02 0.9261 0.9144	4-30-03 0.9080 0.9144	4-30-04 0.9266 0.9132	4-30-05 0.9326 0.9165				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th	Paid Losses 4,766,728 4,7766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7080	O/S <u>Losses</u> 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 91,097,747 As of <u>4-30-94</u> 0.7552 0.7859	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0.7933 0.7933 0.7846 0.7979	4-30-96 0.8137 0.7903 0.8283	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8600 0.8160	Paid Losses 4, 354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 2,435,389 As of 4-30-98 0.8963 0.8963 0.8763	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720 As of 4-30-99 0.8150 0.8841 0.9047	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0.8795 0,9013 0,9059	4-30-01 0.8891 0.9302 0.9182	4-30-02 0.9261 0.9144 0.8925	4-30-03 0.9080 0.9144 0.8978	4-30-04 0.9266 0.9132 0.9135	4-30-05 0.9326 0.9165 0.9232				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th 7th	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7080 0.7199	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242 0.7552 0.7859 0.7692	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0.7933 0.7846 0.7979 0.7484	4-30-96 0.8137 0.7903 0.8283 0.7461	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8039 0.8600 0.8160 0.8229	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 2,326,207 3,007,596 2,121,377 2,435,389 As of 4-30-98 0.8905 0.8563 0.8733 0.8675	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720 As of 4-30-99 0.8150 0.8841 0.9047 0.8890	Total Losses 4,668,534 4,625,715 3,951,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0,8795 0,9013 0,9059 0,8945	4-30-01 0.8891 0.9302 0.9182 0.8827	4-30-02 0.9261 0.9144 0.8925 0.8829	4-30-03 0.9080 0.9144 0.8978 0.9123	4-30-04 0.9266 0.9132 0.9135 0.9147	4-30-05 0.9326 0.9165 0.9232 0.9293				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th 7th 6th	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7080 0.7199 0.7417	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242 0.7552 0.7859 0.7692 0.7525	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0,7933 0,7846 0,7979 0,7484 0,7210	4-30-96 0.8137 0.7903 0.8283 0.7461 0.8264	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8039 0.8600 0.8160 0.8229 0.8302	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 4,307,597 2,435,389 As of 4-30-98 0.8905 0.8563 0.8733 0.8675 0.8828	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 753,720 As of 4-30-99 0.8150 0.8841 0.9047 0.8890 0.8678	Total Losses 4,668,534 4,625,715 3,751,475 3,751,475 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0.8795 0.9013 0.9059 0.8945 0.8689	4-30-01 0.8891 0.9302 0.9182 0.8827 0.9142	4-30-02 0.9261 0.9144 0.8925 0.8829 0.8673	4-30-03 0.9080 0.9144 0.8978 0.9123 0.8734	4-30-04 0.9266 0.9132 0.9135 0.9147 0.9190	4-30-05 0.9326 0.9165 0.9232 0.9293 0.9677				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th 7th 6th 5th	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7080 0.7199 0.7417 0.7200	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242 0.7552 0.7859 0.7692 0.7552 0.7552 0.75692	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0,7933 0,7846 0,7979 0,7484 0,7210 0,8179	4-30-96 0.8137 0.7903 0.8283 0.7461 0.8264 0.8173	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8039 0.8600 0.8160 0.8229 0.8351	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,426 2,617,138 2,326,207 3,007,596 2,121,373 2,435,389 As of 4-30-98 0.8905 0.8563 0.8733 0.8675 0.8828 0.8077	O/S Losses 14,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 675,720 As of 430-99 0.8150 0.8841 0.9047 0.8890 0.8678 0.8197	Total Losses 4,668,534 4,625,715 3,951,475 3,750,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0,8795 0,9059 0,8945 0,8689 0,9069 0,9069	4-30-01 0.8891 0.9302 0.9182 0.8827 0.9142 0.8371	4-30-02 0.9261 0.9144 0.8925 0.8829 0.8673 0.8553	4-30-03 0.9080 0.9144 0.8978 0.9123 0.8734 0.8989	4-30-04 0.9266 0.9132 0.9135 0.9147 0.9190 0.9475	4-30-05 0.9326 0.9165 0.9232 0.9293 0.9677 0.9070				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th 7th 6th 5th 4th	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7199 0.7417 0.7200 0.7318	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242 0.7552 0.7859 0.7692 0.7525 0.7262 0.7525 0.7262	Total Losses 5,144,115 4,685,434 4,617,085 3,7932,216 3,761,263 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0.7933 0.7846 0.7979 0.7484 0.7210 0.8179 0.7941	4-30-96 0.8137 0.7903 0.8283 0.7461 0.8264 0.8173 0.8343	As of 4-30-97 0.8600 0.8729 0.8750 1.07593	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,462 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389 As of 4-30-98 0,8905 0,8563 0,8733 0,8675 0,8828 0,807,707623	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720 As of 430-99 0.8150 0.8841 0.9047 0.8890 0.8678 0.8197 0.8892	Total Losses 4,668,534 4,625,715 3,760,723 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0,8795 0,9013 0,9059 0,8945 0,8689 0,9069 0,8071	4-30-01 0.8891 0.9302 0.9182 0.8827 0.9142 0.8371 0.8477	4-30-02 0.9261 0.9144 0.8925 0.8829 0.8673 0.8553 0.8567	4-30-03 0.9080 0.9144 0.8978 0.9123 0.8734 0.8989 0.9304	4-30-04 0.9266 0.9132 0.9135 0.9147 0.9190 0.9475 0.8783	4-30-05 0.9326 0.9165 0.9232 0.9293 0.9677 0.9070 0.8845				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th 7th 6th 5th 4th 3rd	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7080 0.7199 0.7417 0.7200 0.7318 0.7829	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242 0.7552 0.7859 0.7692 0.7525 0.7525 0.7525 0.7626 0.7612	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0.7933 0.7846 0.7979 0.7484 0.7210 0.8179 0.7941 0.8094	4-30-96 0.8137 0.7903 0.8283 0.7461 0.8264 0.8173 0.8343 0.7310	Year 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 As of 4-30-97 0.8039 0.8600 0.8129 0.8302 0.8751 0.7593 0.7514	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 2,326,207 3,007,596 2,121,377 2,435,389 As of 4-30-98 0.8905 0.8563 0.8775 0.8828 0.8077 0.7623 0.8365 0.873 0.8675 0.8828 0.8077 0.7623 0.8365 0.873 0.8675 0.8828 0.8077 0.7623 0.8365 0.873 0.8675 0.8828 0.8077 0.7623 0.8365 0.8077 0.7623 0.8365 0.873 0.8675 0.8828 0.8077 0.7623 0.8365 0.8077 0.7623 0.8365	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720 As of 4-30-99 0.8150 0.8841 0.9047 0.8890 0.8678 0.8197 0.8892 0.7970	Total Lossee 4,668,534 4,668,534 4,668,534 4,625,715 3,760,723 3,760,723 3,178,086 2,885,530 2,629,910 3,762,812,481 3,189,109 As of 4-30-00 0.8795 0,9013 0,9059 0,8045 0.8689 0,08071 0,8168	4-30-01 0.8891 0.9302 0.9182 0.8827 0.9142 0.8371 0.8477 0.8461	4-30-02 0.9261 0.9144 0.8925 0.8829 0.8673 0.8553 0.8567 0.8340	4-30-03 0.9080 0.9144 0.8978 0.9123 0.8734 0.8989 0.9304 0.8347	4-30-04 0.9266 0.9132 0.9135 0.9147 0.9190 0.9475 0.8783 0.8451	4-30-05 0.9326 0.9165 0.9232 0.9293 0.9677 0.9070 0.8845 0.7993				
Acc. Paid O/S Total Year Losses Losses 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	Year 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 Report 10th 9th 8th 7th 6th 5th 4th	Paid Losses 4,766,728 4,278,816 4,217,481 3,596,616 3,456,730 3,021,424 2,491,759 2,236,309 2,673,510 1,481,566 As of: 4-30-93 0.7423 0.6980 0.7199 0.7417 0.7200 0.7318	O/S Losses 377,387 406,618 399,604 335,600 304,533 167,357 345,153 409,939 935,929 1,097,747 As of 4-30-94 0.6242 0.7552 0.7859 0.7692 0.7525 0.7262 0.7525 0.7262	Total Losses 5,144,115 4,685,434 4,617,085 3,932,216 3,188,781 2,836,912 2,646,248 3,609,439 2,579,313 As of 4-30-95 0,7933 0,7846 0,7979 0,7484 0,7210 0,8179 0,7941 0,8094	4-30-96 0.8137 0.7903 0.8283 0.7461 0.8264 0.8173 0.8343	As of 4-30-97 0.8600 0.8729 0.8750 1.07593	Paid Losses 4,354,014 4,239,562 3,648,054 3,494,885 3,075,462 2,617,138 2,326,207 3,007,596 2,121,377 2,435,389 As of 4-30-98 0,8905 0,8563 0,8733 0,8675 0,8828 0,807,707623	O/S Losses 314,520 386,153 303,421 265,838 102,660 268,392 303,703 755,241 691,104 753,720 As of 430-99 0.8150 0.8841 0.9047 0.8890 0.8678 0.8197 0.8892	Total Losses 4,668,534 4,625,715 3,760,723 3,760,723 3,178,086 2,885,530 2,629,910 3,762,837 2,812,481 3,189,109 As of 4-30-00 0,8795 0,9013 0,9059 0,8945 0,8689 0,9069 0,8071	4-30-01 0.8891 0.9302 0.9182 0.8827 0.9142 0.8371 0.8477	4-30-02 0.9261 0.9144 0.8925 0.8829 0.8673 0.8553 0.8567	4-30-03 0.9080 0.9144 0.8978 0.9123 0.8734 0.8989 0.9304	4-30-04 0.9266 0.9132 0.9135 0.9147 0.9190 0.9475 0.8783	4-30-05 0.9326 0.9165 0.9232 0.9293 0.9677 0.9070 0.8845				

Coal Mine Compensation Rating Bureau **Traumatic Loss Development** Paid Losses for All Classes Combined

Indemnity and Funeral Reported Paid Losses as of 04/30/12

19 7,484,561 7,052,555 6,974,368 5,895,287 20 7,545,066 7,088,704 6,985,460

Report 1	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u> 1,519,950	<u>2000</u> 1,745,062	<u>2001</u> 1,453,835	<u>2002</u> 2,265,522	<u>2003</u> 1,499,127	<u>2004</u> 1,585,758	<u>2005</u> 2,120,723	<u>2006</u> 1,424,937	<u>2007</u> 1,477,485	<u>2008</u> 1,883,649	<u>2009</u> 1,490,981	<u>2010</u> 1,524,765	<u>2011</u> 1,786,240
11 12 13 14 15 16 17 18	22,149,645 22,580,306 23,093,654 23,520,260 24,023,765 24,524,380 24,906,482 25,285,145	15,710,579 16,245,996 16,503,485 17,046,798 17,332,836 17,269,649 17,364,179 17,454,727 17,589,294 17,647,335	17,689,265 18,002,627 18,419,560 18,718,272 19,129,950 19,264,565 19,426,729 19,537,924 19,648,893 19,712,052 19,778,753	15,884,719 16,155,671 16,583,337 16,817,609 17,037,196 17,253,705 17,457,285	15,086,127 16,007,142 16,528,234 16,897,053 17,241,800 17,506,981 17,773,596 18,027,853 18,376,371 18,642,449	10,834,486 10,935,715 11,340,153 11,386,217 11,744,206 11,774,571 11,804,826 11,995,979 12,137,005	10,286,479 10,522,275 10,880,769 11,001,168 11,110,031 11,331,615 11,414,237		8,111,694 8,184,230 8,357,349 8,408,704 8,460,058		3,311,393 5,285,169 5,944,494 6,698,701 7,237,063 7,283,059 7,329,084 7,462,119 7,468,382 7,474,646 7,480,909	3,447,824 5,249,852 6,234,883 6,774,208 6,969,310 7,402,247 7,611,242 7,653,900 7,721,764 7,789,732	9,706,503 10,138,868 10,368,436	2,589,720 4,097,105 5,182,592 5,654,435 6,009,319 6,156,138 6,524,987 6,705,837	3,605,906 5,066,968 5,949,422 6,486,204 6,694,634 6,905,738 6,963,528	4,760,116 6,592,737 7,767,869 8,467,539 8,923,585 9,165,385	3,031,492 3,990,338 4,713,994 4,893,518 4,965,788	2,973,005 4,078,233 5,032,592 5,362,003	3,608,322 5,798,309 6,658,499	2,864,778 4,380,163	3,435,863	
	Medical Rep	oorted Paid	Losses as of	04/30/12																		
Report 1	Medical Rep <u>1990</u>	oorted Paid <u>1991</u>	Losses as of	04/30/12 <u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>		2000 1,676,127	2001 1,421,461	2002 2,013,689	2003 1,481,566	2004 2,435,389	2005 2,520,705	2006 1,948,500	2007 3,239,013	2008 2,201,565	2009 1,934,714	2010 2,751,976	<u>2011</u> 3,211,934
					<u>1994</u>	<u>1995</u>		2,949,746	2,809,039 3,069,291	1,804,774 2,438,735 2,657,295	1,676,127 2,184,303 2,352,615	1,421,461 2,027,699 2,236,309	2,013,689 2,673,510 3,007,596	1,481,566 2,121,377 2,326,077	2,435,389 3,067,832 3,293,472	2,520,705 3,289,523 3,433,690	1,948,500 2,697,293 2,989,066	3,239,013 4,228,737 4,505,191	2,201,565 3,040,747 3,288,243			
Report 1 2						4,040,169	3,931,096 4,041,918	2,949,746 3,057,875 3,213,618	2,809,039 3,069,291 3,187,684 3,334,465	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2					1994 4,389,242 4,487,578		3,931,096	2,949,746 3,057,875	2,809,039 3,069,291 3,187,684	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424	1,676,127 2,184,303 2,352,615 2,491,759	1,421,461 2,027,699 2,236,309 2,326,207	2,013,689 2,673,510 3,007,596 3,216,844	1,481,566 2,121,377 2,326,077 2,429,794	2,435,389 3,067,832 3,293,472 3,868,121	2,520,705 3,289,523 3,433,690 3,535,900	1,948,500 2,697,293 2,989,066 3,075,753	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2		<u>1991</u>	1992 6,401,003	1993 5,149,026 5,317,681	4,389,242 4,487,578 4,583,303	4,040,169 4,115,840 4,182,507 4,225,458	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2			<u>1992</u>	<u>1993</u> 5,149,026	4,389,242 4,487,578	4,040,169 4,115,840 4,182,507	3,931,096 4,041,918 4,132,108 4,176,850	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2 3 4 5 6 6 7 8 9	1990 6,907,575 6,987,340	6,527,960 6,601,301 6,640,700	6,401,003 6,494,799 6,613,862 6,692,320	5,149,026 5,317,681 5,360,316 5,431,732 5,484,250	4,389,242 4,487,578 4,583,303 4,686,069 4,766,728 4,977,633	4,040,169 4,115,840 4,182,507 4,225,458 4,278,816 4,354,014 4,400,110	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481 4,239,562 4,267,844 4,307,614	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054 3,735,279 3,787,156 3,998,545	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028 3,530,921 3,552,363 3,612,059	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912 3,214,245 3,235,670 3,271,628	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884 2,764,209 2,785,789	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094 2,671,237 2,715,237	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439 3,711,954	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2 3 4 5 6 7 8 9 10 11 12	6,907,575 6,987,340 7,057,392	6,527,960 6,601,301 6,640,700 6,688,050	6,401,003 6,494,799 6,613,862 6,692,320 6,804,727	5,149,026 5,317,681 5,360,316 5,431,732 5,484,250 5,515,392	4,389,242 4,487,578 4,583,303 4,686,069 4,766,728 4,977,633 5,050,319	4,040,169 4,115,840 4,182,507 4,225,458 4,278,816 4,354,014 4,400,110 4,444,736	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481 4,239,562 4,267,844 4,307,614 4,322,947	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054 3,735,279 3,787,156 3,998,545 4,026,401	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028 3,530,921 3,552,363 3,612,059 3,625,447	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912 3,214,245 3,235,670 3,235,670 3,271,628 3,339,216	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884 2,764,209 2,785,789	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094 2,671,237 2,715,237	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439 3,711,954	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2 3 4 5 6 7 8 9 10 11 12 13	6,907,575 6,987,340 7,057,392 7,117,858	6,527,960 6,601,301 6,640,700 6,688,050 6,781,221	6,401,003 6,494,799 6,613,862 6,692,320 6,804,727 6,858,573	5,149,026 5,317,681 5,360,316 5,431,732 5,484,250 5,515,392 5,570,940	4,389,242 4,487,578 4,583,303 4,686,069 4,766,728 4,977,633 5,050,319 5,097,751	4,040,169 4,115,840 4,182,507 4,225,458 4,278,816 4,354,014 4,400,110 4,444,736 4,482,464	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481 4,239,562 4,267,844 4,307,614 4,322,947 4,338,162	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054 3,735,279 3,787,156 3,998,545 4,026,401 4,068,692	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028 3,530,921 3,552,363 3,612,059 3,625,447 3,640,675	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912 3,214,245 3,235,670 3,271,628	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884 2,764,209 2,785,789	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094 2,671,237 2,715,237	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439 3,711,954	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2 3 4 5 6 7 8 9 10 11 12 13	6,907,575 6,987,340 7,057,392	6,527,960 6,601,301 6,640,700 6,688,050	6,401,003 6,494,799 6,613,862 6,692,320 6,804,727	5,149,026 5,317,681 5,360,316 5,431,732 5,484,250 5,515,392	4,389,242 4,487,578 4,583,303 4,686,069 4,766,728 4,977,633 5,050,319	4,040,169 4,115,840 4,182,507 4,225,458 4,278,816 4,354,014 4,400,110 4,444,736	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481 4,239,562 4,267,844 4,307,614 4,322,947 4,338,162 4,355,042	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054 3,735,279 3,787,156 3,998,545 4,026,401	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028 3,530,921 3,552,363 3,612,059 3,625,447	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912 3,214,245 3,235,670 3,235,670 3,271,628 3,339,216	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884 2,764,209 2,785,789	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094 2,671,237 2,715,237	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439 3,711,954	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	6,907,575 6,987,340 7,057,392 7,117,858 7,207,922 7,316,792 7,357,567	6,527,960 6,601,301 6,640,700 6,688,050 6,781,221 6,830,913 6,883,370 6,922,803	6,401,003 6,494,799 6,613,862 6,692,320 6,804,727 6,858,573 6,879,694 6,904,878 6,918,013	5,149,026 5,317,681 5,360,316 5,431,732 5,484,250 5,515,392 5,570,940 5,630,292 5,669,851 5,726,344	4,389,242 4,487,578 4,583,303 4,686,069 4,766,728 4,977,633 5,050,319 5,097,751 5,173,710 5,173,710 5,222,342	4,040,169 4,115,840 4,182,507 4,225,458 4,278,816 4,354,014 4,400,110 4,444,736 4,482,464 4,506,980 4,530,249 4,596,503	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481 4,239,562 4,267,844 4,307,614 4,322,947 4,338,162 4,355,042 4,355,042	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054 3,735,279 3,787,156 3,998,545 4,026,401 4,068,692 4,106,625	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028 3,530,921 3,552,363 3,612,059 3,625,447 3,640,675	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912 3,214,245 3,235,670 3,235,670 3,271,628 3,339,216	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884 2,764,209 2,785,789	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094 2,671,237 2,715,237	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439 3,711,954	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	
Report 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	6,907,575 6,987,340 7,057,392 7,117,858 7,207,922 7,316,792	6,527,960 6,601,301 6,640,700 6,688,050 6,781,221 6,830,913 6,883,370 6,922,803 6,958,482	6,401,003 6,494,799 6,613,862 6,692,320 6,804,727 6,858,573 6,879,694 6,904,878 6,918,013 6,937,949	5,149,026 5,317,681 5,360,316 5,431,732 5,515,392 5,570,940 5,630,292 5,669,851	4,389,242 4,487,578 4,583,303 4,686,069 4,766,728 4,977,633 5,050,319 5,097,751 5,134,011 5,173,710 5,222,342 5,243,874	4,040,169 4,115,840 4,182,507 4,225,458 4,278,816 4,354,014 4,400,110 4,444,736 4,482,464 4,506,980 4,530,249	3,931,096 4,041,918 4,132,108 4,176,850 4,217,481 4,239,562 4,267,844 4,307,614 4,322,947 4,338,162 4,355,042 4,355,042	2,949,746 3,057,875 3,213,618 3,474,497 3,596,616 3,648,054 3,735,279 3,787,156 3,998,545 4,026,401 4,068,692 4,106,625	2,809,039 3,069,291 3,187,684 3,334,465 3,457,200 3,495,355 3,506,028 3,530,921 3,552,363 3,612,059 3,625,447 3,640,675	1,804,774 2,438,735 2,657,295 2,844,763 3,021,424 3,075,426 3,097,474 3,138,912 3,214,245 3,235,670 3,235,670 3,271,628 3,339,216	1,676,127 2,184,303 2,352,615 2,491,759 2,617,138 2,673,929 2,698,511 2,715,033 2,725,884 2,764,209 2,785,789	1,421,461 2,027,699 2,236,309 2,326,207 2,425,392 2,495,415 2,581,983 2,622,094 2,671,237 2,715,237	2,013,689 2,673,510 3,007,596 3,216,844 3,378,060 3,495,984 3,544,378 3,699,439 3,711,954	1,481,566 2,121,377 2,326,077 2,429,794 2,544,069 2,582,303 2,683,561 2,709,624	2,435,389 3,067,832 3,293,472 3,868,121 3,923,267 3,963,617 4,005,779	2,520,705 3,289,523 3,433,690 3,535,900 3,673,096 3,920,165	1,948,500 2,697,293 2,989,066 3,075,753 3,157,807	3,239,013 4,228,737 4,505,191 4,755,842	2,201,565 3,040,747 3,288,243	1,934,714 2,474,898	2,751,976	

Note: Large loss was excluded from accident year 1992.

Source: CMCRB Database as of 04/30/12 - Validated 08/16/12

OMG,PAB - FTI, 11/29/2012 File Date:November 29, 2012

File: PAB-C-C:\Clients\Coal Mine\2012 Rate Filing\Prep\[06-A,B,C,E.xlsm]E

Run Date: September 18, 2012 - 03:24:35 PM

Exhibit VII-A Page 1 <u>Underground Anthracite</u>

	<u>s</u>		Federal Excess O.D			
	Page	All DD	Weighted	Page	All DD	Weighted
(a) After AMA Guidelines	<u>Base</u>	<u>All PP</u>	100%-0%	<u>Base</u> (a) After AMA Gui	All PP delines	100%-0%
(a) The Thirt Galdennes				(a) ritter rittirt Gai	<u>deliries</u>	
(1) Number of Claims	# 8			# 8		
(2) Average Amounts	\$783,931	\$384,678	\$783,931	\$28,734	\$212,039	\$28,734
(3) Index (Base)	100%		100.0000%	100%		100.0000%
(b) Social Security Offset				(b) Social Security	/ Onset	
(1) Total (including above)	_	_	_	\$41,973	\$212,039	\$41,973
(2) Difference- Social Security	\$95,444	\$0	\$95,444	13,238	0	13,238
(Federal= b-1 minus a-2)						
(3) Index (to a(2))	12.1751%	0.0000%	12.1751%	46.0718%	0.0000%	46.0718%
(4) Complement	87.8249%	100.0000%	87.8249%	53.9282%	100.0000%	53.9282%
(c) Pension Offset (after Social Sec	curity Offset			(c) Pension Onse		
(1) Total (including above)				\$99,052	\$219,342	\$99,052
(2) Difference	\$100,164	- \$25,185	- \$100,164	57,079	7,303	57,079
(Federal= c-1 minus b-1)	Ψ100,104	Ψ20,100	ψ100,104	07,070	7,000	01,010
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	12,521	3,148	12,521	7,135	913	7,135
(5) Index (to a-2)	1.5972%	0.8184%	1.5972%	24.8303%	0.4305%	24.8303%
(6) Complement	98.4028%	99.1816%	98.4028%			
(d) Combined Social Security and F	Pension Offsets			(d) Combined Soc	cial Sec, Pension	Onsets
(1) Average Amounts	\$107,965	\$3,148	\$107,965	\$20,373	\$913	\$20,373
(b-2 plus c-4)	\$107,900	Ф 3,140	\$107,905	\$20,373	ф 913	φ2U,373
(2) Index (to a-2)	13.7722%	0.8184%	13.7722%			70.9021%
(3) Complement	86.2278%	99.1816%	86.2278%	Factor		170.9021%
(4) Total Average	675,967	381,530	675,967			49,108
(e) Wage Level Decrease				(e) Wage Level In	<u>crease</u>	
(1) Percentage from Exhibit VII	-G, Page 1		1.5642%			
(2) Complement			98.4358%	D		# 4.005
(3) Dollar Decrease			10,573	Dollar Increase		\$1,995
(4) Factor						104.0630%
(f) Combined Social Security, Pens	ion and Wage Leve			(f) Combined Per	centage	
(1) Percentage level Excl. AMA	Guidelines (d-3 time	es e-2	84.8790%	(d-3) times (e-4)		177.8458%
(2) AMA Guidelines (a-3)	. • • • • • • • • • • • • • • • • • • •	0002	100.0000%	(4 0) 111100 (0 1)		100.0000%
(3) Full Effect of Act 57 (1 X 2)			84.8790%			177.8458%
(4) Percentage Decrease			15.1210%	Increase		77.8458%
(g) Combined Dollar Effect						
(1) (d 1) plup (o 2) Decrees			¢449.529	Ingraga		# 22.200
(1) (d-1) plus (e-3) Decrease (2) Average after Act 57 (a-2 pl	us or minus a-1		\$118,538 \$665,393	Increase		\$22,369 \$51,103
(2) Average after Act 37 (a-2 pr	us or minus y-1		ψυυυ,υσυ			ψυ1,100

Weighted Level = 100% Base Scenario plus 0% 'All Permanent Partial' Scenaric

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

FTI PAB Report date: 11/29/2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-A.xlsm]VII-A-1

Exhibit VII-A Page 2 <u>Underground Bituminous</u>

	<u>s</u>	tate O.D.		<u>Fe</u>	ederal Excess O	
	Base	All PP	Weighted 100%-0%	Base	All PP	Weighted 100%-0%
(a) After AMA Guidelines	<u> </u>	<u>/ MI I I I</u>	10070 070	(a) After AMA Guid		10070 070
(1) Number of Claims(2) Average Amounts(3) Index (Base)	# 34 \$359,224 100%	\$247,767	\$359,224 100.0000%	# 34 \$211,174 100%	\$250,126	\$211,174 100.0000%
(b) Social Security Offset				(b) Social Security	Onset	
(1) Total (including above)(2) Difference- Social Security(Federal= b-1 minus a-2)	- \$28,152	- \$12,431	- \$28,152	\$216,817 5,643	\$255,386 5,260	\$216,817 5,643
(3) Index (to a(2)) (4) Complement	7.8370% 92.1630%	5.0173% 94.9827%	7.8370% 92.1630%	2.6723% 97.3277%	2.1031% 97.8969%	2.6723% 97.3277%
(c) Pension Offset (after Social Securi	ty Offset			(c) Pension Onset		
(1) Total (including above)(2) Difference(Federal= c-1 minus b-1)	- \$84,035	- \$59,842	- \$84,035	\$243,973 27,156	\$275,142 19,755	\$243,973 27,156
(3) % Pension (VII-G, P. 2) (4) Net Pension (5) Index (to a-2) (6) Complement	12.50% 10,504 2.9242% 97.0758%	12.50% 7,480 3.0191% 96.9809%	12.50% 10,504 2.9242% 97.0758%	12.50% 3,395 1.6075%	12.50% 2,469 0.9873%	12.50% 3,395 1.6075%
(d) Combined Social Security and Per		90.960976	97.073676	(d) Combined Soc	ial Sec. Pensior	Onsets
-			***	•		
(1) Average Amounts (b-2 plus c-4)	\$38,657	\$19,912	\$38,657	\$9,038	\$7,730	\$9,038
(2) Index (to a-2) (3) Complement (4) Total Average	10.7611% 89.2389% 320,567	8.0364% 91.9636% 227,856	10.7611% 89.2389% 320,567	Factor		4.2798% 104.2798% 220,211
(e) Wage Level Decrease				(e) Wage Level Inc	<u>crease</u>	
(1) Percentage from Exhibit VII-G,(2) Complement(3) Dollar Decrease(4) Factor	Page 1		1.5642% 98.4358% 5,014	Dollar Increase		\$1,172 100.5324%
(f) Combined Social Security, Pension	and Wage Leve			(f) Combined Perc	entage	
(1) Percentage level Excl. AMA G (2) AMA Guidelines (a-3) (3) Full Effect of Act 57 (1 X 2) (4) Percentage Decrease (g) Combined Dollar Effec	uidelines (d-3 time	es e-2	87.8430% 100.0000% 87.8430% 12.1570%	Increase		104.8350% 100.0000% 104.8350% 4.8350%
(1) (d.1) plus (o.2)			\$43,671	Increase		\$10,210
(1) (d-1) plus (e-3)(2) Average after Act 57 (a-2 plus	or minus g-1		\$315,553	mcrease		\$10,210 \$221,384

Weighted Level = 100% Base Scenario plus 0% 'All Permanent Partial' Scenaric

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

FTI PAB Report date: 11/29/2012

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Exhibit VII-A Page 3 Surface Anthracite

	<u>s</u>		Federal Excess O.D			
	<u>Base</u>	All PP	Weighted 100%-0%	<u>Base</u>	<u>All PP</u>	Weighted 100%-0%
(a) After AMA Guidelines				(a) After AMA Guid	delines	
(1) Number of Claims	# 35			# 35		
(2) Average Amounts	\$420,530	\$307,854	\$420,530	\$56,549	\$117,420	\$56,549
(3) Index (Base)	100%		100.0000%	100%		100.0000%
(b) Social Security Offset				(b) Social Security	Onset	
(1) Total (including above)	-	-	-	\$59,791	\$117,452	\$59,791
(2) Difference- Social Security	\$12,696	\$3,521	\$12,696	3,242	32	3,242
(Federal= b-1 minus a-2)						
(3) Index (to a(2))	3.0191%	1.1439%	3.0191%	5.7330%	0.0275%	5.7330%
(4) Complement	96.9809%	98.8561%	96.9809%	94.2670%	99.9725%	94.2670%
(c) Pension Offset (after Social Secu	urity Offset			(c) Pension Onset		
(1) Total (including above)	_	_	_	\$75,102	\$127,228	\$75,102
(2) Difference	\$75,202	\$56,096	\$75,202	15,310	9,776	15,310
(Federal= c-1 minus b-1)	, ,		. ,	,	•	,
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,400	7,012	9,400	1,914	1,222	1,914
(5) Index (to a-2)	2.2353%	2.2777%	2.2353%	3.3843%	1.0407%	3.3843%
(6) Complement	97.7647%	97.7223%	97.7647%			
(d) Combined Social Security and P	ension Offsets			(d) Combined Soc	ial Sec, Pensior	Onsets
(1) Average Amounts (b-2 plus c-4)	\$22,097	\$10,533	\$22,097	\$5,156	\$1,254	\$5,156
(2) Index (to a-2)	5.2544%	3.4216%	5.2544%			9.1173%
(3) Complement	94.7456%	96.5784%	94.7456%	Factor		109.1173%
(4) Total Average	398,434	297,321	398,434			61,705
(e) Wage Level Decrease				(e) Wage Level Inc	crease	
(1) Percentage from Exhibit VII-	G, Page 1		1.5642%			
(2) Complement			98.4358%			
(3) Dollar Decreas€			6,232	Dollar Increase		\$1,454
(4) Factor						102.3567%
(f) Combined Social Security, Pensi	on and Wage Leve			(f) Combined Perc	<u>entage</u>	
(1) Percentage level Excl. AMA	Guidelines (d-3 time	es e-2	93.2635%			111.6888%
(2) AMA Guidelines (a-3)	(, , ,		100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			93.2635%			111.6888%
(4) Percentage Decrease			6.7365%	Increase		11.6888%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3)			\$28,329	Increase		\$6,610
(2) Average after Act 57 (a-2 plu	ıs or minus a-1		\$392,202			\$63,159
(, , , , , , , , , , , , , , , , , , ,	3		* / -			+,

Weighted Level = 100% Base Scenario plus 0% 'All Permanent Partial' Scenaric

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

FTI PAB Report date: 11/29/2012

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Exhibit VII-A Page 4 <u>Surface Bituminous</u>

	<u>s</u>		Federal Excess O.D			
	Base	All PP	Weighted 100%-0%	Base	All PP	Weighted 100%-0%
(a) After AMA Guidelines	<u>base</u>	AILEE	100 /6-0 /6	(a) After AMA Guid		100%-0%
(1) Number of Claims(2) Average Amounts	# 15 \$422,026	\$255,841	\$422,026	# 15 \$179,690	\$257,597	\$179,690
(3) Index (Base)	100%	φ255,641	100.0000%	100%	φ257,597	100.0000%
(e) maex (2acc)	.00,0		.00.00070	10070		.00.000070
(b) Social Security Offset				(b) Social Security	Onset	
(1) Total (including above)	_	_	-	\$190,727	\$260,145	\$190,727
(2) Difference- Social Security	\$48,679	\$8,645	\$48,679	11,036	2,549	11,036
(Federal= b-1 minus a-2)						
(3) Index (to a(2))	11.5346%	3.3789%	11.5346%	6.1419%	0.9894%	6.1419%
(4) Complement	88.4654%	96.6211%	88.4654%	93.8581%	99.0106%	93.8581%
(c) Pension Offset (after Social Sec	urity Offset			(c) Pension Onset		
(1) Total (including above)	_	_	-	\$233,601	\$281,274	\$233,601
(2) Difference	\$73,794	\$41,793	\$73,794	42,874	21,129	42,874
(Federal= c-1 minus b-1)						
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension(5) Index (to a-2)	9,224 2.1857%	5,224 2.0419%	9,224 2.1857%	5,359 2.9825%	2,641 1.0253%	5,359 2.9825%
(6) Complement	97.8143%	97.9581%	97.8143%	2.902576	1.025576	2.9625%
(d) Combined Social Security and F				(d) Combined Soc	ial Sec, Pension	Onsets
(1) Average Amounts (b-2 plus c-4)	\$57,903	\$13,869	\$57,903	\$16,396	\$5,190	\$16,396
(2) Index (to a-2)	13.7203%	5.4209%	13.7203%			9.1244%
(3) Complement	86.2797%	94.5791%	86.2797%	Factor		109.1244%
(4) Total Average	364,123	241,972	364,123			196,086
(e) Wage Level Decrease				(e) Wage Level Inc	crease	
(1) Percentage from Exhibit VII-	G, Page 1		1.5642%			
(2) Complement	, 0		98.4358%			
(3) Dollar Decreas€			5,696	Dollar Increase		\$1,613
(4) Factor						100.8225%
(f) Combined Social Security, Pensi	on and Wage Leve			(f) Combined Perc	entage	
(1) Percentage level Excl. AMA	Guidelines (d-3 time	es e-2	84.9301%			110.0219%
(2) AMA Guidelines (a-3)	Cuidomiloo (d o tiirit	5002	100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			84.9301%			110.0219%
(4) Percentage Decrease			15.0699%	Increase		10.0219%
(g) Combined Dollar Effec						
(1) (d 1) plus (5.3)			¢62 500	Ingrases		¢19.000
(1) (d-1) plus (e-3) (2) Average after Act 57 (a-2 plu	us or minus a-1		\$63,599 \$358,427	Increase		\$18,008 \$197,699
(2) Average after Act of (a-2 pi	us or minus y-1		ψυσυ, 4 ∠ <i>1</i>			ψισι,υσθ

Weighted Level = 100% Base Scenario plus 0% 'All Permanent Partial' Scenaric

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

FTI PAB Report date: 11/29/2012

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Exhibit VII-A Page 5 Other Classes For Information -

	<u>s</u>	tate O.D.		<u>Fe</u>	deral Excess O	
	Base	All PP	Weighted 100%-0%	Base	All PP	Weighted 100%-0%
(a) After AMA Guidelines	<u> </u>			(a) After AMA Guid		
(1) Number of Claims (2) Average Amounts	# 10 \$401,218	\$220,454	\$401,218	# 10 \$108,537	\$209,628	\$108,537
(3) Index (Base)	100%		100.0000%	100%		100.0000%
(b) Social Security Offset				(b) Social Security	Onset	
(1) Total (including above)	-	-	-	\$134,597	\$215,636	\$134,597
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$42,620	\$9,785	\$42,620	26,060	6,008	26,060
(3) Index (to a(2))	10.6227%	4.4388%	10.6227%	24.0098%	2.8661%	24.0098%
(4) Complement	89.3773%	95.5612%	89.3773%	75.9902%	97.1339%	75.9902%
(c) Pension Offset (after Social Secur	ity Offset			(c) Pension Onset		
(1) Total (including above)	_	_	_	\$155,346	\$223,252	\$155,346
(2) Difference	\$64,970	\$37,254	\$64,970	20,749	7,615	20,749
(Federal= c-1 minus b-1)						
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	8,121	4,657	8,121	2,594	952	2,594
(5) Index (to a-2)(6) Complement	2.0241% 97.9759%	2.1124% 97.8876%	2.0241% 97.9759%	2.3896%	0.4541%	2.3896%
(b) Complement	91.913976	97.007078	91.913976			
(d) Combined Social Security and Per	nsion Offsets			(d) Combined Soc	ial Sec, Pension	Onsets
(1) Average Amounts (b-2 plus c-4)	\$50,741	\$14,442	\$50,741	\$28,653	\$6,960	\$28,653
(2) Index (to a-2)	12.6469%	6.5511%	12.6469%			26.3995%
(3) Complement	87.3531%	93.4489%	87.3531%	Factor		126.3995%
(4) Total Average	350,476	206,011	350,476			137,191
(e) Wage Level Decrease				(e) Wage Level Inc	crease	
(1) Percentage from Exhibit VII-G	, Page 1		1.5642%			
(2) Complement			98.4358%	Dellas Increase		¢2.000
(3) Dollar Decreas∈(4) Factor			5,482	Dollar Increase		\$3,096 102.2565%
(f) Combined Social Security, Pension	and Wage Leve			(f) Combined Perc	<u>entage</u>	
(1) Percentage level Excl. AMA G(2) AMA Guidelines (a-3)	uidelines (d-3 time	es e-2	85.9868% 100.0000%			129.2517% 100.0000%
(3) Full Effect of Act 57 (1 X 2)			85.9868%			129.2517%
(4) Percentage Decrease			14.0132%	Increase		29.2517%
(g) Combined Dollar Effec						
(1) (d-1) plus (e-3) (2) Average after Act 57 (a-2 plus	or minus g-1		\$56,224 \$344,994	Increase		\$31,749 \$140,286

Weighted Level = 100% Base Scenario plus 0% 'All Permanent Partial' Scenaric

Source: Exhibit VII-E, Exhibit IX-A & Exhibit VII-G, Page 1 and Page 2.

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COAL MINE COMPENSATION RATING BUREAU State Occupational Disease Classification Credibility

			(1)	(2)	(3)	(4)	(5) Credil	(6) Dility	(7) Claim	(8)	(9)	(10) Claim
			Estimated Miner Years	Claim Freq	uency per 100 <i>l</i> Trended to	Miner Years Indicated	Expected	/	Frequency Indicated w/	Change in Indication	10 Year	Frequency Per \$100 of
Classification		<u>Code</u>	2002-2011	(Eff 4/1/2012)	4/1/2013	(Eff 4/1/2013)	Awarded <u>Claims</u>	<u>Factor</u>	<u>Credibility</u>	After Cred.	Payroll <u>(\$ millions)</u>	Payroll
Underground	: Anthracite Bituminous	1011 1002	358.7 15,417.5	0.2672 0.1116	0.2672 0.1116	0.1437 0.0826	# 0.95800 17.21200	0.156 0.660	0.247897 0.092466	-7.2% -17.2%	\$14.643462 \$868.438090	0.060724 0.016416
Surface:	Anthracite Bituminous	1016 1013	3,487.9 <u>15,550.8</u>	0.2771 <u>0.0238</u>	0.2771 0.0238	0.2546 0.0112	9.66500 <u>3.70000</u>	0.494 0.306	0.266003 <u>0.019928</u>	-4.0% <u>-16.3%</u>	\$144.164691 <u>\$641.469612</u>	0.064356 0.004831
Four Standard	d Classification	ns	34,814.9	0.0906	0.0906	0.0685	31.53600		0.079052	-15.4%	1,668.715855	0.016493
	Coke Auger	1017 1019	2,443.9 290.9	0.0139 0.0297	0.0139 0.0297	0.0072 0.0072	0.33900 0.08600	0.093 0.047	0.013255 0.028644	-4.5% -3.6%	\$97.305951 \$11.900975	0.003329 0.007002
Co-Gen:	Anthracite Bituminous	1022 1024	2,000.5 1,788.9	0.0353 0.0393	0.0353 0.0393	0.0582 0.0500	0.70600 0.70400	0.134 0.133	0.038351 0.040749	8.7% 3.6%	\$82.423959 \$74.668400	0.009308 0.009763
Prep Plants:	Anthracite Bituminous	1026 1028	1,299.0 <u>3,894.3</u>	0.3002 0.0588	0.3002 0.0588	0.2547 <u>0.0096</u>	3.89900 2.28900	0.314 0.241	0.285887 <u>0.046938</u>	-4.8% -20.2%	\$53.942958 <u>\$219.437306</u>	0.068844 0.008330
Other Classes	5		11,717.5	0.0685		0.0507	8.02400		0.063538	-6.2%	539.679549	0.013795
Total			46,532.4	0.0850		0.0640	# 39.55900		0.075145	-13.1%	2,208.395404	0.015834

Source: (1) Estimated Miner Years from Exhibit VII-B-2

(2) Exhibit VII-B-1-B Col. 10

(3) Approved claim frequency trended to 4/1/2013 @ 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) \times (2) / 100

(6) Factor $Z = ((5) / 39.559) \land 0.5$

(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

 $(10)=(7) \times (1) / ((9) \times 100)$

FTI Inc. - PAB Filing Date - November 29, 2012

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COAL MINE COMPENSATION RATING BUREAU State Occupational Disease Classification Credibility

			(1)	(2)	(3) Expected	(4)	(5)	(6)	(7) Average	(8)	(9)	(10)
			Approved		Awarded Claims	Estimated	Estimated		Weekly	Payroll	Estimated	Frequency
			Claim Freq.	Payroll	2001-2010	Miner Years	Miner Years	Adjustment	Wage	000,000's	Miner Years	Per 100
<u>Classification</u>		<u>Code</u>	<u>4/1/2012</u>	<u>2001-2010</u>	(1) x (2)	<u>2002-2011</u>	<u>2011</u>	<u>Factor</u>	<u>2001</u>	<u>2001</u>	<u>2001-2010</u>	Miner Years
Underground:	Anthracite	1011	0.067331	15.017449	1.011140	358.70	27.3	1.038	644.00	1.636522	378.5	0.2672
	Bituminous	1002	0.020442	766.824657	15.675430	15,417.50	2,417.4	1.392	644.00	48.522630	14,041.0	0.1116
Surface:	Anthracite	1016	0.069435	137.063599	9.517011	3,487.90	454.4	1.038	644.00	13.940797	3,434.6	0.2771
	Bituminous	1013	0.005958	614.471133	3.661019	15,550.80	1,838.6	1.038	644.00	<u>58.151332</u>	15,385.1	0.0238
Four Standard	Classifications			1,533.376838	29.864600	34,814.90	4,737.7			122.251281	33,239.2	
	0.1	1017	0.000550	104000401	0.040004	0.440.00	77.7	1.000	/ / / 00	10.075007	0.444.7	0.0400
	Coke Auger	1017 1019	0.003553 0.007491	104.082691 12.176937	0.369806 0.091217	2,443.90 290.90	77.7 24.9	1.038 1.038	644.00 644.00	10.375826 1.429131	2,664.7 307.1	0.0139 0.0297
	Augei	1017	0.00/4/1	12.170757	0.071217	270.70	24.7	1.030	044.00	1.42/131	307.1	0.0297
Co-Gen:	Anthracite	1022	0.008817	75.947519	0.669629	2,000.50	252.9	1.038	644.00	5.234468	1,898.2	0.0353
	Bituminous	1024	0.009608	67.713682	0.650593	1,788.90	196.0	1.038	644.00	2.121331	1,653.9	0.0393
Prep Plants:	Anthracite	1026	0.074384	50.234282	3.736627	1,299.00	158.0	1.038	644.00	3.609649	1,244.8	0.3002
	Bituminous	1028	0.010848	176.652370	1.916325	3,894.30	852.4	1.392	644.00	10.155025	3,259.7	0.0588
011 01				40 / 007 /01		11 717 50	1.5/1.0			00 005 100	11 000 5	
Other Classes				486.807481		11,717.50	1,561.9			32.925430	11,028.5	
Total				2,020.184319		46,532.40	6,299.6			155.176711	44,267.7	

Source: (1) Approved Claim Frequency (4/1/12): See Exhibit III from filing effective 4/1/2012 (See Exhibit X-F)

- (2) 10 years Payroll(2001-2010): See Exhibit X-A-1
- (3) Expected Awarded Claims = (1)x(2)
- (4) Estimated Miner Years 2002-2011: See Exhibit VII-B-2
- (5) Estimated Miner Years 2011: See Exhibit VII-B-2
- (6) Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
- (7) Average Weekly Wage 2001: See Exhibit XII-D
- (8) Payroll 2001: See Exhibit X-A-1
- (9) Estimated Miner Years 2001-2010 =(4)-(5)+(8)/((6)x(7)x52) x 1,000,000
- (10) Frequency Per 100 Miner Years = (3)/((9)/100))

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STATE OCCUPATIONAL DISEASE FREQUENCY WITH FEDERAL EXCESS FREQUENCY

	E UNDERGE	ROUND (101	1)											10-Year
		(10	-,			15115	0.330		EXPECTED			Estimated	Frequency	Payroll
YEAR F	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner <u>Years</u>	Claims per 100 Miner Years	Weighted Frequency
2002	0	0	0	0	0.0000	0.0000	0.000000	1,386,545	0.000000	662	1.038	38.8	0.0000	
2003 2004	0	0	0	0	0.0000	0.0000	0.000000	1,354,265 1,345,321	0.000000	675 690	1.038 1.038	37.2 36.1	0.0000 0.0000	
2004	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 2009	0	0	0	0	0.0000	0.0000	0.000000	2,136,713 1,335,866	0.000000	807 836	1.038 1.038	49.1 29.6	0.0000	
2010	0	0	0	0	0.0611	0.0611	0.020156	1,299,588	0.020156	845	1.038	28.5	0.0707	
<u>2011</u>	1	0	1	0	0.1302	1.1302	0.372973	1,262,535	0.372973	858	1.038	27.3	1.3662	
TOTAL	1	0	1	0	0.1913	1.1913	0.393129	14,643,462	0.393129			358.7	1.4369	
	: State Freque Excess Freque		40.0%)										0.1437 0.0575	
i caciai i	Exocoo i roqe	ichoy (unico	40.070)										0.0070	
BITUMINOUS	SUNDERGR	OUND (1002	2)				0.545		EXPECTED	Statewide		Estimated	Frequency	
						IBNR +	AWARD		ULTIMATE	Average	Adjustment	Miner	Claims per 100	
	REPORTED	AWARDED		DENIED	IBNR 0.0000	PENDING	RATIO	Payroll 10,050,050		Weekly Wage	<u>Factor</u>	Years	Miner Years	
2002 2003	3 2	2	0	1 2	0.0000	0.0000	0.000000	49,250,350 54,215,496	2.000000 0.000000	662 675	1.392 1.392	1,027.8 1,109.6	0.1946 0.0000	
2004	2	1	0	1	0.0000	0.0000	0.000000	65,497,665	1.000000	690	1.392	1,311.4	0.0763	
2005	4	3	0	1	0.1290	0.1290	0.070300	70,872,620	3.070300	716	1.392	1,367.5	0.2245	
2006	0	0	0	0	0.2643	0.2643	0.144016	70,465,937	0.144016	745	1.392	1,306.7	0.0110	
2007 2008	0	0	0 1	0	0.5497 1.0166	0.5497 2.0166	0.299608 1.099036	79,904,266 101,353,977	0.299608 1.099036	779 807	1.392 1.392	1,417.1 1,735.1	0.0211 0.0633	
2009	0	0	0	0	1.3804	1.3804	0.752296	101,348,140	0.752296	836	1.392	1,674.8	0.0449	
2010	0	0	0	0	2.7298	2.7298	1.487752	125,393,576	1.487752	845	1.392	2,050.1	0.0726	
<u>2011</u>	0	0	0	0	5.2127	5.2127	2.840932	150,136,063	2.840932	858	1.392	2,417.4	0.1175	
TOTAL	12	6	1	5	11.2825	12.2825	6.693941	868,438,090	12.693941			15,417.5	0.8259	
	: State Frequ Excess Frequ		40.0%)										0.0826 0.0330	
reuerari	Excess Flequ	iericy (urries	40.0%)										0.0330	
ANTHRACITE	E SURFACE	(1016)					0.700		EXPECTED	Statewide		Estimated	Eroguonov	
						IBNR +	AWARD		ULTIMATE	Average	Adjustment	Miner	Frequency Claims per 100	
YEAR I	REPORTED	AWARDED	PENDING	DENIED	IBNR	PENDING	RATIO	Payroll		Weekly Wage	Factor	Years	Miner Years	
2002	2	0	0	2	0.0000	0.0000	0.000000	12,251,258	0.000000	662	1.038	342.9	0.0000	
2003 2004	2	2	0	0	0.0000	0.0000	0.000000	12,166,211 12,359,731	2.000000 1.000000	675 690	1.038 1.038	333.9 331.9	0.5990 0.3013	
2005	1	1	0	0	0.0000	0.0000	0.000000	12,140,911	1.000000	716	1.038	314.2	0.3183	
2006	0	0	0	0	0.0000	0.0000	0.000000	11,946,382	0.000000	745	1.038	297.1	0.0000	
2007	3	3	0	0	0.0691	0.0691	0.048398	14,555,579	3.048398	779	1.038	346.2	0.8805	
2008	1	0	0	1	0.1611	0.1611	0.112749	16,954,313	0.112749	807	1.038	389.2	0.0290	
2009 2010	0	0	0	0	0.2431	0.2431	0.170142	16,445,462	0.170142 0.210854	836 845	1.038 1.038	364.5 313.6	0.0467 0.0672	
				()	0.3012	0.3012	0.210854							
<u>2011</u>	1	0	1	0	0.3012 0.9763	0.3012 1.9763	0.210854 1.383438	14,302,955 21,041,889	1.383438	858	1.038	454.4	0.3045	
<u>2011</u> TOTAL	1 11													
TOTAL Average:	11 : State Frequ	0 7 ency	1	0	0.9763	1.9763	1.383438	21,041,889	1.383438			454.4	0.3045 2.5464 0.2546	
TOTAL Average: Federal E	11 : State Frequ Excess Frequ	ency (times	1	0	0.9763	1.9763	1.383438	21,041,889	1.383438			454.4	0.3045 2.5464	
TOTAL Average:	11 : State Frequ Excess Frequ	ency (times	1	0	0.9763	1.9763	1.383438	21,041,889	1.383438 8.925581	858		454.4 3,487.9	0.3045 2.5464 0.2546 0.1019	
TOTAL Average: Federal E	11 : State Frequ Excess Frequ	ency times (1013)	1 1 40.0%)	0	0.9763 1.7508	1.9763 2.7508 IBNR +	1.383438 1.925581 0.652 AWARD	21,041,889 144,164,691	1.383438 8.925581 EXPECTED ULTIMATE	858 Statewide Average	1.038 Adjustment	454.4 3,487.9 Estimated Miner	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100	
TOTAL Average: Federal B BITUMINOUS	11 : State Frequ Excess Frequ	ency times (1013)	1 1 40.0%)	0 3 	0.9763 1.7508	1.9763 2.7508 IBNR + PENDING	1.383438 1.925581 0.652 AWARD RATIO	21,041,889 144,164,691 Payroll	1.383438 8.925581 EXPECTED ULTIMATE AWARDED	858 Statewide Average Weekly Wage	1.038 Adjustment Factor	454.4 3,487.9 Estimated Miner Years	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years	
TOTAL Average: Federal B BITUMINOUS YEAR 2002	11 : State Freque Excess Freque S SURFACE REPORTED 0	0 7 ency lency (times (1013)	1 1 40.0%) PENDING 0	0 3 	0.9763 1.7508 IBNR 0.0000	1.9763 2.7508 IBNR + PENDING 0.0000	1.383438 1.925581 0.652 AWARD RATIO 0.000000	21,041,889 144,164,691 Payroll 53,502,085	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000	Statewide Average Weekly Wage 662	Adjustment Factor 1.038	454.4 3,487.9 Estimated Miner <u>Years</u> 1,497.3	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 <u>Miner Years</u> 0.0000	
TOTAL Average: Federal B BITUMINOUS	11 : State Frequ Excess Frequ	ency times (1013)	1 1 40.0%)	0 3 	0.9763 1.7508	1.9763 2.7508 IBNR + PENDING	1.383438 1.925581 0.652 AWARD RATIO	21,041,889 144,164,691 Payroll	1.383438 8.925581 EXPECTED ULTIMATE AWARDED	858 Statewide Average Weekly Wage	1.038 Adjustment Factor	454.4 3,487.9 Estimated Miner Years	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years	
TOTAL Average: Federal E BITUMINOUS YEAR 2002 2003 2004 2005	11: State Frequence State Freq	ency lency (times (1013) AWARDED 0 0 0 1	1 1 40.0%) PENDING 0 0 0 0	0 3 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0000	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000	Statewide Average Weekly Wage 662 675 690 716	1.038 Adjustment Factor 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0596	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006	11: State Frequence State Freq		1 1 40.0%) PENDING 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0000 0.0000	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000	0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.000000	Statewide Average Weekly Wage 662 675 690 716 745	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0596 0.0000	
TOTAL Average: Federal I BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007	11: State Frequence State Freq	ency lency (times (1013) AWARDED 0 0 0 1	1 1 40.0%) PENDING 0 0 0 0	0 3 0 0 0 0	0.9763 1.7508 1.7508 1BNR 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715	0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.000000 0.000000 0.046631	Statewide Average <u>Weekly Wage</u> 662 675 690 716 745 779	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0596 0.0000 0.0031	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006	11: State Frequex Excess Frequex S SURFACE REPORTED 0 0 0 1 0 0		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0000 0.0000	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000	0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.000000	Statewide Average Weekly Wage 662 675 690 716 745	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0596 0.0000	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010	S SURFACE REPORTED 0 0 0 1 0 0 0 0 0 0 0 0		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.2338	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393	21,041,889 144,164,691 53,502,085 47,873,740 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558	1.383438 8.925581 ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.000000 0.046631 0.107645 0.139378 0.221393	Statewide Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,505.3 1,677.2 1,369.2 1,594.2	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0596 0.0000 0.0031 0.0064 0.0102 0.0139	
TOTAL Average: Federal I BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	S SURFACE REPORTED 0 0 0 1 0 0 0 0 0 0 0 0	0 7 ency lency (times (1013) AWARDED 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.006631 0.107645 0.139378 0.221393 0.338101	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0000 0.0001 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL	11: State Frequex Excess Frequex S SURFACE REPORTED 0 0 0 1 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.2338	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393	21,041,889 144,164,691 53,502,085 47,873,740 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558	1.383438 8.925581 ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.000000 0.046631 0.107645 0.139378 0.221393	Statewide Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,505.3 1,677.2 1,369.2 1,594.2	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.00596 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115	
TOTAL Average: Federal E BITUMINOUS YEAR	S SURFACE REPORTED 0 0 0 1 0 0 0 0 0 0 0 0		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.006631 0.107645 0.139378 0.221393 0.338101	Statewide Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0000 0.0001 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004 0.0004	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E	S SURFACE S SURFACE REPORTED 0 0 0 0 0 0 1 0 0 0 1 : State Freque Excess Freque		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149	Statewide Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845 858	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0001 0.0004 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045	
TOTAL Average: Federal E BITUMINOUS YEAR	S SURFACE S SURFACE REPORTED 0 0 0 0 0 0 1 0 0 0 1 : State Freque Excess Freque		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.006631 0.107645 0.139378 0.221393 0.338101	Statewide Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845 858	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.00596 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E FOUR STAN	S SURFACE REPORTED 0 0 0 1 0 0 0 1 : State Freque Excess Freque 1 : State Freque Excess Freque 1 DARD CLAS	0 7 ency lency (times (1013) AWARDED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.0046631 0.107645 0.139378 0.221393 0.231393 0.338101 0.853149	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811 641,469,612	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR [2002	S SURFACE S SURFACE REPORTED 0 0 1 0 0 0 1 : State Freque Excess Freq		1 1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0015 0.1651 0.2138 0.3396 0.5186 1.3085	IBNR + PENDING 0.0000 0.0000 0.0001 0.0015 0.1651 0.2138 0.3396 0.5186 1.3085	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,994 72,711,558 85,149,811 641,469,612	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0006 0.0001 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688	
TOTAL Average: Federal E BITUMINOUS YEAR 1 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR 1 2002 2003	S SURFACE S SURFACE REPORTED 0 0 0 1 0 0 0 1 : State Freque Excess Freque		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000	21,041,889 144,164,691 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712	EXPECTED ULTIMATE AWARDED 0.000000 0.0046631 0.107645 0.139378 0.231393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 2.000000 2.000000	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 662 662 662	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.00596 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR [2002	S SURFACE S SURFACE REPORTED 0 0 1 0 0 0 1 : State Freque Excess Freq		1 1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0015 0.1651 0.2138 0.3396 0.5186 1.3085	IBNR + PENDING 0.0000 0.0000 0.0001 0.0015 0.1651 0.2138 0.3396 0.5186 1.3085	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,994 72,711,558 85,149,811 641,469,612	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0006 0.0001 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR [2002 2003 2004 2005 2006 2007	S SURFACE S SURFACE S SURFACE REPORTED 0 0 0 1 0 0 0 1: State Freque Excess Freque		1 1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0015 0.1651 0.2138 0.3396 1.3085 1.3085	IBNR + PENDING 0.0000 0.0000 0.0001 0.0015 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.1290 0.2643	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811 641,469,612 Pavroll 116,390,238 115,609,712 135,420,015 146,863,751	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 2.000000 5.070300 0.144016	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6	0.3045 2.5464 0.25464 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716 0.0687 0.0688 0.0716 0.0627 0.1493 0.0045	
TOTAL Average: Federal E BITUMINOUS YEAR 1 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E 2002 2003 2004 2005 2004 2005	S SURFACE S SURFACE REPORTED 0 0 0 1 0 0 0 1: State Freque Excess Fre		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 1.3085	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 44,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,009,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 149,302,661 159,418,156	EXPECTED ULTIMATE AWARDED 0.000000 0.0046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 0.044613 0.334637	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,596.5 1,678.6 1,506.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,308.1	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0001 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716 0.0627 0.1493 0.0045 0.1026	
TOTAL Average: Federal E BITUMINOUS YEAR	11: State Frequex S SURFACE S SURFACE REPORTED 0 0 0 1 0 0 0 1: State Frequex Excess Frequex		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR 0.0000 0.0000 0.0000 0.0000 0.1290 0.2643 0.6904 1.3428	IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.1290 0.2643 0.6804 0.6804	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.0046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.082038 0.489989	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 146,863,751 159,418,156 193,499,485	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 0.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 5.070300 0.144016 3.394637 1.319430	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,308.1 3,850.6	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.07016 0.06827 0.1493 0.0045 0.1026 0.0343	
TOTAL Average: Federal E BITUMINOUS YEAR 1 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E 2002 2003 2004 2005 2004 2005	S SURFACE S SURFACE REPORTED 0 0 0 1 0 0 0 1: State Freque Excess Fre		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 1.3085	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 44,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,009,908 63,295,774 73,054,482 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 149,302,661 159,418,156	EXPECTED ULTIMATE AWARDED 0.000000 0.0046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 0.044613 0.334637	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,596.5 1,678.6 1,506.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,308.1	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0001 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716 0.0627 0.1493 0.0045 0.1026	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR [2002 2003 2004 2005 2006 2007 2008 2009	11: State Frequex S SURFACE S SURFACE REPORTED 0 0 0 1 0 0 0 1: State Frequex S State Frequex S State Frequex S Frequex S State Frequex S State Frequex S State Frequex S State S S S S S S S S S S S S S S S S S S S		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0015 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 1.3428 1.3428 1.3428 1.3428	IBNR + PENDING 0.0000 0.0000 0.0000 0.0015 0.1651 0.2138 0.3396 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.1290 0.2643 0.6904 2.3428 1.8372	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.082038 0.168063 0.439094 1.489989 1.168453	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,994 17,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 146,863,751 159,418,156 136,399,485 130,913,862	EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.0000000 1.0000000 1.000000 1.000000 1.000000 1.000000 1.000000 1.000000 1.0000000 1.000000 1.0000000 1.0000000 1.00000000	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,308.1 3,850.6 3,438.1	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0006 0.0001 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716 0.0627 0.1493 0.0045 0.1026 0.0343 0.0309	
TOTAL Average: Federal E BITUMINOUS YEAR	11		1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 1.7508 0.0000 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 1.3085	IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.2643 0.6904 2.3428 1.8372 3.4317	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	21,041,889 144,164,691 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,994 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 149,803,751 159,418,156 193,499,485 180,913,862 213,707,677	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 2.000000 5.070300 0.144016 3.394637 1.319430 1.061816 1.940155	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 Average Weekly Wage 662 675 690 716 745 779 807 807 807 807 807 807 807	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.3 1,507.2 1,369.2 1,594.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,308.1 3,850.6 3,438.1 3,986.4	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0701 0.0688 0.07716 0.0627 0.1493 0.0045 0.1026 0.0343 0.0309 0.0487 0.1042 0.6774	
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E	11		1 1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR 0.0000 0.0000 0.0000 0.0000 0.1290 0.0000 0.1290 0.2643 0.6904 1.3428 1.8378	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.23428 1.8372 3.4317 8.8378	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.082038 0.168063 0.439094 1.489989 1.168453 2.182548 5.620866	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 146,863,751 159,418,156 193,499,485 180,913,862 213,707,677 257,590,298	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 0.144016 3.394637 1.319430 1.061816 1.940155 4.935444	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 Average Weekly Wage 662 675 690 716 745 779 807 807 807 807 807 807 807	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,534.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,438.1 3,850.6 3,438.1 3,986.4 4,737.7	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0001 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716 0.0627 0.1493 0.0045 0.1026 0.0343 0.0309 0.0487 0.1042 0.6774 0.0677	0.068547
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average: Federal E FOUR STAN YEAR [2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E	11		1 1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR 0.0000 0.0000 0.0000 0.0000 0.1290 0.0000 0.1290 0.2643 0.6904 1.3428 1.8378	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.23428 1.8372 3.4317 8.8378	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.082038 0.168063 0.439094 1.489989 1.168453 2.182548 5.620866	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 146,863,751 159,418,156 193,499,485 180,913,862 213,707,677 257,590,298	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 0.144016 3.394637 1.319430 1.061816 1.940155 4.935444	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 Average Weekly Wage 662 675 690 716 745 779 807 807 807 807 807 807 807	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,534.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,438.1 3,850.6 3,438.1 3,986.4 4,737.7	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0000 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0701 0.0688 0.07716 0.0627 0.1493 0.0045 0.1026 0.0343 0.0309 0.0487 0.1042 0.6774	0.068547 0.027419
TOTAL Average: Federal E BITUMINOUS YEAR [2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average: Federal E 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average: Federal E Source: 6	11	0 7	1 1 1 40.0%) PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.9763 1.7508 IBNR 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR 0.0000 0.0000 0.1290 0.2643 0.6904 1.3428 1.8372 3.4317 6.8378	1.9763 2.7508 IBNR + PENDING 0.0000 0.0000 0.0000 0.0715 0.1651 0.2138 0.3396 0.5186 1.3085 IBNR + PENDING 0.0000 0.0000 0.0000 0.0000 0.23428 1.8372 3.4317 8.8378	1.383438 1.925581 0.652 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.046631 0.107645 0.139378 0.221393 0.338101 0.853149 0.636 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.082038 0.168063 0.439094 1.489989 1.168453 2.182548 5.620866	21,041,889 144,164,691 Payroll 53,502,085 47,873,740 56,217,298 64,871,562 61,784,394 72,711,558 85,149,811 641,469,612 Payroll 116,390,238 115,609,712 135,420,015 149,302,661 146,863,751 159,418,156 193,499,485 180,913,862 213,707,677 257,590,298	1.383438 8.925581 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 1.000000 0.046631 0.107645 0.139378 0.221393 0.338101 1.853149 EXPECTED ULTIMATE AWARDED 2.000000 2.000000 0.144016 3.394637 1.319430 1.061816 1.940155 4.935444	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 Average Weekly Wage 662 675 690 716 745 779 807 807 807 807 807 807 807	1.038 Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment	454.4 3,487.9 Estimated Miner Years 1,497.3 1,314.0 1,509.5 1,678.6 1,566.9 1,505.3 1,677.2 1,369.2 1,534.2 1,838.6 15,550.8 Estimated Miner Years 2,906.8 2,794.7 3,188.9 3,397.0 3,206.6 3,438.1 3,850.6 3,438.1 3,986.4 4,737.7	0.3045 2.5464 0.2546 0.1019 Frequency Claims per 100 Miner Years 0.0000 0.0000 0.0001 0.0031 0.0064 0.0102 0.0139 0.0184 0.1115 0.0112 0.0045 Frequency Claims per 100 Miner Years 0.0688 0.0716 0.0627 0.1493 0.0045 0.1026 0.0343 0.0309 0.0487 0.1042 0.6774 0.0677	

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)

Frequency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100 File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-B-2.xlsm]\VII-B-1

Run Date: 10-19-2012 02:53:27 PM

FTI. - PAB

Filing Date - November 29, 2012

Checksum:6,675,141,595.360820

STATE OCCUPATIONAL DISEASE FREQUENCY WITH FEDERAL EXCESS FREQUENCY

COKE (101	7)	IRNIR	Factor adia	usted by 0.4000			0.679		EXPECTED	Statewide		Estimated	Frequency	10-Year Payroll
			•	•		IBNR +	AWARD		ULTIMATE	Average	Adjustment	Miner	Claims per 100	Weighted
<u>YEAR</u> 2002	REPORTED 0	AWARDED 0	PENDING 0	DENIED 0	IBNR 0.0000	0.0000	RATIO 0.000000	Payroll 10,485,005	0.000000	Weekly Wage 662	<u>Factor</u> 1.038	<u>Years</u> 293.4	Miner Years 0.0000	Frequency
2003	0	0	0	0	0.0000	0.0000	0.000000	11,534,080	0.000000	675	1.038	316.6	0.0000	
2004		0	0	0	0.0020	0.0020	0.001358	12,049,126	0.001358	690	1.038	323.5	0.0004	
2005 2006		0	0	0	0.0047 0.0114	0.0047 0.0114	0.003191 0.007741	12,860,979 12,737,394	0.003191 0.007741	716 745	1.038 1.038	332.8 316.8	0.0010 0.0024	
2007		0	0	0	0.0223	0.0223	0.007741	13,669,925	0.015142	779	1.038	325.1	0.0024	
2008		0	0	0	0.0233	0.0233	0.015821	9,761,146	0.015821	807	1.038	224.1	0.0071	
2009		0	0	0	0.0200	0.0200	0.013580	5,173,552	0.013580	836	1.038	114.7	0.0118	
2010 2011		0	0	0	0.0317 0.0301	0.0317 0.0301	0.021524 0.020438	5,435,658	0.021524 0.020438	845 858	1.038 1.038	119.2	0.0181	
TOTAL		0	0	0	0.0301	0.1455	0.020436	3,599,086 97,305,951	0.020436	636	1.030	2,443.9	0.0263	
	e: State Frequ		U	O	0.1433	0.1433	0.030733	37,303,331	0.090793			2,440.0	0.0072	
Ü	Excess Frequ	,	10.0%)										0.0029	
AUGER (10	•													
	IBNR Factor	adjusted by 0	.4000			IDND .	0.679		EXPECTED	Statewide	Adjustment	Estimated	Frequency	
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner Years	Claims per 100 Miner Years	
2002		0	0	0	0.0000	0.0000	0.000000	1,150,843	0.000000	662	1.038	32.2	0.0000	
2003	0	0	0	0	0.0000	0.0000	0.000000	1,102,223	0.000000	675	1.038	30.3	0.0000	
2004		0	0	0	0.0002	0.0002	0.000136	1,058,799	0.000136	690	1.038	28.4	0.0005	
2005 2006		0	0	0	0.0004 0.0010	0.0004 0.0010	0.000272 0.000679	1,026,537 1,066,831	0.000272 0.000679	716 745	1.038 1.038	26.6 26.5	0.0010 0.0026	
2007		0	0	0	0.0010	0.0010	0.000079	1,121,156	0.000079	743	1.038	26.7	0.0026	
2008		0	0	0	0.0060	0.0060	0.004074	2,488,558	0.004074	807	1.038	57.1	0.0071	
2009		0	0	0	0.0036	0.0036	0.002444	926,163	0.002444	836	1.038	20.5	0.0119	
2010		0	0	0	0.0047	0.0047	0.003191	806,696	0.003191	845	1.038	17.7	0.0180	
<u>2011</u> TOTAL		0	0	0	0.0096	0.0096	0.006518 0.018537	1,153,169	0.006518	858	1.038	24.9	0.0262	
	e: State Frequ		U	U	0.0273	0.0273	0.010031	11,900,975	0.016557			290.9	0.0719 0.0072	
	Excess Frequ		10.0%)										0.0029	
ANTHRACIT	TE CO-GEN (1022)												
ANTHRACIT	IBNR Factor		.4000				0.679		EXPECTED	Statewide		Estimated	Frequency	
	IBNR Factor	adjusted by 0		DENIED	IBNR	IBNR +	AWARD	Payroll	ULTIMATE	Average	Adjustment	Miner	Claims per 100	
ANTHRACIT YEAR 2002	IBNR Factor			DENIED 1	<u>IBNR</u> 0.0000	IBNR + PENDING 0.0000		<u>Payroll</u> 6,358,543			Adjustment <u>Factor</u> 1.038			
YEAR	IBNR Factor REPORTED 1	adjusted by 0 <u>AWARDED</u>	<u>PENDING</u>			PENDING	AWARD <u>RATIO</u>		ULTIMATE AWARDED	Average Weekly Wage	Factor	Miner Years	Claims per 100 Miner Years	
<u>YEAR</u> 2002 2003 2004	REPORTED 1 1 1 1 1 0	AWARDED 0 1	PENDING 0 0 0	1 0 0	0.0000 0.0000 0.0012	PENDING 0.0000 0.0000 0.0012	AWARD <u>RATIO</u> 0.000000 0.000000 0.000815	6,358,543 7,137,655 7,351,514	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815	Average Weekly Wage 662 675 690	Factor 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4	Claims per 100 <u>Miner Years</u> 0.0000 0.5105 0.0004	
<u>YEAR</u> 2002 2003 2004 2005	REPORTED 1 1 1 0 0 0	adjusted by 0 AWARDED 0 1 0 0	PENDING 0 0 0 0	1 0 0 0	0.0000 0.0000 0.0012 0.0029	PENDING 0.0000 0.0000 0.0012 0.0029	AWARD <u>RATIO</u> 0.000000 0.000000 0.000815 0.001969	6,358,543 7,137,655 7,351,514 7,855,289	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969	Average <u>Weekly Waqe</u> 662 675 690 716	Factor 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3	Claims per 100 <u>Miner Years</u> 0.0000 0.5105 0.0004 0.0010	
YEAR 2002 2003 2004 2005 2006	REPORTED	adjusted by 0 AWARDED 0 1 0 0 0	PENDING 0 0 0 0 0	1 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075	AWARD <u>RATIO</u> 0.000000 0.000000 0.000815 0.001969 0.005093	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093	Average Weekly Waqe 662 675 690 716 745	Factor 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3 209.0	Claims per 100 Miner Years 0.0000 0.5105 0.0004 0.0010 0.0024	
<u>YEAR</u> 2002 2003 2004 2005	IBNR Factor REPORTED	adjusted by 0 AWARDED 0 1 0 0	PENDING 0 0 0 0	1 0 0 0	0.0000 0.0000 0.0012 0.0029	PENDING 0.0000 0.0000 0.0012 0.0029	AWARD <u>RATIO</u> 0.000000 0.000000 0.000815 0.001969	6,358,543 7,137,655 7,351,514 7,855,289	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969	Average <u>Weekly Waqe</u> 662 675 690 716	Factor 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3	Claims per 100 <u>Miner Years</u> 0.0000 0.5105 0.0004 0.0010	
YEAR 2002 2003 2004 2005 2006 2007 2008	REPORTED 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	adjusted by 0 AWARDED 0 1 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309	AWARD <u>RATIO</u> 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981	Average Weekly Wage 662 675 690 716 745 779 807 836	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4	Claims per 100 Miner Years 0.0000 0.5105 0.0004 0.0010 0.0024 0.0046 0.0071 0.0118	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2009	REPORTED 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjusted by 0 AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494	AWARD <u>RATIQ</u> 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.0110117 0.012901 0.020981 0.033543	Average Weekly Wage 662 675 690 716 745 779 807 836 845	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0	Claims per 100 Miner Years 0.0000 0.5105 0.0004 0.0010 0.0024 0.0046 0.0071 0.0118 0.0180	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010	REPORTED 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjusted by 0 AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	AWARD RATIO 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542	Average Weekly Wage 662 675 690 716 745 779 807 836	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9	Claims per 100 Miner Years 0.0000 0.5105 0.0004 0.0010 0.0024 0.0046 0.0071 0.0118 0.0180 0.0263	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010 2011	IBNR Factor REPORTED 1	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 1	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494	AWARD <u>RATIQ</u> 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.0110117 0.012901 0.020981 0.033543	Average Weekly Wage 662 675 690 716 745 779 807 836 845	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0	Claims per 100 Miner Years 0.0000 0.5105 0.0004 0.0010 0.0024 0.0046 0.0071 0.0118 0.0180 0.0263 0.5822	
YEAR 2002 2003 2004 2006 2006 2007 2008 2009 2010 2011 TOTAL	REPORTED 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjusted by 0 AWARDED 0 1 0 0 0 0 0 0 0 0 1 1 0 0 1 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	AWARD RATIO 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542	Average Weekly Wage 662 675 690 716 745 779 807 836 845	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9	Claims per 100 Miner Years 0.0000 0.5105 0.0004 0.0010 0.0024 0.0046 0.0071 0.0118 0.0180 0.0263	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010 2011 TOTAL Average	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 uency (times 4	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	AWARD RATIQ 0.000000 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908	ULTIMATE <u>AWARDED</u> 0.000000 0.000815 0.001969 0.005093 0.01117 0.012901 0.020881 0.033543 0.066542 1.151960	Average <u>Weekly Wade</u> 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010 2011 TOTAL Average	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 1 ency (times 4	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	PENDING 0.0000 0.0001 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238	AWARD RATIQ 0.000000 0.000000 0.000000 0.0005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 1.151960	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal	IBNR Factor REPORTED 1 1 0 0 0 0 0 0 0 0 0 0 0 Excess Freque Excess Freque IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 1 ency lency (times 4	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0494 0.0494 0.0980 0.2238	PENDING 0.0000 0.0001 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238	AWARD RATIO 0.000000 0.000000 0.000001 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.02981 0.033543 0.066542 1.151960	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010 2011 TOTAL Average	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 uency (times 4	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980	PENDING 0.0000 0.0001 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238	AWARD RATIQ 0.000000 0.000000 0.000000 0.0005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 1.151960	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2006 2007 2008 2010 2011 TOTAL Average Federal BITUMINOU	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 1 1 DENIED 0 0 0 0	0.0000 0.0000 0.0012 0.0029 0.0029 0.0149 0.0190 0.0494 0.0980 0.2238	PENDING 0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238	AWARD RATIO 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.0000000	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959	ULTIMATE <u>AWARDED</u> 0.000000 0.000815 0.001969 0.00593 0.010117 0.012901 0.020981 1.151960 EXPECTED ULTIMATE <u>AWARDED</u>	Average <u>Weekly Waqe</u> 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal BITUMINOU	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238	PENDING 0.0000 0.00012 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0000 0.0010	AWARD RATIO 0.000000 0.000000 0.000001 0.000015 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.0000000 0.000079	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483	ULTIMATE AWARDED 0.00000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.0000679	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2006 2007 2008 2007 2010 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 1 ency sency (times 4 1024) adjusted by 0 AWARDED 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0012 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238	PENDING 0.0000 0.00012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0000 0.0001 0.0031	AWARD RATIQ 0.000000 0.000000 0.000000 0.0005093 0.0010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIQ 0.000000 0.000000 0.000007 0.000000	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752	ULTIMATE AWARDED 0.000000 1.000000 0.00185 0.001969 0.005093 0.010117 0.012901 0.020981 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 0.000007 0.0000105	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Averagy Federal BITUMINOU YEAR 2002 2003 2004 2005 2006	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0012 0.00149 0.0190 0.0309 0.0494 0.0980 0.2238	PENDING 0.0000 0.00012 0.0012 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0000 0.0010 0.0001 0.0001 0.00031 0.0084	AWARD RATIQ 0.000000 0.000000 0.000000 0.0005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIQ 0.000000 0.000000 0.000000 0.000679 0.002105 0.005704	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580	ULTIMATE AWARDED 0.000000 1.000000 0.001869 0.005093 0.01197 0.012901 0.020881 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 0.000000 1.000155	Average Weekly Waae 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waae 662 675 690 716 745	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2006 2007 2008 2010 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005 2006 2006	IBNR Factor	adjusted by 0 AWARDED 0 1 0 0 0 0 0 0 0 0 0 1 ency ency (times 4 1024) adjusted by 0 AWARDED 0 0 0 0 1 1 1 0 0 0 1 1 0 0 0 0 0 0 1 1 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238	PENDING 0.0000 0.00012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0001 0.0001 0.0031 0.0084 0.0176	AWARD RATIO 0.000000 0.000000 0.000001 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.000000 0.0000000 0.000079 0.002105 0.005704 0.011950	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214	ULTIMATE AWARDED 0.00000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.023543 0.066542 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000679 0.002105 1.005704 0.011950	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745 779	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005 2006 2007 2008	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238 BBNR 0.0000 0.0000 0.0010 0.0031 0.0084 0.0176 0.0203	PENDING 0.0000 0.00012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0001 0.0031 0.0084 0.0176 0.0203	AWARD RATIQ 0.000000 0.000000 0.000001 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIQ 0.000000 0.000000 0.000679 0.002105 0.005704 0.011950 0.013784	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214 8,468,561	ULTIMATE AWARDED 0.000000 1.000000 0.00185 0.001969 0.005093 0.010117 0.012901 0.020981 1.033543 0.066542 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000679 0.002105 1.005704 0.011950 0.013784	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745 779 807	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5 Estimated Miner Years 66.8 83.8 171.2 220.6 233.7 256.6 194.4	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2006 2007 2008 2010 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005 2006 2006	IBNR Factor	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238	PENDING 0.0000 0.00012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0001 0.0001 0.0031 0.0084 0.0176	AWARD RATIO 0.000000 0.000000 0.000001 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.000000 0.0000000 0.000079 0.002105 0.005704 0.011950	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214	ULTIMATE AWARDED 0.00000 1.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.023543 0.066542 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000679 0.002105 1.005704 0.011950	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745 779	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2016 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005 2006 2007 2008 2006 2007 2008	IBNR Factor REPORTED 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 Excess Frequ Excess Frequ IBNR Factor REPORTED 0 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238 BBNR 0.0000 0.0000 0.0010 0.0031 0.0031 0.0203 0.0304 0.0509 0.0759	PENDING 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0001 0.0031 0.0084 0.0176 0.0203 0.0304 0.0509 0.0759	AWARD RATIO 0.000000 0.000000 0.000001 0.000003 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214 8,468,561 7,866,413	ULTIMATE AWARDED 0.000000 1.000000 0.00185 0.001969 0.005093 0.010117 0.012901 0.020881 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000000 0.000000 0.00001 1.005704 0.011950 0.011784 0.020642	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745 779 807 836	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2006 2007 2008 2010 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005 2006 2006 2006 2006 2006 2010 2011 TOTAL	IBNR Factor	adjusted by 0 AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238 IBNR 0.0000 0.0000 0.0001 0.0030 0.0010 0.0030 0.0016 0.0030 0.0	PENDING 0.0000 0.00012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0010 0.0010 0.0031 0.0084 0.0176 0.0203 0.0304 0.0509	AWARD RATIO 0.000000 0.000000 0.000815 0.001969 0.005093 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 10,789,214 8,488,561 10,789,214 8,488,561 7,866,413 8,732,701	ULTIMATE AWARDED 0.000000 1.000000 0.00815 0.001693 0.010117 0.012901 0.020981 0.033543 0.066542 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000079 0.002105 1.005704 0.011784 0.020642 0.034561	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745 779 807 816 845	Factor 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5 Estimated Miner Years 66.8 83.8 171.2 220.6 233.7 256.6 194.4 174.3 191.5	Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2016 2011 TOTAL Average Federal BITUMINOU YEAR 2002 2003 2004 2005 2007 2008 2016 2011 TOTAL Average	IBNR Factor REPORTED 1 1 0 0 0 0 0 0 0 0 0 0 0 1 Excess Frequ Excess Frequ Excess Frequ Excess Frequ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	AWARDED 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PENDING 0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0012 0.0029 0.0075 0.0149 0.0309 0.0494 0.0980 0.2238 BBNR 0.0000 0.0000 0.0010 0.0031 0.0031 0.0203 0.0304 0.0509 0.0759	PENDING 0.0000 0.0012 0.0029 0.0075 0.0149 0.0190 0.0309 0.0494 0.0980 0.2238 IBNR + PENDING 0.0000 0.0001 0.0031 0.0084 0.0176 0.0203 0.0304 0.0509 0.0759	AWARD RATIO 0.000000 0.000000 0.000001 0.000003 0.010117 0.012901 0.020981 0.033543 0.066542 0.151960 0.679 AWARD RATIO 0.000000 0.000000 0.000000 0.000000 0.000000	6,358,543 7,137,655 7,351,514 7,855,289 8,405,393 9,160,450 7,958,335 8,004,644 8,481,228 11,710,908 82,423,959 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214 8,488,561 7,866,413 8,732,701 9,076,049	ULTIMATE AWARDED 0.00000 1.000000 0.000815 0.005093 0.010117 0.012901 0.023543 0.066542 1.151960 EXPECTED ULTIMATE AWARDED 0.000000 0.000679 0.002105 1.005704 0.011950 0.013784 0.020642 0.034561 0.051536	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745 779 807 816 845	Factor 1.038	Miner Years 178.0 195.9 197.4 203.3 209.0 217.9 182.7 177.4 186.0 252.9 2,000.5	Claims per 100 Miner Years	

Source: Claim counts - CMCRB OD Database as of 08/16/2012

IBNR: Exhibit VII-C-6, p.4 Payroll- Exhibit X-A

Run Date: 10-19-2012 02:53:27 PM

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.679=19 / [19 + 09]

FTI. - PAB Filing Date - November 29, 2012

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

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-B-2.xlsm]\VII-B-2

STATE OCCUPATIONAL DISEASE FREQUENCY WITH FEDERAL EXCESS FREQUENCY

ANTHRACIT	E PREP PLAN IBNR Factor		.0000				0.679		EXPECTED	Statewide		Estimated	Frequency	10-Year Payroll
<u>YEAR</u> 2002 2003		AWARDED 0 0	PENDING 0 0	DENIED 0 0	IBNR 0.0000 0.0000	IBNR + <u>PENDING</u> 0.0000 0.0000	AWARD <u>RATIO</u> 0.000000 0.000000	Payroll 3,781,693 3,721,296	ULTIMATE <u>AWARDED</u> 0.000000 0.000000	Average <u>Weekly Wage</u> 662 675	Adjustment Factor 1.038 1.038	Miner <u>Years</u> 105.8 102.1	Claims per 100 Miner Years 0.0000 0.0000	Weighted <u>Frequency</u>
2004	1	1	0	0	0.0018	0.0018	0.001222	4,406,653	1.001222	690	1.038	118.3	0.8463	
2005		0	0	0	0.0047	0.0047	0.003191	5,170,069	0.003191	716	1.038	133.8	0.0024	
2006 2007		0	0	0	0.0109 0.0235	0.0109 0.0235	0.007401 0.015957	4,885,882 5,756,439	0.007401 1.015957	745 779	1.038 1.038	121.5 136.9	0.0061 0.7421	
2008		0	0	ő	0.0382	0.0382	0.025938	6,390,767	0.025938	807	1.038	146.7	0.0177	
2009		0	0	0	0.0652	0.0652	0.044271	6,749,748	0.044271	836	1.038	149.6	0.0296	
2010		1	0	0	0.0839	0.0839	0.056968	5,762,086	1.056968	845	1.038	126.3	0.8369	
<u>2011</u> TOTAL		0	0	0	0.1531	0.1531 0.3813	0.103955 0.258903	7,318,325	0.103955 3.258903	858	1.038	158.0 1,299.0	<u>0.0658</u> 2.5469	
Average	: 3 e: State Freque Excess Freque	ncy	_	U	0.3813	0.3813	0.258903	53,942,958	3.258903			1,299.0	0.2547 0.1019	
BITUMINOL	IS PREP PLAN IBNR Factor		4000				0.679		EXPECTED	Statewide		Estimated	Frequency	
	IBINK Factor	aujusteu by 0	.4000			IBNR +	AWARD		ULTIMATE	Average	Adjustment	Miner	Claims per 100	
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	PENDING	RATIO	Payroll	<u>AWARDED</u>	Weekly Wage	Factor	<u>Years</u>	Miner Years	
2002 2003		0	0	0	0.0000	0.0000	0.000000	12,649,826 14,752,318	0.000000	662 675	1.392 1.392	264.0 301.9	0.0000	
2003		0	0	0	0.0000	0.0000	0.000000	18,067,286	0.000000	690	1.392	361.7	0.0006	
2005	0	0	0	0	0.0064	0.0064	0.004346	17,690,358	0.004346	716	1.392	341.3	0.0013	
2006		0	0	0	0.0153 0.0308	0.0153 0.0308	0.010389 0.020913	17,050,967 18,895,192	0.010389 0.020913	745 779	1.392	316.2	0.0033	
2007 2008		0	0	0	0.0308	0.0308	0.020913	21,250,256	0.020913	779 807	1.392 1.392	335.1 363.8	0.0062 0.0095	
2009	0	0	0	ő	0.0766	0.0766	0.052011	19,828,012	0.052011	836	1.392	327.7	0.0159	
2010		0	0	0	0.1532	0.1532	0.104023	26,313,130	0.104023	845	1.392	430.2	0.0242	
2011		0	0	0	0.4430	0.4430	0.300797	52,939,961	0.300797	858	1.392	852.4	0.0353	
TOTAL	. 0 e: State Freque	ncv 0	0	0	0.7791	0.7791	0.529009	219,437,306	0.529009			3,894.3	0.0962 0.0096	
	Excess Freque		0.0%)										0.0038	
TOTAL OTH	ER CLASSES													
TOTALOTH	ER CLASSES						0.679		EXPECTED	Statewide		Estimated	Frequency	
						IBNR +	0.679 AWARD		EXPECTED ULTIMATE	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100	
<u>YEAR</u>	REPORTED	AWARDED	PENDING	DENIED 1	IBNR 0.0000	PENDING	AWARD <u>RATIO</u>	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment <u>Factor</u>	Miner Years	Claims per 100 Miner Years	
<u>YEAR</u> 2002	REPORTED 1		0	1	0.0000	<u>PENDING</u> 0.0000	AWARD RATIO 0.000000	36,812,034	ULTIMATE AWARDED 0.000000	Average Weekly Wage 662		Miner <u>Years</u> 940.2	Claims per 100 Miner Years 0.0000	
<u>YEAR</u> 2002 2003 2004	REPORTED 1 1 1 1	<u>AWARDED</u> 0 1 1	0 0 0	1 0 0	0.0000 0.0000 0.0092	PENDING 0.0000 0.0000 0.0092	AWARD RATIO 0.000000 0.000000 0.006247	36,812,034 41,300,095 49,307,861	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 1.006247	Average Weekly Wage 662 675 690		Miner <u>Years</u> 940.2 1,030.6 1,200.5	Claims per 100 <u>Miner Years</u> 0.0000 0.0970 0.0838	
<u>YEAR</u> 2002 2003 2004 2005	REPORTED 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	AWARDED 0 1 1 0 0	0 0 0 0	1 0 0 0	0.0000 0.0000 0.0092 0.0222	PENDING 0.0000 0.0000 0.0092 0.0222	AWARD RATIO 0.000000 0.000000 0.006247 0.015074	36,812,034 41,300,095 49,307,861 53,127,984	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 1.006247 0.015074	Average <u>Weekly Wage</u> 662 675 690 716		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012	
YEAR 2002 2003 2004 2005 2006	REPORTED 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<u>AWARDED</u> 0 1 1	0 0 0 0	1 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545	AWARD RATIO 0.000000 0.000000 0.006247 0.015074 0.037006	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 1.006247 0.015074 1.037006	Average <u>Weekly Wage</u> 662 675 690 716 745		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847	
YEAR 2002 2003 2004 2005 2006 2007 2008	REPORTED 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	AWARDED 0 1 1 0 1 1 0 1 1	0 0 0 0 0	1 0 0 0	0.0000 0.0000 0.0092 0.0222	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576	AWARD RATIO 0.000000 0.000000 0.006247 0.015074	36,812,034 41,300,095 49,307,861 53,127,984	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 1.006247 0.015074	Average <u>Weekly Wage</u> 662 675 690 716 745 779 807		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008	REPORTED 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	AWARDED 0 1 1 0 1 1 0 0 1 1 0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267	AWARD <u>RATIO</u> 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 1.006247 0.015074 1.037006 1.075301 0.107010 0.153929	Average Weekly Wage 662 675 690 716 745 779 807 836		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160	
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010	REPORTED 1 1 1 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1	AWARDED 0 1 1 1 0 0 1 1 1 0 0 0 1 1 1 1 0 0 0 1	0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738	AWARD <u>RATIO</u> 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499	ULTIMATE <u>AWARDED</u> 0.000000 1.006247 0.015074 1.037006 1.075301 0.107010 0.153929 1.253810	Average Weekly Wage 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010	REPORTED 1 1 1 1 1 0 1 1 0 1 1 1 0 0 1 0 0 1 0	AWARDED 0 1 1 1 0 1 1 0 0 0 1 1 0 0 0 1 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	AWARD <u>RATIO</u> 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.153929 0.253810 0.549786	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498	ULTIMATE <u>AWARDED</u> 0.000000 1.000247 0.015074 1.037006 1.075301 0.107010 0.153929 1.253810 0.549786	Average Weekly Wage 662 675 690 716 745 779 807 836		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352	
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL	REPORTED 1 1 1 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1	AWARDED 0 1 1 1 0 1 1 0 0 1 1 5	0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738	AWARD <u>RATIO</u> 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499	ULTIMATE <u>AWARDED</u> 0.000000 1.006247 0.015074 1.037006 1.075301 0.107010 0.153929 1.253810	Average Weekly Wage 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171	0.031431
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL	REPORTED 1 1 1 1 0 1 1 0 1 1 0 0 1 0 0 0 6	AWARDED 0 1 1 0 0 1 1 0 0 0 1 1 0 5 nccy	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	AWARD <u>RATIO</u> 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.153929 0.253810 0.549786	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498	ULTIMATE <u>AWARDED</u> 0.000000 1.000247 0.015074 1.037006 1.075301 0.107010 0.153929 1.253810 0.549786	Average Weekly Wage 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270	0.031431 0.012572
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL	REPORTED 1 1 1 1 1 0 1 1 0 1 1 0 0 1 1 0 0 0 0	AWARDED 0 1 1 0 0 1 1 0 0 0 1 1 0 5 nccy	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	AWARD <u>RATIO</u> 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.153929 0.253810 0.549786	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498	ULTIMATE <u>AWARDED</u> 0.000000 1.000247 0.015074 1.037006 1.075301 0.107010 0.153929 1.253810 0.549786	Average Weekly Wage 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal	REPORTED 1 1 1 1 1 1 0 1 1 0 1 1 0 0 1 1 0 0 1 1 Excess Freque	AWARDED 0 1 1 0 1 1 0 1 1 0 0 1 5 nocy	0 0 0 0 0 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	0.000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097	PENDING 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646	AWARD RATIO 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.153929 0.253810 0.549786 1.198163	36.812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549	ULTIMATE <u>AWARDED</u> 0.000000 1.000000 1.006247 0.015074 1.037006 1.075301 0.167010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE	Average <u>Weekly Waqe</u> 662 675 690 716 745 779 807 836 845 858	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100	
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average Federal GRAND TO	REPORTED 1 1 1 1 1 0 1 1 1 0 1 0 1 1 2 0 5 cs: State Freque Excess Freque TAL	AWARDED 0 1 1 0 1 1 0 0 1 1 0 5 ncy ency (times 46	0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.0002 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646	PENDING 0.0000 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646	AWARD RATIO 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163	36.812_034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549	ULTIMATE AWARDED 0.000000 1.000247 0.015074 1.037006 1.075301 0.107010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED	Average <u>Weekly Waqe</u> 662 675 690 716 745 779 807 836 845 858	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner Years	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years	
YEAR 2002 2003 2004 2005 2006 2007 2008 2011 2011 TOTAL Average Federal GRAND TO	REPORTED 1	AWARDED 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 1 1 DENIED 4	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 1.7646	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646	AWARD RATIO 0.000000 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549	ULTIMATE <u>AWARDED</u> 0.000000 1.0006247 0.015074 1.037006 1.075301 0.1075301 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE <u>AWARDED</u> 2.000000	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Waqe 662	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,5661.9 11,717.5 Estimated Miner Years 3,847.0	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520	
YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2010 2011 TOTAL Average Federal GRAND TO YEAR 2002 2003 2004	REPORTED 1	AWARDED 0 1 1 0 1 1 0 0 1 1 0 5 ncy ency (times 46 AWARDED 2 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.0000 0.0009 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646	AWARD RATIO 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.000000 0.0006247	36.812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,909,807 184,727,876	ULTIMATE AWARDED 0.000000 1.006247 0.015074 1.037006 1.076301 0.107010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.000000 3.0006247	Average Weekly Waqe 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685	
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YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal GRAND TO' YEAR 2002 2003 2004 2005 2006	REPORTED 1	AWARDED 0 1 1 0 1 1 0 1 1 0 5 ncy ency (times 40 AWARDED 2 3 3 5 1	0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 1.7646	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR + PENDING 0.0000 0.0000 0.0092 0.1512 0.3188	AWARD RATIO 0.000000 0.0006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.000000 0.006247 0.102658 0.216431	36.812.034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,909,807 184,727,876 202,430,645 200,407,798	ULTIMATE AWARDED 0.000000 1.000247 0.015074 1.037006 1.076301 0.107010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.006247 5.085373 1.181022	Average Weekly Waqe 662 675 690 716 745 807 836 845 858 Statewide Average Weekly Waqe 662 675 690 716 745	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4 4,655.4 4,430.3	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685 0.1092 0.0267	
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YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal GRAND TO YEAR 2002 2003 2004 2005 2006 2007 2008	REPORTED 1	AWARDED 0 1 1 0 1 1 0 0 1 1 0 0 5 ncy ency (times 46 AWARDED 2 3 3 5 1 4	0 0 0 0 0 0 0 0 0 0 0 0 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	0.0000 0.0000 0.0002 0.0222 0.0545 0.1109 0.1576 0.2267 1.7646 1.7646 1.7646 1.7646 1.7646 1.7646 1.7646	PENDING 0.0000 0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR + PENDING 0.0000 0.0002 0.1512 0.3818 0.8013 2.5004	AWARD RATIO 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.006247 0.102658 0.216431 0.544083 1.697738 1.401381	812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,999,807 184,727,876 202,430,645 200,407,798 218,810,532 249,817,108 229,462,394	ULTIMATE AWARDED 0.000000 1.006247 0.015074 1.037006 1.076301 0.107010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.006247 5.085373 1.181022 4.469938 1.426441 1.215746	Average Weekly Waqe 662 675 690 716 745 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4 4,655.4 4,430.3 4,606.4 5,019.4 4,402.3	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685 0.1092 0.0970 0.0284 0.0276	
YEAR 2002 2003 2004 2005 2007 2008 2007 2011 TOTAL Average Federal GRAND TO YEAR 2002 2003 2004 2005 2006 2006 2007 2008 2008 2008 2008 2008 2008 2008	REPORTED 1	AWARDED 0 1 1 0 1 1 0 1 1 0 0 1 AWARDED 2 3 3 5 1 4 0 0 1 1 1 0 0 1 1 0 0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 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	DENIED 4 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.0000 0.0009 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR 0.0000 0.0000 0.0000 0.0000 0.0092 0.1512 0.3188 0.8013 1.5004 2.0639 3.8055	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR + PENDING 0.0000 0.0002 0.1512 0.3182 0.8013 2.5004 2.0639 3.8055	AWARD RATIO 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.0006247 0.102658 0.216431 0.544983 1.697738 1.401381	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,909,807 184,727,876 202,430,645 200,407,798 218,810,532 249,817,108 229,462,394 269,239,176	ULTIMATE AWARDED 0.000000 1.006247 0.015074 1.037006 1.076301 0.107010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.006247 5.085373 1.181022 4.466938 1.426441 1.215746 3.193966	Average Weekly Waqe 662 675 690 716 745 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 897 749 807 836 845	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4 4,430.3 4,605.4 4,430.3 4,606.4 5,019.4 4,402.3 5,057.3	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685 0.1092 0.0267 0.0284 0.0267 0.0276 0.0284	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal GRAND TO YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2008 2008 2008 2008 2008	REPORTED 1	AWARDED 0 1 1 0 1 1 0 1 1 0 5 ncy ency (times 40 AWARDED 2 3 3 5 1 4 0 0 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 4 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.3738 0.8097 1.7646 IBNR 0.0000 0.0000 0.0000 0.0092 0.1512 0.3188 0.8013 1.5004 2.639 3.8055 7.6475	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR + PENDING 0.0000 0.0002 0.1512 0.3188 0.8013 2.5004 2.0639 3.8055 9.6475	AWARD RATIO 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.006247 0.102658 0.216431 0.544083 1.491381 4.401381 4.583921 6.550680	36.812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,909,807 184,727,876 202,430,645 200,407,798 218,810,532 249,817,108 229,462,394 269,239,176 343,387,796	ULTIMATE AWARDED 0.000000 1.006247 0.015074 1.037006 1.075301 0.1075301 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.006247 5.085373 1.181022 4.469938 1.426441 1.215746 5.189366 5.485230	Average Weekly Waqe 662 675 690 716 745 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,5661.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4 4,655.4 4,430.3 4,606.4 5,019.4 4,402.3 5,057.3 6,299.6	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685 0.1092 0.0267 0.0970 0.0284 0.0276 0.0632 0.0871	
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average Federal YEAR 2002 2003 2004 2005 2007 2008 2007 2008 2007 2008 2007 2008 2010 2011 TOTAL	REPORTED 1	AWARDED 0 1 1 0 1 1 0 1 1 0 5 ncy ency (times 40 AWARDED 2 3 3 5 1 4 0 0 1 0 1 1 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 4 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.0000 0.0009 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR 0.0000 0.0000 0.0000 0.0000 0.0092 0.1512 0.3188 0.8013 1.5004 2.0639 3.8055	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR + PENDING 0.0000 0.0002 0.1512 0.3182 0.8013 2.5004 2.0639 3.8055	AWARD RATIO 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.0006247 0.102658 0.216431 0.544983 1.697738 1.401381	36,812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,909,807 184,727,876 202,430,645 200,407,798 218,810,532 249,817,108 229,462,394 269,239,176	ULTIMATE AWARDED 0.000000 1.006247 0.015074 1.037006 1.076301 0.107010 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.006247 5.085373 1.181022 4.466938 1.426441 1.215746 3.193966	Average Weekly Waqe 662 675 690 716 745 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 897 749 807 836 845	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,561.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4 4,430.3 4,605.4 4,430.3 4,606.4 5,019.4 4,402.3 5,057.3	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685 0.1092 0.0970 0.0284 0.0276 0.0632 0.0637	0.012572
YEAR 2002 2003 2004 2005 2007 2008 2011 TOTAL Average Federal GRAND TO YEAR 2002 2003 2004 2005 2006 2007 2008 2008 2008 2008 2008 2008 2011 TOTAL Average	REPORTED 1	AWARDED 0 1 1 0 1 1 0 1 1 0 5 ncy ency (times 40 AWARDED 2 3 3 5 1 4 0 0 1 0 1 1 0 1 1 0 1 1 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DENIED 4 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0000 0.0000 0.0092 0.0222 0.0545 0.1109 0.1576 0.3738 0.8097 1.7646 IBNR 0.0000 0.0000 0.0000 0.0092 0.1512 0.3188 0.8013 1.5004 2.639 3.8055 7.6475	PENDING 0.0000 0.0000 0.0000 0.0022 0.0222 0.0545 0.1109 0.1576 0.2267 0.3738 0.8097 1.7646 IBNR + PENDING 0.0000 0.0002 0.1512 0.3188 0.8013 2.5004 2.0639 3.8055 9.6475	AWARD RATIO 0.000000 0.006247 0.015074 0.037006 0.075301 0.107010 0.153929 0.253810 0.549786 1.198163 0.679 AWARD RATIO 0.000000 0.006247 0.102658 0.216431 0.544083 1.491381 4.401381 4.583921 6.550680	36.812,034 41,300,095 49,307,861 53,127,984 53,544,047 59,392,376 56,317,623 48,548,532 55,531,499 85,797,498 539,679,549 Payroll 153,202,272 156,909,807 184,727,876 202,430,645 200,407,798 218,810,532 249,817,108 229,462,394 269,239,176 343,387,796	ULTIMATE AWARDED 0.000000 1.006247 0.015074 1.037006 1.075301 0.1075301 0.153929 1.253810 0.549786 6.198163 EXPECTED ULTIMATE AWARDED 2.000000 3.006247 5.085373 1.181022 4.469938 1.426441 1.215746 5.189366 5.485230	Average Weekly Waqe 662 675 690 716 745 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 897 749 807 836 845	<u>Éactor</u>	Miner Years 940.2 1,030.6 1,200.5 1,258.4 1,223.7 1,298.3 1,168.8 964.2 1,070.9 1,5661.9 11,717.5 Estimated Miner Years 3,847.0 3,825.3 4,389.4 4,655.4 4,430.3 4,606.4 5,019.4 4,402.3 5,057.3 6,299.6	Claims per 100 Miner Years 0.0000 0.0970 0.0838 0.0012 0.0847 0.0828 0.0092 0.0160 0.1171 0.0352 0.5270 0.0527 0.0211 Frequency Claims per 100 Miner Years 0.0520 0.0784 0.0685 0.1092 0.0267 0.0970 0.0284 0.0276 0.0632 0.0871	

Source: Claim counts - CMCRB OD Database as of 08/16/2012 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: 0.679=19 / [19 + 09]

FTI. - PAB Filing Date - November 29, 2012

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
File: PAB-C.C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-B-2.xlsm]\VII-B-3

Run Date: 10-19-2012 02:53:27 PM

Checksum:6,043,148,420.861670

 $0.00000 \quad 0.00000 \quad 0.00$

ANTHRACITE UNDERGROUND (1011)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012

Devented Ole													Incre	mental Free		IBNR								Claims w	rith File Date	s on or before	12-31-201	1, valued as	01 4-30-2012
Reported Clai Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985	1986 1 2 2 2 2 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3	1987 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1988 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1989 1 1 3 4 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1990 1 2 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1991 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1992 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1993 0 1 1 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1994 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1995 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1996 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1997 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Yes 1998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1999 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2000 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2001 0 0 0 1 1 1 1 1 1 1 1	2002 0 0 0 0 0 0 0 0 0	2003 0 0 0 0 0 0 0	2004 0 0 0 0 0 0 0 0	2005 0 0 0 0 0 0	2006 0 0 0 0 0	2007 0 0 0 0	2008 0 0 0	2009 0 0 0	2010 0 0	2011		
Incremental C 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 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 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0	0 0	0			
180-192 192-204 204-216 216-228	1985 4.50767 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1986 4.89605 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1987 4.06188 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1988 2.74569 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1989 2.06629 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1990 1.54705 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1991 0.71815 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1992 0.93280 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1993 1.18200 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1994 1.31068 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1995 1.49352 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	1996 1.61270 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	1997 1.57161 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1998 1.76229 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	1999 1.81416 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2000 1.37016 0.72984 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2001 1.63652 0.00000 0.61005 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2002 1.38655 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2003 1.35427 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2004 1.34532 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2005 1.41757 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2006 1.44252 0.00000 0.00000 0.00000 0.00000 0.00000	2007 1.66254 0.00000 0.00000 0.00000 0.00000	2008 2.13671 0.00000 0.00000 0.00000	2009 1.33587 0.00000 0.00000	2010 1.29959 0.00000	2011 1.26254	Average 0.05614 0.00000 0.04700 0.00000	Smoothed 0.05614 0.04700 0.00000
IBNR Claims Cumulative Fac times Payroll	ctor								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 0.00000	0.00000 0.00000	0.00000 0.00000	0.00000 0.00000	0.00000 0.00000	0.00000	0.04700 0.06108	0.10314 0.13022		

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012 Payrolls: Exhibit X-A pages 1 & 2

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C xlsm]VII-C-1 Run Date: 10-19-2012 02:19:26 PM

times Payroll

FTI - PAB Filing Date 11/29/2012

Checksum:152,308.967590

BITUMINOUS UNDERGROUND (1002)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Frequency and IBNR

Reported Cl	ims												Incre	mental Fred Yea	uency and	IBNR													
Months 122 36 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985 5 12 19 24 24 26 6 6 27 27 27 27 27 27 27 27 27 27 27 27 27	1986 8 13 20 25 27 28 29 29 29 29 29 29 29 29 29 29 29 29 29	1987 8 9 9 12 14 15 16 16 16 16 16 16 16 16 17 17	1988 67 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	1989 4 6 6 7 8 9 9 9 9 9 9 9 9 9 9	1990 0 4 4 5 6 7 7 7 7 7 7 7 7 7 7 7 7	1991 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1992 8 11 14 15 15 15 15 15 15 15 15 15 15	1993 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1994 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1995 0 1 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1996 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1997 1 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1998 0 0 1 1 1 1 1 1 1 1 1 1 1 1	1999 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2000 0 0 1 1 1 1 1 1 9 9 9 9 9 9	2001 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2002 1 1 2 2 3 3 3 3 3 3 3 3	2003 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2004 11 11 12 2 2 2 2 2 2	2005 1 3 3 3 3 4 4	2006 0 0 0 0 0 0	2007 0 0 0 0	2008 0 0 0 1	2009 0 0 0	2010 0 0	2011 0		
Incremental 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0 0 0 0 0 0	1 1 0 0 0 0 0 0 0 0 0 0 0 0 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 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 8 8 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0	0 1 0 1 0 0 0 0 0	1 0 0 0 0 0	0 0 1 1 0 0 0	2 0 0 0 1 0	0 0 0 0 0	0 0 0 0	0 0 1 1	0 0	0			
Payroll (\$Millions) 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	1985 46.69350 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	1987 55.03658 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01817 0.00000 0.00000	1988 64.84330 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1989 74.33529 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1990 77.52445 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1991 59.43937 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1992 63.64694 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1993 52.75653 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	1994 60.59094 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	1995 65.27115 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1996 75.22304 0.00000 0.00000 0.02659 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1997 70.39669 0.01421 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1998 61.08733 0.00000 0.01637 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1999 58.68524 0.00000 0.03408 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2000 47.52056 0.00000 0.02104 0.00000 0.00000 0.00000 0.16835 0.00000 0.00000 0.00000 0.00000 0.00000	2001 48.52263 0.00000 0.00000 0.02061 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2002 49.25035 0.00000 0.02030 0.00000 0.02030 0.00000 0.00000 0.00000 0.00000 0.00000	2003 54:21550 0.01844 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	2004 65.49767 0.00000 0.00000 0.01527 0.00000 0.00000 0.00000 0.00000	2005 70.87262 0.02822 0.00000 0.00000 0.00000 0.01411 0.00000	2006 70.46594 0.00000 0.00000 0.00000 0.00000 0.00000	2007 79.90427 0.00000 0.00000 0.00000 0.00000	2008 101.35398 0.00000 0.00000 0.000987	2009 101.34814 1 0.00000 0.00000	2010 25.39358 1 0.00000	2011 50.13606 Total=	Average 0.00359 0.00815 0.00193 0.00315 0.00301 0.00200 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 0.00000 0.00000 0.00182	Smoothed 0.01295 0.00815 0.00359 0.00313 0.00133 0.00183 0.00000

 $0.00000 \quad 0.00000 \quad 0.00182 \quad 0.00375 \quad 0.00688 \quad 0.01003 \quad 0.01362 \quad 0.02177 \quad 0.03472 \quad 0.00000 \quad 0.000000 \quad 0.00000 \quad 0.0$

 $0.00000 \quad 0.00000 \quad 0.12899 \quad 0.26425 \quad 0.54974 \quad 1.01658 \quad 1.38036 \quad 2.72982 \quad 5.21272 \quad 0.00000 \quad 0.000000 \quad 0.00000 \quad 0.0$

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012

Payrolls: Exhibit X-A pages 1 & 2 File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C.xlsm]VII-C-2

IBNR Claims Cumulative Factor

times Payroll

Run Date: 10-19-2012 02:19:26 PM

FTI - PAB Filing Date 11/29/2012

Checksum:156,075.174960

ANTHRACITE SURFACE (1016)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Fred

													Incre	remental Frequ		/ IBNR								Cidanio III	arr no Dato	7011 01 201010		.,	, , , , , , , , , , , , , , , , , , ,
Reported Clai Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	laims 1985	34 34 34 34 34 34	1987 23 24 25 25 25 26 26 26 27 27 27 27 27 27 27 27 27 27	11 11 11	2 2 6 7 7 7 7 7 7 7 7 7	1990 4 9 10 11 11 11 11 11 12 12 12 12 12	10 11 11 11 11 11 11 11 11 11 11 11 11	1992 2 2 5 6 7 7 7 7 7 7 7 7 7 7 7	1993 1 2 4 6 7 7 7 7 7 7 7 7 7 7 7 7 7	1994 1 5 6 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	1995 1 4 7 7 7 7 7 7 7 7 7 7 7 7 7	1996 0 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1997 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 1 1 1 1 1 1 1 1 1 1	1999 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2000 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 1 1 1 1 1	2002 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2003 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 1 1 1 1 1 1	2005 1 1 1 1 1 1 1 1	2006 0 0 0 0 0	2	1	0 0 0	0	1		
Incremental C 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 180-192 192-204 204-216 216-228 228-240	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0	0 0 0	0	0 1 0	0	0				
12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 190-192 192-204 204-216 216-228	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 0.00000 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 0.00000 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 0.00000	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 0.00000 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 0.00000 0.00000	0.00000 0.06176 0.00000 0.06176 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	17.37629 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	18.44114 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	16.80781 0.17849 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	13.94080 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	12.25126 0.00000 0.08162 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.08219	12.35973 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	12.14091 0.00000 0.00000 0.00000 0.00000 0.00000	11.94638 0.00000 0.00000 0.00000 0.00000 0.00000	0.06870 0.00000 0.06870 0.00000	0.00000 0.00000 0.00000	16.44546 0 0.00000 0 0.00000	14.30296 0.00000	21.04189	Average 0.02534 0.00528 0.00528 0.00528 0.00475 0.00000 0.00475 0.00000	Smoothed 0.02534 0.00628 0.00475 0.00475 0.00475 0.00000
IBNR Claims Cumulative Fac times Payroll	actor													0.00000 0.00000										0.00950 0.16107			0.04640 0.97634		

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012 Payrolls: Exhibit X-A pages 1 & 2

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C.xlsm]VII-C-3

Run Date: 10-19-2012 02:19:26 PM

FTI - PAB Filing Date 11/29/2012

Checksum:155,365.216830

COAL MINE COMPENSATION RATING BUREAU STATE OCCUPATIONAL DISEASE BITUMINOUS SURFACE (1013)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Frequency and IBNR

		Incremental Frequency and IBNR		Gains with the Dates of Grote fizzon-2011, valued as Grand-2012
Reported Claims Months 1986 1986 1987 1988 1989 1990 1991 1992 24 5 2 8 2 1 0 4 1 2 4 1 2 4 1 2 4 2 2 5 5 5 4 4 2 2 5 5	1993 1994 1995 1996 1 1 1 2 2 4 1 2 2 5 2 3 2 5 3 3 3 5 5 3 3	Year 1997 1998 1999 2000 2001 2002 2 0 0 1 0 0 0 0 2 0 2 0 2 0 0 0 0 3 1 2 0 0 0 0 3 1 2 0 0 0 0 4 1 2 0 0 0 0 5 0 0 0 0 0 6 0 0 0 0 0 0 0 7 0 0 0 0 0 0 0 0 7 0 0 0 0	2003 2004 2005 2006 2007 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 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	2008 2009 2010 2011 0 0 0 0 0 0 0 0 0 0 0 0
Incremental Changes 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 96-1	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 1 0 0 0 0 0 0 1 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	
Payroll (\$Millions) 143.4270 136.64157 1386 1987 1988 1989 1990 1991 1992 125.36171 124.18907 104.58350 100.99938 122-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 0.00000 120-132 0.00000 120-132 0.00000 120-132 0.00000 0.00000 0.00000 0.000000 132-144 0.00000 0	0.00000	67.90579 63.65156 54.16227 49.93562 58.15133 53.50209 47.87 0.00000 0.01846 0.00000 0.00000 0.00000 0.00 0.01571 0.00000 0.00000 0.00000 0.00000 0.00 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01473 0.00000 0.00000 0.00000 0.00000 0.00000 0.00 0.01473 0.00000 0.00000 0.00000 0.00000 0.00000 0.01473 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0000 0.00000 0.00000 0.00000 0.00000 0000 0.00000 0.00000 0.00000 0.00000 0000 0.00000 0.00000 0.00000 0.00000 0000 0.00000 0.00000 0.00000 0.00000 0000 0.00000 0.00000 0.00000 0000 0.00000 0.00000 0.00000	2008 2009 2010 2011 73.05448 61.78439 72.71156 85.14981
Cumulative Factor times Payroll	0.00000 0.00000 0.00000 0.00000 0 0.00000 0.00000 0.00000 0.00000 0			0.00226 0.00346 0.00467 0.00609 0.16510 0.21377 0.33956 0.51856

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012

Payrolls: Exhibit X-A pages 1 & 2
File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C.xism]VII-C-4 Run Date: 10-19-2012 02:19:26 PM

FTI - PAB Filing Date 11/29/2012

Checksum:155,036.299130

Exhibit VII-C-5 Page 1

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012

Incremental Frequency and IBNR Reported Claims Year 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 2001 2003 2011 Months 1985 1998 1999 2000 2002 2004 2005 2006 2007 2008 2009 2010 36 0 48 0 72 84 108 120 132 144 156 168 180 192 204 216 228 240 Incremental Changes 0 0 0 12-24 0 0 24-36 48-60 60-72 72-84 84-96 96-108 108-120 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240 Payroll 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 2011 (\$Millions) 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 55.53151 85.79751 <u>Average</u> Smoothed 12-24 0.00000 0.00000 0.03386 0.00000 0.00000 0.00000 0.02028 0.00000 0.01868 0.01684 0.00000 0.00000 0.00000 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 0.00104 48-60 0.00000 60-72 0.00000 0.00000 0.00000 0.03284 0.00000 0.00000 0.00000 0.00253 72-84 0.00000 0.00000 0.00000 0.00000 0.01358 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 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

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012

Payrolls: Exhibit X-A pages 1 & 2

times Payroll Filing Date 11/29/2012

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File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C.xlsm]VII-C-5 Run Date: 10-19-2012 02:19:26 PM Checksum: 153,030.834240

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0.19825

0.89830

FTI . DAR

ALL CLASSIFICATIONS

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Frequency and IBNR

Reported Cla	ime												Incre	emental Fred Yea		IBNR													
Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985 33 44 45 52 60 60 61 64 66 66 66 66 66 66 66 66 66 66 66 66	1986 29 40 40 52 59 63 67 69 69 69 72 72 72 72 72 72 72 72 72 72 72 72	1987 42 49 49 54 56 57 59 59 60 60 60 60 60 60 61 61 61	1988 19 23 25 25 26 26 26 26 26 26 26 26 26 26 26 26 26	1989 7 9 111 144 166 211 23 23 23 23 23 23 23 23 23 23 23 23 23	1990 5 15 15 17 22 23 24 24 25 25 25 25 25 25 25 25 25 25	1991 100 122 144 166 188 188 18 18 18 18 18 18 18 18 18	1992 14 19 26 28 30 30 31 31 31 31 31 31 31 31 31 31 31 31 31	1993 2 8 12 14 16 17 17 17 17 17 17 17 17 17 17	1994 5 12 14 17 17 17 17 17 17 17 17 17 17	1995 2 6 12 13 13 13 13 13 13 13 13 13 13 13 13 13	1996 0 3 3 4 4 4 5 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	1997 3 7 8 9 9 10 111 111 111 111 111 111 111	1998 1998 1 1 1 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	" 1999 3 4 6 6 6 7 7 7 7 7 7 7 7	2000 0 5 6 6 6 6 6 14 14 14 14 14	2001 3 3 3 4 5 5 5 5 5 5 5 5	2002 3 3 5 5 6 6 6 6 6 6	2003 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2004 2 3 3 4 4 4 4 4	2005 3 5 5 5 5 6 6	2006 0 1 1 1 1 1 1	2007 1 3 3 4 4	2008 1 1 1 1 2	2009 0 0 0	2010 1 1 1	2011 2		
Incremental 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 188-180 130-192 192-204 204-216 216-228 228-240	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 0	0 0 0 0 0 0 0	0 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	1 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 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	1 0 1 1 2 1 0 0 0 0 0 0 0 0 0	4 1 1 1 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0	1 2 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 1 1 0 0 0 8 0 0 0 0 0 0	0 0 1 1 1 0 0 0 0 0	0 2 0 1 0 0 0 0	2 0 0 0 0 0 0	0 1 0	2 0 0 0 1 1 0	1 0 0 0 0	2 0 1 0	0 0 1	0 0	0			
Payroll (\$Millions) 2	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 269.23920	2011		
12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216	0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00405 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 0.00000 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 0.00000 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 0.00000 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 0.00000 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 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.00428 0.00856 0.00428 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00432 0.00432 0.00000 0.00432 0.00000 0.00432 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1/5.23425 0.00000 0.01141 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	183.5946/ 0.00611 0.01223 0.00000 0.00000 0.00611 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	145.1701 0.03444 0.00689 0.00000 0.00000 0.00000 0.05511 0.00000 0.00000 0.00000 0.00000 0.00000	135.1/6/2 0.00000 0.00000 0.00644 0.00644 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	153.20228 0.00000 0.01305 0.00000 0.00653 0.00000 0.00000 0.00000 0.00000 0.00000	0.01275 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00541 0.00000 0.00541 0.00000 0.00541 0.00000 0.00000 0.00000 0.00000	202.43065 0.0988 0.00000 0.00000 0.00000 0.00494 0.00000	0.00499 0.00000 0.00000 0.00000 0.00000 0.00000	0.00914 0.00000 0.00000 0.00457 0.00000	249.81/12 0.00000 0.00000 0.00400	0.00000 0.00000	0.00000	Total=	Average 0.0636 0.00368 0.00190 0.00193 0.00184 0.00490 0.00000	Smoothed 0.0638 0.00490 0.00368 0.00190 0.00183 0.00050 0.00050 0.000000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000 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 0.000000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.0000
IBNR Claims Cumulative Fa times Payroll	actor									0.00000 0.00000	0.00000	0.00000 0.00000			0.00000 0.00000	0.00000 0.00000		0.00000 0.00000			0.00091 0.18421	0.00224 0.44891	0.00408 0.89275	0.00598 1.49391	0.00966 2.21661	0.01456 3.92012	0.02092 7.18367		

Source: Counts and Payrolls: Sum of Exhibits VIII-C-1 thru VIII-C-5

FTI - PAB Filing Date 11/29/2012

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COAL MINE COMPENSATION RATING BUREAU STATE OCCUPATIONAL DISEASE ALL CLASSIFICATIONS

IBNR By Class

CLASSIFICATION

A. IBNR Factor	<u>Coke</u>	<u>Auger</u>	Anthracite <u>Co-Gen</u>	Bituminous <u>Co-Gen</u>	Anthracite Prep Plant	Bituminous Prep Plant
<u>Year</u>	<u>1017</u>	<u>1019</u>	<u>1022</u>	<u>1024</u>	<u>1026</u>	<u>1028</u>
2002	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
2003	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
2004	0.00041	0.00041	0.00041	0.00041	0.00041	0.00041
2005	0.00091	0.00091	0.00091	0.00091	0.00091	0.00091
2006	0.00224	0.00224	0.00224	0.00224	0.00224	0.00224
2007	0.00408	0.00408	0.00408	0.00408	0.00408	0.00408
2008	0.00598	0.00598	0.00598	0.00598	0.00598	0.00598
2009	0.00966	0.00966	0.00966	0.00966	0.00966	0.00966
2010	0.01456	0.01456	0.01456	0.01456	0.01456	0.01456
2011	0.02092	0.02092	0.02092	0.02092	0.02092	0.02092
B. Adjustment Factor	0.40000	0.40000	0.40000	0.40000	1.00000	0.40000
C. Payroll Per \$1M						
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	0.80670	8.48123	8.73270	5.76209	26.31313
2011	3.59909	1.15317	11.71091	9.07605	7.31833	52.93996
D. IBNR						
2002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2004	0.0020	0.0002	0.0012	0.0010	0.0018	0.0030
2005	0.0047	0.0004	0.0029	0.0031	0.0047	0.0064
2006	0.0114	0.0010	0.0075	0.0084	0.0109	0.0153
2007	0.0223	0.0018	0.0149	0.0176	0.0235	0.0308
2008	0.0233	0.0060	0.0190	0.0203	0.0382	0.0508
2009	0.0200	0.0036	0.0309	0.0304	0.0652	0.0766
2010	0.0317	0.0047	0.0494	0.0509	0.0839	0.1532
2011	0.0301	0.0096	0.0980	0.0759	0.1531	0.4430

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

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FTI - PAB Filing Date 11/29/2012

Checksum:108,117.796740

COAL MINE COMPENSATION RATING BUREAU STATE OCCUPATIONAL DISEASE ALL CLASSIFICATIONS

IBNR By Class

CLASSIFICATION

			Anthracite	Bituminous	Anthracite	Bituminous
A. IBNR Factor	Coke	<u>Auger</u>	Co-Gen	Co-Gen	Prep Plant	Prep Plant
Year	1017	1019	1022	1024	1026	1028
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
2001	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						
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
2001	10.37583	1.42913	5.23447	2.12133	3.60965	10.15503
D. IBNR						
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
2001	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

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C.xlsm]VII-C-8

Run Date: 10-19-2012 02:19:26 PM

FTI - PAB Filing Date 11/29/2012

Checksum:107,763.601750

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

_	Award Permaner		Commute Comprom As Sett	nised-	Total Awarded Permanent pli Commuted/Cor	JS	Pendin Permaner		Total C	:laims
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count An	nount	(4) Count	Amount	(5) Count) Amount
a. Numbers and Am	ounts									
(i) List	1	1,239,028	-	-			-	-		
	1	1,510,826		-			-			
	1 1	546,067 419,355								
		-					1	1,563,660		
	-	-	1	141,272			-			
	1 1	558,715 383,230		-			-			
	. '	383,230								
	-		-	-			-	-		
	-			-			-			
	-	-	-	-			-	-		
	-			-			-			
							-			
							-			
	-		-	-			-	-		
	-			-			-			
	-	-		-			-			
	-			-			-			
	-	-		-			-			
				-			-			
(i) Total (ii) Average	#6\$	4,657,222 \$776,204		\$141,272 \$141,272	# 7 \$4,798 \$685			\$1,563,660 \$1,563,660	#8 5	\$6,362,154 \$795,269
b. Percentage of Aw	arded and C	ommuted/Con	npromised with	in Total Awar	<u>de</u> d					
(i) Number	# 6		# 1		# 7					
(ii) Percentage	85.714%		14.2857%		100%					
c. Difference Betwee	n Average A	Awarded Perm	anent Claim ar	nd Average C	ommuted/Compre	mised Clair	m			
(i) Average	Jrugo /	\$776,204		\$141,272		0.011				
(ii) Difference (Col. 2	minus Col.			,	(\$634	932)				
d. Pending claims S		rded and Com		using Awarde	d Mix					
1.7	85.714%		14.2857%							
(ii) Total	# 0.8571		# 0.1429				# 1			
e. Pending Average	from Above	: Commuted a	and Compromis	sed less Awa	rded Difference					
(i) Pending Ave.		1,563,660		1,563,660						
(ii) C/C Difference	Ψ	\$0		(\$634,932)						
(iii) (e-1) + (e-ii)	- \$	1,563,660		\$928,729						
(iv) Total		1,340,280		\$132,676						
(d-ii) x (e-iii)	·									
(v) Total of (e-iv)								\$1,472,956		
f O-ll										

f. Calculation of Impact of Adjustment

		Awarded			Pending			Total	
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	\$4,657,222	\$776,204	# 0.8571	\$1,340,280	\$1,563,660	#6.8571	\$5,997,502	\$874,636
(ii) Comm./Comp.	#1	\$141,272	\$141,272	# 0.1429	\$132,676	\$928,729	#1.1429	\$273,947	\$239,704
(iii) Total	#7	\$4,798,494	\$685,499	# 1.0000	\$1,472,956	\$1,472,956	#8.0000	\$6,271,449	\$783,931
(iv) Average Seve	erity before A	Adjustment							\$795,269 (\$11,338)

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awa Perman	rded- ent Basis	Commuter Comprom As Sett	ised-	Total Awa Permanei Commuted	nt plus	Pending Permanent	, on Basis	Total C	aims
		1)	(2)		(3) = (1)	+ (2)	(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and	Amounts									
(i) List	-	-	1	56,178 142,793			-			
			1 1	101,939			-			
			1	359,732			-			
	1	1,054,695	-	-			-	-		
	1	1,135,963	-	-			-	-		
	1	1,017,208	-	-			-	-		
	. 1	1,365,358	1	97,357			-			
			i	102,104						
	1	567,380		-			-	-		
	-	-	-	-			1	1,312,088		
	-	-	1 1	163,137 113,572			-	-		
	-		1	109,572			-			
			i	29,378				-		
	-	-	1	280,638			-	-		
	-	-	1	150,361			-	-		
	-	-	1	25,563			-	-		
	-	-	1 1	479,448 93,040			-	-		
			i	98,000				-		
	-		i	98,874			-			
	-		1	94,692			-	-		
	-	-	1	132,321			-	-		
	-	-	1	133,707			-	-		
	-		1 1	197,447 156,657			-			
			1	102,760				-		
	-		1	213,371			-	-		
	1	990,097	-	-			-	-		
	1	1,262,860	-	-			-	-		
	1	551,010	. 1	67,549			-	-		
								-		
	-			-			-	-		
(i) Total	#8	\$7,944,571	# 25	\$3,600,189	# 33 \$1	1,544,759		1,312,088	# 34 \$1	2,856,848
(ii) Average		\$993,071		\$144,008		\$349,841	\$	1,312,088		\$378,143
b. Percentage of a (i) Number (ii) Percentage	Awarded and 6 #8 24.2424%	Commuted/Compr	romised within To #25 75.7576%	tal Awarded	#33 100%					
c. Difference Bety	veen Average		ent Claim and Av		/Compromised	<u>l Clai</u> m				
(i) Average		\$993,071		\$144,008						
(ii) Difference (Co	l. 2 minus Col.	1)				(\$849,064)				
d. Pending claim:		arded and Commi		Awarded Mix						
(i) Awarded Mix	24.2424%		75.7576%							
(ii) Number	# 0.2424		# 0.7576				# 1			
e. Pending Avera	age from Above	e; Commuted and	d Compromised le	ss Awarded Diffe	rence					
(i) Pending Ave.		\$1,312,088		\$1,312,088						
(ii) C/C Difference		0		(\$849,064)						
(iii) (e-1) + (e-ii)	-	\$1,312,088	-	\$463,025						
(iv) Total		\$318,082		\$350,776						
(d-ii) x (e-iii)		\$310,00Z		\$550,770						
(v) Total of (e-iv)								\$668,858		
(v) 10ta101 (e-lV)								ψοσο,υσο		

f. Calculation of Impact of Adjustment

		Awarded			Pending			Total	
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	\$7,944,571	\$993,071	# 0.2424	\$318,082	\$1,312,088	#8.2424	\$8,262,653	\$1,002,454
(ii) Comm./Comp.	#25	\$3,600,189	\$144,008	# 0.7576	\$350,776	\$463,025	#25.7576	\$3,950,965	\$153,390
(iii) Total	#33	\$11,544,759	\$349,841	# 1.0000	\$668,858	\$668,858	#34.0000	\$12,213,618	\$359,224
(iv) Average Seve	erity before A	djustment							\$378,143 (\$18,919)

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awar Permane		Commuted Comprom As Settl	ised-	Total Awa Permanen Commuted/	t plus	Pending Permanen	j, on t Basis	<u>Total</u>	Claims
_	(1 Count) Amount	(2) Count	Amount	(3) = (1) + Count	(2) Amount	(4) Count	Amount	Count (5) Amount
		Amount	Count	Amount	Count	Amount	Oduni	Amount	Oddin	Amount
a. Numbers and Am (i) List	nounts		1	181,628						
(i) List	1	46,861		-				-		
	1	485,917								
	1	682,057	-	-				-		
	1	499,805	-	-				-		
	1	623,904	-					-		
		-	1	287,705			1	266,398		
			1	450,559						
			i	40,555						
		-	1	25,122				-		
		-	1	103,434				-		
	-	-	1	196,476			-	-		
		-	1	108,851				-		
		-	1	50,548 90,737				-		
	1	402,187	- '	70,737						
	1	524,811	-							
	1	437,248	-	-			-			
	1	703,411	-	-			-	-		
	1	233,854	-					-		
	1	593,208	-					-		
	1	629,785 652,327						-		
	1	602,676	-							
	1	530,853	-					-		
	1	833,866	-					-		
	1	598,291	-	-			-	-		
	1	401,368	-	-			-	-		
	1	1,130,945 350,873	-					-		
	1	592,488						-		
	i	526,654						-		
		-	1	28,072				-		
	1	891,276	-	-			-	-		
(i) Total	# 23 \$	12,974,668	# 11 \$1	1,563,688	# 34 \$1	1,538,356	# 1	\$266,398	# 35	\$14,804,753
(ii) Average		\$564,116		\$142,153		\$427,599		\$266,398		\$422,993
-										
b. Percentage of Aw (i) Number	arded and 0 #23	Commuted/Cor	mpromised within #11	n Total Awa	irded #34					
	7.6471%		32.3529%		100%					
(ii) i diddiilagd			02.002770		10070					
c. Difference Betwee	en Average				Commuted/Compr	omised Claim				
(i) Average		\$564,116		\$142,153		e 421 O/ 2)				
(ii) Difference (Col. 2	2 minus Col.	1)			(\$421,963)				
d. Pending claims S		arded and Com		sing Awarde	ed Mix					
**	7.6471%		32.3529%							
(ii) Number	# 0.6765		# 0.3235				# 1			
e. Pending Average	from Above	e; Commuted	and Compromise	ed less Awa	arded Difference					
(i) Pending Ave.		\$266,398		\$266,398						
(ii) C/C Difference		0		\$421,963)						
(iii) (e-1) + (e-ii)	-	\$266,398		\$0	limited to zero: nen	ative offset is imposs	sible			
(iv) Total		\$180,210		\$0		onoor io impos.				
. ,		φ100,210		φU						
(d-ii) x (e-iii)								\$180,210		
(v) Total of (e-iv)								φ10U,Z1U		

f. Calculation of Impact of Adjustment

		Awarded			Pending			Total	
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#23	\$12,974,668	\$564,116	# 0.6765	\$180,210	\$266,398	#23.676	5 \$13,154,878	\$555,610
(ii) Comm./Comp.	#11	\$1,563,688	\$142,153	# 0.3235	\$0	\$0	#11.323	5 \$1,563,688	\$138,092
(iii) Total	#34	\$14,538,356	\$427,599	# 1.0000	\$180,210	\$180,210	#35.000	0 \$14,718,566	\$420,530
(iv) Average Seve	rity before /	Adjustment							\$422,993
(v) Impact									(\$2,463)

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

_	Awar Permane	ent Basis	Commu Compro As Se	mised- ettled	Total Awa Permaner Commuted	t plus /Comp.	Pending, Permanent		Total C	
	(1 Count	Amount	(2 Count) Amount	(3) = (1) · Count	+ (2) Amount	(4) Count	Amount	(5 Count) Amount
- Northannad A										
 a. Numbers and A (i) List 	imounts -		1	520,430						
	-	-	1	174,543				-		
			1	74,627 81,280						
			1	171,138						
		-	1	26,666			-	-		
		-	1	113,614 61,530						
	-	-	1	399,321				-		
	1	1,151,465	-	-			-	-		
	1	869,643 1,413,294								
	- '	-	1	289,901				-		
	1	926,319	1	56,616				-		
			. '	30,010						
	-	-	-	-			-	-		
	-	-	-	-				-		
		-								
	-	-	-	-				-		
		-								
	-									
	-	-	-	-				-		
			-							
	-	-	-	-			-	-		
	-									
	-	-	-	-				-		
	-	-	-	-			-	-		
	-	-	-	-				-		
		-								
(i) Total	# 4	\$4,360,721	# 11	\$1,969,666	# 15 \$	6,330,386	# 0	\$0	# 15	6,330,386
(ii) Average		\$1,090,180		\$179,061		\$422,026		\$0		\$422,026
b. Percentage of A		commuted/Comp		n Total Award						
(i) Number	#4		#11		#15					
(ii) Percentage	26.6667%		73.3333%		100%					
c. Difference Between	een Average /	Awarded Perma	nent Claim an	d Average Co	mmuted/Compro	mised Claim				
(i) Average		\$1,090,180		\$179,061						
(ii) Difference (Col.	. 2 minus Col.	1)				(\$911,120)				
d. Pending claims	Split into Awa	rded and Comm	nuted/Comp !!	sing Awarded	Mix					
(i) Awarded Mix	26.6667%		73.3333%							
(ii) Number	# 0.0000		# 0.0000				# 0			
e. Pending Averag	ge from Above		d Compromis	ed less Award \$0	ded Difference					
(i) Pending Ave.(ii) C/C Difference		\$0 0		\$0 (\$911,120)						
(iii) (e-1) + (e-ii)	_	\$0		\$0	limited to zero: ne	native offset is imn	ossible			
(iv) Total		\$0		\$0		,				
(d-ii) x (e-iii)										
(v) Total of (e-iv)							\$0	\$0		
f. Calculation of In	npact of Adjus	tment								

	Awarded					Pending			Total			
	Count		Amount	Average	Count	Amount		Average	Count	Amount	Average	
(i) Permanent		#4	\$4,360,721	\$1,090,180	# 0.0000)	\$0	\$0	#4.0000	\$4,360,721	\$1,090,180	
(ii) Comm./Comp.		#11	\$1,969,666	\$179,061	# 0.0000)	\$0	\$0	#11.0000	\$1,969,666	\$179,061	
(iii) Total		#15	\$6,330,386	\$422,026	# 0.0000)	\$0	\$0	#15.0000	\$6,330,386	\$422,026	
(iv) Average Seve (v) Impact	rity befo	ore A	djustment								\$422,026 \$0	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

_	Perman	rded- ent Basis	Commute Comproi As Set	mised-	Total Award Permanent Commuted/C	olus omp.	Pending, Permanent	on Basis	Total C	Claims
	(Count	1) Amount	(2) Count	Amount	(3) = (1) + (Count	2) Amount	(4) Count	Amount	(5 Count) Amount
- North A										
a. Numbers and An	iounts -	-	1	205,956						
	1	1,277,082								
	-	-	1 1	100,131 124,609						
	1	1,079,766	- '	-			-			
	1	425,891	. 1	55,384			-	-		
	1	433,638	. '	33,304						
			1	73,635			-	-		
	. 1	236,086								
	-	-		-						
	-	-	-	-			-	-		
	-			-						
	-	-		-						
		-								
	-	-	-	-			-	-		
	-	-								
	-	-		-			-			
	-	-		-						
		-								
	-	-		-			-	-		
	-	-		-						
	-	-		-						
	-	-	-	-			-	-		
(i) Total	# 5	\$3,452,463	# 5	\$559,716	# 10 \$4,0		# 0	\$0	# 10 \$	4,012,179
(ii) Average		\$690,493		\$111,943	\$2	101,218		\$0		\$401,218
b. Percentage of Aw		Commuted/Comp		Total Award						
(i) Number	#5		#5		#10					
(ii) Percentage	50.0000%		50.0000%		100%					
c. Difference Between	an Average	Awarded Dormo	nent Claim and	I Averson Co	mmuted/Compress	isad Claim				
(i) Average	eli Avelage	\$690,493	Herit Ciaim and	\$111,943	immated/Comprom	iiseu Ciaii				
(ii) Difference (Col. 2	2 minus Col.			41117710	(\$5	578,549)				

d. Pending claims S		arded and Comn		ing Awarded	<u>Mi</u> x					
**	50.0000%		50.0000%							
(ii) Number	# 0.0000		# 0.0000				# 0			
o Ponding Average	from Abou	o: Commuted or	nd Compromise	nd lose Avers	dod Difforonce					
 e. Pending Average (i) Pending Ave. 	TOTTI ADOVE	e; Commuted ar \$0	ia Compromise	ed less Awari \$0	ueu Dillerence					
(ii) C/C Difference R	atio	0		(578,549)						
	e-1) * (e-ii)	\$0	-	\$0	limited to zero: negat	ive offset is impo	ssible			
(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	#5	\$3,452,463	\$690,493	# 0.0000	\$0	\$0	#5.0000	\$3,452,463	\$690,493
(ii) Comm./Comp.	. #5	\$559,716	\$111,943	# 0.0000	\$0	\$0	#5.0000	\$559,716	\$111,943
(iii) Total	#10	\$4,012,179	\$401,218	# 0.0000	\$0	\$0	#10.0000	\$4,012,179	\$401,218
(iv) Average Seve	erity before A	djustment							\$401,218
(v) Impact									\$0

Exhibit VII-E-b Page 1 <u>Underground Anthracite</u>

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Aware Permane		Commuted Comprom As Sett	ised-	Total Av Permane Commute	nt plus	Pendin Permane		Total (<u>Claims</u>
_	(1 Count) Amount	(2) Count	Amount	(3) = (1 Count) + (2) Amount	(4 Count) Amount	(s Count	5) Amoun
a. Numbers and A	mounts									
i) List	1	242,885								
	1	266,327	-	-			-			
	1 1		-	-			-	-		
	. '		-				1	266,464		
	-		1				-	-		
	1		-				-			
	1		-	-			-	-		
		-	-							
	-		-				-			
	-		-				-			
	-	-	-	-			-	•		
			-							
		-	-							
	-		-	-			-	-		
		-		-			-			
			-							
		-	-							
	-	-	-	-			-			
	-		-				-			
			-				-			
			-				-			
			-							
	-	-	-	-			-	-		
			-							
			-							
	-	-	-	-			-			
				40		\$509,213	# 1	\$266,464	<i>4</i> 0	\$775,676
i) Total	# 6	\$509,213	# 1	\$0	# 7	4007/210	# 1	+=,	# 8	+
	# 6	\$509,213 \$84,869	# 1	\$0 \$0	# 7	\$72,745		\$266,464	# 8	\$96,960
(ii) Average b. Percentage of A	warded and (\$84,869	mpromised wit	\$0	arded_				# 8	
ii) Average D. Percentage of Avoid Number		\$84,869		\$0					# 8	
ii) Average b. Percentage of Avi i) Number ii) Percentage	<u>warded and 0</u> #6 85.714%	\$84,869 Commuted/Co	mpromised wit #1 14.2857%	\$0 hin Total Awa	<u>arded</u> #7 100%	\$72,745			# 8	
D. Percentage of Av. i) Number ii) Percentage c. Difference Between i) Average	warded and 0 #6 85.714% een Average	\$84,869 Commuted/Co Awarded Perr \$84,869	mpromised wit #1 14.2857%	\$0 hin Total Awa	<u>arded</u> #7 100%	\$72,745			# 8	
D. Percentage of Av. i) Number ii) Percentage c. Difference Between i) Average	warded and 0 #6 85.714% een Average	\$84,869 Commuted/Co Awarded Perr \$84,869	mpromised wit #1 14.2857%	\$0 hin Total Awa	<u>arded</u> #7 100%	\$72,745			#0	
ii) Average D. Percentage of Average D. Percentage of Average D. Difference Between Difference (Col. d. Pending claims	warded and 0 #6 85.714% een Average 2 minus Col. Split into Awa	\$84,869 Commuted/Co Awarded Perr \$84,869 1)	mpromised wit #1 14.2857% nanent Claim a	\$0 hin Total Awa nd Average (\$0	arded #7 100% Commuted/C	\$72,745			#0	
ii) Average D. Percentage of Average D. Percentage of Average D. Difference Between Difference (Col. of Pending claims Average of Average Difference (Col. of Pending claims Average of Average Difference (Col. of Pending claims Difference (Mix)	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714%	\$84,869 Commuted/Co Awarded Perr \$84,869 1)	mpromised wit #1 14.2857% nanent Claim a	\$0 hin Total Awa nd Average (\$0	arded #7 100% Commuted/C	\$72,745	<u>laim</u>		#0	
i) Average i. Percentage of Av.) Number ii) Percentage . Difference Betwee) Average ii) Difference (Col. l. Pending claims) Awarded Mix	warded and 0 #6 85.714% een Average 2 minus Col. Split into Awa	\$84,869 Commuted/Co Awarded Perr \$84,869 1)	mpromised wit #1 14.2857% nanent Claim a	\$0 hin Total Awa nd Average (\$0	arded #7 100% Commuted/C	\$72,745			#0	
ii) Average b. Percentage of Av. ii) Number iii) Percentage c. Difference Between ii) Average iii) Difference (Col. d. Pending claims ii) Awarded Mix ii) Total	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714% # 0.8571	\$84,869 Commuted/Co Awarded Perr \$84,869 1) arded and Cor	mpromised wit #1 14.2857% nanent Claim a mmuted/Comp 14.2857% # 0.1429	\$0 hin Total Awa nd Average 9 \$0 using Award	#7 100% Commuted/C	\$72,745 compromised C (\$84,869)	<u>laim</u>		#0	
ii) Average D. Percentage of Av. D. Percentage of Av. D. Number D. Difference Between D. Difference Between D. Difference (Col. D. Pending claims D. Awarded Mix D. Awarded Mix D. Total D. Pending Average D. Pending Average	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714% # 0.8571	\$84,869 Commuted/Co Awarded Perr \$84,869 1) arded and Cor	mpromised wit #1 14.2857% nanent Claim a mmuted/Comp 14.2857% # 0.1429 and Comprom	\$0 hin Total Awa nd Average 9 \$0 using Award	#7 100% Commuted/C	\$72,745 compromised C (\$84,869)	<u>laim</u>		#0	
ii) Average b. Percentage of Av. ii) Number iii) Percentage c. Difference Betwee ii) Average iii) Difference (Col. d. Pending claims ii) Awarded Mix iii) Total e. Pending Average ii) Pending Average ii) Pending Average	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714% # 0.8571	\$84,869 Commuted/Co Awarded Perr \$84,869 1) arded and Cor	mpromised wit #1 14.2857% manent Claim a mmuted/Comp 14.2857% # 0.1429 and Comprom	\$0 hin Total Awa nd Average 0 \$0 using Award	#7 100% Commuted/C	\$72,745 compromised C (\$84,869)	<u>laim</u>		#0	
ii) Average 2. Percentage of Av. iii) Number iii) Percentage 2. Difference Betwee iii) Average iii) Difference (Col. d. Pending claims iii) Total 2. Pending Average iii) Total 2. Pending Average iii) C/C Difference	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714% # 0.8571	\$84,869 Commuted/Co Awarded Perr \$84,869 1) arded and Cor c: Commuted \$266,464	mpromised wit #1 14.2857% nanent Claim a mmuted/Comp 14.2857% # 0.1429 and Comprom	\$0 hin Total Awa nd Average 0 \$0 using Award ised less Aw. \$266,464	#7 100% Commuted/C	\$72,745 compromised C (\$84,869)	<u>laim</u>		# 0	
2. Percentage of Ari 2. Percentage of Ari 3. Difference Between 3. Difference Between 3. Difference Col. 4. Pending claims 3. Difference (Col. 4. Pending claims 3. Difference (Col. 4. Pending daims 3. Difference (Col. 4. Pending Average 3. Difference (Col. 4. Pending Average 4. Pending Average 5. Difference 6. Difference 6. Dending Average 6. Den	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714% # 0.8571	\$84,869 Commuted/Co Awarded Perr \$84,869 1) arded and Cou E: Commuted \$266,464 0	mpromised wit #1 14.2857% nanent Claim a mmuted/Comp 14.2857% # 0.1429 and Comprom	\$0 hin Total Awa nd Average 6 \$0 using Award ised less Aw. \$266,464 (\$84,869)	#7 100% Commuted/C	\$72,745 compromised C (\$84,869)	<u>laim</u>		# 0	
(i) Total (ii) Average b. Percentage of Average (ii) Number (ii) Percentage c. Difference Betwee (i) Average (ii) Difference (Col. d. Pending claims (ii) Awarded Mix (iii) Total e. Pending Average (ii) Pending Average (iii) C/C Difference (iii) (c-1) + (e-ii) (iv) Total (d-ii) x (e-iii)	warded and 0 #6 85.714% een Average 2 minus Col. Split into Aw. 85.714% # 0.8571	\$84,869 Commuted/Co Awarded Perr \$84,869 1) arded and Cor 2: Commuted \$266,464 0 \$266,464	mpromised wit #1 14.2857% nanent Claim a mmuted/Comp 14.2857% # 0.1429 and Comprom	\$0 hin Total Awa nd Average 6 \$0 using Award ised less Aw. \$266,464 (\$84,869) \$181,595	#7 100% Commuted/C	\$72,745 compromised C (\$84,869)	<u>laim</u>		# 0	

f. Calculation of Impact of Adjustment

			Awarded			Pending			Total	
	Count		Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent		#6	\$509,213	\$84,869	# 0.8571	\$228,397	\$266,464	#6.8571	\$737,610	\$107,568
(ii) Comm./Comp.		#1	\$0	\$0	# 0.1429	\$25,942	\$181,595	#1.1429	\$25,942	\$22,699
(iii) Total		#7	\$509,213	\$72,745	#1.0000	\$254,340	\$254,340	#8.0000	\$763,552	\$95,444
(iv) Average Seve	erity befor	e A	djustment							\$96,960
(v) Impact										(\$1,516)

Exhibit VII-E-b Page 2 Underground Bituminous

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pendinç Permaner		<u>Total Claims</u>		
	(1 Count) Amount	(2) Count	Amount	(3) = (1) Count) + (2) Amount	(4) Count	Amount	(5 Count	5) Amount	
a. Numbers and Am											
(i) List	-	-	1				-	-			
	-	-	1	•			-	-			
		-	1 1								
	1	-									
	1	-	-				-				
	1 1	274,452									
	. '	-	1								
	-	-	1	2,038			-	-			
	1	-	-				1	- 258,117			
		-	1					-			
	-	-	1	-			-	-			
	-	-	1				-				
		-	1	50,945			-				
	-	-	1	23,031			-	-			
	-	-	1	75 -			-	•			
		-	1				-				
	-	-	1	27,674			-	-			
	-	-	1 1	20,828			-				
		-	1	39,616							
	-	-	1	-			-				
	-	-	1	40.1/1			-	-			
		-	1 1	48,161			-	-			
	-	-	1				-	-			
	1	-	-	•			-	-			
	1 1	256,039									
	. '	-	1								
	-	-	-				-				
	-	-	-				-				
(i) Total (ii) Average	# 8	\$530,491 \$66,311	# 25	\$212,369 \$8,495	# 33	\$742,860 \$22,511	# 1	\$258,117 \$258,117	# 34	\$1,000,977 \$29,440	
b. Percentage of Aw	arded and (Commuted/Con	nnromicad with	in Total Award	ed						
(i) Number	#8	oommatea/oom	#25	III Total / twala	#33						
**	24.2424%		75.7576%		100%						
c. Difference Betwee	n Average		anent Claim an		mmuted/Comp	romised Claim					
(i) Average		\$66,311		\$8,495		/¢E7 017\					
(ii) Difference (Col. 2	minus Col.	. 1)				(\$57,817)					
d. Pending claims S		arded and Com		ising Awarded	Mix						
	24.2424%		75.7576%				,, ,				
(ii) Number	# 0.2424		# 0.7576				# 1				
e. Pending Average	from Above	e: Commuted a	and Compromis	sed less Awar	led Difference						
(i) Pending Ave.		\$258,117		\$258,117							
(ii) C/C Difference		0		(\$57,817)							
(iii) (e-1) + (e-ii)	_	\$258,117	_	\$200,300							
(iv) Total		\$62,574		\$151,742							
(d-ii) x (e-iii)											
(v) Total of (e-iv)								\$214,316			
f. Calculation of Imp	act of Adjus	stment_									

		Awarded		Pending				Total			
	Count	Amount	Average	Count	An	mount	Average		Count	Amount	Average
(i) Permanent	#8	\$530,491	\$66,311	# 0.2	424	\$62,574	\$258,117		#8.2424	\$593,065	\$71,953
(ii) Comm./Comp.	#25	\$212,369	\$8,495	# 0.7	576	\$151,742	\$200,300		#25.7576	\$364,111	\$14,136
(iii) Total	#33	\$742,860	\$22,511	# 1.0	000	\$214,316	\$214,316		#34.0000	\$957,176	\$28,152
(iv) Average Seve	erity before	Adjustment									\$29,440 (\$1,288)

Exhibit VII-E-b Page 3 Surface Anthracite

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awar Permane		Commute Comproi As Se	mised-	Total Av Permane Commute	ent plus	Pending Permanen		Tota	al Claims
	(1		(2)		(3) = (1) + (2)	(4)		0	(5)
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and	<u>Amounts</u>									
(i) List	1	-	1	-			-	-		
	1	-					-			
	1	-		-			-			
	1	-		-			-			
	1	-					-	-		
	-	-		-			1	-		
	-	-	1	-			-	-		
	-	-	1 1	44,052			-			
	-	-	1				-			
	-	-	1	-			-			
	-	-	1	-			-			
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	- 1	-	1	-			-	-		
	1	-					-	-		
	1	-	-	-			-	-		
	i	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-		-			-	-		
	1	-		-			-	-		
	1	-		-			-	-		
	1	209,570	-				-	-		
	1						-			
	1	-		-			-			
	1	-		-			-			
	1	-	-	-			-	-		
	1	-		-			-	-		
	1	-	-	-			-	-		
	1	-	1	-			-	-		
	1	190,747	- '				-	-		
(i) Total	# 23	\$400,318	# 11	\$44,052	# 34	\$444,369	# 1	\$0	# 35	\$444,369
(ii) Average		\$17,405		\$4,005		\$13,070		\$0		\$12,696
., .										
b. Percentage of	Awardad and	Commuted/Co	maramiaad u	ithin Total Au	worded					
	#23	Commuted/Co	#11	ntilli Total Av	#34					
(i) Number					100%					
(ii) Percentage	67.6471%		32.3529%		100%					
c. Difference Bet	ween Average	Awarded Pern	nanent Claim	and Average	Commuted/	Compromised	I Claim			
(i) Average		\$17,405		\$4,005						
(ii) Difference (Co	ol 2 minus Col			* .,		(\$13,400)				
() 2	5 <u>2</u> 0	,				\$0	Negative adju	stment is n	ot allowed	
d. Pending claim				p using Awar	ded Mix					
(i) Awarded Mix			32.3529%							
(ii) Number	# 0.6765		# 0.3235				# 1			
e. Pending Avera	age from Abov	a: Commuted	and Compre	micad loce A	warded Diffor	ence				
	age HUIII ADOV		and Compro	\$0	warueu Diilei	01100				
(i) Pending Ave.		\$0								
(ii) C/C Difference	e _	0	_	\$0						
(iii) (e-1) + (e-ii)		\$0		\$0						
(iv) Total		\$0		\$0						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$0		
f. Calculation of	Impact of Adju	stment								

f. Calculation of Impact of Adjustment

	Awarded			Р	ending		Total			
	Count	Amount	Average	Count A	mount	Average	Count	Amount	Average	
(i) Permanent	#23	\$400,318	\$17,405	# 0.6765	\$0	\$0	#23.6765	\$400,318	\$16,908	
(ii) Comm./Comp.	#11	\$44,052	\$4,005	# 0.3235	\$0	\$0	#11.3235	\$44,052	\$3,890	
(iii) Total	#34	\$444,369	\$13,070	# 1.0000	\$0	\$0	#35.0000	\$444,369	\$12,696	
(iv) Average Seve	rity before	Adjustment							\$12,696	
(v) Impact									\$0	

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Award Permanen		Commuted Comprom As Sett	ised-	Total Aw Permane Commuted	nt plus d/Comp.	Pending, Permanent			Claims
	(1) Count	Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	Count	(5) Amount
a. Numbers and A	Amounts									
(i) List	-	-	1	-			-	-		
	-	-	1	- 10 4/7			-	-		
	-	-	1 1	19,467			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	-	-	1 1	-			-	-		
	-	-	1	-			-	-		
	1	-	-	-			-	-		
	1 1	213,024 254,609					-	-		
	-	-	1	19,702			-	-		
	1	210,237		-			-	-		
	-	-	1	13,143			-	-		
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	-	-	-	-			-	-		
	-	-					-			
	-	=	-				-	-		
	-	-	-	-			-	-		
(i) Total (ii) Average	# 4	\$677,870 \$169,468	# 11	\$52,312 \$4,756	# 15	\$730,182 \$48,679	# 0	\$0 \$0	# 15	\$730,182 \$48,679
b. Percentage of A (i) Number	warded and Cor #4	mmuted/Compro	misea within 1 #11	otal Awarded	#15					
(ii) Percentage	26.6667%		73.3333%		100%					
c. Difference Betw	een Average Aw		nt Claim and A		nuted/Comprom	ised Claim				
(i) Average		\$169,468		\$4,756		(++++=+0)				
(ii) Difference (Col	. 2 minus Col. 1)					(\$164,712)				
d. Pending claims		led and Commut		Awarded M	ix					
(i) Awarded Mix (ii) Number	26.6667% # 0.0000		73.3333% # 0.0000				# 0			
() 14d111561	# 0.0000		# 0.0000				<i>"</i> 0			
e. Pending Average	ge from Above;	Commuted and	Compromised	less Awarded	<u>Difference</u>					
(i) Pending Ave.		\$0	-	\$0	_					
(ii) C/C Difference		0		(164,712)						
(iii) (e-1) + (e-ii)		\$0		\$0	limited to zero: neg	gative offset is impo	ossible			
(iv) Total		\$0		\$0						
(d-ii) x (e-iii)							* 0	**		
(v) Total of (e-iv)							\$0	\$0		
f. Calculation of In	mpact of Adjustm	<u>nen</u> t								

	Awarded				Pending		Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#4	\$677,870	\$169,468	# 0.0000	\$0	\$0	#4.0000	\$677,870	\$169,468	
(ii) Comm./Comp.	#11	\$52,312	\$4,756	# 0.0000	\$0	\$0	#11.0000	\$52,312	\$4,756	
(iii) Total	#15	\$730,182	\$48,679	# 0.0000	\$0	\$0	#15.0000	\$730,182	\$48,679	
(iv) Average Seve (v) Impact	rity before A	djustment							\$48,679 \$0	

Exhibit VII-E-b Page 5 Other Classes

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awar Permane	nt Basis	Commute Compror As Set	nised-	Total Aw Permane Commuted	nt plus I/Comp.	Pending,			<u>Claims</u>
	(1 Count) Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	Count	(5) Amount
a. Numbers and	Amounts									
(i) List	-	-	1	30,356			•	-		
	1	-	1	-				-		
		-	1	46,666				-		
	1	198,056	-	-			-	-		
	1	-	1	- 840				-		
	1	150,285		-				-		
	-	-	1	-			•	-		
	1	-	-	-				-		
		-	-	-				-		
	-	-	-	-			•	-		
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	-	-	-	-			•	-		
	•	-	-	-			•	-		
		-						-		
		-	-	-			-	-		
	-	-	-	-			•	-		
		-								
		-	-	-			-	-		
	-	-	-	-			•	-		
(i) Total (ii) Average	# 5	\$348,341 \$69,668	# 5	\$77,862 \$15,572	# 10	\$426,202 \$42,620	# 0	\$0 \$0	# 10	\$426,202 \$42,620
b. Percentage of	Awarded and (Commuted/Com	oromised with	nin Total Aw	rarded					
(i) Number	#5	Jonnatoa, com	#5		#10					
(ii) Percentage	50.0000%		50.0000%		100%					
B.# B .										
c. Difference Bety	veen Average	\$69,668	nent Claim a		Commuted/Col	mpromised Cla	<u>aim</u>			
(i) Average (ii) Difference (Co	l 2 minus Col			\$15,572		(\$54,096)				
(ii) Dilierence (Co	i. 2 minus Coi.	')				(\$34,070)				
d Donding dei	c Calit into A	orded and Co	nutod/Com=	ucina Awe-	lod Mix					
d. Pending claims (i) Awarded Mix	50.0000%	arueu and Comn	50.0000%	using Award	JEC IVIIX					
(ii) Number	# 0.0000		# 0.0000				# 0			
(") " " " " " " " " " " " " " " " " " "										
e. Pending Avera	ge from Above	e; Commuted ar	nd Compromi	sed less Av	varded Differen	<u>ce</u>				
(i) Pending Ave.		\$0		\$0						
(ii) C/C Difference	<u> </u>	0	_	(54,096)						
(iii) (e-1) + (e-ii)		\$0		\$0	limited to zero: n	egative offset is in	npossible			
(iv) Total		\$0		\$0						
(d-ii) x (e-iii) (v) Total of (e-iv)							\$0			
							ΨΟ			
f. Calculation of I	mpact of Adjus	stment_								

	Awarded				Pending			Total	
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$348,341	\$69,668	# 0.0000	\$0	\$0	#5.0000	\$348,341	\$69,668
(ii) Comm./Comp.	#5	\$77,862	\$15,572	# 0.0000	\$0	\$0	#5.0000	\$77,862	\$15,572
(iii) Total	#10	\$426,202	\$42,620	# 0.0000	\$0	\$0	#10.0000	\$426,202	\$42,620
(iv) Average Seve	rity before /	Adjustment							\$42,620
(v) Impact									\$0

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Award Permanen		Commute Compron As Set	nised-	Total Aw Permane Commute	ent plus	Pendin Permaner		Total C	laims
•	(1) Count	Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	(5) Count	Amoun
Numbers and Ar	mounts 1	143,633								
List	1	167,301	-	-				-		
	1	129,684	-	-			-	-		
	1	128,578	-	-			-	-		
	-	-	-	-			1	175,076		
		-	1	61,771			-	-		
	1 1	-	-	-			•	-		
		-	-	-				-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-				-		
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	-	-	-	-				-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
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	-	-	-	-				-		
	-	_	_	_				_		
	-	-	-	-				-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			•	-		
i) Total	# 6	\$569,197	# 1	\$61,771	# 7	\$630,968	# 1	\$175,076	# 8	\$806,044
i) Average		\$94,866		\$61,771		\$90,138		\$175,076		\$100,755
		nmuted/Compr		otal Awarded						
) Number	#6	nmuted/Compr	#1	<u>otal Awarde</u> d	#7					
Number		nmuted/Compr		⁻ <u>otal Awarde</u> d						
) Number i) Percentage	#6 85.7143%		#1 14.2857%		#7 100%	omised Claim				
) Number i) Percentage . Difference Betwe	#6 85.7143%		#1 14.2857%		#7 100%	omised Claim				
. Percentage of Av) Number i) Percentage . Difference Betwe) Average i) Difference (Col.	#6 85.7143% een Average Awa	arded Permane	#1 14.2857%	Average Comm	#7 100%	omised Claim (\$33,096)				
) Number ii) Percentage . Difference Betwe) Average ii) Difference (Col.	#6 85.7143% een Average Awa 2 minus Col. 1)	arded Permane \$94,866	#1 14.2857% ent Claim and <i>A</i>	Average Comm \$61,771	#7 100% nuted/Compro					
) Number ii) Percentage . Difference Betwe) Average ii) Difference (Col Pending claims 3	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awarde	arded Permane \$94,866	#1 14.2857% ent Claim and A	Average Comm \$61,771	#7 100% nuted/Compro					
) Number i) Percentage Difference Betwe) Average i) Difference (Col. Pending claims:) Awarded Mix	#6 85.7143% een Average Awa 2 minus Col. 1)	arded Permane \$94,866	#1 14.2857% ent Claim and <i>A</i>	Average Comm \$61,771	#7 100% nuted/Compro		# 1			
) Number i) Percentage .Difference Betwe) Average i) Difference (Col	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	arded Permane \$94,866 ed and Commu	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	s61,771 \$61,861,771 g Awarded Mi	#7 100% muted/Compre		#1			
) Number i) Percentage Difference Betwe) Average i) Difference (Col. Pending claims ()) Awarded Mix i) Total Pending Average	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	arded Permane \$94,866 ed and Commu	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	Average Comm \$61,771 g Awarded Mi	#7 100% muted/Compre		#1			
) Number ii) Percentage . Difference Betwe) Average ii) Difference (Col Pending claims :) Awarded Mix ii) Total . Pending Average) Pending Average) Pending Average	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	s94,866 ged and Communication (Commuted and \$175,076	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	s61,771 g Awarded Mises Awarded \$175,076	#7 100% muted/Compre		#1			
) Number i) Percentage Difference Betwe) Average i) Difference (Col. Pending claims 3 Awarded Mix i) Total Pending Average) Pending Ave. i) C/C Difference	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	\$94,866 solved and Commuted and \$175,076	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	\$61,771 g Awarded Mises Awarded \$175,076 (\$33,096)	#7 100% muted/Compre		#1			
Number 1) Percentage Difference Betwe 1) Difference (Col. Pending claims 3 1) Awarded Mix 1) Total Pending Average 1) Pending Average 1) Pending Ave: 1) C/C Difference 1) (e-1) + (e-ii)	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	arded Permane \$94,866 ed and Commu ed and Commu \$175,076 0 \$175,076	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	\$61,771 g Awarded Misses Awarded \$175,076 (\$33,096) \$141,981	#7 100% muted/Compre		#1			
) Number i) Percentage Difference Betwe) Average i) Difference (Col. Pending claims 3) Awarded Mix i) Total Pending Average) Pending Average) C/C Difference ii) (e-1) + (e-ii)	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	\$94,866 solved and Commuted and \$175,076	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	\$61,771 g Awarded Mises Awarded \$175,076 (\$33,096)	#7 100% muted/Compre		#1			
) Number i) Percentage . <u>Difference Betwe</u>) Average	#6 85.7143% een Average Awa 2 minus Col. 1) Split into Awards 85.7143% # 0.8571	arded Permane \$94,866 ed and Commu ed and Commu \$175,076 0 \$175,076	#1 14.2857% ent Claim and A uted/Comp usin 14.2857% # 0.1429	\$61,771 g Awarded Misses Awarded \$175,076 (\$33,096) \$141,981	#7 100% muted/Compre			\$170,348		

f. Calculation of Impact of Adjustment

	Awarded				Pending							
	Count	- 1	Amount	Average	(Count	Amount	Average		Count	Amount	Average
(i) Permanent		#6	\$569,197	\$94,866		# 0.8571	\$150,065	\$175,076		#6.8571	\$719,262	\$104,892
(ii) Comm./Comp.		#1	\$61,771	\$61,771		# 0.1429	\$20,283	\$141,981		#1.1429	\$82,054	\$71,797
(iii) Total		#7	\$630,968	\$90,138		# 1.0000	\$170,348	\$170,348		#8.0000	\$801,316	\$100,164
(iv) Average Seve (v) Impact	rity before	e Adjus	stment									\$100,755 (\$591)

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Aware Permane		Commute Compror As Set	nised-	Total Av Permane Commute	ent plus	Pendin Permaner		Total	Claims
	(1) Count) Amount	(2) Count	Amount	(3) = (1 Count) + (2) Amount	(4) Count	Amount	Count ((5) Amoun
Numbers and Amo List	ounts		1	40,117						
LIST	-	-	1	39,154			-	-		
	-	-	1	60,581			-	-		
		-	1	106,136			-	-		
	1	301,575		-			-	_		
	1	291,940	-	-			-	-		
	1	244,410	-	-			-	-		
	1	271,312	-	-			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	1	175,689	-	-			-	-		
	-	-		-			1	230,405		
	-	-	1	119,126			-	-		
	-	-	1	79,152			-	-		
	-	-	1	80,681 11,822			-	-		
	-	-	1	17,822			-	-		
	-	-	1	50			-	-		
		-	1	-			-	-		
	_	_	1	127,777			_	-		
	_	_	1	60,718			_	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	-	-	1	46,399			-	-		
	-	-	1	108			-	-		
	-	-	1	68,280			-	-		
	-	-	1	-			-	-		
	-	-	1	107			-	-		
	-	-	1	117 570			-	-		
	1	294,410	1	117,573			-	-		
	1	211,816	-	-			-	-		
	1	211,010	-	-			-	-		
		-	1	-			-	-		
	_	_		_			_	-		
				-			_	-		
	-	-	-							
		¢1 701 1F1	# 2F	¢075 /7/	# 22	¢2.7// 027	# 1	¢220.40E	# 24	60.007.001
	# 8	\$1,791,151	# 25	\$975,676	# 33	\$2,766,827	# 1	\$230,405	# 34	\$2,997,231
	# 8	\$1,791,151 \$223,894	# 25	\$975,676 \$39,027	# 33	\$2,766,827 \$83,843	#1	\$230,405 \$230,405	# 34	\$2,997,231 \$88,154
) Average		\$223,894		\$39,027	# 33		# 1		# 34	
) Total j) Average <u>. Percentage of Awa</u>) Number		\$223,894		\$39,027	# 33		# 1		# 34	
) Average Percentage of Awa Number	arded and Con	\$223,894	nised within To	\$39,027			# 1		# 34	
. <u>Percentage of Awa</u>) Number i) Percentage	arded and Con #8 24.2424%	\$223,894 nmuted/Compror	nised within To #25 75.7576%	\$39,027 tal Awarded erage Commute	#33 100%	\$83,843	#1		# 34	
Percentage of Awa Number) Percentage Difference Betweer Average	arded and Con #8 24.2424% In Average Aw	\$223,894	nised within To #25 75.7576%	\$39,027	#33 100%	\$83,843 ed Claim	#1		# 34	
Percentage of Awa Number Percentage Difference Betweer Average	arded and Con #8 24.2424% In Average Aw	\$223,894 nmuted/Compror	nised within To #25 75.7576%	\$39,027 tal Awarded erage Commute	#33 100%	\$83,843	#1		# 34	
Percentage of Awa Number Percentage Percentage Difference Betweer Average) Difference (Col. 2	#8 24.2424% n Average Aw	\$223,894 nmuted/Compror	nised within To #25 75.7576% t Claim and Av	\$39,027 tal Awarded erage Commute \$39,027	#33 100%	\$83,843 ed Claim	#1		# 34	
Pending claims Sp.	arded and Con #8 24.2424% In Average Awardinus Col. 1)	\$223,894 nmuted/Compror	nised within To #25 75.7576% t Claim and Av	\$39,027 tal Awarded erage Commute \$39,027	#33 100%	\$83,843 ed Claim	#1		# 34	
Percentage of Awa Number Percentage Difference Betweer Average Difference (Col. 2	#8 24.2424% n Average Aw	\$223,894 nmuted/Compror	nised within To #25 75.7576% t Claim and Av	\$39,027 tal Awarded erage Commute \$39,027	#33 100%	\$83,843 ed Claim	#1		# 34	
Percentage of Awa Number) Percentage Difference Betweer Average) Difference (Col. 2 Pending claims Sp Awarded Mix) Number	#8 24.2424% n Average Awriting Col. 1) bit into Awards 24.2424% # 0.2424	\$223,894 nmuted/Compror arded Permaner \$223,894 and Commute	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded erage Commute \$39,027 Awarded Mix	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	
Percentage of Awa Number Percentage Difference Betweer Average Difference (Col. 2 Pending claims Sp Awarded Mix Number Pending Average 1	#8 24.2424% n Average Awriting Col. 1) bit into Awards 24.2424% # 0.2424	\$223,894 muted/Compror arded Permanen \$223,894 ad and Commute	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded erage Commute \$39,027 Awarded Mix	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	
Percentage of Awa Number) Percentage Difference Betweer Average) Difference (Col. 2 Pending claims Sc Awarded Mix) Number Pending Average (Pending Average (#8 24.2424% In Average Awards 24.2424% In Average Awards 24.2424% # 0.2424 from Above: 6	\$223,894 muted/Compror arded Permaner \$223,894 and Commuted and Com	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded erage Commute \$39,027 Awarded Mix ess Awarded Dif \$230,405	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	
Percentage of Awa Number Percentage Difference Betweer Average Difference (Col. 2 Pending claims Sp. Awarded Mix Number Pending Average 1 Pending Average 1 Pending Ave. C/C Difference R	#8 24.2424% n Average Aw: minus Col. 1) bit into Avardd: 24.2424% # 0.2424 from Above: (atio	\$223,894 anded/Compror arded Permaner \$223,894 and Commuted and Com	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded \$39,027 Awarded Mix \$230,405 (\$184,867)	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	
Percentage of Awa Number) Percentage Difference Betweer Average) Difference (Col. 2 Pending claims Sp Awarded Mix) Number Pending Average I Pending Ave.) C/C Difference R i) (e-1) + (e-ii) (e	#8 24.2424% In Average Awards 24.2424% In Average Awards 24.2424% # 0.2424 from Above: 6	\$223,894 and Commuted and Commuted and Commuted and Commuted and Commuted 230,405	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded erage Commute \$39,027 Awarded Mix 288 Awarded Diff \$230,405 (\$184,867) \$45,538	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	
Percentage of Awa Number) Percentage Difference Between Average) Difference (Col. 2 Pending claims Sp Awarded Mix) Number Pending Average (Pending Ave. 0 C/C Difference R.) (e-1) + (e-ii) (e.	#8 24.2424% n Average Aw: minus Col. 1) bit into Avardd: 24.2424% # 0.2424 from Above: (atio	\$223,894 anded/Compror arded Permaner \$223,894 and Commuted and Com	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded \$39,027 Awarded Mix \$230,405 (\$184,867)	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	
Percentage of Awa Number Percentage Difference Between Average Difference (Col. 2 Pending claims Sp Awarded Mix Number Pending Average I Pending Ave	#8 24.2424% n Average Aw: minus Col. 1) bit into Avardd: 24.2424% # 0.2424 from Above: (atio	\$223,894 and Commuted and Commuted and Commuted and Commuted and Commuted 230,405	nised within To #25 75.7576% t Claim and Av t Claim using 75.7576% # 0.7576	\$39,027 tal Awarded erage Commute \$39,027 Awarded Mix 288 Awarded Diff \$230,405 (\$184,867) \$45,538	#33 100% d <u>/Compromis</u>	\$83,843 ed Claim			# 34	

f. Calculation of Impact of Adjustment

	Awarded					Pending		Total			
	Count		Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent		#8	\$1,791,151	\$223,894	# 0.2424	\$55,856	\$230,405	#8.2424	\$1,847,006	\$224,085	
(ii) Comm./Comp.		#25	\$975,676	\$39,027	# 0.7576	\$34,498	\$45,538	#25.7576	\$1,010,174	\$39,219	
(iii) Total		#33	\$2,766,827	\$83,843	# 1.0000	\$90,354	\$90,354	#34.0000	\$2,857,181	\$84,035	
(iv) Average Seve	rity before	e Adjus	tment							\$88,154	
(v) Impact										(\$4,119)	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Permane	rded- ent Basis	Commut Compro As Se	mised- ettled	Permar Commut	warded- nent plus ed/Comp.	Pending Permanent		<u>Tot</u>	al Claims
	Count	1) Amount	(2 Count) Amount	(3) = (Count	1) + (2) Amount	(4) Count	Amount	Count	(5) Amount
a. Numbers and A(i) List	mounts -	-	1	112,128			-			
.,	1	-	-	-			-	-		
	1	118,333	-	-			-	-		
	1	145,668	-	-			-	-		
	1	142,533	-	-			-	-		
	1	142,051	-	-						
	-		1	-			1	51,789		
	-	-	1	42,361			-			
	_	-	i	17,474			-			
	-	-	1	11,372			-			
	-	-	1	51,657			-	-		
	-	-	1	71,760			-	-		
	-	-	1	72,762			-	-		
	-	-	1	27,073			-	-		
	1	-	1	49,522			-	•		
	1	113,893	-	-			-			
	i	-	_	-			_			
	1	126,428	-	-			-			
	1	-	-	-			-	-		
	1	125,704	-	-			-	-		
	1	136,039	-	-			-	-		
	1	141,725	-	-			-	-		
	1	164,120	-	-			-	-		
	1 1	179,562	-	-			-			
	1	179,502	-	-			-			
	1	85,310	-	-			-			
	1	-	-	-			-	-		
	1	73,374	-	-			-			
	1	196,235	-	-			-			
	1	163,166		-			-	-		
	1	86,734	1	-			-	-		
	'	00,734	-	-			-	-		
(i) Total	# 23	\$2,140,875	# 11	\$456,109	# 34	\$2,596,984	# 1	\$51,789	# 3	5 \$2,648,773
(ii) Average		\$93,082		\$41,464		\$76,382		\$51,789		\$75,679
b. Percentage of A	warded and C	ommuted/Comp	romised within	Total Awarde	i					
(i) Number	#23		#11		#34					
(ii) Percentage	67.6471%		32.3529%		100%					
,,										
c. Difference Between	en Average A		ent Claim and		muted/Com	promised Claim				
(i) Average		\$93,082		\$41,464						
(ii) Difference (Col.	2 minus Col.	1)				(\$51,617)				
d. Pending claims		rded and Comm		ing Awarded M	lix					
(i) Awarded Mix	67.6471%		32.3529%							
(ii) Number	# 0.6765		# 0.3235				# 1			
o Bonding Averes	o from Above	Commuted	d Compros	ad loop Awa-d-	d Differen					
e. Pending Averag	e morn Above;		u Compromise		a Dinetence	•				
(i) Pending Ave.		\$51,789		\$51,789						
(ii) C/C Difference	-	0	-	(\$51,617)						
(iii) (e-1) + (e-ii)		\$51,789		\$172						
(iv) Total		\$35,034		\$56						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$35,089		

f. Calculation of Impact of Adjustment

	Awarded					Total				
	Count	Amount	Average	Count	Amount	Average		Count	Amount	Average
(i) Permanent	#23	\$2,140,875	\$93,082	# 0.6765	\$35,034	\$51,789		#23.6765	\$2,175,909	\$91,902
(ii) Comm./Comp.	#11	\$456,109	\$41,464	# 0.3235	\$56	\$172		#11.3235	\$456,165	\$40,285
(iii) Total	#34	\$2,596,984	\$76,382	# 1.0000	\$35,089	\$35,089		#35.0000	\$2,632,074	\$75,202
(iv) Average Sever	rity before Ac	ljustment								\$75,679 (\$477)

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

		Basis	As Set	nised- led	Commute		Pending Permanent		Total C	laims
	(1) Count	Amount	(2) Count	Amount	(3) = (1 Count) + (2) Amount	(4) Count	Amount	(5 Count) Amount
		Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts	;									
(i) List	-		1 1	108,793				-		
		-	1	-			-			
	-	-	1	53,188			-	-		
	-	-	1 1	92,379 5,483			=	-		
		-	1	69,453			-			
	-	-	1	-			-	-		
		-	1	-			-	-		
	1 1	331,035 158,202		-			-			
	i	135,510		-			=	-		
	-	-	1	17,416				-		
	1	135,453		-			-	-		
	-		. 1				-			
	-	-		-			=	-		
	-	-		-				-		
	-	-					-	-		
							-	-		
		-					-			
	-	-	-	-			-	-		
	-	-	-	•			-	-		
	-									
	-	-		-			-	-		
	-	-	-	-			-	-		
								-		
		-					-			
(i) Total	# 4	\$760,201	# 11	\$346,712	# 15	\$1,106,913	# 0	\$0	# 15	51,106,913
(ii) Average		\$190,050		\$31,519		\$73,794		\$0		\$73,794
b. Percentage of Awarded	and Com	muted/Compre	mised within 1	otal Awarded						
(i) Number	#4	inatea/compre	#11	otai / twaraca	#15					
(ii) Percentage 26.66			73.3333%		100%					
c. Difference Between Ave	erage Awa	arded Permane	nt Claim and A	verage Comm	uted/Compro	mised Claim				
(i) Average		\$190,050		\$31,519						
(ii) Difference (Col. 2 minu	s Col. 1)					(\$158,531)				
d. Pending claims Split in		ed and Commu		g Awarded Mix						
(i) Awarded Mix 26.66			73.3333%							
(ii) Number # 0.	0000		# 0.0000				# 0			
Dec Production 1					D.''					
e. Pending Average from	ADOVE; C		compromised	less Awarded \$0	υιπerence					
(i) Pending Ave.		\$0 0								
(ii) C/C Difference Ratio	(- ii)	\$0	_	\$158,531) \$0 L	imited to 0	ogativo offect is	impossible			
(iii) (e-1) + (e-ii) (e-1) *	(e -II)	\$0 \$0		\$0 L	mmeu to o, f	negative offset is	iiihozzinie:			
(iv) Total (d-ii) x (e-iii)		⊅ U		\$ U						
(v) Total of (e-iv)							\$0	\$0		
(+) Total of (G-1V)							ΨU	ΨΟ		
f. Calculation of Impact of	Adjustme	<u>en</u> t								

		Awarded			Pending		Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#4	\$760,201	\$190,050	# 0.0000	\$0	\$0	#4.0000	\$760,201	\$190,050	
(ii) Comm./Comp.	#11	\$346,712	\$31,519	# 0.0000	\$0	\$0	#11.0000	\$346,712	\$31,519	
(iii) Total	#15	\$1,106,913	\$73,794	# 0.0000	\$0	\$0	#15.0000	\$1,106,913	\$73,794	
(iv) Average Seve	rity before A	djustment							\$73,794	
(v) Impact									\$0	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

_	Awarde Permanent		Commute Compron As Sett	nised-	Total Awa Permane Commuted	nt plus	Pending Permanent		<u>Total (</u>	<u>Claims</u>
	(1) Count	Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	(5 Count	i) Amount
a. Numbers and Ame	ounts -	-	1	2,637			-	-		
	1	334,709		-			-	-		
	-	-	1 1	-			-	-		
	1	67,144	-	-			-	-		
	. 1	86,251	1	-			-	-		
	1	78,516	-	-			-	-		
	1	40,921	- 1	39,522			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-			
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-			
	# 5	¢/07.541	" 5	¢42.150	# 10	\$649,700	# 0	¢ο	# 10	\$649,700
(i) Total (ii) Average	# 5	\$607,541 \$121,508	# 5	\$42,158 \$8,432	# 10	\$64,970	# 0	\$0 \$0	# 10	\$64,970
(ii) / Wordgo		V121,000		\$0,10 <u>2</u>		401,770		40		401,770
b. Percentage of Awa (i) Number	arded and Comi #5	muted/Comprom	nised within To #5	tal Awarded	#10					
(ii) Percentage	50.0000%		50.0000%		100%					
,,										
c. Difference Betwee	n Average Awa		Claim and Av		nuted/Compromi	sed Claim				
(i) Average	minus Col. 1)	\$121,508		\$8,432		(\$113,077)				
(ii) Difference (Col. 2	minus Coi. 1)					(\$113,077)				
d. Pending claims S	olit into Awarde	d and Commute	d/Comp using	Awarded Mi	x					
(i) Awarded Mix	50.0000%		50.0000%							
(ii) Number	# 0.0000		# 0.0000				# 0			
e. Pending Average	from Above: C	ommuted and C	ompromised le	es Awarded	Difference					
(i) Pending Ave.		\$0	opromiscu it	\$0 \$0	- Dillototilot					
(ii) C/C Difference		0	_(\$113,077)						
(iii) (e-1) + (e-ii)		\$0	_	\$0	Negative adjus	tment is not allow	ved.			
(iv) Total		\$0		\$0						
(d-ii) x (e-iii) (v) Total of (e-iv)							\$0			
f. Calculation of Impa	act of Adjustme	<u>n</u> t								

		1	Awarded			Pending			Total	
	Count	- /	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent		#5	\$607,541	\$121,508	# 0.0000	\$0	\$0	#5.000	\$607,541	\$121,508
(ii) Comm./Comp.		#5	\$42,158	\$8,432	# 0.0000	\$0	\$0	#5.000	\$42,158	\$8,432
(iii) Total		#10	\$649,700	\$64,970	# 0.0000	\$0	\$0	#10.000	\$649,700	\$64,970
(iv) Average Seve	rity befor	e Adjus	tment							\$64,970
(v) Impact										\$0

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded Permanent		Commute Compron As Set	nised-	Total Aw Permane Commuted	nt plus	Pending Permanent		Total C	laims
	(1)	America	(2)	Amount	(3) = (1)		(4) Count	Amazint	(5	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Numbers and Am										
List	1	49		-						
	1	0 94								
	i									
							1	0		
		-	1	200,985						
	1 1	39								
	. '	-								
		-		-						
		-		-						
		-		-						
				-						
		-		-						
		-		-						
	-	-		-						
		-								
		-		-						
	-	-		-						
		-		-						
) Total i) Average	# 6	\$182 \$30	# 1	\$200,985 \$200,985	# 7	\$201,167 \$28,738	# 1	\$0 \$0	#8	\$201,167 \$25,146
		****						***		
					//7			Ų		
Number	rarded and Comn #6 85.7143%		mised within 1 #1 14.2857%		#7 100%			v		
Number) Percentage Difference Between	#6 85.7143%	muted/Comproi	#1 14.2857%	Fotal Awarded Average Comm	100%	mised Claim		**		
Number Percentage Difference Between Average	#6 85.7143% en Average Awar	muted/Comproi	#1 14.2857%	Fotal Awarded	100%	mised Claim \$200,955		•		
Number) Percentage <u>Difference Between</u> Average) Difference (Col. 2	#6 85.7143% en Average Awar 2 minus Col. 1)	nuted/Comproi	#1 14.2857% at Claim and A	Total Awarded Average Comm \$200,985	100% nuted/Compro					
Number) Percentage Difference Between Average) Difference (Col. 2	#6 85.7143% en Average Awar 2 minus Col. 1)	nuted/Comproi	#1 14.2857% at Claim and A	Total Awarded Average Comm \$200,985	100% nuted/Compro					
Number Percentage Difference Between Average Difference (Col. 2 Pending claims S Awarded Mix	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143%	nuted/Comproi	#1 14.2857% at Claim and A ed/Comp usin 14.2857%	Total Awarded Average Comm \$200,985	100% nuted/Compro		#1			
Number Percentage Difference Betwee Average Difference (Col. 2 Pending claims S Awarded Mix Total	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	nuted/Compror rded Permaner \$30 d and Commute	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Average Comm \$200,985	100% nuted/Compro		#1	v		
Number) Percentage Difference Betwee Average) Difference (Col. 2 Pending claims S Awarded Mix) Total Pending Average	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	rded Permaner \$30	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Average Comm \$200,985	100% nuted/Compro		#1	v		
Number) Percentage Difference Betwee Average) Difference (Col. 2 Pending claims S Awarded Mix) Total Pending Average Pending Average	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	rded Permaner \$30 d and Commute commuted and 6	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Average Comm \$200,985 og Awarded Mix	100% nuted/Compro		#1	v		
Number) Percentage Difference Betwee Average Difference (Col. 2 Pending claims S Awarded Mix) Total Pending Average Pending Ave. C/C Difference	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	nuted/Comproi	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Cotal Awarded Average Comm \$200,985 ag Awarded Mix Lless Awarded \$0 \$200,955	100% nuted/Compro		# 1	v		
Number Percentage Difference Betwee Average) Difference (Col. 2 Pending claims S Awarded Mix) Total Pending Average Pending Average (D /CC Difference) (e-1) + (e-ii)	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	nuted/Comproi	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Total Awarded Average Comm \$200,985 g Awarded Mix less Awarded \$0 \$200,955 \$200,955	100% nuted/Compro		<i>‡</i> 1	v		
Number Percentage Difference Betwee Average) Difference (Col. 2 Pending claims S Awarded Mix) Total Pending Average Pending Average Pending Ave. C/C Difference (Je-1) (le-1) + (le-ii)) Total	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	nuted/Comproi	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Cotal Awarded Average Comm \$200,985 ag Awarded Mix Lless Awarded \$0 \$200,955	100% nuted/Compro		#1	u u		
Percentage of Aw Number) Percentage Difference Betwee Average) Difference (Col. 2 Pending claims S Awarded Mix) Total Pending Average) Pending Average) Pending Average) O/C Difference ii) (e-1) + (e-ii) y) Total (d-ii) x (e-ii) y) Total of (e-iv)	#6 85.7143% en Average Awar 2 minus Col. 1) Split into Awarded 85.7143% # 0.8571	nuted/Comproi	#1 14.2857% at Claim and A ed/Comp usin 14.2857% # 0.1429	Total Awarded Average Comm \$200,985 g Awarded Mix less Awarded \$0 \$200,955 \$200,955	100% nuted/Compro		# 1	\$28,708		

f. Calculation of Impact of Adjustment

		Awarded				Pending	Total			
	Count	A	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent		#6	\$182	\$30	# 0.8571	\$0	\$0	#6.8571	\$182	\$27
(ii) Comm./Comp.		#1	\$200,985	\$200,985	# 0.1429	\$28,708	\$200,955	#1.1429	\$229,693	\$200,982
(iii) Total		#7	\$201,167	\$28,738	#1.0000	\$28,708	\$28,708	#8.0000	\$229,875	\$28,734
(iv) Average Sever	rity before	Adjus	tment							\$25,146
(v) Impact										\$3,588

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarde Permanent		Commute Compror As Set	nised-	Total Awa Permaner Commuted	t plus	Pending, Permanent	on Basis	<u>Total (</u>	Claims
	(1) Count	Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	Count	5) Amoun
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amoun
. Numbers and A	mounts									
) List			1	215,298			-	-		
			1	208,699				-		
			1	94,552						
		-	1	240,612			-			
	1 1		-							
	i									
	1									
			1	648,951						
			1	340,013						
	1									
							1			
	-		1	195,450				-		
			1	201,411						
			1	204,632			-	-		
			1	223,992			-	-		
			1	251,568						
		-	1	262,998			-			
		-	1	438,683			-			
			1	209,234			-	-		
			1	176,870				-		
			1	269,325						
	-		1	292,693				-		
	-		1	232,739 265,747				-		
			1	252,574						
			1	494,699						
			1	240,652						
			i	393,141						
			1	197,363						
	1									
	1							-		
	1							-		
		-	1	416,835			-			
			-				-	-		
	-	-						-		
	#8	\$0	# 25	\$6,968,731	# 33	\$6,968,731	# 1	\$0	# 34	\$6,968,73
Total		ΦU	# 23		# 33	\$211,174	# 1	\$0 \$0	# 34	
		60								\$204,963
		\$0		\$278,749		Ψ211,174		**		*== .,
i) Average			nised within To			\$211,174		Ų.		
i) Average . Percentage of A			nised within To		#33	Ψ211,174		Ų.		,,
i) Average . Percentage of A) Number	warded and Com #8				#33 100%	Ψ211,174		Ų.		,,,,,
i) Average . Percentage of A) Number i) Percentage	warded and Com #8 24.2424%	muted/Compror	#25 75.7576%	otal Awarded	100%			Ţ.		
i) Average Percentage of A Number i) Percentage Difference Between	warded and Com #8 24.2424%	muted/Compror	#25 75.7576%	otal Awarded	100%			Ţ.		
i) Average . Percentage of A) Number i) Percentage . Difference Betwe	warded and Com #8 24.2424% een Average Awa	muted/Compror	#25 75.7576%	otal Awarded	100%	d Claim		Ţ.		
) Total i) Average . Percentage of A) Number i) Percentage . Difference Betwe) Average i) Difference (Col.	warded and Com #8 24.2424% een Average Awa	muted/Compror	#25 75.7576%	otal Awarded	100%					-
i) Average Percentage of A) Number ii) Percentage Difference Betwn) Average i) Difference (Col.	warded and Com #8 24.2424% een Average Awa 2 minus Col. 1)	muted/Compror arded Permanen \$0	#25 75.7576% t Claim and A	verage Commute \$278,749	100%	d Claim				
i) Average Percentage of A) Number i) Percentage Difference Betwn) Average i) Difference (Col.	warded and Com #8 24.2424% een Average Awa 2 minus Col. 1)	muted/Compror arded Permanen \$0	#25 75.7576% t Claim and A	verage Commute \$278,749	100%	d Claim				
Difference Betwo Difference (Col.	warded and Com #8 24.2424% een Average Awa 2 minus Col. 1) Split into Awarde 24.2424%	muted/Compror arded Permanen \$0	#25 75.7576% t Claim and A ed/Comp using 75.7576%	verage Commute \$278,749	100%	d Claim				
Percentage of A Number) Percentage) Percentage Difference Betwa Average) Difference (Col. Pending claims Awarded Mix	warded and Com #8 24.2424% een Average Awa 2 minus Col. 1)	muted/Compror arded Permanen \$0	#25 75.7576% t Claim and A	verage Commute \$278,749	100%	d Claim	#1			
Percentage of A Number) Percentage Difference Betw. A Verrage) Difference (Col. Pending claims) Awarded Mix) Number	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	rded Permanen \$0 d and Commute	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749	100%	d Claim	#1	v		
Percentage of A Number) Percentage) Percentage) Percentage) Average) Ofference (Col. Pending claims) Awarded Mix) Number Pending Average	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	muted/Compror	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749 If Awarded Mix	100%	d Claim	#1	v		
Percentage of A Number) Percentage Difference Betwe Average) Difference (Col. Pending claims) Awarded Mix) Number Pending Average Pending Average Pending Average	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	muted/Compror rded Permanen \$0 d and Commute commuted and C \$0	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749 i Awarded Mix	100%	d Claim	#1	u		
Dending Average Percentage of A Number Percentage Difference Betwn A verage Difference (Col. Pending claims Awarded Mix Number Pending Average Dending Average COL COL Difference	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	muted/Compror rided Permanen \$0 d and Commute commuted and C \$0 0	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749 I Awarded Mix ess Awarded Di \$0 \$278,749	100%	d Claim	#1	u		
Percentage of A Number) Percentage Difference Betw Average) Difference (Col. Pending claims Awarded Mix) Number Pending Average Pending Average Pending Average O (C/C Difference i) (e-1) + (e-ii)	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	muted/Compror rded Permanen \$0 d and Commute commuted and C \$0 0 \$0 \$0	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749 A Awarded Mix ess Awarded Di \$0 \$278,749 \$278,749	100%	d Claim	#1	u		
Percentage of A Number) Percentage Difference Betw Average) Difference (Col. Pending claims Awarded Mix) Number Pending Average Pending Average) C/C Difference () C/C Difference i) (e-1) + (e-ii) v) Total	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	muted/Compror rided Permanen \$0 d and Commute commuted and C \$0 0	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749 I Awarded Mix ess Awarded Di \$0 \$278,749	100%	d Claim	#1	u		
Percentage of A Number) Percentage Difference Betwe Average) Difference (Col. Pending claims) Awarded Mix) Number Pending Average Pending Average Pending Average	warded and Com #8 24.2424% een Average Aws 2 minus Col. 1) Split into Awarde 24.2424% # 0.2424	muted/Compror rded Permanen \$0 d and Commute commuted and C \$0 0 \$0 \$0	#25 75.7576% t Claim and A td/Comp using 75.7576% # 0.7576	verage Commute \$278,749 A Awarded Mix ess Awarded Di \$0 \$278,749 \$278,749	100%	d Claim	#1	\$211,174		

f. Calculation of Impact of Adjustment

	Awarded			Pending		To	ital	
ount	Amount	Average	Count	Amount	Average	Count An	nount	Average
#8	\$0	\$0	# 0.2424	\$0	\$0	#8.2424	\$0	\$0
#25	\$6,968,731	\$278,749	# 0.7576	\$211,174	\$278,749	#25.7576	\$7,179,905	\$278,749
#33	\$6,968,731	\$211,174	#1.0000	\$211,174	\$211,174	#34.0000	\$7,179,905	\$211,174
before Adj	ustment							\$204,963
	#8 #25 #33	ount Amount #8 \$0 #25 \$6,968,731	bunt Amount Average #8	bunt Amount Average Count #8 \$0 \$0 #0.2424 #25 \$6,968,731 \$278,749 #0.7576 #33 \$6,968,731 \$211,174 #1.0000	bunt Amount Average Count Amount #8 \$0 \$0 # 0.2424 \$0 #25 \$6,968,731 \$278,749 # 0.7576 \$211,174 #33 \$6,968,731 \$211,174 #1.0000 \$211,174	bunt Amount Average Count Amount Average #8 \$0 \$0 #0.2424 \$0 \$0 #25 \$6,968,731 \$278,749 #0.7576 \$211,174 \$278,749 #33 \$6,968,731 \$211,174 #1.0000 \$211,174 \$211,174	bunt Amount Average Count Amount Average Count Amount Average Count Ar #8 \$0 \$0 # 0.2424 \$0 \$0 # 8.2424 #25 \$6,968,731 \$278,749 # 0.7576 \$211,174 \$278,749 # 25.7576 #33 \$6,968,731 \$211,174 # 1.0000 \$211,174 \$211,174 # 34,0000	bunt Amount Average Count Amount Average Count Amount Average Count Amount Average Count Amount Amount

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarde Permanent		Commute Compror As Se	nised-	Perma	Awarded- nent plus ted/Comp.	Pending, Permanent	on Basis	Tota	I Claims
·	(1) Count		(2)		(3) =	(1) + (2)	(4)			(5) Amount
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and An	nounts			400 510						
(i) List	1	63.325	1	132,563			-			
	i	279								
	1									
	1									
	1	45		-						
							1	24		
	-	-	1	248,699				-		
			1	113,934						
			1	283,563			-	-		
			1	216,319						
			1	97,091			-			
			1	255,450 162,596						
			i	145,673						
			1	97,773						
	1									
	1	33	-				-			
	1	-	-	-			-	-		
	1	31,040	-				-	-		
	1	-	-	-						
	1		-							
	1									
	i									
	i									
	1									
	1									
	1	21								
	1		-				-	-		
	1	190								
	1 1		-							
	. '		1	75,364						
	1	2,827		-						
(i) Total (ii) Average	# 23	\$97,760 \$4,250	# 11	\$1,829,023 \$166,275	# 34	\$1,926,783 \$56,670	# 1	\$24 \$24	# 35	\$1,926,807 \$55,052
b. Percentage of Av		muted/Compr		Total Awarded	#24					
(i) Number	#23		#11		#34 100%					
(ii) Percentage	67.6471%		32.3529%		100%					
c. Difference Between	en Average Awa	arded Perman	ent Claim and	Average Comm	uted/Compi	romised Claim				
(i) Average		\$4,250		\$166,275						
(ii) Difference (Col. :	2 minus Col. 1)	* .,====		*****		\$162,024				
(.,,	,					*				
d. Pending claims S	Split into Awarda	ed and Commi	ited/Comn i ei	ng Awarded Miv						
(i) Awarded Mix	67.6471%		32.3529%	THE GOOD IVID						
(ii) Number	# 0.6765		# 0.3235				# 1			
(ii) Mullipel	# U.U/UJ		π υ.υ				π I			
e. Pending Average	e from Above: C	Commuted and	Compromise	d less Awarded	<u>Difference</u>					
(i) Pending Ave.		\$24		\$24						
(ii) C/C Difference		0		\$162,024						
(iii) (e-1) + (e-ii)	_	\$24	-	\$162,048						
(iv) Total		\$16		\$52,427						
		ΦIU		\$3∠,4∠/						
(d-ii) x (e-iii)								\$52,444		
(v) Total of (e-iv)								\$3Z,444		

f. Calculation of Impact of Adjustment

	Awarded				Pending		Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#23	\$97,760	\$4,250	# 0.6765	\$16	\$24	#23.6765	\$97,776	\$4,130	
(ii) Comm./Comp.	#11	\$1,829,023	\$166,275	# 0.3235	\$52,427	\$162,048	#11.3235	\$1,881,451	\$166,154	
(iii) Total	#34	\$1,926,783	\$56,670	#1.0000	\$52,444	\$52,444	#35.0000	\$1,979,227	\$56,549	
(iv) Average Sever (v) Impact	rity before Ad	djustment							\$55,052 \$1,498	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded Permanent I		Commute Compron As Set	nised-		warded- nent plus	Pending, Permanent		Tak	al Claims
_	(1)	Dasis	(2)			1) + (2)	(4)	Dasis	1018	(5)
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Am	ounts									
(i) List	-		1	479,503						
	0	-	1	88,197			0	-		
	0		1	324,868			0	-		
	0	-	1	94,468			0			
	0	-	1	212,073			0			
	0	-	1	283,329			0			
	0		1	87,721			0			
	0		1 1	272,137 240,180			0	-		
	1		0	240,100			0	-		
	i	- 6	0				0	-		
	i	36	0				0			
	0	-	1	314,680			0			
	1	64	0	314,000			0			
	ò		1	298,094			ő			
	0		0				0			
	ō		0				ō			
	0	-	0				0			
	0		0				0			
	0		0				0	-		
	0		0				0			
	0	-	0	-			0	-		
	0		0				0	-		
	0		0				0	-		
	0	-	0				0			
	0	-	0	-			0			
	0	-	0	-			0			
	0	-	0				0	-		
	0		0				0	-		
	0	-	0				0			
	U		U				U			
(i) Total	# 4	\$107	# 11	\$2,695,251	# 15	\$2,695,357	# 0	\$0	# 15	\$2,695,357
(ii) Average		\$27		\$245,023		\$179,690		\$0		\$179,690
b. Percentage of Awa (i) Number (ii) Percentage	arded and Comm #4 26.6667%	nuted/Compron	nised within To #11 73.3333%	otal Awarded	#15 100%					
c. Difference Betwee	n Average Awar		Claim and A		ted/Compron	nised Claim				
(i) Average		\$27		\$245,023						
(ii) Difference (col. 2	minus Col.1)					\$244,996				
d. Pending claims S (i) Awarded Mix (ii) Number	plit into Awarded 26.6667% # 0.0000	and Commute	d/Comp using 73.3333% # 0.0000	Awarded Mix			# 0			
e. Pending Average	from Above; Co	mmuted and C	ompromised l	ess Awarded D	ifference					
(i) Pending Ave.		\$0		\$0						
(ii) C/C Difference		0		\$244,996						
(iii) (e-1) + (e-ii)		\$0		\$244,996						
(iv) Total		\$0		\$0						
		ΨU		ΨΨ						
(d-ii) x (e-iii)								**		
(v) Total of (e-iv)								\$0		

f. Calculation of Impact of Adjustment

	Awarded				ending		Total			
	Count	Amount	Average	Count A	Amount	Average	Count /	Amount	Average	
(i) Permanent	#4	4 \$107	\$27	# 0.0000	\$0	\$0	#4.0000	\$107	\$27	
(ii) Comm./Comp.	#1	1 \$2,695,251	\$245,023	# 0.0000	\$0	\$0	#11.0000	\$2,695,251	\$245,023	
(iii) Total	#1	\$2,695,357	\$179,690	# 0.0000	\$0	\$0	#15.0000	\$2,695,357	\$179,690	
(iv) Average Seve	rity before A	djustment							\$179,690	
(v) Impact									\$0	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarde Permanent		Commute Comproi As Se	nised- ttled	Total Av Perman Commute	ent plus ed/Comp.	Pending, Permanent	on Basis	Tota	al Claims
	(1) Count	Amount	(2) Count	Amount	(3) = (1 Count	1) + (2) Amount	(4) Count	Amount	Count	(5) Amoun
		Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amoun
. Numbers and A	Amounts			001.005						
) List	1		. 1	296,325						
			1	348,839			-			
	-	-	1	108,527			-			
	1 1	15,380		-			-			
	. '	-	1	192,508			-			
	1	165					-			
			1	117,620			-			
	1	6,011								
				-			-			
							-			
	-	-	-	-			-			
								-		
		-		-			-			
	-	-		-			-			
		-		-			-			
	-	-		-			-			
		-		-			-			
i) Total ii) Average	# 5	\$21,556 \$4,311	#5	\$1,063,818 \$212,764	# 10	\$1,085,374 \$108,537	# 0	\$0 \$0	# 10	\$1,085,374 \$108,537
						*****				********
 Percentage of A Number 	warded and Comi #5	nuted/Compror	nised within 1 #5	otal Awarded	#10					
ii) Percentage	50.0000%		50.0000%		100%					
. Difference Betw	een Average Awa	rded Permanen	t Claim and A	verage Commut	ed/Comprom	ised Claim				
i) Average		\$4,311		\$212,764						
ii) Difference (col.	2 minus Col.1)					\$208,452				
d. Pending claims	Split into Awarde	d and Commute		g Awarded Mix						
i) Awarded Mix	50.0000%		50.0000%							
ii) Number	# 0.0000		# 0.0000				# 0			
. Pending Average	ge from Above; C	ommuted and C	Compromised	less Awarded D	ifference					
i) Pending Ave.		\$0		\$0						
ii) C/C Difference		0		\$208,452						
		\$0	_	\$208,452						
III) (e-1) + (e-II)		00		0.0						
		\$0		\$0						
(iii) (e-1) + (e-ii) (iv) Total (d-ii) x (e-iii)		\$0		\$0				\$0		

f. Calculation of Impact of Adjustment

	Awarded			Pe	ending		Total			
Count A		Amount	Average	Count Ai	mount	Average	Count	Amount	Average	
(i) Permanent	#5	\$21,556	\$4,311	# 0.0000	\$0	\$0	#5.0000	\$21,556	\$4,311	
(ii) Comm./Comp.	#5	\$1,063,818	\$212,764	# 0.0000	\$0	\$0	#5.0000	\$1,063,818	\$212,764	
(iii) Total	#10	\$1,085,374	\$108,537	# 0.0000	\$0	\$0	#10.0000	\$1,085,374	\$108,537	
(iv) Average Seve	rity before Ac	ljustment							\$108,537	
(v) Impact									\$0	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

_	Awarde Permanent		Commute Comprom As Sett	nised-	Total Aw Permane Commuter	nt plus I/Comp.	Pending Permanen	, on t Basis	Total C	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	Count (5	Amoun
 Numbers and Amo List 	ounts 1	49,897								
List	1	30,196								
	i	94								
	1						-	-		
		-					1	27,769		
	1	-	1	200,985			-			
	1	39								
		-								
		-	-	-			-	-		
							-	-		
		-		-			-	-		
	-	-	-	-			-	-		
	-	-	-	-			-	-		
		-	-	-			-	-		
	-	-	-	-			-	-		
		-					-	-		
		-					-	-		
) Total	# 6	\$80,227 \$13,371	# 1	\$200,985	# 7	\$281,212 \$40,173	# 1	\$27,769 \$27,769	#8	\$308,981 \$38,623
ii) Average				\$200,985		\$40,173		\$27,707		\$30,023
	rded and Com	muted/Compr	omised within	Total Awarder	<u>d</u>					
					47					
) Number	#6		#1		#7					
) Number					#7 100%					
i) Number ii) Percentage	#6 85.7143%	orded Berman	#1 14.2857%	Avorago Com	100%	romicod Claim				
i) Number ii) Percentage :. Difference Betweer	#6 85.7143%		#1 14.2857%		100%	romised Claim				
i) Number ii) Percentage :. Difference Betweer ii) Average	#6 85.7143% n Average Awa	arded Perman \$13,371	#1 14.2857%	Average Com \$200,985	100%					
i) Number ii) Percentage :. Difference Betweer ii) Average	#6 85.7143% n Average Awa		#1 14.2857%		100%	romised Claim \$187,614				
i) Number ii) Percentage ii. Difference Between i) Average iii) Difference (Col. 2 ii)	#6 85.7143% n Average Awa minus Col. 1)	\$13,371	#1 14.2857% ent Claim and	\$200,985	100% muted/Comp					
i) Number ii) Percentage : Difference Betweer i) Average iii) Difference (Col. 2 iii) I. Pending claims Sp	#6 85.7143% n Average Awa minus Col. 1)	\$13,371	#1 14.2857% ent Claim and uted/Comp usin	\$200,985	100% muted/Comp					
ii) Number iii) Percentage i: Difference Betweer i) Average iii Difference (Col. 2 iii) I. Pending claims Sp ii) Awarded Mix	#6 85.7143% n Average Awa minus Col. 1)	\$13,371	#1 14.2857% ent Claim and	\$200,985	100% muted/Comp		#1			
i) Number ii) Percentage . Difference Betweer i) Average ii) Difference (Col. 2 ii) . Pending claims Sp i) Awarded Mix	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143%	\$13,371	#1 14.2857% ent Claim and sted/Comp usin 14.2857%	\$200,985	100% muted/Comp					
) Number ii) Percentage . Difference Betweer) Average ii) Difference (Col. 2 ii . Pending claims Sp) Awarded Mix ii) Total	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985	100% muted/Comp					
Number ii) Percentage . Difference Betweer) Average ii) Difference (Col. 2 ii) . Pending claims Sp) Awarded Mix ii) Total . Pending Average f	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ng Awarded M d less Awarde	100% muted/Comp					
i) Number ii) Percentage . Difference Betweer) Average ii) Difference (Col. 2 ii) Pending claims Sp) Awarded Mix ii) Total . Pending Average f) Pending Average f) Pending Ave.	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371 ad and Communication Commuted and \$27,769	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ng Awarded M d less Awarde \$27,769	100% muted/Comp					
Dercentage of Awa) Number ii) Percentage . Difference Betweer i) Difference Betweer i) Difference (Co. 2 i) Average ii) Difference (Co. 2 i) Pending claims Sp i) Awarded Mix ii) Total b. Pending Average f i) Pending Ave. ii) Col'Difference iii) (Col'Difference iii) (Col'Difference	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371 ad and Commuted and \$27,769 0	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ng Awarded M d less Awarde \$27,769 \$187,614	100% muted/Comp					
i) Number ii) Percentage . Difference Betweer i) Average ii) Difference (Col. 2 i I. Pending claims Sp i) Awarded Mix ii) Total . Pending Average I I) Pending Ave iii) Col Difference iii) (e-1) + (e-ii)	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371 and and Commuted and \$27,769 0 \$27,769	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ang Awarded M d less Awarde \$27,769 \$187,614 \$215,383	100% muted/Comp					
) Number ii) Percentage . Difference Betweer) Average ii) Difference (Col. 2 i . Pending claims Sp) Awarded Mix ii) Total . Pending Average If) Pending Ave. ii) C/C) Difference iii) (c/C) Ufference iii) (c-1) + (e-ii) v) Total	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371 ad and Commuted and \$27,769 0	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ng Awarded M d less Awarde \$27,769 \$187,614	100% muted/Comp					
) Number ii) Percentage . Difference Betweer) Average ii) Difference (Col. 2 i . Pending claims Sp) Awarded Mix ii) Total . Pending Average if . Pending Average iii) (Cr) III (Cr) (Cr) (Cr) (Cr) (Cr) (Cr) (Cr) (Cr)	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371 and and Commuted and \$27,769 0 \$27,769	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ang Awarded M d less Awarde \$27,769 \$187,614 \$215,383	100% muted/Comp			\$54 5 71		
i) Number ii) Percentage ii) Percentage . <u>Difference Betweer</u>) Average ii) Difference (Col. 2 i . <u>Pending claims Sp</u>) Awarded Mix ii) Total <u>b. Pending Average If</u> Pending Ave. ii) CCI Difference iii) CCI Difference iii) (C-I) + (e-ii) v) Total	#6 85.7143% n Average Awa minus Col. 1) blit into Awarde 85.7143% # 0.8571	\$13,371 and and Commuted and \$27,769 0 \$27,769	#1 14.2857% ent Claim and uted/Comp usit 14.2857% # 0.1429	\$200,985 ang Awarded M d less Awarde \$27,769 \$187,614 \$215,383	100% muted/Comp			\$54,571		

f. Calculation of Impact of Adjustment

	Awarded				Pending		Total			
	Count		Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent		#6	\$80,227	\$13,371	# 0.8571	\$23,802	\$27,769	#6.8571	\$104,028	\$15,171
(ii) Comm./Comp.		#1	\$200,985	\$200,985	# 0.1429	\$30,769	\$215,383	#1.1429	\$231,754	\$202,785
(iii) Total		#7	\$281,212	\$40,173	# 1.0000	\$54,571	\$54,571	#8.0000	\$335,783	\$41,973
(iv) Average Sever	rity before	: Adjus	stment							\$38,623 \$3,350

Exhibit VII-E-e Page 2 Underground Bituminous

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarde Permanent		Commute Compron As Set	nised- tled	Total Av Perman Commute	ent plus ed/Comp.	Pending, Permanent		Total 0	<u>Claims</u>
	(1) Count	Amount	(2) Count	Amount	(3) = (1 Count	(2) Amount	(4) Count	Amount	Count (5	5) Amount
 a. Numbers and Ar (i) List 	nounts		1	215,298						
(I) LIST			1	208,699						
		-	i	94,552			-	-		
		-	1	240,612			-	-		
	1		-							
	i									
	1	3,789	-	-			-	-		
	-	-	1	648,951			-	-		
	. 1	-	1	342,051			-	-		
	. '						1	3,292		
		-	1	195,450				-,		
	-	-	1	201,411			-	-		
	-	-	1	204,632			-	-		
			1	223,992 269,676						
			i	285,468						
			1	438,758						
	-	-	1	209,234			-	-		
	-	-	1	176,870			-	-		
			1	296,999 313,522						
			1	232,739						
		-	i	304,794			-	-		
	-	-	1	252,574			-	-		
	-	-	1	494,699			-	-		
			1	284,841 393,141			-			
			1	197,363						
	1	-		-			-	-		
	1	6,002	-				-	-		
	1	-	٠.	-			-	-		
	-	-	1	416,835			-			
			-							
(i) Total	#8	\$9,791	# 25	\$7,143,161	# 33	\$7,152,952	# 1	\$3,292	# 34	\$7,156,244
(ii) Average		\$1,224		\$285,726		\$216,756		\$3,292		\$210,478
b. Percentage of Av		muted/Compro	mised within 1 #25	otal Awarded	#33					
(i) Number	#8		#25 75.7576%		#33 100%					
(ii) Percentage	24.2424%		13.1310%		100%					
c. Difference Betwe	en Average Awa	arded Permane	nt Claim and A	verage Commu	uted/Compro	omised Claim				
(i) Average	-	\$1,224		\$285,726						
(ii) Difference (Col.	2 minus Col. 1)					\$284,503				
d Donding als!	Politioto Aur	and Cow	ted/Comp :!-	a Augusta d \$41.						
d. Pending claims S	24.2424%	ed and Commu	75.7576%	g Awarded IVIIX						
(i) Awarded Mix (ii) Number	# 0.2424		# 0.7576				# 1			
(II) Number	# 0.2424		# 0.7376				# 1			
e. Pending Average	e from Above; C	Commuted and	Compromised	less Awarded [Difference					
(i) Pending Ave.		\$3,292		\$3,292						
(ii) C/C Difference		0	_	\$284,503						
(iii) (e-1) + (e-ii)		\$3,292		\$287,795						
(iv) Total		\$798		\$218,027						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$218,825		

f. Calculation of Impact of Adjustment

	Awarded				Pending				Total		
	Count	Amount	Average	Count	Amount	Average	Cou	nt	Amount	Average	
(i) Permanent	#8	\$9,791	\$1,224	# 0.2424	\$798	\$3,292	#	8.2424	\$10,589	\$1,285	
(ii) Comm./Comp.	#25	\$7,143,161	\$285,726	# 0.7576	\$218,027	\$287,795	#2	5.7576	\$7,361,188	\$285,787	
(iii) Total	#33	\$7,152,952	\$216,756	#1.0000	\$218,825	\$218,825	#3	4.0000	\$7,371,776	\$216,817	
(iv) Average Sever	rity before Ad	justment								\$210,478 \$6,339	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

(1)	Awarded- Permanent Basis (1) Count Amount		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Basis	Lota	l Claims
ount	Amount)	(3) = (1	1) + (2)	Permanent (4)			(5)
		Count	Amount	Count	Amount	Count	Amount	Count	Amount
-		1	132,563			-			
1	63,325	-				-			
1 1	279	-							
1									
1	45								
	-					1	24		
		1	248,699						
	-	1	113,934						
	-								
1									
1	33					-			
1									
		-				-			
	-	-	-			-			
		-							
	6 448								
i	-								
1									
1									
1	21	-	-						
		-							
		-	-						
		-							
1			76 264						
1	111 467		75,304						
	,.								
# 23	\$212,849	# 11	\$1,829,023	# 34	\$2,041,872	# 1	\$24	# 35	\$2,041,896
	\$9,254		\$166,275		\$60,055		\$24		\$58,340
and Comm	nuted/Compre	mised within	Total Awarded						
	natoa compre		rotal 7 tillarada	#34					
7 1 70		32.332770		10070					
age Awar	ded Permane	nt Claim and A	Average Commu	ited/Compro	mised Claim				
	\$9,254		\$166,275						
Col. 1)					\$157,021				
Awarded	and Commut		ng Awarded Mix						
71%		32.3529%							
6765		# 0.3235				# 1			
hove: Co	mmuted and	Compromised	l less Awarded F	Difference					
		-							
	\$16		\$50,809						
							\$50,825		
	1		1						

f. Calculation of Impact of Adjustment

	Awarded				Pending		Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#23	\$212,849	\$9,254	# 0.6765	\$16	\$24	#23.67	65 \$212,865	\$8,991	
(ii) Comm./Comp.	#11	\$1,829,023	\$166,275	# 0.3235	\$50,809	\$157,045	#11.32	35 \$1,879,832	2 \$166,011	
(iii) Total	#34	\$2,041,872	\$60,055	# 1.0000	\$50,825	\$50,825	#35.00	00 \$2,092,69	7 \$59,791	
(iv) Average Sever	ity before Ad	justment							\$58,340 \$1,451	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarde Permanent		Commuted Comprom As Settl	sed-	Total Av Perman Commute	ent plus	Pending, Permanent		Total Claims (5)	
_	(1)		(2)		(3) = (1) + (2)	(4)		(5	5)
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amoun
Numbers and Am	nounts									
List	-	-	1	479,503			-	-		
			1	88,197				-		
	-		1	344,335				-		
			1 1	94,468 212,073						
			1	283,329						
			i	87,721						
			1	272,137						
	-		1	240,180				-		
	1		-					-		
	1	23,035	-	-			-	-		
	1	61,685						-		
			1	317,878				-		
	1	45,125	٠.	-				-		
			1	311,237				-		
			-	-						
	-		-	-						
	-		-	-			-	-		
								-		
	-		-	-				-		
								-		
	-		-	-						
										\$2,860,904
) Total	# 4	\$129.846	# 11	32.731.058	# 15	\$2.860.904	# 0	\$0	# 15	
	# 4	\$129,846 \$32,461	# 11	\$2,731,058 \$248,278	# 15	\$2,860,904 \$190,727	# 0	\$0 \$0	# 15	\$190,727
i) Average		\$32,461		\$248,278	# 15		# 0		# 15	
i) Average . Percentage of Aw	arded and Com	\$32,461	nised within To	\$248,278			# 0		# 15	
i) Average . Percentage of Aw.) Number		\$32,461		\$248,278	#15 #15 100%		# 0		# 15	
. Percentage of Aw. Number Percentage	arded and Com #4 26.6667%	\$32,461	nised within Tol #11 73.3333%	\$248,278	#15 100%	\$190,727	# 0		# 15	
i) Average . Percentage of Aw.) Number i) Percentage . Difference Between	arded and Com #4 26.6667%	\$32,461 muted/Compron	nised within Tol #11 73.3333%	\$248,278 al Awarded erage Commut	#15 100%	\$190,727	# 0		# 15	
i) Average . Percentage of Aw.) Number i) Percentage . Difference Betwee) Average	arded and Com #4 26.6667% en Average Awa	\$32,461	nised within Tol #11 73.3333%	\$248,278	#15 100%	\$190,727	# 0		# 15	
. Percentage of Aw.) Number i) Percentage Difference Betwee) Average i) Difference (col. 2	#4 26.6667% en Average Awa	\$32,461 muted/Compron arded Permanent \$32,461	#11 73.3333% Claim and Ave	\$248,278 al Awarded erage Commut \$248,278	#15 100%	\$190,727	# 0		# 15	
) Total ii) Average . Percentage of Awi) Number ii) Percentage . Difference Betwee) Average ii) Difference (col. 2	#4 26.6667% en Average Awa minus Col.1)	\$32,461 muted/Compron arded Permanent \$32,461	#11 73.3333% Claim and Ave	\$248,278 al Awarded erage Commut \$248,278	#15 100%	\$190,727	# 0		# 15	
Percentage of Aw Number Percentage Percentage Percentage Difference Betwee Average Difference (col. 2 Pending claims S Awarded Mix	#4 26.6667% en Average Awa minus Col.1) Split into Awarde 26.6667%	\$32,461 muted/Compron arded Permanent \$32,461	#11 73.3333% Claim and Ave	\$248,278 al Awarded erage Commut \$248,278	#15 100%	\$190,727			# 15	
Percentage of Aw Number) Percentage Difference Betwee Average) Difference (col. 2 Pending claims S Awarded Mix	#4 26.6667% en Average Awa minus Col.1)	\$32,461 muted/Compron arded Permanent \$32,461	#11 73.3333% Claim and Ave	\$248,278 al Awarded erage Commut \$248,278	#15 100%	\$190,727	# O # O		#15	
Percentage of Aw Number) Percentage Difference Betwee Average) Difference (col. 2 Pending claims S Awarded Mix) Number	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Compron arded Permanent \$32,461 ad and Commute	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded erage Commut \$248,278 Awarded Mix	#15 100% ed/Comprom	\$190,727			#15	
Percentage of Aw Number) Percentage Difference Betwee A verage) Difference (col. 2 Pending claims S Awarded Mix) Number	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 and Commute	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded erage Commut \$248,278 Awarded Mix ss Awarded D	#15 100% ed/Comprom	\$190,727			#15	
Percentage of Aw Number) Percentage Difference Betwee A Average) Difference (col. 2 Pending claims S Awarded Mix) Number	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 ad and Commute commuted and C \$0	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded erage Commut \$248,278 Awarded Mix ss Awarded D \$0	#15 100% ed/Comprom	\$190,727			#15	
Percentage of Aw Number) Percentage Difference Betwee Average) Difference (col. 2 Pending claims S Awarded Mix) Number Pending Average) Pending Average) Perding Ave	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 and and Commute commuted and C \$0 0	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded brage Commut \$248,278 Awarded Mix \$8 Awarded D \$0 \$215,817	#15 100% ed/Comprom	\$190,727			#15	
Percentage of Aw Number) Percentage Difference Betwee Average) Difference (col. 2 Pending claims S Awarded Mix) Number Pending Average) Pending Average (col. 2) (c/C Difference (i) (e-1) + (e-ii)	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 ad and Commute commuted and C \$0 0 \$0	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded erage Commut \$248,278 Awarded Mix ss Awarded Di \$0 \$215,817 \$215,817	#15 100% ed/Comprom	\$190,727			#15	
Percentage of Aw. Number) Percentage i) Percentage Difference Betwee) Other Service of Service Pending claims S Awarded Mix) Number Pending Average) Pending Average) Pending Ave.) O/C Difference ii (se1) + (e-ii) v) Total	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 and and Commute commuted and C \$0 0	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded brage Commut \$248,278 Awarded Mix \$8 Awarded D \$0 \$215,817	#15 100% ed/Comprom	\$190,727			# 15	
Percentage of Aw Number) Percentage Difference Betwee Average) Difference (col. 2 Pending claims S Awarded Mix) Number Pending Average Pending Ave.) C/C Difference () (e-1) + (e-ii) /) Total (d-ii) x (e-iii)	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 ad and Commute commuted and C \$0 0 \$0	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded erage Commut \$248,278 Awarded Mix ss Awarded Di \$0 \$215,817 \$215,817	#15 100% ed/Comprom	\$190,727		\$0	#15	
Percentage of Aw. Number) Percentage Difference Betwee Average) Difference (col. 2 Pending claims S Awarded Mix) Number Pending Average Pending Ave. C/C Difference () (c-1) + (e-ii)) Total	#4 26.6667% en Average Awa minus Col.1) split into Awarde 26.6667% # 0.0000	\$32,461 muted/Comprom arded Permanent \$32,461 ad and Commute commuted and C \$0 0 \$0	#11 73.3333% Claim and Ave d/Comp using 73.3333% # 0.0000	\$248,278 al Awarded erage Commut \$248,278 Awarded Mix ss Awarded Di \$0 \$215,817 \$215,817	#15 100% ed/Comprom	\$190,727			# 15	

f. Calculation of Impact of Adjustment

	Awarded				Pending			Total			
	Count	Amount	Average	Count	Amount		Average	Count	Amount	Average	
(i) Permanent	#4	\$129,846	\$32,461	# 0.0000)	\$0	\$0	#4.0000	\$129,846	\$32,461	
(ii) Comm./Comp.	#11	\$2,731,058	\$248,278	# 0.0000)	\$0	\$0	#11.0000	\$2,731,058	\$248,278	
(iii) Total	#15	\$2,860,904	\$190,727	# 0.0000	0	\$0	\$0	#15.0000	\$2,860,904	\$190,727	
(iv) Average Sever	rity before Ac	justment								\$190,727	
(v) Impact										\$0	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1) Count Amount		Commute Comprom As Sett	nised-		warded- ient plus ed/Comp.	Pending, Permanent	on Basis	Total C	Claims
_	(1)	Daoio	(2)		(3) = (1) + (2)	(4)	Daoio	(5	i)
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Am	ounts									
(i) List	-		1	317,176						
	1									
			1 1	348,839 145,924						
	1	156,845	. '	145,924						
	i	-								
	-		1	193,348						
	1	60,209		- 117 (20						
	1	6,011	1	117,620						
		0,011								
			-							
	-		-	-						
		-						-		
			-	-						
			-					-		
	-		-							
	-		-							
			-	-						
			-					-		
			-	-						
	•			•			•			
(i) Total (ii) Average	# 5	\$223,065 \$44,613	# 5	\$1,122,905 \$224,581	# 10	\$1,345,971 \$134,597	# 0	\$0 \$0	# 10	\$1,345,971 \$134,597
(ii) Average		\$44,013		\$224,301		\$134,377		\$0		\$134,377
b. Percentage of Awa	arded and Com #5	muted/Compron	nised within To	otal Awarded	#10					
(ii) Percentage	50.0000%		50.0000%		100%					
()										
c. Difference Betwee	n Average Awa	rded Permanen	t Claim and Av	erage Commut	ted/Compron	nised Claim				
(i) Average	-	\$44,613		\$224,581						
(ii) Difference (col. 2	minus Col.1)					\$179,968				
d. Pending claims S	plit into Awarde	d and Commute	d/Comp using	Awarded Mix						
(i) Awarded Mix	50.0000%		50.0000%							
(ii) Number	# 0.0000		# 0.0000				# 0			
e. Pending Average	from Above; C		compromised le		ifference					
(i) Pending Ave.		\$0		\$0						
(ii) C/C Difference	_	0		\$179,968						
(iii) (e-1) + (e-ii)		\$0		\$179,968						
(iv) Total		\$0		\$0						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$0		
f. Calculation of Imp	act of Adjustme	ent .								

f. Calculation of Impact of Adjustment

		Awarded			Pending		Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#5	\$223,065	\$44,613	# 0.0000	\$0	\$0	#5.000	0 \$223,065	\$44,613	
(ii) Comm./Comp.	#5	\$1,122,905	\$224,581	# 0.0000	\$0	\$0	#5.000	0 \$1,122,905	\$224,581	
(iii) Total	#10	\$1,345,971	\$134,597	# 0.0000	\$0	\$0	#10.000	0 \$1,345,971	\$134,597	
<i>(</i> -) (-)	de de de de de A	di catara a t							¢124 E07	
(iv) Average Sever	rity before A	djustment							\$134,597	
(v) Impact									\$0	

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Award Permanen				Total Av Permane Commute	ent plus d/Comp.	Pending, on Permanent Basis (4)		Total C	laims
	(1) Count	Amount	(2) Count	Amount	(3) = (1 Count) + (2) Amount	(4) Count	Amount	Count (5)) Amount
a. Numbers and A										
(i) List	1	176,418								
	1	160,169	-	-						
	1	8,221 551								
		-					1	158,767		
			1	259,411						
	1	39								
				-						
							-	-		
	-			-						
							-	-		
	-			-						
							-	-		
	-									
(i) Total	# 6	\$345,400	# 1	\$259,411	# 7	\$604,811	# 1	\$158,767	#8	\$763,578
(ii) Average		\$57,567		\$259,411		\$86,402		\$158,767		\$95,447
b. Percentage of Av	warded and Cor	mmuted/Com	promised within T	otal Awarded						
(i) Number	#6		#1		#7					
(ii) Percentage	85.7143%		14.2857%		100%					
c. Difference Between	en Average Aw	arded Perma	nent Claim and A	verage Commu	ited/Compro	mised Claim				
(i) Average		\$57,567		\$259,411						
(ii) Difference (Col.	2 minus Col. 1)					\$201,845				
d. Pending claims	Solit into Award	led and Comr	muted/Comp usin	n Awarded Mix						
(i) Awarded Mix	85.7143%	ica ana comi	14.2857%	g Awaraca wiix						
(ii) Total	# 0.8571		# 0.1429				# 1			
e. Pending Averag	o from Abouto:	Commuted a	nd Compromised	loce Awardad F	Oifforonco					
(i) Pending Ave.	c nom Above,	\$158.767	na compromisea	\$158,767	ZIII GI GI IUG					
(ii) C/C Difference		0		\$201,845						
(iii) (e-1) + (e-ii)	_	\$158,767	-	\$360,612						
(iv) Total		\$136,086		\$51,516						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$187,602		
f. Calculation of Im	pact of Adjustm	nent .								

	Awarded			Pending			Total			
	Count		Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent		#6	\$345,400	\$57,567	# 0.8571	\$136,086	\$158,767	#6.8571	\$481,486	\$70,217
(ii) Comm./Comp.		#1	\$259,411	\$259,411	# 0.1429	\$51,516	\$360,612	#1.1429	\$310,927	\$272,061
(iii) Total		#7	\$604,811	\$86,402	#1.0000	\$187,602	\$187,602	#8.0000	\$792,413	\$99,052
(iv) Average Sever	rity before	. Adju	stment							\$95,447
(v) Impact										\$3,604

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Award Permaner	nent Basis As Settled		Total Awa Permane Commuted	nt plus /Comp.	Pending Permanent		Total Claims		
	(1) Count	Amount	(2) Count	Amount	(3) = (1) Count	+ (2) Amount	(4) Count	Amount	Count (5) Amount
a. Numbers and Ar	mounts .		1	255,416						
(7 =			1	230,005						
			1	145,845						
			1	240,612				-		
	1 1	0 2					-	-		
	i	1					-			
	1	118,952								
	-	-	1	648,951			-	-		
		٠.	1	342,051			-	-		
	1	5		-			. 1	81,953		
			1	291,094				01,755		
			1	280,563				-		
		-	1	284,836			-	-		
	-	-	1	235,815			-	-		
			1	284,247 285,518						
			1	438,758						
	-		i	211,334						
	-	-	1	237,588			-	-		
	-	-	1	296,999			-	-		
		-	1	313,522 279,138			-	-		
			i	304,902						
		-	i	319,788			-	-		
		-	1	494,699			-	-		
	-	-	1	284,949			-	-		
			1 1	393,141 260,043						
	1	33		200,043						
	1	102,855					-	-		
	1	-					-	-		
			1	416,835			-	-		
(i) Total	# 8	\$221,846	# 25	\$7,776,645	# 33	\$7,998,491	# 1	\$81,953	# 34	\$8,080,445
(ii) Average		\$27,731		\$311,066		\$242,379		\$81,953		\$237,660
b. Percentage of Av	wardad and Car	nmutad/Compr	omicod within To	atal Awardad						
(i) Number	#8	illinatea/Compr	#25	nai Awaided	#33					
(ii) Percentage	24.2424%		75.7576%		100%					
(,										
c. Difference Between	en Average Aw	arded Permane	ent Claim and Av	rerage Commute	d/Compromise	ed Claim				
(i) Average		\$27,731		\$311,066						
(ii) Difference (Col.	2 minus Col. 1)					\$283,335				
d. Pending claims	Split into Award	ed and Commu	ited/Comp using	Awarded Mix						
(i) Awarded Mix	24.2424%		75.7576%							
(ii) Number	# 0.2424		# 0.7576				# 1			
e. Pending Average	e from Above;	Commuted and	Compromised l	ess Awarded Diff	ference					
(i) Pending Ave.		\$81,953		\$81,953						
(ii) C/C Difference		0		\$283,335						
(iii) (e-1) + (e-ii)	_	\$81,953	_	\$365,288						
(iv) Total		\$19,867		\$276,733						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$296,601		
f Calculation of Im	neet of Adic-t									

f. Calculation of Impact of Adjustment

	Awarded				Pending		Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	\$221,846	\$27,731	# 0.2424	\$19,867	\$81,953	#8.2424	\$241,714	\$29,326
(ii) Comm./Comp.	#25	\$7,776,645	\$311,066	# 0.7576	\$276,733	\$365,288	#25.7576	\$8,053,378	\$312,661
(iii) Total	#33	\$7,998,491	\$242,379	# 1.0000	\$296,601	\$296,601	#34.0000	\$8,295,092	\$243,973
(iv) Average Sever (v) Impact	rity before Ad	ljustment							\$237,660 \$6,313

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Compro	Commuted and Compromised- As Settled		varded- ent plus d/Comp.	Pending, Permanent		Total Claims		
	(1) Count	Amount	(2 Count) Amount	(3) = (1 Count) + (2) Amount	(4) Count	Amount	Count (5) Amount	
a Numbers and A											
 a. Numbers and A (i) List 	mounts .		1	183,116							
	1	63,325					-	-			
	1	14,456	-								
	1 1	0	-								
	1	0 4,687									
		4,007					1	3,635			
			1	248,699				-			
	-	-	1	113,934			-	-			
			1	301,037							
			1	227,691							
			1	146,473 292,457							
			i	235,358							
	-	-	1	172,746							
	-		1	147,295			-	-			
	1	2 271		-			-	-			
	1	3,271									
	1	50,390									
	1	-									
	1	1	-	-							
	1	16	-	-				-			
	1	42	-	-			-	-			
	1	77,406	-	-							
	1	0									
	i	-									
	1	4,652									
	1	-	-	-				-			
	1	9,745	-	-				-			
	1	0 18	-	-				-			
		-	1	75.364							
	1	195,636									
(i) Total	# 23	\$423,646	# 11	\$2,144,169	# 34	\$2,567,814	# 1	\$3,635	# 35	\$2,571,449	
(ii) Average		\$18,419		\$194,924		\$75,524		\$3,635		\$73,470	
b. Percentage of A		mmuted/Comp		in Total Awarder							
(i) Number	#23		#11		#34						
(ii) Percentage	67.6471%		32.3529%		100%						
c. Difference Between	en Average Av		nent Claim an		muted/Compi	romised Claim					
(i) Average (ii) Difference (Col.	2 minus Col. 1	\$18,419)		\$194,924		\$176,505					
d. Pending claims	Split into Awar	ded and Comn	nuted/Comp u	sing Awarded M	<u>lix</u>						
(i) Awarded Mix	67.6471%		32.3529%								
(ii) Number	# 0.6765		# 0.3235				# 1				
e. Pending Averag	e from Above	Commuted ar	nd Compromis	ed less Awarde	d Difference						
(i) Pending Ave.		\$3,635	Jonnpronnie	\$3,635							
(ii) C/C Difference		0		\$176,505							
(iii) (e-1) + (e-ii)	_	\$3,635	-	\$180,140							
(iv) Total		\$2,459		\$58,281							
(d-ii) x (e-iii)		44,7J7		ψ30,ZU1							
(v) Total of (e-iv)								\$60,740			
(*) Total of (649)								200,740			

f. Calculation of Impact of Adjustment

	Awarded			Pending				Total			
	Count	Amount	Average	Count	A	mount	Average		Count	Amount	Average
(i) Permanent	#23	\$423,646	\$18,419	# 0.0	5765	\$2,459	\$3,635		#23.6765	\$426,105	\$17,997
(ii) Comm./Comp.	#11	\$2,144,169	\$194,924	# 0.3	3235	\$58,281	\$180,140		#11.3235	\$2,202,449	\$194,502
(iii) Total	#34	\$2,567,814	\$75,524	#1.0	0000	\$60,740	\$60,740		#35.0000	\$2,628,554	\$75,102
(iv) Average Severi	ity before Ad	djustment									\$73,470 \$1,632

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

_	Awarded- Commuted and Compromised-Permanent Basis As Settled		nised-	Total Aw Permane Commute	ent plus d/Comp.	Pending, Permanent		Total Claims		
	(1) Count	Amount	(2) Count	Amount	(3) = (1 Count) + (2) Amount	(4) Count	Amount	Count (5	i) Amount
a. Numbers and Amo	ata									
(i) List	unis .		1	479,503						
	-		1	169,280			-			
			1	344,335				-		
	-		1 1	147,656 284,355				-		
			1	288,812						
	-		i	145,855						
		-	1	272,137				-		
			1	240,180				-		
	1	5	-	-				-		
	1	141,507 185,259								
		-	1	328,764						
	1	165,131	-					-		
	-	-	1	311,237				-		
	-	-		-			-			
		-								
		-								
		-		-			-			
		-					-			
	-	-	-	-				-		
	-		-					-		
	-			-						
	-			-			-			
	-		-					-		
(i) Total (ii) Average	# 4	\$491,902 \$122,975	# 11	\$3,012,115 \$273,829	# 15	\$3,504,016 \$233,601	# 0	\$0 \$0	# 15	\$3,504,016 \$233,601
b. Percentage of Awa	rded and Com	muted/Compron	nised within To	otal Awarded						
(i) Number	#4		#11		#15					
(ii) Percentage	26.6667%		73.3333%		100%					
c. Difference Between	Average Awa	rded Permanen	t Claim and Av	erage Commut	ted/Comprom	ised Claim				
(i) Average		\$122,975		\$273,829						
(ii) Difference (Col. 2 i	minus Col. 1)					\$150,853				
d. Pending claims Sp	lit into Awarde	d and Commute	d/Comp using	Awarded Mix						
(i) Awarded Mix	26.6667%		73.3333%							
(ii) Number	# 0.0000		# 0.0000				# 0			
e. Pending Average f	rom Above; C		ompromised l		ifference					
(i) Pending Ave.		\$0		\$0						
(ii) C/C Difference		0	_	\$150,853						
(iii) (e-1) + (e-ii)		\$0		\$150,853						
(iv) Total		\$0		\$0						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$0		
f. Calculation of Impa	ct of Adjustme	nt								

f. Calculation of Impact of Adjustment

Awarded				Pending		Total				
	Count	Amount	Average	Count	Amount	1	Average	Count	Amount	Average
(i) Permanent	#4	\$491,902	\$122,975	# 0.00	00 \$0		\$0	#4.0000	\$491,902	\$122,975
(ii) Comm./Comp.	#11	\$3,012,115	\$273,829	# 0.00	00 \$0		\$0	#11.0000	\$3,012,115	\$273,829
(iii) Total	#15	\$3,504,016	\$233,601	# 0.00	00 \$0		\$0	#15.0000	\$3,504,016	\$233,601
(iv) Average Sever	rity before A	djustment								\$233,601 \$0

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

		Awarded- Compromised- Permanent Basis As Settled		Total Av Perman Commute	ent plus	Pending, Permanent		Total Claims		
	(1) Count	Amount	(2) Count	Amount	(3) = (1 Count	1) + (2) Amount	(4) Count	Amount	Count (5) Amount
		runount	Count	rimount	Count	7 tillodin	Count	711100111	Count	7 anount
a. Numbers and A	mounts -		1	319,769						
()	1	181								
			1	348,839						
	1	223,177	1	145,924						
	i	2		-						
	-	-	1	193,348			-			
	1	135,473	1	- 157,141						
	1	29,607	. '	157,141						
		-		-						
		-		-						
				-						
				-						
		-		-			-			
				-						
				-						
		-		-			-			
	-	-		-			-			
		-		-			-			
				-						
								-		
(i) Total	# 5	\$388,440	#5	\$1,165,020	# 10	\$1,553,460	# 0	\$0	# 10	\$1,553,460
(ii) Average	# J	\$77,688	" 3	\$233,004	# 10	\$155,346	" 0	\$0	# 10	\$155,346
.,										
b. Percentage of A			ate and order to T							
(i) Number	#5	muteu/Compror	#5	otal Awarded	#10					
(ii) Percentage	50.0000%		50.0000%		100%					
(ii) i Groomago	00.000070		00.000070		10070					
c. Difference Between	een Average Awa		t Claim and A	verage Commut	ted/Compron	ised Claim				
(i) Average		\$77,688		\$233,004						
(ii) Difference (Col.	2 minus Col. 1)					\$155,316				
d. Pending claims	Split into Awarde	d and Commute	ed/Comp using	Awarded Mix						
(i) Awarded Mix	50.0000%		50.0000%							
(ii) Number	# 0.0000		# 0.0000				# 0			
	ge from Above; C		Compromised I		ifference					
		\$0		\$0						
(i) Pending Ave.										
(i) Pending Ave. (ii) C/C Difference		0	_	\$155,316						
(i) Pending Ave. (ii) C/C Difference (iii) (e-1) + (e-ii)	_	0 \$0	_	\$155,316						
(i) Pending Ave. (ii) C/C Difference (iii) (e-1) + (e-ii) (iv) Total	_	0	=							
(i) Pending Ave. (ii) C/C Difference (iii) (e-1) + (e-ii)	_	0 \$0	_	\$155,316				\$0		

f. Calculation of Impact of Adjustment

Awarded				Pending			Total			
	Count	Amount	Average	Count	Amount	Average		Count	Amount	Average
(i) Permanent		#5 \$388,440	\$77,688	# 0.00	00 \$0		0	#5.0000	\$388,440	\$77,688
(ii) Comm./Comp.		#5 \$1,165,02	\$233,004	# 0.00	00 \$0		0	#5.0000	\$1,165,020	\$233,004
(iii) Total	#	10 \$1,553,46	\$155,346	# 0.00	00 \$0		0	#10.0000	\$1,553,460	\$155,346
(iv) Average Sever	rity before	Adjustment								\$155,346
(v) Impact										\$0

	V	U/G	U/G	Surface	Surface	Wage Level
Pro Act 57:	<u>Year</u> 1990	\$510.01		Anthracite 521.72		Decrease 5 1917%
Pre Act 57:	1990	527.14	715.49 736.48	521.72 531.32	542.56 559.14	5.1817% 5.1817%
	1991	544.84	758.07	541.11	576.23	5.1817%
	1993	563.14	780.30	551.07	593.84	5.1817%
	1994	582.05	803.19	561.21	612.00	5.1817%
	1995	601.59	826.74	571.55	630.70	5.1817%
Mixed Pre & Post Act 57:	1996	621.80	850.99	582.07	649.98	3.3220% ***
Post Act 57:	1997	642.68 *	875.94 *	592.79 *	669.85 *	0.0%
	1998	664.26 *	901.63 *	603.70 *	690.33 *	0.0%
	1999	686.57 *	928.07 *	614.82 *	711.43 *	0.0%
	2000	709.62 *	955.29 *	626.14 *	733.17 *	0.0%
	2001	733.45 *	983.30 *	637.66 *	755.58 *	0.0%
	2002	758.08 *	1,012.14 *	649.40 *	778.68 *	0.0%
	2003	783.54 *	1,041.82 *	661.36 *	802.48 *	0.0%
	2004	809.85 *	1,072.37 *	673.54 *	827.01 *	0.0%
	2005	837.05 *	1,103.82 *	685.94 *	852.29 *	0.0%
	2006	865.16 *	1,136.19 *	698.57 *	878.34 *	0.0%
	2007	894.21 *	1,169.51 *	711.43 *	905.19 *	0.0%
	2008	924.24 *	1,203.81 *	724.53 *	932.86 *	0.0%
	2009	955.28 *	1,239.11 *	737.87 *	961.37 *	0.0%
	2010	987.36 *	1,275.45 *	751.45 *	990.76 *	0.0%
	2011	1,020.52 *	1,312.85 *	765.29 *	1,021.05 *	0.0%
	Average:					1.5642%
Pro	jected to:					
Pre Act 57:	4/1/2014	1,093.63	1,483.31	970.57	1,131.06	
Post Act 57:	4/1/2014	1,036.97 *	1,406.45 *	920.28 *	1,072.45 *	
Conversion Calculation: Pre Act 57:	1996	\$621.80	\$850.99	\$582.07	\$649.98	
Pre Act 57:	1997	642.68	875.94	592.79	669.85	
Pre Act 57:	1998	664.26	901.63	603.70	690.33	
Pre Act 57:	1999	686.57	928.07	614.82	711.43	
Pre Act 57:	2000	709.62	955.29	626.14	733.17	
Pre Act 57:	2001	733.45	983.30	637.66	755.58	
Pre Act 57:	2002	758.08	1,012.14	649.40	778.68	
Pre Act 57:	2003	783.54	1,041.82	661.36	802.48	
Pre Act 57:	2004	809.85	1,072.37	673.54	827.01	
Pre Act 57:	2005	837.05	1,103.82	685.94	852.29	
Pre Act 57:	2006	865.16	1,136.19	698.57	878.34	
Pre Act 57:	2007	894.21	1,169.51	711.43	905.19	
Pre Act 57:	2008	924.24	1,203.81	724.53	932.86	
Pre Act 57:	2009	955.28	1,239.11	737.87	961.37	
Pre Act 57:	2010	987.36	1,275.45	751.45	990.76	
Pre Act 57:	2011	1,020.52	1,312.85	765.29	1,021.05	
Pre Act 57:	4/1/2014	1,093.63	1,483.31	970.57	1,131.06	
Conversion Factor:		5.1817%	5.1817%	5.1817%	5.1817%	
						Note:
Post Act 57:	1996	\$589.58	\$806.89	\$551.91		Pre Act 57 times (1.0 - Facto
Post Act 57:	1997	609.37	830.55	562.07		Pre Act 57 times (1.0 - Facto
Post Act 57:	1998	629.84	854.91	572.42		Pre Act 57 times (1.0 - Facto
Post Act 57:	1999	650.99	879.98	582.96		Pre Act 57 times (1.0 - Facto
Post Act 57:	2000	672.85	905.79	593.69		Pre Act 57 times (1.0 - Facto
Post Act 57:	2001	695.45	932.35	604.62		Pre Act 57 times (1.0 - Facto
Post Act 57:	2002	718.80	959.69	615.75		Pre Act 57 times (1.0 - Facto
Post Act 57:	2003	742.94	987.84	627.09		Pre Act 57 times (1.0 - Facto
Post Act 57:	2004	767.89	1,016.80	638.64		Pre Act 57 times (1.0 - Facto
Post Act 57:	2005	793.68	1,046.62	650.39		Pre Act 57 times (1.0 - Facto
Post Act 57:	2006	820.33	1,077.32	662.37		Pre Act 57 times (1.0 - Facto
Post Act 57:	2007	847.88	1,108.91	674.56		Pre Act 57 times (1.0 - Facto
Post Act 57:	2009	876.35	1,141.43	686.98		Pre Act 57 times (1.0 - Facto
Post Act 57: Post Act 57:	2010	905.78	1,174.90	699.63		Pre Act 57 times (1.0 - Factor Pre Act 57 times (1.0 - Factor
	2011	936.20 1,036.97	1,209.36 1,406.45	712.51 \$920.28		Pre Act 57 times (1.0 - Facto
	4/1/2014		,		. ,	
Post Act 57:	4/1/2014					
Post Act 57: Wage Level Adjustment Ex			1005	1007	1000	
Post Act 57: Wage Level Adjustment Ex (i) Year	amples:	<u>1993</u>	1995	1997 \$420.00	1999	
Post Act 57:) Wage Level Adjustment Ex (i) Year (ii) Wage on claim	record		<u>1995</u> \$450.00	<u>1997</u> \$420.00	<u>1999</u> \$430.00	
Post Act 57: Wage Level Adjustment Ex (i) Year (ii) Wage on claim Wage Adjustme	record	<u>1993</u> \$400.00	\$450.00	\$420.00	\$430.00	
Post Act 57:) Wage Level Adjustment Ex (i) Year (ii) Wage on claim	record ent: 04/01/14	<u>1993</u>				
Post Act 57:) Wage Level Adjustment Exition (i) Year (ii) Wage on claim Wage Adjustme (iii) Projection to	record ent: 04/01/14	1993 \$400.00 \$1,093.63	\$450.00 \$1,483.31	\$420.00 \$920.28	\$430.00 \$1,072.45	(iii) divided by (iv)

Source: Average Weekly Wage (Smoothed) - Exhibit VII-H, pages 1, 2, 3 and 4 - Column (8) Projected 04/01/2014 Weekly Wage - Exhibit VII-H, pages 1, 2, 3 and 4 - Column (6)

Wage level decrease - Exhibit VII-G, Page 2.

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^{*} Post Act 57 for 1997-2011 and Projected to 04/01/2014
** 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.

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 Average	<u>Benefits</u>	State OD
	Before	After	Claim Count
(a) Wage Ranges	<u>Offset</u>	<u>Offset</u>	
Above 869.5	55 527.00	527.00	32
\$790.50 - 869.5	55 527.00	503.09	10
\$447.95 - 790.4	408.00	370.95	63
\$395.25 - 447.9	272.00	263.50	11
\$316.20 - 395.2	24 263.50	263.50	3
\$289.95 - 316.1	19 263.50	247.94	0
\$0.00 - 289.9	207.00	188.21	1
Average/Total	\$431.90	\$409.52	120

(b) <u>Selected State Indemnity Factor:</u>

(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
 (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.

FTI - PAB,OMG

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Wage Level Adjustment to Current Level - State Occupational Disease Mode

Anthracite	Underground	(1011)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Claimants'	(2) 2 11		(=) =	(1) Adjusted	(5) & (6)	Exponentially
	Statewide	Actual	(2) Adjusted		(3) Ex. High	To Claimants'	Adjusted	Fitted
	Avg Wage	Avg Wage	For Act 57	(3)/(1)	<u>Low</u>	Wage Level	Avg Wages	Wages
1990	419.00	539.87	539.87	1.2885	539.87		539.87	510.01
1991	436.00	0.00				512.16	512.16	527.14
1992	455.00	608.33	608.33	1.3370	608.33		608.33	544.84
1993	475.00	419.67	419.67	0.8835 Low		557.98	557.98	563.14
1994	493.00	0.00				579.12	579.12	582.05
1995	509.00	0.00				597.92	597.92	601.59
1996	527.00	0.00				619.06	619.06	621.80
1997	542.00	0.00				636.68	636.68	642.68
1998	561.00	0.00				659.00	659.00	664.26
1999	588.00	501.00	528.38	0.8986	528.38		528.38	686.57
2000	611.00	0.00				717.73	717.73	709.62
2001	644.00	0.00				756.50	756.50	733.45
2002	662.00	0.00				777.64	777.64	758.08
2003	675.00	0.00				792.91	792.91	783.54
2004	690.00	0.00				810.54	810.54	809.85
2005	716.00	0.00				841.08	841.08	837.05
2006	745.00	0.00				875.14	875.14	865.16
2007	779.00	0.00				915.08	915.08	894.21
2008	807.00	0.00				947.97	947.97	924.24
2009	836.00	0.00				982.04	982.04	955.28
2010	845.00	0.00				992.61	992.61	987.36
2011	858.00	1262.77	1331.78	1.5522 High		1007.88	1007.88	1020.52
2012	888.00						•	

High 1.5522 Low 0.8835

Average Ratio Claimant/State - High & Low 1.1747

Projected

4/1/2014

2013 912.00 2014 938.00 2015 963.00

931.00 * 1.1747 = \$1,093.63

Projected Avg. Wage at Claimants' Level

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)

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Report Date:11-29-12

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Wage Level Adjustment to Current Level - State Occupational Disease Model

	1 (40)	waye L	evei Aujustiilei	ii io Currenii Lever -	State Occupa	lionai bisease i	viouei	
Bituminous Unde	J , ,	(0)	(0)	(4)	(E)	(4)	(7)	(0)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Claimants'	(2)		(=) =	(1) Adjusted	(5) & (6)	Exponentially
	Statewide	Actual	(2) Adjusted	(2) ((2)	(3) Ex. High	To Claimants'	Adjusted	Fitted
	Avg Wage	Avg Wage	For Act 57	(3)/(1)	& Low	Wage Level	Avg Wages	Wages
1990	419.00	779.92	779.92	1.8614	779.92		779.92	715.49
1991	436.00	827.00	827.00	1.8968	827.00		827.00	736.48
1992	455.00	702.04	702.04	1.5429	702.04		702.04	758.07
1993	475.00	729.40	729.40	1.5356	729.40		729.40	780.30
1994	493.00	1043.85	1043.85	2.1173	1043.85		1043.85	803.19
1995	509.00	1525.00	1525.00	2.9961 High		810.96	810.96	826.74
1996	527.00	706.64	706.64	1.3409	706.64		706.64	850.99
1997	542.00	719.12	758.42	1.3993	758.42		758.42	875.94
1998	561.00	1058.08	1115.90	1.9891	1115.90		1115.90	901.63
1999	588.00	675.00	711.89	1.2107	711.89		711.89	928.07
2000	611.00	902.80	952.14	1.5583	952.14		952.14	955.29
2001	644.00	653.59	689.31	1.0704 Low		1026.05	1026.05	983.30
2002	662.00	800.15	843.88	1.2747	843.88		843.88	1012.14
2003	675.00	1324.39	1396.77	2.0693	1396.77		1396.77	1041.82
2004	690.00	876.68	924.59	1.3400	924.59		924.59	1072.37
2005	716.00	877.22	925.16	1.2921	925.16		925.16	1103.82
2006	745.00	0.00				1186.97	1186.97	1136.19
2007	779.00	0.00				1241.14	1241.14	1169.51
2008	807.00	1125.00	1186.48	1.4702	1186.48		1186.48	1203.81
2009	836.00	0.00				1331.96	1331.96	1239.11
2010	845.00	0.00				1346.29	1346.29	1275.45
2011	858.00	0.00				1367.01	1367.01	1312.85
2012	888.00						<u></u>	
			High	2.9961				
			Low	1.0704				
	Average Ra	ntio Claimant/State	- High & Low	1.5932				
	ū							
Projected								
2013	912.00							
2014	938.00							
2015	963.00							

Projected Avg. Wage at Claimants' Level

931.00 * 1.5932 =

\$1,483.31

Act 57 Factor: 94.8183%

4/1/2014

(2) CMCRB database, reported State OD average weekly wage

931.00

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)

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Checksum:210,473.593419

⁽¹⁾ Statewide average weekly wage

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Anthracite Surfa	ace (1016)							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Claimants'				(1) Adjusted	(5) & (6)	Exponentially
	Statewide	Actual	(2) Adjusted		(3) Ex. High	To Claimants'	Adjusted	Fitted
	Avg Wage	Avg Wage	For Act 57	(3)/(1)	& Low	Wage Level	Avg Wages	Wages
1990	419.00	549.31	549.31	1.3110	549.31		549.31	521.72
1991	436.00	492.75	492.75	1.1302	492.75		492.75	531.32
1992	455.00	565.40	565.40	1.2426	565.40		565.40	541.11
1993	475.00	544.73	544.73	1.1468	544.73		544.73	551.07
1994	493.00	543.95	543.95	1.1033	543.95		543.95	561.21
1995	509.00	645.11	645.11	1.2674	645.11		645.11	571.55
1996	527.00	453.71	453.71	0.8609	453.71		453.71	582.07
1997	542.00	530.26	559.24	1.0318	559.24		559.24	592.79
1998	561.00	744.92	785.63	1.4004	785.63		785.63	603.70
1999	588.00	571.47	602.70	1.0250	602.70		602.70	614.82
2000	611.00	133.68	140.99	0.2307 Low		636.97	636.97	626.14
2001	644.00	517.49	545.77	0.8475	545.77		545.77	637.66
2002	662.00	589.00	621.19	0.9384	621.19		621.19	649.40
2003	675.00	633.40	668.01	0.9897	668.01		668.01	661.36
2004	690.00	1568.35	1654.06	2.3972 High		719.33	719.33	673.54
2005	716.00	575.91	607.38	0.8483	607.38		607.38	685.94
2006	745.00	0.00				776.67	776.67	698.57
2007	779.00	733.08	773.14	0.9925	773.14		773.14	711.43
2008	807.00	775.13	817.49	1.0130	817.49		817.49	724.53
2009	836.00	0.00				871.53	871.53	737.87
2010	845.00	0.00				880.92	880.92	751.45
2011	858.00	466.84	492.35	0.5738	492.35		492.35	765.29
2012	888.00							.
			High	2.3972				
			Low	0.2307				
	Average Ratio	Claimant/State	e - High & Low	1.0425				
Projected								
2013	912.00							
2014	938.00							
2015	963.00							

Projected Avg. Wage at Claimants' Level

931.00 * 1.0425 =

\$970.57

Act 57 Factor: 94.8183%

(1) Statewide average weekly wage

4/1/2014

Anthracita Surface (1016)

(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

931.00

- (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)

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Report Date:11-29-12

Checksum:179,294.031322

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Bituminous Surfa								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Claimants'				(1) Adjusted	(5) & (6)	Exponentially
	Statewide	Actual	(2) Adjusted		(3) Ex. High	To Claimants'	Adjusted	Fitted
	Avg Wage	Avg Wage	For Act 57	(3)/(1)	& Low	Wage Level	Avg Wages	Wages
1990	419.00	555.88	555.88	1.3267	555.88		555.88	542.56
1991	436.00	612.13	612.13	1.4040	612.13		612.13	559.14
1992	455.00	652.89	652.89	1.4349	652.89		652.89	576.23
1993	475.00	705.41	705.41	1.4851 High		577.07	577.07	593.84
1994	493.00	621.91	621.91	1.2615	621.91		621.91	612.00
1995	509.00	477.90	477.90	0.9389 Low		618.38	618.38	630.70
1996	527.00	628.07	628.07	1.1918	628.07		628.07	649.98
1997	542.00	698.16	736.31	1.3585	736.31		736.31	669.85
1998	561.00	500.00	527.32	0.9400	527.32		527.32	690.33
1999	588.00	569.19	600.30	1.0209	600.30		600.30	711.43
2000	611.00	0.00				742.29	742.29	733.17
2001	644.00	0.00				782.39	782.39	755.58
2002	662.00	0.00				804.25	804.25	778.68
2003	675.00	0.00				820.05	820.05	802.48
2004	690.00	0.00				838.27	838.27	827.01
2005	716.00	676.00	712.94	0.9957	712.94		712.94	852.29
2006	745.00	0.00				905.09	905.09	878.34
2007	779.00	0.00				946.40	946.40	905.19
2008	807.00	0.00				980.41	980.41	932.86
2009	836.00	0.00				1015.64	1015.64	961.37
2010	845.00	0.00				1026.58	1026.58	990.76
2011	858.00					1042.37	1042.37	1021.05
2012	888.00						_	

High 1.4851 Low 0.9389

Average Ratio Claimant/State - High & Low 1.2149

_			-
Pro	ıec	tec	'n

2013 912.00 2014 938.00 2015 963.00

4/1/2014 931.00

Projected Avg. Wage at Claimants' Level

931.00 * 1.2149 = \$1,131.06

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)

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Checksum:177,146.349276

COAL MINE COMPENSATION RATING BUREAU State OD Losses Social Security Offset

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.

<u>Year</u>	Annual <u>Changes</u>
1983	3.5%
1984	3.5%
1985	3.1%
1986	1.3%
1987	4.2%
1988	4.0%
1989	4.7%
1999	5.4%
1990	
	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%
2012	1.7%
Average All years	2.9%
Average latest 10 years	2.6%
Average latest 5 years	2.2%
Average latest 3 years	1.8%
Selected Annual Change Last Year's Selection was 2.5%	2.5%

Source: Social Security Administration Web Site

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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.

		Monti	nly Wage Am	ounts Break F	Points:			
	-		Plus		Plus		Annual	
	90%	Percent	32%	Percent	15%	Percent	SS Wage	Percent
<u>Year</u>	of First:	Change	of next:	Change	of next:	Change	Base	Change
1983	254		1,274		1,447		35,700	
1984	267	5.1%	1,345	5.6%	1,538	6.3%	37,800	5.9%
1985	280	4.9%	1,411	4.9%	1,609	4.6%	39,600	4.8%
1986	297	6.1%	1,493	5.8%	1,710	6.3%	42,000	6.1%
1987	310	4.4%	1,556	4.2%	1,784	4.3%	43,800	4.3%
1988	319	2.9%	1,603	3.0%	1,828	2.5%	45,000	2.7%
1989	339	6.3%	1,705	6.4%	1,956	7.0%	48,000	6.7%
1990	356	5.0%	1,789	4.9%	2,130	8.9%	51,300	6.9%
1991	370	3.9%	1,860	4.0%	2,220	4.2%	53,400	4.1%
1992	387	4.6%	1,946	4.6%	2,292	3.2%	55,500	3.9%
1993	401	3.6%	2,019	3.8%	2,380	3.8%	57,600	3.8%
1994	422	5.2%	2,123	5.2%	2,505	5.3%	60,600	5.2%
1995	426	0.9%	2,123	0.8%	2,533	1.1%	61,200	1.0%
1996	437	2.6%	2,141	2.7%	2,590	2.3%	62,700	2.5%
1997	455	4.1%	2,176	4.0%	2,709	4.6%	65,400	4.3%
1998	455	4.1%		4.0%		4.0%		4.5%
			2,398		2,825		68,400	
1999	505	5.9%	2,538	5.8%	3,007	6.4%	72,600	6.1%
2000	531	5.1%	2,671	5.2%	3,148	4.7%	76,200	5.0%
2001	561	5.6%	2,820	5.6%	3,319	5.4%	80,400	5.5%
2002	592	5.5%	2,975	5.5%	3,508	5.7%	84,900	5.6%
2003	606	2.4%	3,047	2.4%	3,597	2.5%	87,000	2.5%
2004	612	1.0%	3,077	1.0%	3,636	1.1%	87,900	1.0%
2005	627	2.5%	3,152	2.4%	3,721	2.3%	90,000	2.4%
2006	656	4.6%	3,299	4.7%	3,895	4.7%	94,200	4.7%
2007	680	3.7%	3,420	3.7%	4,025	3.3%	97,500	3.5%
2008	711	4.6%	3,577	4.6%	4,212	4.6%	102,000	4.6%
2009	744	4.6%	3,739	4.5%	4,417	4.9%	106,800	4.7%
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%
2013	791	3.1%	3,977	3.1%	4,707	3.4%	113,700	3.3%
Average All years		3.9%		3.9%		4.0%		4.0%
Average latest 10 years		2.7%		2.7%		2.7%		2.7%
Average latest 5 years		2.2%		2.2%		2.3%		2.2%
Average latest 3 years		1.3%		1.3%		3.0%		2.1%
Last Year's Selection		2.5%		2.5%		2.5%		2.5%
Selection		2.5%		2.5%		2.5%		2.5%
<u>Projections</u>		Selected		Selected		Selected		Selected
2013	791	Actual	3,977	Actual	4,707	Actual	113,700	Actual
2014	811	2.5%	4,076	2.5%	4,825	2.5%	116,500	2.5%
2015	831	2.5%	4,178	2.5%	4,946	2.5%	119,400	2.5%
Average Break Point	806		4,051		4,796		115,800	

For Policies effective between

4-1-2013 and 4-1-2014

Note: Weighted average of the three calendar years: 2013, 2014, 2015.

Weights: 2013 28.125% 68.750% 2015 3.125% 100.00%

Notes:

The above weights assume 1-year policies effective between 4-1-2013 and 4-1-2014

E.G.: 28.125% of the losses will occur between 4-1-2013 and 12-31-2014.

68.750% of the losses will occur between 1-1-2015 and 12-31-2015. 3.125% of the losses will occur between 1-1-2016 and 3-31-2016.

Source: Social Se curity Administration Web Site

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COAL MINE COMPENSATION RATING BUREAU State OD Losses Social Security Offset

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 4-1-2014 with a 4-1-2013 filing effective date.)

			Monthly Wages	
	Yearly	First	Second	Third
	<u>Maximum</u>	Break Point	Break Point	Break Point
Wage Amount:	115,800	806	4,051	4,796
Factor:		90%	32%	15%

II. Example Calculations

		Adjusted	PI	A at each Breakpoint		
Example <u>Number</u>	Monthly <u>Wage</u>	Monthly <u>Wage (a)</u>	First (b)	Second (c)	<u>Third (d)</u>	Total <u>PIA</u>
1	2,000	2,000	806 <u>90%</u> 725	1,194 <u>32%</u> 382	0 <u>15%</u> 0	1,107
2	4,000	4,000	806 <u>90%</u> 725	3,194 <u>32%</u> 1,022	0 <u>15%</u> 0	1,747
3	6,000	6,000	806 <u>90%</u> 725	4,051 <u>32%</u> 1,296	1,143 <u>15%</u> 171	2,193
4	8,000	8,000	806 <u>90%</u> 725	4,051 <u>32%</u> 1,296	3,143 <u>15%</u> 471	2,493
5	10,000	9,650	806 <u>90%</u> 725	4,051 <u>32%</u> 1,296	4,793 <u>15%</u> 719	2,741
6	12,000	9,650	806 <u>90%</u> 725	4,051 <u>32%</u> 1,296	4,793 <u>15%</u> 719	2,741

Notes:

- (a) Monthly Wage limited to Monthly Maximum (\$115,800/12 = \$9,650)
- (b) minimum of adjusted monthly wage and \$806
- (c) minimum of (adjusted monthly wage less \$806) and \$4,051
- (d) minimum of (adjusted monthly wage less \$806 less \$4,051) and \$4,796

Source: Exhibit VII-J, Page 2

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ANTHRACITE UNDERGROUND (0160)

			ounts				<u> </u>				
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	1	# 1	# 0	# 0	# 0.00	# 0.00	# 0.00	# 1.00	# 0.00	# 0.0000	# 0.0000
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	-	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	0.0244	0.0091
2011	_							-		0.0521	0.0195
Total	5	2	-	3	-	0.45	0.09	2.09	2.91	0.0765	0.0286
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		(8)+(11)		(12)/(13)	Weekly Wage	<u>Factor</u>	<u>Years</u>	Miner Years			
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		0.0300	1.3702	0.0100		1.038	41.5	0.0524			
		-		-	611			-			
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		-	1.3359	-	836	1.038	29.6	-			
2010		0.0091	1.2996	0.0070	845	1.038	28.5	0.0320			
		0.0105	4 0 / 0 5	0.0454				0.0710			
2011		0.0195	1.2625	0.0154	858	1.038	27.3	0.0713			

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

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IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

Page 2

BITUMINOUS UNDERGROUND(0158)

		C	ounts								
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
V	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded	Awarded	Denied	IBNR	Awarded
Year 1992	# 6	# 2	# 0	# 4	<u>(3) * 30%</u> # 0.00	# 0.60	# 0.12	(2)+(5)+(7) # 2.12	<u>(1)-(8)</u> # 3.88	# 0.0000	(10)xAwd Ratio # 0.0000
1993	1	1	-	-	<i>"</i> 0.00	,, 0.00	# O.12	1.00	# 0.00 -	# 0.0000 -	-
1994	1	1	-	-	-	-	-	1.00	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1997 1998	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	-	-
2005	1	1	-	-	-	-	-	1.00	-	0.0516	0.0193
2006	-	-	-	-	-	-	-	-	-	0.1057	0.0395
2007 2008	1	-	- 1	-	0.30	-	-	0.30	0.70	0.2199 0.4066	0.0821 0.1519
2009		-	-	-	0.30	-	-	0.30	0.70	0.5521	0.2062
2010	-	-	-	-	-	-	-	-	-	1.0919	0.4079
2011										2.0851	0.7788
Total	22	8	1	13	0.30	1.65	0.45	8.75	13.25	4.5130	1.6857
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			_
Year		<u>(8)+(11)</u>		(12)/(13)	Weekly Wage	<u>Factor</u>	<u>Years</u>	Miner Years			
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		0.0500	46.0739	0.0011	690	1.392	922.5	0.0054			
2005		1.0193	66.2758	0.0154	716	1.392	1,278.8	0.0797			
2006		0.0395	70.4659	0.0006	745	1.392	1,306.7	0.0030			
2007		0.0821	79.9043	0.0010	779	1.392	1,417.1	0.0058			
2008		0.4519	101.3540	0.0045	807	1.392	1,735.1	0.0260			
2009		0.2062	101.3481	0.0020	836	1.392	1,674.8	0.0123			
2010		0.4079	125.3936	0.0033	845	1.392	2,050.1	0.0129			
<u>2011</u>		0.7788	150.1361	0.0052	858	1.392	2,417.4	0.0322			
Total		10.4357	1,421.7433	0.0032	330	1.072	30,095.6	0.0322			
iotai		10.4337	1,421.7433	0.0073			30,073.0	0.0347			

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

Col.(10): 40% of Exh. VII-C-1 thru VII-C-6 Col.(13): Exh. X-A

Col.(18): (12) / (17) x 100 (1.00)xCol.(6);2001 & Subseq.

FTI - PAB

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(15): Exhibit XII-D

Exhibit X-G

(13) /((15) x (16) x 52)

Col.(16):

Col.(17):

Page 3

ANTHRACITE SURFACE(0153)

		Cc	ounts								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					Pending	Denied	Denied	Ultimate	Ultimate		IBNR
V	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded	Awarded	Denied	IBNR	Awarded
Year 1992	# 3	# 1	# 0	# 2	<u>(3) * 30%</u> # 0.00	# 0.30	# 0.06	(2)+(5)+(7) # 1.06	<u>(1)-(8)</u> # 1.94	# 0.0000	(10)xAwd Ratio # 0.0000
1993	6	3	-	3	<i>"</i> 0.00	0.45	0.09	3.09	2.91	# 0.0000 -	# 0.0000 -
1994	5	-	1	4	0.30	0.60	0.12	0.42	4.58	-	-
1995	4	1	2	1	0.60	0.15	0.03	1.63	2.37	-	-
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	-	-
2000	1	-	1	-	0.30	_	-	0.30	0.70	_	_
2002	-	-	-	-	-	-	-	-	-	-	-
2003	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2004	1	1	-	-	-	-	-	1.00	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-
2006	1	-	-	1	-	0.05	0.05	0.05	0.95		-
2007	2	-	-	2	-	0.10	0.10	0.10	1.90	0.0277	0.0103
2008 2009	-	-	-	-	-	-	-	-	-	0.0644 0.0972	0.0241 0.0363
2009	-	-	-	-	-	-	-	-	-	0.1205	0.0363
<u>2011</u>	1	_	1	_	0.30	_	_	0.30	0.70	0.3905	0.1459
Total	30	7	6	17	1.80	2.15	0.59	9.39	20.61	0.7003	0.2616
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
				(1.1)		(10)					
		Total	Payroll	F	Statewide	A -12 - 1 1	Estimated	Frequency			
.,		Awarded	(\$M)	Frequency	_	Adjustment	Miner	Per 100			-
Year		<u>(8)+(11)</u>		(12)/(13)	Weekly Wag		<u>Years</u>	Miner Years			
1992		# 1.0600	\$ 29.4761	0.0360	455	1.038	1,200.2	0.0883			
1993		3.0900	30.1034	0.1026	475	1.038	1,174.1	0.2632			
1994		0.4200	30.2105	0.0139	493	1.038	1,135.3	0.0370			
1995		1.6300	20.2889	0.0803	509	1.038	738.5	0.2207			
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		0.3000	12.9237	0.0232	644	1.038	371.8	0.0807			
2002		-	11.0466	-	662	1.038	309.2	-			
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		-	12.1409	-	716	1.038	314.2	-			
2006		0.0500	12.0653	0.0041	745	1.038	300.0	0.0167			
2007		0.1103	14.8666	0.0074	779	1.038	353.6	0.0312			
2008		0.0241	16.2202	0.0015	807	1.038	372.4	0.0065			
2009		0.0363	15.8935	0.0023	836	1.038	352.2	0.0103			
2010		0.0450	13.3269	0.0034	845	1.038	292.2	0.0154			
2011		0.4459	19.4070	0.0230	858	1.038	419.1	0.1064			
Total		9.6516	348.8580	0.0277			10,833.6	0.0891			

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

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(13): Exh. X-A

FTI - PAB

Col.(15): Exhibit XII-D

Col.(18): (12) / (17) x 100

Exhibit X-G

(13) /((15) x (16) x 52)

Col.(16):

Col.(17):

BITUMINOUS SURFACE(0156)

		С	ounts								
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	# 1	# 0	# 0	# 1	# 0.00	# 0.15	# 0.03	# 0.03	# 0.97	# 0.0000	# 0.0000
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 1997	2	-	-	2	-	0.30 0.30	0.06 0.06	0.06 0.06	1.94 1.94	-	-
1998	1	-	_	1	-	0.30	0.00	0.00	0.97	-	-
1999	1	_	-	1	-	0.15	0.03	0.03	0.97	-	_
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-
2006 2007	-	-	-	-	-	-	-	-	-	0.0286	0.0107
2008	-	-	_	_	_	_	-	-	-	0.0260	0.0247
2009	-	-	-	-	-	-	-	-	-	0.0855	0.0319
2010	-	-	-	-	-	-	-	-	-	0.1358	0.0507
<u>2011</u>										0.2074	0.0775
Total	13	2	-	11	-	1.65	0.33	2.33	10.67	0.5234	0.1955
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			_
Year		<u>(8)+(11)</u>		(12)/(13)	Weekly Wag	€ <u>Factor</u>	<u>Years</u>	Miner Years			
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				
2003			56.2173		690	1.038	1,509.5				
		-		-				-			
2005		-	64.8716	-	716	1.038	1,678.6	-			
2006		- 0.0107	63.7985	- 0.0000	745	1.038	1,586.5	- 0.0007			
2007		0.0107	64.8081	0.0002	779	1.038	1,541.3	0.0007			
2008		0.0247	74.6012	0.0003	807	1.038	1,712.7	0.0014			
2009		0.0319	63.3067	0.0005	836	1.038	1,403.0	0.0023			
2010		0.0507	74.2552	0.0007	845	1.038	1,628.1	0.0031			
<u>2011</u>		0.0775	86.5413	0.0009	858	1.038	1,868.7	0.0041			
Total		2.5255	1,388.1839	0.0018			41,934.6	0.0060			

Sources: iols.(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

IBNR Award Ratio(2000 & Prior): 0.3162
IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

(13) /((15) x (16) x 52)

Col.(15): Exhibit XII-D

Col.(18): (12) / (17) x 100

Exhibit X-G

Col.(16):

Col.(17):

FOUR STANDARD CLASSES

		С	ounts								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					Pending	Denied	Denied	Ultimate	Ultimate		IBNR
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded	Awarded	Denied	IBNR	Awarded
Year					(3) * 30%			(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAwd Ratio
1992	# 11	# 4	# 0	# 7	# 0.00	# 1.05	# 0.21	# 4.21	# 6.79	# 0.0000	# 0.0000
1993	11	6	-	5	-	0.75	0.15	6.15	4.85	-	-
1994	9	2	1	6	0.30	0.90	0.18	2.48	6.52	-	-
1995	6	1	2	3	0.60	0.45	0.09	1.69	4.31	-	-
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	1	2	0.30	0.10	0.10	1.40	2.60	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2004	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2005	1	1	-	-	-	-	-	1.00	-	0.0516	0.0193
2006	1	-	-	1	-	0.05	0.05	0.05	0.95	0.1057	0.0395
2007	2	-	-	2	-	0.10	0.10	0.10	1.90	0.2762	0.1032
2008	1	-	1	-	0.30	-	-	0.30	0.70	0.5371	0.2006
2009	-	-	-	-	-	-	-	-	-	0.7349	0.2745
2010	-	-	-	-	-	-	-	-	-	1.3727	0.5127
<u>2011</u>	1		1		0.30			0.30	0.70	2.7351	1.0217
Total	70	19	7	44	2.10	5.90	1.46	22.56	47.44	5.8132	2.1714
		4>									
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll	_	Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average		Miner	Per 100			_
Year		<u>(8)+(11)</u>	± 104 000/	(12)/(13)	Weekly Wag	<u>E Factor</u>	<u>Years</u>	Miner Years			
1992		# 4.2100	\$ 194.8096	0.0216	455		7,275.8	0.0579			
1993		6.1500	178.5985	0.0344	475		6,442.7	0.0955			
1994		2.4800	184.5767	0.0134	493		6,357.3	0.0390			
1995		1.6900	165.8061	0.0102	509		5,431.0	0.0311			
1996		0.1200	170.8563	0.0007	527		5,334.0 4,777.2	0.0022			
1997		0.2100	157.6572	0.0013	542			0.0044			
1998		0.0300	143.8775	0.0002	561		4,238.4	0.0007			
1999 2000		1.0900 1.3300	133.1028 115.6342	0.0082 0.0115	588 611		3,723.6 3,139.7	0.0293 0.0424			
2001		1.4000	121.2341	0.0115	644		3,132.7 2,697.5	0.0447			
2002		1.0500	106.7732	- 0.0100	662			0.0422			
2003		1.0500	97.6546	0.0108	675		2,425.6	0.0433			
2004		1.0500	115.9962	0.0091	690		2,800.0	0.0375			
2005 2006		1.0193 0.0895	144.7059 147.7722	0.0070	716 745		3,308.3 3,229.1	0.0308 0.0028			
2006		0.0895		0.0006	745 779			0.0028			
			161.2415	0.0013			3,351.5				
2008		0.5006	194.3121	0.0026	807		3,869.3	0.0129			
2009		0.2745	181.8842	0.0015	836		3,459.6	0.0079			
2010		0.5127	214.2753	0.0024	845		3,998.9	0.0128			
<u>2011</u>		1.3217	257.3469	0.0051	858		4,732.5	0.0279			
Total		24.7314	3,188.1151	0.0078			83,724.7	0.0295			

Sources: Cols. (1) to (4): CMCRB Claims Database

Col.(6): (0.15)xCol.(4);2000 & Prior

Col.(16): (0.05)xCol.(4);2001 & Subseq. Col.(17): Total of 4 std. classes Col.(18): (12) / (17) x 100

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

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(15): Exhibit XII-D

N/A

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FTI - PAB

Page 6

COKE(0154)

			ounts								
V	(1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded	(9) Ultimate Denied	(10) IBNR	(11) IBNR Awarded
Year 1992	# 0	# 0	# 0	# 0	<u>(3) * 30%</u> # 0.00	# 0.00	# 0.00	(2)+(5)+(7) # 0.00	<u>(1)-(8)</u> # 0.00	# 0.0000	(10)xAwd Ratio # 0.0000
1993	# 0	# 0	# 0	# 0	# 0.00	# U.UU -	# U.UU	# 0.00	# 0.00 -	# 0.0000	# 0.0000
1994	-	-	-	-	-	-	-	-	_	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998 1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	_	_	_	_	_	_	-	_	_	_	_
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0003
2005	-	-	-	-	-	-	-	-	-	0.00	0.0007
2006 2007	-	-	-	-	-	-	-	-	-	0.00	0.0017
2007	-	-	-	-	-	-	-	-	-	0.01 0.01	0.0033 0.0035
2009	-	-	-	-	_	-	-	-	_	0.01	0.0030
2010	-	-	-	-	-	-	-	-	-	0.01	0.0047
<u>2011</u>										0.01	0.0045
Total	-	-	-	-	-	-	-	-	-	0.06	0.0217
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		<u>(8)+(11)</u>	()	(12)/(13)	Weekly Wage	•	Years	Miner Years			
1992		# 0.0000	\$ 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			10.4850		662	1.038	293.4	_			
2002		_	11.5341	-	675	1.038	316.6	_			
2003		0.0003	12.0491	0.0000	690	1.038	323.5	0.0001			
2004		0.0003	12.8610	0.0000	716	1.038	332.8	0.0001			
2005		0.0007	12.7374	0.0001	745	1.038	316.8	0.0002			
2007		0.0017	13.6699	0.0001	743	1.038	325.1	0.0003			
2007		0.0035	9.7611	0.0002	807			0.0016			
2008		0.0035	5.1736	0.0004	836	1.038	224.1 114.7	0.0016			
2009		0.0030		0.0006	836	1.038 1.038	114.7	0.0026			
2010		0.0047	5.4357	0.0009	845	1.038	119.2	0.0040			
2010 <u>2011</u>		0.0045	3.5991	0.0012	858	1.038	77.7	0.0058			

Sources: iols.(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

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Col.(15): Exhibit XII-D

Col.(18): (12) / (17) x 100

Exhibit X-G

(13) /((15) x (16) x 52)

Col.(16):

Col.(17):

AUGER(0157)

	Counts(1) (2) (3) (4										
				(4) Denied	(5) Pending Awarded	(6) Denied Reopened	(7) Denied	(8) Ultimate Awarded	(9) Ultimate Denied	(10) IBNR	(11) IBNR Awarded
Year	керопеа	Awarded	Penaing	Denied	(3) * 30%	Reopenea	Awarded	(2)+(5)+(7)	(1)-(8)	IBINK	(10)xAwd Ratio
1992	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996 1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	_	_	-	-	-	_	-	_	_	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002 2003	-	-	-	-	-	-	-	-	-	-	-
2003	-		-	-	-	-	-	-	-	0.00	0.0000
2005	_	_	-	_	_	_	_	_	-	0.00	0.0001
2006	-	-	-	-	-	_	-	-	-	0.00	0.0001
2007	-	-	-	-	-	-	-	-	-	0.00	0.0003
2008	-	-	-	-	-	-	-	-	-	0.00	0.0009
2009	-	-	-	-	-	-	-	-	-	0.00	0.0005
2010 <u>2011</u>	-	-	-	-	-	-	-	-	-	0.00	0.0007 0.0014
Total										0.00	0.0014
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		<u>(8)+(11)</u>	, ,	<u>(12)/(13)</u>	Weekly Wag	=	<u>Years</u>	Miner Years			-
1992		# 0.0000	\$ 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		-	1.1508	-	662	1.038	32.2	-			
2003		-	1.1022	-	675	1.038	30.3	-			
2004		0.0000	1.0588	0.0000	690	1.038	28.4	0.0001			
2005		0.0001	1.0265	0.0001	716	1.038	26.6	0.0002			
2006		0.0001	1.0668	0.0001	745	1.038	26.5	0.0006			
2007		0.0003	1.1212	0.0002	779	1.038	26.7	0.0010			
2008		0.0009	2.5068	0.0004	807	1.038	57.6	0.0016			
2009		0.0005	0.9470	0.0006	836	1.038	21.0	0.0026			
2010		0.0007	0.8275	0.0008	845	1.038	18.1	0.0039			
<u>2011</u>		0.0014	1.1532	0.0012	858	1.038	24.9	0.0058			
Total		0.0041	24.2891	0.0002			719.2	0.0006			

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

IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D Col.(16): Exhibit X-G

(13) /((15) x (16) x 52) Col.(17): Col.(18): (12) / (17) x 100

FTI - PAB

IBNR Award Ratio(2000 & Prior): 0.3162

ANTHRACITE CO-GEN(0181)

	Counts(1) (2) (3) (
				(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996 1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	_	_	-	-	-	-	-	_	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	- 1	-	-	-	-	- 0.05	- 0.05	-	- 0.05	-	-
2003 2004	Į.	-	-	1	-	0.05	0.05	0.05	0.95	0.00	0.0002
2004	_	-	_	-	_	-	_	-	_	0.00	0.0002
2006	-	-	-	-	-	-	-	-	-	0.00	0.0011
2007	-	-	-	-	-	-	-	-	-	0.01	0.0022
2008	-	-	-	-	-	-	-	-	-	0.01	0.0028
2009	-	-	-	-	-	-	-	-	-	0.01	0.0046
2010	-	-	-	-	-	-	-	-	-	0.02	0.0074
<u>2011</u> Total	1			1		0.05	0.05	0.05	0.95	0.04	<u>0.0146</u> 0.0334
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		(8)+(11)	(+)	(12)/(13)	Weekly Wag	=	<u>Years</u>	Miner Years			=
1992		# 0.0000	\$ 3.5055	# 0.0000	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		-	5.6588	-	662	1.038	158.4	-			
2003		0.0500	7.0096	0.0071	675	1.038	192.4	0.0260			
2004		0.0002	7.3515	0.0000	690	1.038	197.4	0.0001			
2005		0.0004	7.8553	0.0001	716	1.038	203.3	0.0002			
2006		0.0011	8.4125	0.0001	745	1.038	209.2	0.0005			
2007		0.0022	9.1867	0.0002	779	1.038	218.5	0.0010			
2008		0.0028	7.5214	0.0004	807	1.038	172.7	0.0016			
2009		0.0046	7.5347	0.0006	836	1.038	167.0	0.0028			
2010		0.0074	7.9580	0.0009	845	1.038	174.5	0.0042			
<u>2011</u>		0.0146	10.9911	0.0013	858	1.038	237.3	0.0062			
Total		0.0834	117.2734	0.0007			3,230.6	0.0026			

Sources: ols.(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.(18): (12) / (17) x 100

Exhibit X-G

(13) /((15) x (16) x 52)

Col.(15): Exhibit XII-D

Col.(16):

Col.(17):

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(10): 40% of Exh. VII-C-1 thru VII-C-6 Col.(13): Exh. X-A

FTI - PAB

BITUMINOUS CO-GEN(0182)

		Co	ounts								
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995 1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	_	-	-	-	-	_	_
1998	-	-	-	-	-	_	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003 2004	-	-	-	-	-	-	-	-	-	0.00	0.0001
2004	_	-	-	-	_	-	-	-	-	0.00	0.0005
2006	-	-	-	-	-	-	-	-	-	0.00	0.0013
2007	-	-	-	-	-	-	-	-	-	0.01	0.0026
2008	-	-	-	-	-	-	-	-	-	0.01	0.0030
2009	-	-	-	-	-	-	-	-	-	0.01	0.0045
2010	-	-	-	-	-	-	-	-	-	0.02	0.0076
<u>2011</u>										0.03	0.0113
Total	-	-	-	-	-	-	-	-	-	0.08	0.0310
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		<u>(8)+(11)</u>		(12)/(13)	Weekly Wag	<u>Factor</u>	<u>Years</u>	Miner Years			-
1992		# 0.0000	\$ 0.0476	# 0.0000	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		-	2.3861	_	662	1.038	66.8	_			
2003		-	3.0525	_	675	1.038	83.8	_			
2004		0.0001	6.3745	0.0000	690	1.038	171.2	0.0001			
2005		0.0005	8.5248	0.0001	716	1.038	220.6	0.0002			
2006		0.0013	9.4236	0.0001	745	1.038	234.3	0.0005			
2007		0.0026	10.8291	0.0002	779	1.038	257.5	0.0010			
2008		0.0020	8.4819	0.0002	807	1.038	194.7	0.0016			
2008		0.0030	7.8664	0.0004	836	1.038	174.7	0.0016			
2009		0.0045	8.7327	0.0008	845	1.038	174.3	0.0026			
2010 2011		0.0076	9.0760	0.0007	858	1.038	196.0	0.0058			
Total		0.0113	83.7983	0.0012	000	1.030	2,080.6	0.0038			
iuidi		0.0310	03.7983	0.0004			∠,∪8∪.0	0.0015			

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

FTI - PAB

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(15): Exhibit XII-D

Col.(18): (12) / (17) x 100

Exhibit X-G

(13) /((15) x (16) x 52)

Col.(16):

Col.(17):

ANTHRACITE PREP PLANT(0183)

	Counts (1) (2) (3) (
				(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995 1996	-	-	-	-	-	-	-	-	-	-	-
1990	1	1	-	-	-	-	-	1.00	-	-	-
1998			-	-	-	-	-	-	_	_	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003 2004	-	-	-	-	-	-	-	-	-	0.00	0.0003
2005	_	_	_	-	_	_	_	_	_	0.00	0.0003
2006	-	-	-	-	-	-	-	-	-	0.00	0.0016
2007	1	-	-	1	-	0.05	0.05	0.05	0.95	0.01	0.0035
2008	-	-	-	-	-	-	-	-	-	0.02	0.0057
2009	-	-	-	-	-	-	-	-	-	0.03	0.0097
2010	1	1	-	-	-	-	-	1.00	-	0.03	0.0125
<u>2011</u> Total	3	2		1	<u>-</u>	0.05	0.05	2.05	0.95	<u>0.06</u> 0.15	<u>0.0229</u> 0.0570
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		(8)+(11)		(12)/(13)	Weekly Wag	<u>Factor</u>	<u>Years</u>	Miner Years			-
1992		# 0.0000	\$ 0.0000	# 0.0000	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		-	2.3228	-	662	1.038	65.0	-			
2003		-	3.4080	-	675	1.038	93.5	-			
2004		0.0003	4.4067	0.0001	690	1.038	118.3	0.0002			
2005		0.0007	5.1701	0.0001	716	1.038	133.8	0.0005			
2006		0.0016	4.8859	0.0003	745	1.038	121.5	0.0013			
2007		0.0535	5.8173	0.0092	779	1.038	138.4	0.0387			
2008		0.0057	5.7335	0.0010	807	1.038	131.6	0.0043			
2009		0.0097	6.2646	0.0016	836	1.038	138.8	0.0070			
2010		1.0125	4.8769	0.2076	845	1.038	106.9	0.9472			
<u>2011</u>		0.0229	6.2022	0.0037	858	1.038	133.9	0.0171			
Total		2.1070	56.2583	0.0375			1,405.5	0.1499			

Sources: ols.(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

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

(13) /((15) x (16) x 52)

Col.(15): Exhibit XII-D

Col.(18): (12) / (17) x 100

Exhibit X-G

Col.(16):

Col.(17):

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BITUMINOUS PREP PLANT(0184)

		Co	ounts								
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998 1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	_	1	_	0.15	0.03	0.03	0.97	-	_
2001	· -	-	-	-	-	-	-	-	-	_	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0004
2005	-	-	-	-	-	-	-	-	-	0.00	0.0010
2006	-	-	-	-	-	-	-	-	-	0.01	0.0023
2007 2008	-	-	-	-	-	-	-	-	-	0.01 0.02	0.0046 0.0076
2009	_	_	_	-	_	_	_	_	-	0.02	0.0114
2010	-	-	-	-	-	-	-	-	_	0.06	0.0229
2011				<u>=</u> _						0.18	0.0662
Total	1	-	-	1	-	0.15	0.03	0.03	0.97	0.31	0.1164
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll		Statewide		Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		(8)+(11)		(12)/(13)	Weekly Wage	<u>Factor</u>	<u>Years</u>	Miner Years			-
1992		# 0.0000	\$ 0.0000	# 0.0000	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		_	10.0945	-	662	1.392	210.7	_			
2003		_	10.1952	_	675	1.392	208.7	_			
2004		0.0004	13.4602	0.0000	690	1.392	269.5	0.0002			
2005		0.0010	16.5483	0.0001	716	1.392	319.3	0.0003			
2006		0.0010	17.0510	0.0001	745	1.392	316.2	0.0003			
2007		0.0025	18.8952	0.0001	779	1.392	335.1	0.0007			
2007		0.0046	21.2503	0.0002	807	1.392	363.8	0.0014			
		0.0076									
2009			19.8280	0.0006	836	1.392	327.7	0.0035			
2010		0.0229	26.3131	0.0009	845	1.392	430.2	0.0053			
<u>2011</u>		0.0662	52.9400	0.0013	858	1.392	852.4	0.0078			
Total		0.1464	263.9597	0.0006			5,001.8	0.0029			

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.(18): (12) / (17) x 100

(13) /((15) x (16) x 52)

Exhibit X-G

Col.(15): Exhibit XII-D

Col.(16):

Col.(17):

IBNR Award Ratio(2000 & Prior): 0.3162 IBNR Award Ratio(2001 & Subseq.): 0.3735

Col.(13): Exh. X-A

FTI - PAB

TOTAL OTHER CLASSES

		Co	ounts								
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied	(8) Ultimate	(9) Ultimate	(10)	(11) IBNR
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded	Awarded (2)+(5)+(7)	Denied (1)-(8)	IBNR	Awarded (10)xAwd Ratio
1992	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2004	-	-	-	-	-	-	-	-	-	0.0037	0.0014
2005	-	-	-	-	-	-	-	-	-	0.0089	0.0033
2006	-	-	-	-	-	-	-	-	-	0.0218	0.0081
2007	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0444	0.0166
2008	-	-	-	-	-	-	-	-	-	0.0630	0.0235
2009	-	- 1	-	-	-	-	-	1.00	-	0.0907	0.0339
2010	1	I	-	-	-	-	-	1.00	-	0.1495	0.0559
<u>2011</u> Total	<u>-</u> 5	2		3		0.25	0.13	2.13	2.87	<u>0.3239</u> 0.7058	<u>0.1210</u> 0.2637
iotai	5	2	-	3	-	0.25	0.13	2.13	2.07	0.7036	0.2037
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
		Total	Payroll	()	Statewide	(-)	Estimated	Frequency			
		Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100			
Year		<u>(8)+(11)</u>		<u>(12)/(13)</u>	Weekly Wag	•	<u>Years</u>	Miner Years			-
1992		# 0.0000	\$ 47.4960	# 0.0000	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		-	32.0980	-	662		826.5	-			
2003		0.0500	36.3016	0.0014	675		925.3	0.0054			
2004		0.0014	44.7008	0.0000	690		1,108.3	0.0001			
2005		0.0033	51.9860	0.0001	716		1,236.4	0.0003			
2006		0.0081	53.5772	0.0002	745		1,224.5	0.0007			
2007		0.0666	59.5194	0.0011	779		1,301.3	0.0051			
2008		0.0235	55.2550	0.0004	807		1,144.5	0.0021			
2009		0.0339	47.6143	0.0007	836		943.5	0.0036			
2010		1.0559	54.1439	0.0195	845		1,040.4	0.1015			
<u>2011</u>		0.1210	<u>83.9616</u>	0.0014	858		1,522.2	0.0079			
Total		2.3937	1,004.7934	0.0024			28,000.2	0.0085			

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

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IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

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GRAND TOTAL

		C	ounts								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
					Pending	Denied	Denied	Ultimate	Ultimate		IBNR
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded	Awarded	Denied	IBNR	Awarded
Year					(3) * 30%			(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAwd Ratio
1992	# 11	# 4	# 0	# 7	# 0.00	# 1.05	# 0.21	# 4.21	# 6.79	# 0.0000	# 0.0000
1993	11	6	-	5	-	0.75	0.15	6.15	4.85	-	-
1994	9	2	1	6	0.30	0.90	0.18	2.48	6.52	-	-
1995	6	1	2	3	0.60	0.45	0.09	1.69	4.31	-	-
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	1	2	0.30	0.10	0.10	1.40	2.60	_	-
2002	_	_	_	_	-	_	-	-	_	-	-
2003	3	1	_	2	-	0.10	0.10	1.10	1.90	_	<u>-</u>
2004	2	1	_	1	-	0.05	0.05	1.05	0.95	0.0037	0.0014
2005	1	1	_		_	-	0.03 -	1.00	-	0.0605	0.0226
2006	1		_	1	_	0.05	0.05	0.05	0.95	0.1275	0.0476
2007	3			3		0.05	0.05	0.05	2.85	0.3205	0.1197
2007	1		1	-	0.30	0.15	0.13	0.30	0.70	0.6001	0.2242
2009	•	_		_	0.50	_	_	0.50	-	0.8256	0.3084
2009	1	1	-	-	-	-	-	1.00			0.5686
2010 2011	1	ı	1	-	0.20	-	-	0.30	0.70	1.5222 3.0590	1.1426
	75	21	7	47	<u>0.30</u> 2.10		1.59				
Total	75	21	/	47	2.10	6.15	1.59	24.69	50.31	6.5191	2.4351
		(12)	(13)	(14)	(15)	(16)	(17)	(18)			
				(14)		(10)					
		Total	Payroll	F== =	Statewide	Λ ali: .ataa a.at	Estimated	Frequency			
V		Awarded (8)+(11)	(\$M)	Frequency	_	Adjustment	Miner	Per 100			-
Year			¢ 242 205/	<u>(12)/(13)</u>	Weekly Wage	<u>Factor</u>	Years	Miner Years			
1992		# 4.2100	\$ 242.3056	# 0.0174	455		9,209.7	0.0457			
1993		6.1500	237.3463	0.0259	475		8,734.2	0.0704			
1994		2.4800	244.8651	0.0101	493		8,622.9	0.0288			
1995		1.6900	226.1479	0.0075	509		7,627.3	0.0222			
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		1.4000	152.1934	0.0092	644		3,949.0	0.0355			
2002		-	138.8712	-	662		3,524.0	-			
2003		1.1000	133.9562	0.0082	675		3,350.9	0.0328			
2004		1.0514	160.6970	0.0065	690		3,908.3	0.0269			
2005		1.0226	196.6919	0.0052	716		4,544.7	0.0225			
2006		0.0976	201.3494	0.0005	745		4,453.6	0.0022			
2007		0.2697	220.7609	0.0012	779		4,652.8	0.0058			
2008		0.5242	249.5671	0.0021	807		5,013.8	0.0105			
2009		0.3084	229.4985	0.0013	836		4,403.1	0.0070			
2010		1.5686	268.4192	0.0058	845		5,039.3	0.0311			
<u>2010</u>		1.4426	341.3085	0.0030	858		6,254.7	0.0231			
				0.0072	030		0,234.7	0.0231			
Total		27 1251	4,192.9085	0.0065			111,724.9	0.0243			

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

IBNR Award Ratio(2001 & Subseq.): 0.3735

IBNR Award Ratio(2000 & Prior): 0.3162

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D N/A

Col.(16): Col.(17): Total of all classes

Col.(18): (12) / (17) x 100

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Coal Mine Compensation Rating Bureau Summary of Individual Claim Detail for Federal Basic Claims from Exposure Years 1990 to 2011

Federal Basic Severities

Underground Anthracite Class 160	Indemnity	Medical	Total
Total	5,885,140	459,624	6,344,764
Number of Claims	17	17	17
Average	346,185	27,037	373,221
Underground Bituminous Class 158	3		
Total	15,209,456	1,233,976	16,443,431
Number of Claims	41	41	41
Average	370,962	30,097	401,059
Surface Anthracite Class 153			
Total	10,602,507	833,796	11,436,303
Number of Claims	37	37	37
Average	286,554	22,535	309,089
Surface Bituminous Class 156			
Total	11,942,101	932,330	12,874,431
Number of Claims	42	42	42
Average	284,336	22,198	306,534
Four Standard Classes Combined			
Total	43,639,204	3,459,725	47,098,929
Number of Claims	137	137	137
Average	318,534	25,253	343,788
Other Classes			
Total	1,765,910	189,942	1,955,853
Number of Claims	7	7	7
Average	252,273	27,135	279,408
All Classes Combined			
Total	45,405,114	3,649,668	49,054,782
Number of Claims	144	144	144
Average	315,313	25,345	340,658

Source: Federal Occupational Disease Severity Model calculations by claim,

using individual claim detail for Exposure Years 1990 to 2011 (22 Years)

from the CMCRB database as of 4-30-2012

FTI PAB
Report date: 11/29/2012

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COAL MINE COMPENSATION RATING BUREAU Exhibit VIII-B-2 Page 1

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACIT	E UNDERGR	OUND (016	0)											10-Year
Year 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE	Reported 0 1 0 0 1 0 0 1 0 0 1 0 0 3	Awarded 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 1 1	Pending 0 0 0 0 1 0 0 0 0 1 0 0 0 1 1 0 1 1 1 1	Denied 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IBNR 0.0952 0.1504 0.2127 0.3046 0.4004 0.6177 1.0044 0.7742 0.9116 1.1716	IBNR + Pending 0.0952 0.1504 0.2127 0.3046 1.4004 0.6177 1.0044 0.7742 0.9116 1.1716 6.6429	0.500 Award <u>Ratio</u> 0.047615 0.075215 0.1052305 0.700185 0.308865 0.502200 0.387095 0.455805 0.585820	Payroll 1,386,545 1,354,265 1,345,321 1,417,568 1,442,524 1,662,537 2,136,713 1,335,866 1,299,588 1,262,535 14,643,462	Expected Ultimate Awarded 0.047615 1.075215 0.106335 0.152305 0.700185 0.308865 0.502200 0.387095 0.455805 0.585820 4.321440	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845 858	Adjustment <u>Factor</u> 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Estimated Miner Years 38.8 37.2 36.1 36.7 35.9 39.5 49.1 29.6 28.5 27.3 358.7	Frequency Claims per 100 Miner Years 0.1227 2.8904 0.2946 0.4150 1.9504 0.7819 1.0228 1.3078 1.5993 2.1459 12.5308 1.2531	Payroll Weighted <u>Frequency</u>
BITUMINOU	S UNDERGR	OUND (0158	3)				0.056		Expected	Statewide		Estimated	Frequency	Payroll
Year 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE	Reported 13 1 2 1 2 3 1 2 3 29	Awarded 0 0 0 0 1 0 0 0 0 0 1 0 0 0 1 1 0 0 1	Pending 3 1 1 1 1 0 1 1 2 11	Denied 10 0 1 0 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1	IBNR 2.2698 2.2903 3.2243 5.4108 6.6597 8.6057 12.2861 13.8340 19.1514 25.7258 99.4578	IBNR + <u>Pending</u> 5.2698 3.2903 4.2243 6.4108 6.6597 9.6057 13.2861 13.8340 20.1514 27.7258 110.4578	Award Ratio 0.295108 0.184256 0.236558 0.359002 0.372945 0.537919 0.744023 0.774705 1.128476 1.552645 6.185637	Payroll 40,837,995 36,498,406 46,073,900 66,275,755 70,465,937 79,904,266 101,353,977 101,348,140 125,393,576 150,136,063 818,288,015	Ultimate <u>Awarded</u> 0.295108 0.184256 0.236558 0.359002 1.372945 0.537919 0.7744023 0.774705 1.128476 1.552645 7.185637	Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845 858	Adjustment <u>Factor</u> 1.392 1.392 1.392 1.392 1.392 1.392 1.392 1.392 1.392	Miner Years 852.2 747.0 922.5 1,278.8 1,306.7 1,417.1 1,735.1 1,674.8 2,050.1 2,417.4 14,401.7	Claims per 100 Miner Years 0.0346 0.0247 0.0256 0.0281 0.1051 0.0380 0.0429 0.0463 0.0550 0.0642 0.4645 0.0465	Weighted Frequency
ANTHRACITI	E SURFACE	(0153)					0.421		Expected	Statewide		Estimated	Frequency	Payroll
Year 2002 2003 2004 2005 2006 2007 2008 2009 2011 TOTAL AVERAGE BITUMINOUS	Reported 6 4 4 2 2 1 1 1 1 0 0 20 S SURFACE	Awarded 1 3 2 1 0 1 0 0 0 8 (0156)	Pending	Denied 5 1 2 1 1 1 0 0 0 0 0 11 1 1 Denied 3	IBNR 0.9215 1.1929 1.4503 1.6782 1.9296 2.7218 3.3500 3.6751 3.5956 6.1351 26.6501	IBNR + Pending 0.9215 1.1929 1.4503 1.6782 1.9296 2.7218 3.3500 4.6751 3.5956 6.1351 27.6501 IBNR + Pending 1.3119	Award Ratio 0.387952 0.502228 0.610572 0.706539 0.812366 1.145865 1.410333 1.968200 1.513739 2.582890 11.640684 0.083 Award Ratio 0.108885	Payroll 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 139,254,900 Payroll 53,502,085	Ultimate <u>Awarded</u> 1.387952 3.502228 2.610572 1.706539 0.812366 2.145865 1.410333 1.968200 1.513739 2.582890 19.640684 Expected Ultimate <u>Awarded</u> 0.108885	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662	Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 309.1 327.4 331.9 314.2 300.0 353.6 372.4 352.2 292.2 419.1 3,372.1 Estimated Miner Years 1,497.3	Claims per 100 Miner Years	Weighted Frequency Payroll Weighted Frequency
2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE	2 1 1 2 3 1 0 1 0 14	0 0 0 1 1 0 0 0 0	1 0 0 0 0 1 0 0 0 0 0 0 0 0 2 2	1 1 2 2 2 0 0 0 1 	1.4439 2.0317 2.7428 3.1134 3.6623 4.8670 4.6942 6.2426 8.1626 38.2723	2.4439 2.0317 2.7428 3.1134 3.6623 5.8670 4.6942 6.2426 8.1626 40.2723	0.202841 0.168630 0.227650 0.258410 0.303972 0.486959 0.389618 0.518138 0.677494 3.342598	47,873,740 56,217,298 64,871,562 63,798,502 64,808,093 74,601,231 63,306,695 74,255,177 86,541,328 649,775,711	0.202841 0.168630 0.227650 0.258410 1.303972 0.486959 0.389618 0.518138 0.677494 4.342598	675 690 716 745 779 807 836 845 858	1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	1,314.0 1,509.5 1,678.6 1,586.5 1,541.3 1,712.7 1,403.0 1,628.1 1,868.7	0.0154 0.0112 0.0136 0.0163 0.0846 0.0284 0.0278 0.0318 0.0363 0.2727	
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL	Reported 22 8 7 4 6 6 7 3 3 3 3 6 6 6 6 6	Awarded 1 4 2 1 1 2 0 0 0 0 0 11 1 1 1 1 1 1 1 1 1	Pending 3 2 1 1 1 1 2 1 1 2 15	Denied 18 2 4 2 4 1 2 2 1 4 4 1 2 2 1 40	IBNR 4.5984 5.0775 6.9189 10.1364 12.1031 15.6075 21.5075 22.9775 29.9012 41.1952 170.0230	IBNR + Pending 7.5984 7.0775 7.9189 11.1364 13.1031 16.6075 23.5075 23.9775 30.9012 43.1952 185.0230	0.216 Award Ratio 1.641250 1.528744 1.710482 2.405456 2.830267 5.077614 5.179131 6.674655 9.330155	Payroll 106,773,195 97,654,620 115,996,250 144,705,796 147,772,286 161,241,452 194,312,152 181,884,229 214,275,193 257,346,915 1,621,962,088	Expected Ultimate <u>Awarded</u> 1.839559 4.964540 3.122095 2.445496 3.143906 4.296621 3.143516 3.519618 3.616159 5.398849 35.490359	Statewide Average Weekly Wage 662 675 690 716 745 779 807 836 845	Adjustment <u>Factor</u>	Estimated Miner Years 2,697.4 2,425.6 2,800.0 3,308.3 3,229.1 3,351.5 3,869.3 3,459.6 3,998.9 4,732.5 33,872.2	Frequency Claims per 100 Miner Years 0.0682 0.2047 0.1115 0.0739 0.0974 0.1282 0.0812 0.1017 0.0904 0.1141 1.0713	Weighted <u>Frequency</u>
AVERAGE Source: 0	Claim counts	- CMCRB OI				103.0230	27. 1 30333	1,021,302,000	55.490339			33,012.2	0.1071	0.095476

IBNR: Exhibit VIII-C-7, p1

IBNK: 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: 0.214=12 / [12 + 44]
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
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Filing Date - November 29, 2012

Page 2

COKE (0154)													10-Year
						IBNR +	0.214 Award		Expected Ultimate	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100	Payroll Weighted
<u>Year</u>	Reported	Awarded	Pending	Denied	<u>IBNR</u>	Pending	Ratio	Payroll	Awarded	Weekly Wage	<u>Factor</u>	<u>Years</u>	Miner Years	Frequency
2002	0	0	0	0	0.0992	0.0992	0.021229	10,485,005	0.021229 0.026515	662	1.038	293.4	0.0072	
2003 2004	0	0	0	0	0.1239 0.1476	0.1239 0.1476	0.026515 0.031586	11,534,080 12,049,126	0.026515	675 690	1.038 1.038	316.6 323.5	0.0084 0.0098	
2005	0	0	0	0	0.1775	0.1775	0.037985	12,860,979	0.037985	716	1.038	332.8	0.0114	
2006	0	0	0	0	0.1956	0.1956	0.041858	12,737,394	0.041858	745	1.038	316.8	0.0132	
2007 2008	0	0	0	0	0.2322 0.1819	0.2322 0.1819	0.049691 0.038927	13,669,925 9,761,146	0.049691 0.038927	779 807	1.038 1.038	325.1 224.1	0.0153 0.0174	
2009	0	0	0	0	0.1076	0.1076	0.023026	5,173,552	0.023026	836	1.038	114.7	0.0201	
2010	0	0	0	0	0.1263	0.1263	0.027028	5,435,658	0.027028	845	1.038	119.2	0.0227	
<u>2011</u>	0	0	0	0	0.0937	0.0937	0.020052	3,599,086	0.020052	858	1.038	77.7	0.0258	
TOTAL AVERAGE	0	0	0	0	1.4855	1.4855	0.317897	97,305,951	0.317897			2,443.9	0.1513 0.0151	
AUGER (015	7)													
	IBNR Factor	adjusted by	0.4000			IBNR +	0.214 Award		Expected Ultimate	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100	Weighted
YEAR	Reported	Awarded	Pending	Denied	IBNR	Pending	Ratio	Payroll	Awarded	Weekly Wage	<u>Factor</u>	<u>Years</u>	Miner Years	Frequency
2002	0	0	0	0	0.0218	0.0218	0.004665	1,150,843	0.004665	662	1.038	32.2	0.0145	
2003	0	0	0	0	0.0237	0.0237	0.005072	1,102,223	0.005072	675	1.038	30.3	0.0167	
2004 2005	0	0	0	0	0.0259 0.0283	0.0259 0.0283	0.005543 0.006056	1,058,799 1,026,537	0.005543 0.006056	690 716	1.038 1.038	28.4 26.6	0.0195 0.0228	
2006	0	0	0	0	0.0328	0.0328	0.007019	1,066,831	0.007019	745	1.038	26.5	0.0265	
2007	0	0	0	0	0.0381	0.0381	0.008153	1,121,156	0.008153	779	1.038	26.7	0.0305	
2008 2009	0	0	0	0	0.0934 0.0394	0.0934 0.0394	0.019988 0.008432	2,506,758 946,963	0.019988 0.008432	807 836	1.038 1.038	57.5 21.0	0.0348 0.0402	
2010	0	0	0	0	0.0384	0.0384	0.008218	827,496	0.008218	845	1.038	18.1	0.0454	
<u>2011</u>	0	0	0	0	0.0601	0.0601	0.012861	1,153,169	0.012861	858	1.038	24.9	0.0517	
TOTAL	0	0	0	0	0.4019	0.4019	0.086007	11,960,775	0.086007			292.2	0.3026	
AVERAGE													0.0303	
ANTHRACIT	E CO-GEN (0181)												
	E CO-GEN (IBNR Factor	•	0.5000			IDND .	0.214		Expected	Statewide	Adirostorona	Estimated	Frequency	Wainhaad
	IBNR Factor	adjusted by		Denied	IBNR	IBNR +	Award	Pavroll	Ultimate	Average	Adjustment Factor	Miner	Claims per 100	Weighted Frequency
		•	0.5000 Pending 0	<u>Denied</u> 1	<u>IBNR</u> 0.1339	IBNR + Pending 0.1339		<u>Payroll</u> 5,658,774			Adjustment <u>Factor</u> 1.038			Weighted Frequency
<u>YEAR</u> 2002 2003	IBNR Factor Reported 1 0	Awarded 0 0	Pending 0 0	1 0	0.1339 0.1882	Pending 0.1339 0.1882	Award <u>Ratio</u> 0.028655 0.040275	5,658,774 7,009,619	Ultimate <u>Awarded</u> 0.028655 0.040275	Average Weekly Wage 662 675	<u>Factor</u> 1.038 1.038	Miner <u>Years</u> 158.4 192.4	Claims per 100 <u>Miner Years</u> 0.0181 0.0209	-
YEAR 2002 2003 2004	IBNR Factor Reported 1 0 0	Awarded 0 0 0	Pending 0 0 0	1 0 0	0.1339 0.1882 0.2251	Pending 0.1339 0.1882 0.2251	Award <u>Ratio</u> 0.028655 0.040275 0.048171	5,658,774 7,009,619 7,351,514	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171	Average Weekly Wage 662 675 690	Factor 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4	Claims per 100 <u>Miner Years</u> 0.0181 0.0209 0.0244	-
<u>YEAR</u> 2002 2003	IBNR Factor Reported 1 0	Awarded 0 0	Pending 0 0	1 0	0.1339 0.1882	Pending 0.1339 0.1882	Award <u>Ratio</u> 0.028655 0.040275	5,658,774 7,009,619	Ultimate <u>Awarded</u> 0.028655 0.040275	Average Weekly Wage 662 675	<u>Factor</u> 1.038 1.038	Miner <u>Years</u> 158.4 192.4	Claims per 100 <u>Miner Years</u> 0.0181 0.0209	-
YEAR 2002 2003 2004 2005 2006 2007	Reported 1 0 0 1 0 0 1 0 0	Awarded 0 0 0 0 0 0 0 0 0	Pending	1 0 0 1 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503	Average Weekly Wage 662 675 690 716 745 779	1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382	-
YEAR 2002 2003 2004 2005 2006 2007 2008	Reported 1 0 0 1 0 0 0 0 0 0 0 0	Awarded 0 0 0 0 0 0 0 0 0 0 0	Pending 0 0 0 0 0 0 0 0 0 0	1 0 0 1 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986	Average Weekly Waqe 662 675 690 716 745 779 807	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5 172.7	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434	-
YEAR 2002 2003 2004 2005 2006 2007	Reported 1 0 0 1 0 0 1 0 0	Awarded 0 0 0 0 0 0 0 0 0	Pending	1 0 0 1 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824	Average Weekly Wage 662 675 690 716 745 779	1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434 0.0502	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009	Reported 1 0 0 1 0 0 1 0 0 0 0 0 0 0	Awarded O O O O O O O O O O O O O	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986	Average Weekly Wage 662 675 690 716 745 779 807 836	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010	Reported 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0	Awarded O O O O O O O O O O O O O	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911	Average Weekly Wage 662 675 690 716 745 779 807 836 845	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434 0.0502 0.0567 0.0645 0.3779	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	Reported 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0	adjusted by Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	1 0 0 1 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138	Average Weekly Wage 662 675 690 716 745 779 807 836 845	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434 0.0502 0.0567 0.0645	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL	Reported 1 0 0 0 0 0 0 0 0 0 0 0 2	adjusted by Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	1 0 0 1 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138	Average Weekly Wage 662 675 690 716 745 779 807 836 845	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434 0.0502 0.0567 0.0645 0.3779	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE	Reported 1 0 0 0 0 0 0 0 0 0 0 0 2	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	1 0 0 1 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner <u>Years</u> 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3	Claims per 100 Miner Years 0.0181 0.0209 0.0244 0.0285 0.0330 0.0382 0.0434 0.0502 0.0567 0.0645 0.3779	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE	Reported 1 0 0 1 0 0 0 0 0 0 0 2 S CO-GEN (Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 0 0 0 0 0 0 0 0 0 2 2	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE BITUMINOU	Reported	Awarded	Pending	1 0 0 1 1 0 0 0 0 0 0 0 0 0 0 2 2 Denied	0.1339 0.1882 0.2251 0.22710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 Expected Ultimate <u>Awarded</u>	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 Adjustment Factor	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7	Claims per 100 Miner Years	Frequency
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE	Reported 1 0 0 1 0 0 0 0 0 0 0 2 S CO-GEN (Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 0 0 0 0 0 0 0 0 0 2 2	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098811 0.153138 0.738578 0.214 Award Ratio 0.012070 0.017548 0.041773	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717 Payroll 2,386,124 3,052,523 6,374,483	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 Expected Ultimate <u>Awarded</u> 0.012070 0.017548 0.041773	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004 2005	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952 0.2941	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.0988911 0.153138 0.738578	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717 Payroll 2,386,124 3,052,523 6,374,483 8,524,752	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 Expected Ultimate <u>Awarded</u> 0.012070 0.017548 0.041773 0.062937	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wace 662 675 690 716	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2 220.6	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098811 0.153138 0.738578 0.214 Award Ratio 0.012070 0.017548 0.041773	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717 Payroll 2,386,124 3,052,523 6,374,483	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 Expected Ultimate <u>Awarded</u> 0.012070 0.017548 0.041773	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690	Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004 2005 2006 2007 2008	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR 0.0564 0.0820 0.1952 0.2941 0.4599 0.4599 0.4599 0.3951	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952 0.2941 0.3619 0.4599 0.3951	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 0.214 Award Ratio 0.012070 0.017548 0.041773 0.062937 0.077447 0.098419 0.084551	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575 10,829,140 8,481,888	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 Expected Ultimate <u>Awarded</u> 0.012070 0.017548 0.041773 0.062937 0.077447 0.098419	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	Factor 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2 220.6 234.3 257.5 194.7	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004 2005 2006 2007 2008 2009	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Denied 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR 0.0564 0.0820 0.1952 0.2941 0.3619 0.4699 0.3951 0.4089	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952 0.2941 0.3619 0.4599 0.3951 0.4089	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 0.214 Award Ratio 0.012070 0.017548 0.041773 0.062937 0.077447 0.098419 0.084551 0.087505	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575 10,829,140 8,481,888 7,866,413	Ultimate	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wace 662 675 690 716 745 779 807 836	Adjustment Factor Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2 220.6 234.3 257.5 194.7 174.3	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending	Denied 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.1339 0.1882 0.2251 0.22710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952 0.2941 0.3619 0.4599 0.3951 0.4089 0.5072	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 0.214 Award Ratio 0.012070 0.017548 0.041773 0.062937 0.077447 0.098419 0.084551 0.087505 0.108541	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717	Ultimate <u>Awarded</u> 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 10.153138 0.738578 Expected Ultimate <u>Awarded</u> 0.012070 0.017548 0.041773 0.062937 0.077447 0.098419 0.084551 0.087505 0.108541	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807 716 836 845	Factor 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2 220.6 234.3 257.5 194.7 174.3 191.5	Claims per 100 Miner Years	<u>Frequency</u>
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL AVERAGE BITUMINOU YEAR 2002 2003 2004 2005 2006 2007 2008 2009	Reported	Awarded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Denied 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR 0.0564 0.0820 0.1952 0.2941 0.3619 0.4699 0.3951 0.4089	Pending 0.1339 0.1882 0.2251 0.2710 0.3230 0.3902 0.3504 0.3917 0.4622 0.7156 3.4513 IBNR + Pending 0.0564 0.0820 0.1952 0.2941 0.3619 0.4599 0.3951 0.4089	Award Ratio 0.028655 0.040275 0.048171 0.057994 0.069122 0.083503 0.074986 0.083824 0.098911 0.153138 0.738578 0.214 Award Ratio 0.012070 0.017548 0.041773 0.062937 0.077447 0.098419 0.084551 0.087505	5,658,774 7,009,619 7,351,514 7,855,289 8,412,527 9,186,706 7,521,400 7,534,735 7,958,048 10,991,105 79,479,717 Payroll 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575 10,829,140 8,481,888 7,866,413	Ultimate	Average Weekly Wace 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wace 662 675 690 716 745 779 807 836	Adjustment Factor Adjustment Factor 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038 1.038	Miner Years 158.4 192.4 197.4 203.3 209.2 218.5 172.7 167.0 174.5 237.3 1,930.7 Estimated Miner Years 66.8 83.8 171.2 220.6 234.3 257.5 194.7 174.3	Claims per 100 Miner Years	<u>Frequency</u>

Source: Claim counts - CMCRB OD Database as of 4/30/2012

IBNR: Exhibit VIII-C-7, p1 Payroll- Exhibit X-A-1

AVERAGE

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.214=12 / [12 + 44]

The Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G

FEDERAL BASIC OCCUPATIONAL DISEASE

Estimated Miner Years = Payroll / (SAWW x Adj. Factor x 52)

Freqency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100 File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[08-B-2.xlsm]\VIII-B-2

Run Date: 11-09-2012 03:56:13 PM

Filing Date - November 29, 2012

0.0378

Checksum:527,111,904.116677

Exhibit VIII-B-2 Page 3

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE	E PREP PLA	NT (0183)								0			_	10-Year
						IBNR +	0.214 Award		Expected Ultimate	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100	Payroll Weighted
<u>Year</u>	Reported	Awarded	Pending	Denied	IBNR	Pending	Ratio	Payroll	Awarded	Weekly Wage	Factor	Years	Miner Years	Frequency
2002	0	0	0	0	0.1099	0.1099	0.023519	2,322,815	0.023519	662	1.038	65.0	0.0362	
2003 2004	0 1	0	0	0	0.1830 0.2699	0.1830 0.2699	0.039162 0.057759	3,407,998 4,406,653	0.039162 0.057759	675 690	1.038 1.038	93.5 118.3	0.0419 0.0488	
2005	0	0	0	0	0.3567	0.3567	0.076334	5,170,069	0.037733	716	1.038	133.8	0.0571	
2006	0	0	0	0	0.3752	0.3752	0.080293	4,885,882	0.080293	745	1.038	121.5	0.0661	
2007	0	0	0	0	0.4941	0.4941	0.105737	5,817,291	0.105737	779	1.038	138.4	0.0764	
2008 2009	0	0	0	0	0.5342	0.5342	0.114319	5,733,543	0.114319	807 836	1.038	131.6	0.0869	
2009	0	0	0	0	0.6513 0.5665	0.6513 0.5665	0.139378 0.121231	6,264,606 4,876,927	0.139378 0.121231	845	1.038 1.038	138.8 106.9	0.1004 0.1134	
<u>2011</u>	0	0	0	0	0.8076	0.8076	0.172826	6,202,218	0.172826	858	1.038	133.9	0.1291	
TOTAL	1	0	0	1	4.3484	4.3484	0.930558	49,088,002	0.930558			1,181.7	0.7563	
Average													0.0756	
BITUMINOUS		ANT (0184) adjusted by	0.5000				0.214		Expected	Statewide		Estimated	Frequency	
		aajaotoa by	0.0000			IBNR +	Award		Ultimate	Average	Adjustment	Miner	Claims per 100	Weighted
YEAR	Reported	Awarded	Pending	Denied	IBNR	Pending	Ratio	Payroll	Awarded	Weekly Wage	Factor	<u>Years</u>	Miner Years	Frequency
2002	1	1	0	0	0.2388	0.2388	0.051103	10,094,549	1.051103	662	1.392	210.7	0.4989	
2003 2004	1	0	0	1	0.2738 0.4122	0.2738 0.4122	0.058593 0.088211	10,195,206 13,460,201	0.058593 0.088211	675 690	1.392 1.392	208.7 269.5	0.0281 0.0327	
2004	0	0	0	0	0.5708	0.5708	0.122151	16,548,307	0.122151	716	1.392	319.3	0.0327	
2006	0	0	0	0	0.6548	0.6548	0.140127	17,050,967	0.140127	745	1.392	316.2	0.0443	
2007	0	0	0	0	0.8025	0.8025	0.171735	18,895,192	0.171735	779	1.392	335.1	0.0512	
2008 2009	0	0	0	0	0.9899 1.0307	0.9899 1.0307	0.211839 0.220570	21,250,256	0.211839	807 836	1.392 1.392	363.8 327.7	0.0582 0.0673	
2009	0	0	0	0	1.5281	1.5281	0.327013	19,828,012 26,313,130	0.220570 0.327013	845	1.392	430.2	0.0760	
<u>2011</u>	0	0	0	Ö	3.4467	3.4467	0.737594	52,939,961	0.737594	858	1.392	852.4	0.0865	
TOTAL	2	1	0	1	9.9483	9.9483	2.128936	206,575,781	3.128936			3,633.6	0.9815	
Average													0.0000	
													0.0982	
													0.0982	
TOTAL OTHE	ER CLASSE	s											0.0982	
TOTAL OTHE	ER CLASSE	s					0.214		Expected	Statewide		Estimated	Frequency	
			Donding	Danied	IDND	IBNR +	Award	Dourell	Ultimate	Average	Adjustment	Miner	Frequency Claims per 100	Weighted
YEAR	Reported	<u>Awarded</u>	Pending	<u>Denied</u>	<u>IBNR</u>	Pending	Award <u>Ratio</u>	<u>Payroll</u> 32 098 110	Ultimate <u>Awarded</u>	Average Weekly Wage	Adjustment <u>Factor</u>	Miner <u>Years</u>	Frequency Claims per 100 <u>Miner Years</u>	Weighted Frequency
			Pending 0 0	Denied 1 1	<u>IBNR</u> 0.6600 0.8746		Award	<u>Payroll</u> 32,098,110 36,301,649	Ultimate	Average		Miner	Frequency Claims per 100	-
<u>YEAR</u> 2002	Reported 2	<u>Awarded</u> 1	0	1	0.6600	Pending 0.6600	Award <u>Ratio</u> 0.141240	32,098,110	Ultimate Awarded 1.141240	Average Weekly Wage 662		Miner <u>Years</u> 826.5	Frequency Claims per 100 <u>Miner Years</u> 0.1381	-
YEAR 2002 2003 2004 2005	Reported 2 1 1 1 1	<u>Awarded</u> 1 0 0 0	0 0 0	1 1 1 1	0.6600 0.8746 1.2759 1.6984	Pending 0.6600 0.8746 1.2759 1.6984	Award <u>Ratio</u> 0.141240 0.187164 0.273043 0.363458	32,098,110 36,301,649 44,700,776 51,985,933	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458	Average <u>Weekly Wage</u> 662 675 690 716		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4	Frequency Claims per 100 <u>Miner Years</u> 0.1381 0.0202 0.0246 0.0294	-
YEAR 2002 2003 2004 2005 2006	Reported 2 1 1 1 1 0	Awarded 1 0 0 0 0	0 0 0 0	1 1 1 1 1 0	0.6600 0.8746 1.2759 1.6984 1.9433	Pending 0.6600 0.8746 1.2759 1.6984 1.9433	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866	Average <u>Weekly Wage</u> 662 675 690 716 745		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5	Frequency Claims per 100 <u>Miner Years</u> 0.1381 0.0202 0.0246 0.0294 0.0340	-
YEAR 2002 2003 2004 2005 2006 2007	Reported 2 1 1 1 0 0 0	Awarded 1 0 0 0 0 0 0	0 0 0 0 0	1 1 1 1 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238	Average Weekly Wage 662 675 690 716 745 779		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3	Frequency Claims per 100 <u>Miner Years</u> 0.1381 0.0202 0.0246 0.0294 0.0340 0.0349	-
YEAR 2002 2003 2004 2005 2006	Reported 2 1 1 1 1 0	Awarded 1 0 0 0 0	0 0 0 0	1 1 1 1 1 0	0.6600 0.8746 1.2759 1.6984 1.9433	Pending 0.6600 0.8746 1.2759 1.6984 1.9433	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866	Average <u>Weekly Wage</u> 662 675 690 716 745		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5	Frequency Claims per 100 <u>Miner Years</u> 0.1381 0.0202 0.0246 0.0294 0.0340	-
YEAR 2002 2003 2004 2005 2006 2007 2008	Reported 2 1 1 1 1 0 0 0 0 0 0 0 0 0	Awarded 1 0 0 0 0 0 0 0	0 0 0 0 0	1 1 1 1 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609	Average Weekly Wage 662 675 690 716 745 779 807		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	Reported 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	Awarded 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 1 1 1 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	Average Weekly Wage 662 675 690 716 745 779 807 836		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL	Reported 2 1 1 1 1 0 0 0 0 0 0 0 0 0	Awarded 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	1 1 1 1 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942	Average Weekly Wade 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803	Frequency
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	Reported 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	Awarded 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 1 1 1 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	Average Weekly Wade 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803	-
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average	Reported 2 1 1 1 1 0 0 0 0 0 0 0 0 5 5	Awarded 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 1 1 1 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	Average Weekly Wade 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803	Frequency
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL	Reported 2 1 1 1 1 0 0 0 0 0 0 0 0 5 5	Awarded 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 1 1 1 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924	Average Weekly Wade 662 675 690 716 745 779 807 836 845		Miner <u>Years</u> 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0397 0.0476 0.0596 0.0664 0.0803 0.5399 0.0540	Frequency
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average	Reported 2 1 1 1 1 0 0 0 0 0 0 0 0 5 5	Awarded 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	1 1 1 1 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858		Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803	Frequency
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5	Awarded Awarded Awarded	0 0 0 0 0 0 0 0 0 0	1 1 1 1 0 0 0 0 0 0 0 4	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u>	Average <u>Weekly Waqe</u> 662 675 690 716 745 779 807 836 845 858	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8	Frequency Claims per 100 Miner Years	0.060966
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 CAL	Awarded 1 0 0 0 0 0 0 0 0 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 0 0 0 0 0 0 0 0 4 4 Denied 19	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5249 3.2287 5.7146 22.9870 IBNR + Pending 8.2584	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874	Ultimate	Average <u>Weekly Wage</u> 662 675 690 716 745 779 807 836 845 858 Statewide Average <u>Weekly Wage</u> 662	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803 0.5399 0.0540 Frequency Claims per 100 Miner Years 0.0846	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 FAL Reported 24 9	Awarded 1 0 0 0 0 0 0 0 0 0 1 1 Awarded 2 4	0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR + Pending 8.2584 7.9521	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9 3,350.9	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803 0.5399 0.0540 Frequency Claims per 100 Miner Years 0.0846 0.0864 0.083	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003 2004	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 FAL Reported 24 9 8	Awarded 1 0 0 0 0 0 0 0 0 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR + Pending 8.2584 7.9521 9.1948	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754 1.967687	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874 Payroll 138,871,305 133,956,269 160,697,026	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.564609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704 3.395138	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690	<u>Factor</u>	Miner Years 826.5 925.3 1.108.3 1.236.4 1.224.5 1.301.3 1.144.4 943.5 1.040.4 1.522.2 11,272.8 Estimated Miner Years 3.523.9 3.350.9 3.908.3	Frequency Claims per 100 Miner Years	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 FAL Reported 24 9	Awarded 1 0 0 0 0 0 0 0 0 1 1 Awarded 2 4 2	0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR + Pending 8.2584 7.9521	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9 3,350.9	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803 0.5399 0.0540 Frequency Claims per 100 Miner Years 0.0846 0.0864 0.083	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003 2004 2005 2006 2007	Reported 2 1 1 1 1 0 0 0 0 0 0 0 0 5 5 CAL Reported 24 9 8 5 6 6 7	Awarded 1 0 0 0 0 0 0 0 0 1 1 Awarded 2 4 2 1 1 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 BINR 5.2584 5.9521 8.1948 11.8348 14.0464 18.0245	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR + Pending 8.2584 7.9521 9.1948 12.8348 15.0464 19.0245	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754 1.967687 2.746641 3.219927 4.071243	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874 Payroll 138,871,305 133,956,269 160,697,026 196,691,722 201,349,462 220,760,862	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 1.622734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704 3.395138 2.8089574 4.813859	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779	<u>Factor</u>	Miner Years 826.5 925.3 1.108.3 1.236.4 1.224.5 1.301.3 1.144.4 943.5 1.040.4 1.522.2 11,272.8 Estimated Miner Years 3.523.9 3.308.3 4.544.7 4.453.6 4.652.8	Frequency Claims per 100 Miner Years	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003 2004 2005 2006 2007 2008	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 FAL Reported 24 9 8 5 6 6 7 3	Awarded 1 0 0 0 0 0 0 0 1 1 Awarded 2 4 2 1 1 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR 5.2584 5.9521 8.1948 11.8348 14.0464 18.0245 24.0524	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR + Pending 8.2584 7.9521 9.1948 12.8348 15.0464 19.0245 26.0524	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754 1.967687 2.746641 3.219927 4.071243 5.575207	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874 Payroll 138,871,305 133,956,269 160,697,026 196,691,729 201,349,462 220,760,862 249,567,143	Ultimate <u>Awarded</u> 1.141240 1.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704 3.395138 2.808954 3.559772 4.813859 3.688124	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9 3,350.9 3,908.3 4,544.7 4,453.6 4,652.8 5,013.7	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0340 0.0397 0.0476 0.0596 0.0664 0.0803 0.5399 0.0540 Frequency Claims per 100 Miner Years 0.0846 0.1537 0.0869 0.0618 0.0799 0.1035 0.0736	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003 2004 2005 2006 2007 2008 2009	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 FAL Reported 24 9 8 5 6 6 7 3 3 3 3	Awarded Awarded	Pending 2 1 1 1 2 1	Denied Denied 19 3 5 3 4 4 4 1 1 2	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 BBNR 5.2584 5.9521 8.1948 11.8348 14.0464 18.0245 24.0524 25.6071	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5249 5.7146 22.9870 IBNR + Pending 8.2584 7.9521 9.1948 12.8348 15.0464 19.0245 26.0524 26.6071	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754 1.967687 2.746641 3.219927 4.071243 5.575207 5.693911	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874 Payroll 138,871,305 133,956,269 160,697,026 196,691,729 201,349,462 220,760,862 249,567,143 229,498,510	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704 3.395138 2.808954 3.559772 4.813859 3.688124 4.082353	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9 3,350.9 3,908.3 4,544.7 4,453.6 4,652.8 5,013.7 4,403.1	Frequency Claims per 100 Miner Years	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 CAL Reported 24 9 8 5 6 6 7 3 3 3 3 3 3 3 3 3	Awarded 1 0 0 0 0 0 0 0 0 1 1 Awarded 2 4 2 1 1 2 0 0 0 0 0 0	Pending 3 2 1 1 1 1	1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 BBNR 5.2584 5.9521 8.1948 11.8348 14.0464 18.0245 24.0524 25.6071 33.1299	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 IBNR + Pending 8.2584 7.9521 9.1948 12.8348 15.0464 19.0245 26.0524 26.6071 34.1299	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754 1.967687 2.746641 3.219927 4.071243 5.575207 5.693911 7.303794	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874 Payroll 138,871,305 133,956,269 160,697,026 196,691,729 201,349,462 220,760,862 249,567,143 229,498,510 268,419,153	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704 3.395138 2.808954 3.559772 4.813859 3.688124 4.082353 4.307100	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807 716 745 779 807	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9 3,350.9 3,908.3 4,544.7 4,453.6 4,652.8 5,013.7 4,403.1 5,039.3	Frequency Claims per 100 Miner Years 0.1381 0.0202 0.0246 0.0294 0.0397 0.0476 0.0596 0.0664 0.0803 0.5399 0.0540 Frequency Claims per 100 Miner Years 0.0846 0.1537 0.0869 0.0618 0.0799 0.1035 0.0796 0.0927 0.0855	0.060966 Weighted
YEAR 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 TOTAL Average GRAND TOT YEAR 2002 2003 2004 2005 2006 2007 2008 2009	Reported 2 1 1 1 1 0 0 0 0 0 0 0 5 5 FAL Reported 24 9 8 5 6 6 7 3 3 3 3	Awarded Awarded	Pending 2 1 1 1 2 1	Denied Denied 19 3 5 3 4 4 4 1 1 2	0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5449 2.6296 3.2287 5.7146 22.9870 BBNR 5.2584 5.9521 8.1948 11.8348 14.0464 18.0245 24.0524 25.6071	Pending 0.6600 0.8746 1.2759 1.6984 1.9433 2.4170 2.5249 5.7146 22.9870 IBNR + Pending 8.2584 7.9521 9.1948 12.8348 15.0464 19.0245 26.0524 26.6071	Award Ratio 0.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 4.919218 0.214 Award Ratio 1.767293 1.701754 1.967687 2.746641 3.219927 4.071243 5.575207 5.693911	32,098,110 36,301,649 44,700,776 51,985,933 53,577,176 59,519,410 55,254,991 47,614,281 54,143,960 83,961,588 519,157,874 Payroll 138,871,305 133,956,269 160,697,026 196,691,729 201,349,462 220,760,862 249,567,143 229,498,510	Ultimate <u>Awarded</u> 1.141240 0.187164 0.273043 0.363458 0.415866 0.517238 0.544609 0.562734 0.690942 1.222924 5.919218 Expected Ultimate <u>Awarded</u> 2.980799 5.151704 3.395138 2.808954 3.559772 4.813859 3.688124 4.082353	Average Weekly Wage 662 675 690 716 745 779 807 836 845 858 Statewide Average Weekly Wage 662 675 690 716 745 779 807	<u>Factor</u>	Miner Years 826.5 925.3 1,108.3 1,236.4 1,224.5 1,301.3 1,144.4 943.5 1,040.4 1,522.2 11,272.8 Estimated Miner Years 3,523.9 3,350.9 3,908.3 4,544.7 4,453.6 4,652.8 5,013.7 4,403.1	Frequency Claims per 100 Miner Years	0.060966 Weighted

Source: Claim counts - CMCRB OD Database as of 4/30/2012

IBNR: Exhibit VIII-C-7, p1

Average

Payroll- Exhibit X-A-1

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.214=12 / [12 + 44]

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 File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[08-B-2.xlsm]\VIII-B-3 Run Date: 11-09-2012 03:56:13 PM

Filing Date - November 29, 2012

Checksum:5,832,117,923.173460

0.0928

0.087108

COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE ANTHRACITE UNDERGROUND (0160)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Frequency and IBNR

Reported Clai	ime												Increr	emental Frequ Year	quency and II	BNR													,
Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985 4 5 6 6 6 6 6 6 6 6 6 7 7 9 9 100 100 100 100 110 110 110 110 110	1986 1 3 3 4 4 4 4 4 6 6 7 7 7 7 7 7 7 7 8 8 8 9 9 9	1987 3 3 3 3 3 4 5 6 6 7 9 9 9 9 9 9 9 10 11 11 11	1988 4 5 5 5 5 7 7 7 7 7 7 7 7 8 8 8 9 9 9 9 9	1989 5 5 7 8 8 11 11 12 12 12 12 12 12 12 12	14 14 14 14 14 14 14 14 14 14 14	1991 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1992 1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2	1993 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1994 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1995 0 0 0 0 0 1 1 1 1 1 1 1 2 2 2 2	1996 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1997 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rear 1998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1999 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 2	2000 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2001 0 0 2 2 2 2 3 4 4 4 4 4	2002 0 0 0 0 0 0 0 0 0	2003 0 0 0 0 0 0 0 0 1 1	2004 0 0 0 0 0 0 0	2005 0 0 0 0 0 0	2006 0 1 1 1 1 1 1	2007 0 0 0 0	2008 0 0 0	2009 1 1 1	2010 0 0	2011		
Incremental C	Changes																												,
Incremental C 12-24 24-36 36-48 48-60 60-72 77-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	1 0 0 0 1	0 0 1 0 0 1 0	0 0 0 1 1 1 0 0	0 0 1 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 1 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 1 0 0 0 0 0 0 0 0 1 1	1 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 1 1 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 1 1 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0	0 0 0 0	0 0 0	0 0	0			
Payroll	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	2011		ľ
(\$Millions) 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.22184	0.00000 0.20425 0.00000 0.00000 0.00000	0.00000 0.00000 0.24619 0.00000 0.00000 0.00000	2.74569 0.00000 0.36421 0.00000 0.36420 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 0.00000 0.00000 0.00000 0.64639	0.71815 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 1.39247	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 0.00000 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 0.66956 0.00000 0.00000 0.00000 0.00000 0.00000 0.66956 0.00000 0.00000	1.61270 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.57161 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.76229 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.81416 0.00000 0.00000 0.00000 0.55122 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.37016 0.72984 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.63652 0.00000 1.22211 0.00000 0.00000 0.61105 0.00000 0.00000 0.00000 0.00000 0.00000	1.38655 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.35427 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.73841 0.00000	1.34532 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.41757 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	1.44252 0.69323 0.00000 0.00000 0.00000 0.00000	1.66254 0.00000 0.00000 0.00000 0.00000 0.00000	2.13671 0.00000	1.33587	1.29959	1.26254 Total=	Average 0.10947 0.09401 0.00000 0.04240 0.09851 0.04700 0.05680 0.000000	Smoothed 0.22654 0.12192 0.10947 0.09851 0.09401 0.06267 0.05680 0.04700 0.04240 0.02773 0.02052 0.02043 0.00000 0.00000 0.000000 0.000000 0.000000
Cumulative Fa times Payroll	actor											0.00000 0.00000					0.04095 0.06702				0.21488 0.30461						0.92800 1.17164		FTI - PAB

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012 Payrolls: Exhibit X-A-1 & X-A-2

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Run Date: 11-09-2012 03:56:13 PM

FTI - PAB 11/29/2012

Checksum:152,952.202120

BITUMINOUS UNDERGROUND (0158)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Frequency and IBNR Reported Claims Year 1991 1994 1995 1997 2011 Months 1987 1988 1990 1992 1993 1996 1998 2000 2001 2002 2003 2007 2008 2009 2010 24 0 2 36 16 0 48 15 18 10 0 60 72 84 96 108 120 19 10 11 0 2 16 20 10 10 14 0 20 20 10 12 10 14 21 20 11 11 12 10 14 22 22 13 11 13 11 15 5 11 6 23 23 13 12 14 12 19 11 6 10 13 132 23 25 12 14 12 19 13 11 5 11 144 27 12 13 19 25 13 10 14 15 12 11 156 27 14 27 13 12 10 16 19 11 16 27 14 168 27 12 13 20 180 28 27 13 13 20 12 192 27 13 11 15 21 13 204 27 16 11 18 21 13 10 216 31 27 13 16 12 17 18 21 228 27 13 16 12 17 18 23 240 33 28 14 12 18 24 Incremental Changes 12-24 0 2 0 0 2 24-36 0 36-48 0 1 48-60 0 0 0 60-72 0 0 0 72-84 0 0 84-96 0 96-108 108-120 132-144 144-156 156-168 0 168-180 0 0 0 0 180-192 0 Λ Λ 192-204 0 0 Λ 0 0 204-216 0 0 Λ Λ Ω ٥ 216-228 Ω Ω Λ Λ Λ Λ 228-240 Payroll 1986 1988 1989 1990 1991 1992 1993 1994 1995 1996 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 $46.69350 \quad 43.20345 \quad 42.07670 \quad 51.13343 \quad 58.50753 \quad 63.27152 \quad 58.31824 \quad 63.40130 \quad 52.75653 \quad 60.59094 \quad 65.27115 \quad 75.22304 \quad 70.39669 \quad 61.08733 \quad 58.68524 \quad 47.52056 \quad 60.59094 \quad 65.27115 \quad 75.22304 \quad 70.39669 \quad 61.08733 \quad 60.59094 \quad 60.59094$ 46.07390 79.90427 101.35398 101.34814 125.39358 150.13606 (\$Millions) 48.52263 40.83800 36.49841 66.27576 70.46594 Smoothed Average 0.01637 0.03408 0.04209 0.00000 0.04897 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00987 0.01862 24-36 0.04262 0.04911 0.03408 0.00000 0.02061 0.04897 0.00000 0.02170 0.00000 0.00000 0.02503 0.00000 0.00000 0.01862 0.01623 36-48 0.00000 0.00000 0.00000 0.01704 0.00000 0.00000 0.02449 0.00000 0.02170 0.00000 0.01419 0.00000 0.00987 0.00671 0.01528 48-60 0.01532 0.01329 0.01421 0.00000 0.00000 0.00000 0.00000 0.02449 0.00000 0.00000 0.00000 0.00000 0.01251 0.00614 0.01352 60-72 0.00000 0.01532 0.01329 0.01421 0.00000 0.00000 0.00000 0.02061 0.02449 0.00000 0.00000 0.00000 0.00000 0.00676 0.01319 72-84 0.00000 0.00000 0.00000 0.00000 0.01421 0.00000 0.00000 0.04209 0.00000 0.00000 0.00000 0.00000 0.01509 0.00549 0.01287 84-96 0.00000 0.01895 0.00000 0.00000 0.01329 0.00000 0.00000 0.01704 0.00000 0.00000 0.02449 0.00000 0.00000 0.00567 0.01166 96-108 0.01715 0.01577 0.00000 0.03301 0.00000 0.00000 0.00000 0.00000 0.01704 0.00000 0.04122 0.00000 0.02740 0.01166 0.00723 0.01580 0.00000 0.00717 108-120 0.01715 0.06309 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01704 0.00000 0.09795 0.01623 120-132 0.00000 0.00723 0.00709 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01421 0.00000 0.01704 0.04209 0.02061 0.00676 132-144 0.00000 0.01709 0.00000 0.01715 0.00000 0.01895 0.00000 0.00000 0.00000 0.01421 0.00000 0.06816 0.06313 0.01528 144-156 0.00000 0.00000 0.00000 0.03161 0.01715 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01704 0.00506 0.00671 156-168 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01577 0.00000 0.00000 0.01532 0.00000 0.00000 0.01637 0.00365 0.00614 168-180 0.02142 0.00000 0.01956 0.00000 0.01650 0.00000 0.00709 0.00567 0.00000 0.00000 0.01580 0.00000 0.01895 0.00000 0.00000 180-192 0.00000 0.00000 0.00000 0.01956 0.01709 0.00000 0.01715 0.01577 0.00000 0.01650 0.00000 0.00000 0.00717 0.00550 0.00549 192-204 0.04283 0.00000 0.00000 0.03911 0.00000 0.00000 0.05144 0.00000 0.00000 0.00000 0.01532 0.01352 0.02142 0.00000 0.00000 0.00000 0.01709 0.00000 0.00000 0.00000 0.00506 204-216 0.00000 0.01650 0.00550 216-228 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.03155 0.00000 0.00351 0.00365 228-240 0.04283 0.02315 0.02377 0.00000 0.00000 0.00000 0.00000 0.01577 0.01319 0.00351 Total= 0.17135 0.17135 IRNR Claims Cumulative Factor 0.00351 0.00716 0.01222 0.01771 0.02321 0.02888 0.03502 0.04173 0.04849 0.05558 0.06275 0.06998 0.08164 0.09451 0.10770 0.12122 0.13650 0.15273 0.17135 times Payroll 0.18518 0.43383 0.79761 1.33220 1.63391 1.76420 2.05516 1.98303 2.35286 2.26978 2.29028 3.22425 5.41075 6.65974 8.60569 12.28613 13.83402 19.15136 25.72581 FTI - PAB

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012

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Run Date: 11-09-2012 03:56:13 PM

COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE

														RAL OCCUPA										Claims	with File Dat	es on or hefo	re 12-31-20	011. Valued as o	: of 4-30-2012
Reported Cla	aims												Incre	remental Freq Year		IBNR								Claims v	vitn File Date:	s on or belon	a 12-31-201	1, valued as c	31 4-30-2012
Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985 28 29 29 29 30 31 32 34 35 5 38 40 44 44 44 46 47 47 47 48 48 48	1986 32 35 38 41 43 44 46 51 51 55 56 57 58 59 59 59	1987 20 20 22 22 23 24 27 31 33 38 38 39 39 39 40 41 42 42 42	1988 10 14 14 14 14 15 17 19 22 23 24 24 24 24 24 24 24 25 25	13 15 17 18 18 19 20 20 20 21 22 22 22 22 24 25 26 26 26	5 15 17 20 22 23 24 26 26 26 26 26 26 26 27 28 28 28	11 16 17 20 22 24 25 25 25 25 25 26 26 26 26 26 26	11 13 14 14 14 14 14 14 14 14 14 14 14 14 14	16 21 21 22 23 24 24 24 24 25 25 25 25 25 25	1994 11 14 17 19 21 21 21 21 22 23 23 23 24 24 24 24	1995 2 6 10 11 12 12 14 15 18 20 20 20 20 22 23 23 23	1996 5 6 6 6 8 8 9 9 9 9 9 9 10	10	1998 4 6 6 7 7 8 8 8 8 8 8 9 9		2000 1 4 4 5 5 5 5 5 7 7 7	2 2 4 5 5 5	3	2003 0 1 3 3 3 3 3 4 4 4	2004 2 3 3 3 4 4 4 4	1 2 2 2 2 2 2 2	0 0 0 1 1 1	1	2008 0 1 1 1 1		2010 0 0	2011 0		
Incremental 0 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	2 1 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0	1 0 0 1 1 1 1 0 0	1 0 0 0 0 0 0 0	0 2 1 0 1 0	0 0 0 0 0 1 1 1 0 0 0	0 0 0 1 0 0 0	0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 1 1 1 0 0 0 0	1 1 0 2 1 3 3 2 0 0 0 0 2 1 1 0 0 0 0 0	0 0 0 2 0 1 0 0 0 0 0 0 0	3 0 1 0 0 0 0 0 0 0 0 0 0	2 0 1 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1 0	3 0 1 0 0 0 0 0 0 0	0 2 1 0 0 0 1	1 1 0 1 0 0 0		1 0 0 1 1 0 0	0 0 0 0	1 0 0	0 0	0		0			
Payroll (\$Millions)	1985 31 21634	1986 32.07796	1987 25.00816	1988 23.09936				1992 29 47612	1993 30 10339	1994 30 21045 - 2	1995	1996 16 19217	1997 17 78314	1998 17 37629	1999 18 44114	2000 16.80781		2002 11.04657	2003 11 92821	2004 12 35973						2010 13 32685	2011		
12-24 24-36 36-48 48-60 60-72 72-84 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	0.03203 0.00000 0.00000 0.03203 0.00000	0.03117 0.03117 0.0000 0.00000 0.00000	0.00000 0.00000 0.03999 0.03999 0.03999 0.00000	0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000	0.03698 0.00000 0.00000 0.03698 0.00000 0.03698 0.00000	0.00000 0.00000 0.00000 0.00000 0.03087 0.00000 0.00000	0.00000 0.00000 0.00000 0.00000 0.03230 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	0.03322 0.03322 0.00000 0.00000 0.00000 0.00000 0.00000 0.03322 0.00000 0.00000	0.00000 0.00000 0.00000 0.00000 0.03310 0.03310 0.00000 0.00000 0.03310	0.04929 0.00000 0.09858 0.04929 0.14786 0.09858 0.00000 0.00000 0.00000 0.09058 0.04929 0.00000	0.00000 0.00000 0.12352 0.00000 0.06176 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.05623 0.00000	0.11510 0.00000 0.05755 0.00000 0.05755 0.00000 0.00000 0.00000 0.00000 0.00000 0.05755 0.00000	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.05423 0.00000 0.00000	0.17849 0.00000 0.05950 0.00000 0.00000 0.00000 0.00000	0.00000 0.00000 0.15475 0.07738 0.00000 0.00000 0.00000 0.07738 0.00000 0.07738	0.00000 0.09053 0.09053 0.00000 0.09053 0.00000 0.00000 0.00000	0.08383 0.16767 0.00000 0.00000 0.00000 0.08383 0.00000	12.35973 0.08091 0.00000 0.00000 0.08091 0.00000 0.00000 0.00000	0.08237 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.00000 0.08288 0.00000 0.00000	0.00000 0.00000 0.00000	0.06165 0.00000 0.00000	0.00000 0.06292		19.40699	Average	0.02470 0.02345 0.02315 0.02170 0.02089 0.01733 0.01659 0.01638 0.01597 0.01134 0.01110 0.00700 0.00681 0.00443 0.00386 0.00383 0.00333
IBNR Claims Cumulative Fa times Payroll	actor																	0.08342 0.92150			0.13823 1.67824			0.20653 3.34996					FTI - PAB

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012

Payrolls: Exhibit X-A-1 & X-A-2

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[08-C.xlsm]VIII-C-3

Run Date: 11-09-2012 03:56:13 PM

FTI - PAB 11/29/2012

Checksum:158,491.699070

COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE BITUMINOUS SURFACE (0156)

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012 Incremental Frequency and IBNR

Reported Cla	ims												Incre	mental Fred Yea	quency and ar	IBNR													
Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985 8 9 11 14 15 15 16 16 16 18 19 19 20 20 20 20 21 21	1986 16 18 20 21 21 21 22 22 22 22 22 22 22 22 22 22	1987 144 188 19 20 20 20 20 21 21 21 21 21 22 22 22 23 23 23 23 23	1988 7 7 7 8 8 8 8 8 9 9 10 10 11 12 14 14 14 14 14	1989 10 12 14 14 16 16 18 18 19 20 20 20 20 20 21 21 21 21 21 22	1990 10 18 19 22 22 23 26 28 28 29 29 30 31 33 33 34 36 36	1991 6 2 17 7 20 21 23 25 27 27 30 30 30 31 1 33 33 33 34 34 34 34 35	1992 6 133 177 199 200 200 220 233 233 244 244 255 266 266 27	1993 1 3 5 6 8 9 9 9 10 10 10 10 10 11 11 11 13 13	1994 1 5 6 7 8 9 10 0 11 12 13 13 13 13 14 14 14 15 15	1995 5 7 8 100 111 13 144 15 18 21 21 21 21 22 22 22 22	1996 4 5 5 6 7 8 9 10 10 11 11 11 12 13 13	1997 2 3 3 5 5 7 7 7 7 8 8 8 8 8 8	1998 0 2 2 2 2 3 3 4 5 5 6 6 6	1999 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2000 3 3 5 6 7 7 7 7 7 7	2001 0 1 1 1 1 1 3 3 3 3 4	2002 1 2 2 2 2 2 2 2 2 2 3	2003 0 0 1 1 1 1 1 1 2	2004 1 1 1 1 1 1 1 1 1 1	2005 0 0 1 1 1 1 1	2006 0 1 1 2 2 2	2007 2 2 2 3 3 3	2008 0 1 1 1 1	2009 0 0 0	2010 1 1	2011 0		
Incremental 0 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	0 1 0 0 0 1 0	0 0 0 0 0 0 0	0 0 1 0 1 1 0 0	1 0 1 1 2 0 0 0 0	1 0 0 0 0 1 1 0 0 0	0 1 1 0 1 1 2 0 0 0 0	2 0 3 3 0 0 1 1 0 2 0 0 1 1 0 0 1 1	0 0 0 2 1 0 0 0 0 1 1 1 0 1	1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 1 1 1 0 0 0 0 1 0	2 1 2 1 1 3 3 0 0 0 0 0	0 1 1 1 1 1 1 0 0 0 1 1 1 0 0	1 0 2 0 0 2 2 0 0 0 1 0 0 0 0 0 0 0 0 0	2 0 0 0 1 1 0 1 1 0 0 0 1 1 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 1 1 1 0 0 0 0	1 0 0 0 0 2 0 0 0 0	1 0 0 0 0 0 0 0 0 1	0 1 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 1 1 0 0 0	1 0 1 0 0	0 0 1 0	1 0 0	0 0	0			
Payroll (\$Millions) 1	1985 43 42270	1986 136 64157	1987 134 30589	1988 126 49321	1989 125 36171	1990 124 18907	1991 104.58350	1992	1993 94 55659	1994 92 46464	1995 78 75261	1996 77 82841	1997 67 90579	1998 63.65156	1999 54 16227	2000 49 93562	2001 58 15133	2002 53.50209	2003 47 87374	2004 56.21730	2005 64.87156	2006 63.79850	2007	2008 74.60123	2009 63.30670	2010 74.25518	2011 86 54133		
12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228	0.00697 0.00000 0.00000 0.00000 0.00000 0.00697 0.00000	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01464 0.00000	0.00000 0.00745 0.00000 0.00745 0.00000 0.00000 0.00000 0.00000	0.00000 0.00791 0.00793 0.01581 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	0.00805 0.00000 0.00805 0.00805 0.00800 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.02869 0.00000 0.00000 0.00000 0.01912 0.00000 0.00956 0.00000	0.00000 0.01980 0.00990 0.00000 0.00000 0.00000 0.00000 0.00000 0.000990 0.00000 0.000990	0.00000 0.00000 0.01058 0.00000 0.00000 0.00000 0.00000 0.01058 0.00000 0.02115 0.00000 0.00000	0.01081 0.01081 0.01081 0.01081 0.01081 0.00000 0.00000 0.00000 0.01081 0.00000 0.01081 0.00000	0.01270 0.02540 0.01270 0.01270 0.03809 0.03809 0.00000 0.00000 0.00000 0.01270 0.00000 0.00000	0.01285 0.01285 0.01285 0.01285 0.01285 0.00000 0.00000 0.01285 0.00000 0.01285 0.00000	0.00000 0.02945 0.00000 0.00000 0.00000 0.00000 0.00000 0.01473 0.00000 0.00000 0.00000 0.00000	0.03142 0.00000 0.00000 0.00000 0.00000 0.01571 0.00000 0.01571 0.00000 0.00000 0.00000 0.00000	0.03693 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 0.4005 0.02003 0.02003 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.01720 0.00000 0.00000 0.00000 0.00000 0.00000 0.03439 0.00000 0.00000 0.00000 0.01720	0.01869 0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.01869	0.00000 0.02089 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.02089	0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000	0.00000 0.01542 0.00000 0.00000 0.00000 0.00000	0.01567 0.00000 0.01567 0.00000 0.00000	0.00000 0.00000 0.01543 0.00000	0.01340 0.00000 0.00000		0.00000	Total=	Average 0.01025 0.00279 0.00873 0.00351 0.00652 0.00771 0.00861 0.00401 0.00261 0.00261 0.00598 0.00598 0.00598 0.00598 0.00598 0.00614 0.00199 0.00240 0.00240 0.00240 0.00240 0.00240 0.00240	Smoothed 0.01025 0.00925 0.00981 0.00972 0.00881 0.00873 0.00674 0.00652 0.00664 0.00588 0.00564 0.00508 0.00279 0.00241 0.00231 0.00196 0.00196 0.00196 0.00196 0.00196
IBNR Claims Cumulative Fa times Payroll Source: C		ompensation	Rating Bure	eau Databas	e as of 4-30-	2012			0.00099 0.09361	0.00228 0.21082	0.00411 0.32367	0.00607 0.47242	0.00838 0.56905	0.01078 0.68616	0.01357 0.73498	0.01700 0.84891	0.02051 1.19268	0.02452 1.31187	0.03016 1.44387	0.03614 2.03169	0.04228 2.74277	0.04880 3.11337	0.05651 3.66231	0.06524 4.86698	0.07415 4.69419	0.08407 6.24263	0.09432 8.16258	1	FTI - PAB 11/29/2012

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012 Payrolls: Exhibit X-A-1 & X-A-2

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Run Date: 11-09-2012 03:56:13 PM

																								Ciaims w	ith File Date	s on or belor	e 12-31-2011
													Incre	mental Frequ	uency and II	BNR											
Reported Cla	ims													Year													
Months	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	2011
12	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	0
24	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	0	
36	0	0	0	0	0	0	0	1	1	0	0	0	4	2	3	1	0	1	0	1	1	0	0	0	0		
48	0	0	0	0	0	0	0	1	1	0	0	0	4	2	3	1	0	1	0	1	1	0	0	0			
60	0	0	0	0	0	0	0	2	1	0	0	0	5	2	4	1	0	1	0	1	1	0	0				
72	0	0	0	0	0	0	0	2	1	0	0	0	6	2	4	1	0	2	0	1	1	0					
84	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1	1						
96	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1							
108	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1								
120	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2									
132	0	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0										
144	0	0	1	0	0	0	0	2	1	0	0	0	6	3	5	1											
156	0	0	1	0	0	0	0	2	1	0	0	0	6	3	5												
168	0	0	1	0	0	0	0	2	1	0	0	0	6	3													
180	0	0	1	0	0	0	0	2	1	0	0	0	7														
192	0	0	1	0	0	0	0	2	1	0	0	0															
204	0	0	1	0	0	0	0	2	1	0	0																
216	0	0	1	0	0	0	0	2	1	0																	
228	0	0	1	0	0	0	0	2	1																		
240	0	0	1	0	0	0	0	2																			

Payroll 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 200 2011 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 (\$Millions) 4.0897 2.71372 28.2692 20.12482 14.47189 64.28048 55.2693 47.4907 58.74792 60.28848 60.34187 62.83464 73.62183 31.36578 30.45180 29.53686 30.95943 32.09811 36.30165 44.7007 51.98594 55.2550 47.6428 55.2550 47.6428 54.44397 83.96160

FTI - PAB 11/29/2012

Payrolls: Exhibit X-A-1 & X-A-2 File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[08-C.xism]VIII-C-5

Run Date: 11-09-2012 03:56:13 PM

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2012

Checksum:153,134.006490

Claims with File Dates on or before 12-31-2011, Valued as of 4-30-2012

COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE ALL CLASSIFICATIONS

														ALL CLASS	SIFICATION	S								Claims wit	h File Dates	s on or before	12-31-201	Valued as	of 4-30-2012
Reported Cla	nime												Incre	mental Free		IBNR								Olaims wit	III lie Dates	on or belore	12 01 201	i, valucu as	01 4 00 2012
Months 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240	1985 51 54 64 66 68 73 76 79 83 86 96 99 102 105 107 107 110 113	1986 56 68 75 83 87 89 91 101 102 109 112 113 114 116 116 117 119 120	1987 411 499 511 52 555 57 62 699 75 82 82 83 83 84 86 89 90 90 90	1988 25 33 35 37 37 37 38 42 45 49 51 53 55 56 60 61 63 63 64 64	1989 32 37 43 45 50 52 55 57 59 62 63 64 66 68 69 70 71 72 73	1990 22 41 50 59 62 66 75 80 81 83 84 87 90 92 93 95 95 96	1991 20 35 42 50 53 57 61 63 64 68 69 72 72 72 74 75 79 800 81	1992 14 29 35 43 48 52 52 55 60 60 60 60 62 62 63 36 64 65 68 70	1993 13 21 26 33 36 38 39 41 42 42 42 43 44 46 46 48 48	1994 17 24 31 35 39 40 41 42 45 47 48 48 48 50 51 52 53 54	1995 10 16 23 27 30 34 37 39 45 50 50 50 51 15 55 56	1996 9 133 14 16 6 20 21 24 24 24 25 25 25 26 28 28	1997 8 13 18 21 23 25 28 28 28 29 30 31 32 32 32 33	Yea 1998 6 12 15 16 16 18 19 20 21 21 23 23 24	1999 2 7 11 12 14 14 14 15 16 18 19 24 26	2000 7 13 14 17 18 19 21 21 21 22 25 28	2001 3 4 7 9 10 10 12 15 15 18 18 21	2002 6 9 12 14 15 18 18 19 19	2003 0 1 1 4 4 4 4 6 6 7 9	2004 4 5 6 7 8 8 8 8 8	2005 2 3 4 4 4 4 5	2006 1 3 3 6 6 6 6	2007 3 3 5 6 7	2008 0 2 2 3	2009 1 2 3	2010 1 3	2011		
Incremental 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	3 3 0 0 2 2 1 3 3	1 1 2 0 0 1 1 2	1 0 0 1 2 3 3 1 0 0 0 1 1	2 0 2 1 4 1 1 2 0 0 1	3 1 1 0 2 2 1 1 1 1	1 2 0 1 1 3 3 2 1 2 0 1 1 1 2	2 1 4 0 0 1 3 3 0 2 1 1 4 4 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 3 5 0 0 0 2 2 0 1 1 1 1 3 2 2	2 1 2 1 0 0 1 1 0 1 2 0 2 0	4 1 1 1 3 2 1 0 0 0 2 1 1 1 1	4 3 4 3 2 6 5 5 0 0 1 1 4 1	0 1 2 4 4 1 3 0 0 0 1 1 1 2 0 0	5 5 3 2 2 3 0 0 1 1 1 1 1 1 0	6 3 3 1 0 2 2 1 1 1 1 0 0 0 2 0 1 1	5 4 1 2 0 0 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2	6 1 3 1 1 1 2 0 0 0 2 2 2 3	1 3 2 1 1 2 2 3 0 0 3 3 0 3 3	3 3 2 1 3 3 0 1 0 5	1 3 3 0 0 0 0 2 1 2 2	1 1 1 1 0 0 0	1 1 0 0 0 1	2 0 3 0 0	0 2 1 1	2 0 1	1 1	2			
Payroll (\$Millions) 2 12-24 24-36 36-48 48-60 60-72 72-84 84-96 96-108 108-120 120-132 132-144 144-156 156-168 168-180 180-192 192-204 204-216 216-228 228-240	1985 229,92991 2 0.01305 0.00000 0.00870 0.00435 0.00435 0.00435	0.00421 0.0040 0.0000 0.0000 0.0000 0.0002 0.0042 0.00421	0.00000 0.00428 0.00428 0.00428 0.00428 0.00000 0.00000 0.00000	0.00000 0.00894 0.00447 0.01789 0.00894 0.00040 0.00040 0.000000 0.00000	0.00440 0.00440 0.00440 0.00040 0.00879 0.00879 0.00840 0.00440 0.00440 0.00440	1990 0.00700 0.00000 0.00350 0.01050 0.01050 0.00700 0.00350 0.00700 0.00350 0.00350	0.00400 0.01601 0.00000 0.01601 0.00000 0.00400 0.01201 0.00000 0.00801 0.00400 0.01601 0.00000 0.00400	0.00000 0.10206 0.00000 0.01238 0.02064 0.00000 0.00000 0.00000 0.00000 0.000413 0.00413 0.00413 0.00425	0.00421 0.00843 0.00421 0.00000 0.00421 0.00000 0.00421 0.000421 0.00843 0.00000	1994 444.86518 2 0.00408 0.00408 0.00408 0.00817 0.00000 0.00817 0.00408 0.00408 0.00408 0.00408	1995 226.14804 : 0.01327 0.017827 0.00884 0.02653 0.002011 0.00000 0.00042 0.00442 0.00000 0.000442	1996 233.69095 0.00428 0.00856 0.01712 0.00428 0.01284 0.00000 0.00000 0.00000 0.00428 0.00000 0.00000 0.00428 0.00000	0.02162 0.01297 0.00865 0.00865 0.01297 0.00000 0.00000 0.00432 0.00432	1998 175.23425 0.03424 0.01712 0.00571 0.00507 0.00571 0.00571 0.00570 0.00000 0.01141 0.00000 0.01141 0.00000 0.01417	1999 163.55467 0.03057 0.02446 0.00611 0.01223 0.00000 0.00601 0.00611 0.001223 0.00611 0.03057 0.01223	2000 145.17101 0.04133 0.00689 0.02067 0.00689 0.00689 0.00000 0.00000 0.00000 0.01378 0.01378 0.01378 0.02067	2001 152.19366 0.00657 0.01971 0.01314 0.00657 0.01317 0.00000 0.01971 0.00000 0.01971	2002 138.87131 0.02160 0.02140 0.01440 0.00720 0.02160 0.00000 0.00000 0.00720 0.00000 0.03600		2004 160.69703 0.00622 0.00622 0.00622 0.00622 0.00620 0.00000 0.00000	2005 196.69173 0.00508 0.00508 0.00000 0.00000 0.00000 0.00000	0.00993 0.00000 0.01490	2007 20.76086 20.00000 0.00906 0.00453 0.00453	0.00801		2010 2010 3000 2000 2000 2000 2000 2000	2011 11.30850 Total=	Average 0.01406 0.01219 0.00823 0.00570 0.00774 0.00467 0.00814 0.00457 0.00639 0.00630 0.00620 0.00781 0.00640 0.00255 0.00508	Smoothed 0.01406 0.01219 0.01079 0.00823 0.00814 0.00774 0.00754 0.00640 0.00639 0.00570 0.00521 0.00508 0.00403 0.00403 0.00403 0.00403 0.00403 0.00403

Source: Counts and Payrolls: Sum of Exhibits VIII-C-1 thru VIII-C-5

IBNR Claims Cumulative Factor

times Payroll

FTI - PAB 11/29/2012

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Run Date: 11-09-2012 03:56:13 PM Checksum:173,351.935000

 $0.00255 \quad 0.00567 \quad 0.00970 \quad 0.01406 \quad 0.01873 \quad 0.02381 \quad 0.02902 \quad 0.03472 \quad 0.04092 \quad 0.04731 \quad 0.05371 \quad 0.06125 \quad 0.06899 \quad 0.07680 \quad 0.08494 \quad 0.09317 \quad 0.10396 \quad 0.11615 \quad 0.13021 \quad 0.01921 \quad 0.01$

 $0.60523 \quad 1.38839 \quad 2.19364 \quad 3.28569 \quad 4.33186 \quad 4.17233 \quad 4.74636 \quad 5.04034 \quad 6.22776 \quad 6.57000 \quad 7.19479 \quad 9.84269 \quad 13.56976 \quad 15.46364 \quad 18.75143 \quad 23.25217 \quad 23.85867 \quad 31.17688 \quad 44.44178 \quad 23.25217 \quad 23.85867 \quad 23.25217 \quad 23.85867 \quad 23.25217 \quad$

COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE ALL CLASSIFICATIONS

IBNR By Class

CLASSIFICATION

A. IBNR Factor	<u>Coke</u>	Auger	Anthracite Co-Gen	Bituminous Co-Gen	Anthracite Prep Plant	Bituminous Prep Plant
Year	0154	0157	0181	0182	0183	0184
2002	0.0473	0.0473	0.0473	0.0473		0.0473
2003	0.0537	0.0537	0.0537	0.0537	0.0537	0.0537
2004	0.0613	0.0613	0.0613	0.0613	0.0613	0.0613
2005	0.0690	0.0690	0.0690	0.0690	0.0690	0.0690
2006	0.0768	0.0768	0.0768	0.0768	0.0768	0.0768
2007	0.0849	0.0849	0.0849	0.0849		0.0849
2008	0.0932	0.0932	0.0932			0.0932
2009	0.1040	0.1040	0.1040	0.1040		0.1040
2010	0.1162	0.1162	0.1162	0.1162	0.1162	0.1162
2011	0.1302	0.1302	0.1302	0.1302	0.1302	0.1302
B. Adjustment Factor	0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll Per \$1M						
2002	10.4850	1.1508	5.6588	2.3861	2.3228	10.0945
2003	11.5341	1.1022	7.0096	3.0525		10.1952
2004	12.0491	1.0588	7.3515	6.3745		13.4602
2005	12.8610	1.0265	7.8553	8.5248		16.5483
2006	12.7374	1.0668	8.4125	9.4236		17.0510
2007	13.6699	1.1212	9.1867	10.8291	5.8173	18.8952
2008	9.7611	2.5068	7.5214	8.4819		21.2503
2009	5.1736	0.9470	7.5347	7.8664		19.8280
2010	5.4357	0.8275	7.9580	8.7327		26.3131
2011	3.5991	1.1532	10.9911	9.0760	6.2022	52.9400
D. IBNR						
2002	0.0992	0.0218	0.1339	0.0564		0.2388
2003	0.1239	0.0237	0.1882	0.0820		0.2738
2004	0.1476	0.0259	0.2251	0.1952		0.4122
2005	0.1775	0.0283	0.2710	0.2941	0.3567	0.5708
2006	0.1956	0.0328	0.3230	0.3619		0.6548
2007	0.2322	0.0381	0.3902	0.4599	0.4941	0.8025
2008	0.1819	0.0934	0.3504	0.3951	0.5342	0.9899
2009	0.1076	0.0394	0.3917	0.4089	0.6513	1.0307
2010	0.1263	0.0384	0.4622	0.5072		1.5281
2011	0.0937	0.0601	0.7156	0.5909	0.8076	3.4467

Source: IBNR Factor - Exhibit VIII-C-6 Adjustment Factor - Judgement

Payroll = Exhibit X-A IBNR = A times B times C

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COAL MINE COMPENSATION RATING BUREAU FEDERAL OCCUPATIONAL DISEASE ALL CLASSIFICATIONS

IBNR By Class

CLASSIFICATION

				Bituminous A		
A. IBNR Factor	Coke	Auger	Co-Gen		rep Plant F	
	0154	0157	0181	0182	0183	0184
1992	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1993	0.0026	0.0026	0.0026	0.0026	0.0026	0.0026
1994	0.0057	0.0057	0.0057	0.0057	0.0057	0.0057
1995	0.0097	0.0097	0.0097	0.0097	0.0097	0.0097
1996	0.0141	0.0141	0.0141	0.0141	0.0141	0.0141
1997	0.0187	0.0187	0.0187	0.0187	0.0187	0.0187
1998	0.0238	0.0238	0.0238	0.0238	0.0238	0.0238
1999	0.0290	0.0290	0.0290	0.0290	0.0290	0.0290
2000	0.0347	0.0347	0.0347	0.0347	0.0347	0.0347
2001	0.0409	0.0409	0.0409	0.0409	0.0409	0.0409
B. Adjustment Factor	0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll						
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
2001	10.3758	1.4291	4.6618	2.1213	2.2163	10.1550
D. IBNR						
1992	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1993	0.0273	0.0011	0.0046	0.0005	0.0000	0.0000
1994	0.0621	0.0034	0.0105	0.0011	0.0000	0.0000
1995	0.1067	0.0058	0.0169	0.0017	0.0000	0.0000
1996	0.1535	0.0048	0.0264	0.0026	0.0031	0.0216
1997	0.1990	0.0089	0.0330	0.0080	0.0215	0.1291
1998	0.0636	0.0118	0.0412	0.0138	0.0246	0.1323
1999	0.0714	0.0132	0.0523	0.0217	0.0357	0.1551
2000	0.0840	0.0167	0.0777	0.0325	0.0458	0.1489
2001	0.0849	0.0234	0.0954	0.0434	0.0907	0.2078

Source: IBNR Factor - Exhibit VIII-C-6

Adjustment Factor - Judgement Payrolls: Exhibit X-A pages 1 & 2

IBNR = A times B times C

FTI - PAB 11/29/2012

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Occupational Disease Federal Benefits

TABLE OF MONTHLY BLACK LUNG BENEFIT RATES

	II D.				Claimant	Dependent	Yearly Percentage
	Time Pe		22		Benefit 293.20	<u>Benefit</u> 146.60	<u>Increase</u>
10/1/1981	to to	9/30/198				152.50	4.0%
10/1/1982 1/1/1984	to	12/31/198 12/31/198			304.90 317.10	158.60	4.0%
1/1/1985	to	12/31/198			328.20	164.10	3.5%
1/1/1986	to	12/31/198			328.20	164.10	0.0%
1/1/1987	to	12/31/198	37		338.00	169.00	3.0%
1/1/1988	to	12/31/198	38		344.80	172.40	2.0%
1/1/1989	to	12/31/198	39		358.90	179.50	4.1%
1/1/1990	to	12/31/199	90		371.80	185.90	3.6%
1/1/1991	to	12/31/199	01		387.10	193.60	4.1%
1/1/1992	to	12/31/199			403.30	201.70	4.2%
1/1/1993	to	12/31/199			418.20	209.10	3.7%
1/1/1994	to	12/31/199			427.40	213.70	2.2%
1/1/1995	to	12/31/199			427.40	213.70	0.0%
1/1/1996	to	12/31/199	7 6		435.10	217.60	1.8%
1/1/1997	to	12/31/199	7		445.10	222.60	2.3%
1/1/1998	to	12/31/199	98		455.10	227.60	2.2%
1/1/1999	to	12/31/199	99		469.50	234.80	3.2%
1/1/2000	to	12/31/200	10		487.40	243.60	3.8%
1/1/2001	to	12/31/200			500.50	250.30	2.7%
1/1/2002	to	12/31/200			518.50	259.30	3.6%
1/1/2003	to	12/31/200			534.60	267.30	3.1%
1/1/2004	to	12/31/200			549.00	274.50	2.7%
1/1/2005	to	12/31/200)5		562.80	281.30	2.5%
1/1/2006	to	12/31/200)6		574.60	287.20	2.1%
1/1/2007	to	12/31/200)7		584.40	292.20	1.7%
1/1/2008	to	12/31/200)8		599.00	299.00	2.5%
1/1/2009	to	12/31/200	10		616.30	308.20	2.9%
1/1/2010	to	12/31/20			625.60	312.80	1.5%
1/1/2011	to	12/31/201			625.60	312.80	0.0%
	4				(25.40		
1/1/2012	to	12/31/201	12		625.60	312.80	0.0%
		All Years	Average				2.6%
		Last 10 Yrs	Average				1.9%
		Last 5 Yrs	Average				1.4%
		Last 3 Yrs	Average				0.5%
Selected Be	nofit Cl	nango from	2012	to	2013		0.50%
Selected Bei		-	2012	to	2014		1.50%
Selected Bei		-	2014	to	2015		2.50%
					election: 2.5%)		2.5%
00.001.047.1	o.ago.	timidal borioni	onango (Las		0.000.01 2.070)		2.070
				Pro	jected Benefit-		
					Claimant	<u>Dependant</u>	<u>Weight</u>
1/1/2013	to	12/31/201	13		628.70 a	314.40	28.125%
1/1/2014	to	12/31/201	4		638.10 a	319.10	68.750%
1/1/2015	to	12/31/201	15		654.10 a	327.10	3.125%
Average Mo Period Begin	-	enefit During th 4/01/2013	ne Policy		636.00 b	318.00	
Average We	ekly Re	enefit During th	e Policy				
Period Begin	-	_			146.80 c	73.40	
Annual (Wee					7,633.60	3,816.80	
Annual Mine	-					11,450.40	

- a Previous year's benefit times selected benefit change
- b Weighted average of projected benefit levels from 01-01-13 to 12-31-15
- 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 11-29-2012

Anthracite Underground (0160)

			ounts				
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	1	1	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	1	-	1	-	0.30	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	1	-	-	1	-	0.05	0.05
2010	-	-	-	-	-	-	-
2011					<u>-</u> _		
Total	3	1	1	1	0.30	0.05	0.05
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total		
	Awarded	Denied	IBNR	Awarded	Awarded		Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>	<u>Payroll</u>	<u>(12)/(13)</u>
2002	# 0.00	# 0.00	# 0.0952	# 0.0251	# 0.0251	\$ 1,386,545	0.0181
2003	1.00	-	0.1504	0.0396	1.0396	1,354,265	0.7677
2004	-	-	0.2127	0.0560	0.0560	1,345,321	0.0416
2005	-	-	0.3046	0.0802	0.0802	1,417,568	0.0566
2006	0.30	0.70	0.4004	0.1055	0.4055	1,442,524	0.2811
2007	-	-	0.6177	0.1627	0.1627	1,662,537	0.0979
2008	-	-	1.0044	0.2646	0.2646	2,136,713	0.1238
2009	0.05	0.95	0.7742	0.2039	0.2539	1,335,866	0.1901
2010	-	-	0.9116	0.2401	0.2401	1,299,588	0.1848
<u>2011</u>			<u>1.1716</u>	0.3086	0.3086	1,262,535	0.2444
Total	1.35	1.65	5.6429	1.4863	2.8363	\$ 14,643,462	0.1937
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage		<u>Years</u>	Miner Years			
2002	662	1.0380	38.8	0.0646			
2003	675	1.0380	37.2	2.7947			
2004	690	1.0380	36.1	0.1552			
2005	716	1.0380	36.7	0.2186			
2006	745	1.0380	35.9	1.1294			
2007	779	1.0380	39.5	0.4119			
2008	807	1.0380	49.1	0.5388			
2009	836	1.0380	29.6	0.8578			
2010	845	1.0380	28.5	0.8425			
<u>2011</u>	858	1.0380	27.3	1.1304			
Total			358.7	0.7907			
	Sources:						

Sources:

Cols.(1) to (4): CMCRB Claims Database

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

Bituminous Underground (0158)

			ounts				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year					<u>(3) * 30%</u>		
2002	# 13	# 0	# 3	# 10	# 0.90	# 0.50	# 0.50
2003	1	-	1	-	0.30	-	-
2004	2	-	1	1	0.30	0.05	0.05
2005	1	-	1	-	0.30	-	-
2006	2	1	-	1	_	0.05	0.05
2007	3	_	1	2	0.30	0.10	0.10
2008	1	_	1	-	0.30	-	_
2009	1	_		1	-	0.05	0.05
2010	2	_	1	1	0.30	0.05	0.05
2011 2011	3		2	1	0.60	0.05	0.05
Total	29	1	11	<u></u> 17	3.30	0.85	0.85
Total	27	'	11	17	3.30	0.03	0.05
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	()	IBNR	Total	Payroll	()
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	(1)-(8)	IDIVIC	(10)xAward Ratio	(8)+(11)	(ΦΙVΙ)	(12)/(13)
2002	# 1.40	# 11.60	# 2.2698	# 0.5979	# 1.9979	\$ 40,837,995	0.0489
2002	0.30	0.70	2.2903	0.6033	0.9033	36,498,406	0.0247
2003	0.35	1.65	3.2243	0.8493	1.1993	46,073,900	0.0247
2004	0.30	0.70	5.4108	1.4252	1.7252	66,275,755	0.0260
2005	1.05	0.70	6.6597	1.7542	2.8042	70,465,937	0.0260
2000	0.40	2.60	8.6057	2.2667	2.6667		0.034
2007	0.40	0.70	12.2861	3.2362	3.5362	79,904,266 101,353,977	0.0334
2008	0.30	0.70			3.6939		0.0349
			13.8340	3.6439		101,348,140	
2010	0.35	1.65	19.1514	5.0445	5.3945	125,393,576	0.0430
<u>2011</u>	0.65	2.35	25.7258	6.7762	7.4262	150,136,063	0.0495
Total	5.15	23.85	99.4578	26.1972	31.3472	\$ 818,288,015	0.0383
	(15)	(16)	(17)	(18)			
	Statewide	(10)	Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage	,	Years	Miner Years			
2002	662	1.3920	852.2	0.2344			
2002	675	1.3920	747.0	0.1209			
2004	690	1.3920	922.5	0.1300			
2005	716	1.3920	1,278.8	0.1349			
2006	745	1.3920	1,306.7	0.2146			
2007	779	1.3920	1,417.1	0.1882			
2008	807	1.3920	1,735.1	0.2038			
2009	836	1.3920	1,674.8	0.2206			
2010	845	1.3920	2,050.1	0.2631			
<u>2011</u>	858	1.3920	2,417.4	0.3072			
Total			14,401.7	0.2177			
	Sources:						

Cols.(1) to (4): CMCRB Claims Database

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

Anthracite Surface (0153)

			ounts				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year					<u>(3) * 30%</u>		
2002	# 6	# 1	# 0	# 5	# 0.00	# 0.25	# 0.25
2003	4	3	-	1	-	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	1	-	1	-	0.30	-	-
2010	-	-	-	-	-	-	-
2011					<u> </u>		
Total	20	8	1	11	0.30	0.55	0.55
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	` ,	IBNR	Total	Payroll	, ,
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)	(, ,	(12)/(13)
2002	# 1.25	# 4.75	# 0.9215	# 0.2427	# 1.4927	\$ 11,046,570	0.1351
2003	3.05	0.95	1.1929	0.3142	3.3642	11,928,209	0.2820
2004	2.10	1.90	1.4503	0.3820	2.4820	12,359,731	0.2008
2005	1.05	0.95	1.6782	0.4420	1.4920	12,140,911	0.1229
2006	0.05	0.95	1.9296	0.5083	0.5583	12,065,323	0.0463
2007	1.00	_	2.7218	0.7169	1.7169	14,866,556	0.1155
2008	0.05	0.95	3.3500	0.8824	0.9324	16,220,231	0.0575
2009	0.30	0.70	3.6751	0.9680	1.2680	15,893,528	0.0798
2010	_	_	3.5956	0.9471	0.9471	13,326,852	0.0711
2011	_	_	6.1351	1.6160	1.6160	19,406,989	0.0833
Total	8.85	11.15	26.6501	7.0196	15.8696	\$ 139,254,900	0.1140
	(15)	(16)	(17)	(18)			
	Statewide	(/	Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage	,	Years	Miner Years			
2002	662	1.0380	309.1	0.4829			
2003	675	1.0380	327.4	1.0276			
2004	690	1.0380	331.9	0.7478			
2005	716	1.0380	314.2	0.4749			
2006	745	1.0380	300.0	0.1861			
2007	779	1.0380	353.6	0.4856			
2008	807	1.0380	372.4	0.2504			
2009	836	1.0380	352.2	0.3600			
2010	845	1.0380	292.2	0.3241			
<u>2010</u>	858	1.0380	419.1	0.3856			
Total	030	1.0000	3,372.1	0.4706			
TOtal			3,312.1	0.4700			
	Sources:						

Cols.(1) to (4): CMCRB Claims Database

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

Bituminous Surface (0156)

		C	ounts				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year					<u>(3) * 30%</u>		
2002	# 3	# 0	# 0	# 3	# 0.00	# 0.15	# 0.15
2003	2	-	1	1	0.30	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
2011							
Total	14	1	2	11	0.60	0.55	0.55
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total	Payroll	
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>		(12)/(13)
2002	# 0.15	# 2.85	# 1.3119	# 0.3455	# 0.4955	\$ 53,502,085	0.0093
2003	0.35	1.65	1.4439	0.3803	0.7303	47,873,740	0.0153
2004	0.05 0.95 2.0			0.5351	0.5851	56,217,298	0.0104
2005	0.05 0.95 0.05 0.95		2.7428	0.7224	0.7724	64,871,562	0.0119
2006	0.10	1.90	3.1134	0.8201	0.9201	63,798,502	0.0144
2007	1.10	1.90	3.6623	0.9647	2.0647	64,808,093	0.0319
2008	0.30	0.70	4.8670	1.2820	1.5820	74,601,231	0.0212
2009	-	_	4.6942	1.2364	1.2364	63,306,695	0.0195
2010	0.05	0.95	6.2426	1.6443	1.6943	74,255,177	0.0228
2011	-	-	8.1626	2.1500	2.1500	86,541,328	0.0248
Total	2.15	11.85	38.2723	10.0809	12.2309	\$ 649,775,711	0.0188
	(15)	(16)	(17)	(18)			
	Statewide	` /	Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage	,	Years	Miner Years			
2002	662	1.0380	1,497.3	0.0331			
2003	675	1.0380	1,314.0	0.0556			
2004	690	1.0380	1,509.5	0.0388			
2005	716	1.0380	1,678.6	0.0460			
2006	745	1.0380	1,586.5	0.0580			
2007	779	1.0380	1,541.3	0.1340			
2008	807	1.0380	1,712.7	0.0924			
2009	836	1.0380	1,403.0	0.0881			
2010	845	1.0380	1,628.1	0.1041			
2010 2011	858	1.0380	1,868.7	0.1151			
Total	030	1.0300	15,739.7	0.0777			
ioiai			13,737.7	0.0777			
	Sources:						

Cols.(1) to (4): CMCRB Claims Database

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

Four Standard Classes

	(4)		ounts	(4)	(=)	(()	(7)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year					<u>(3) * 30%</u>		
2002	# 22	# 1	# 3	# 18	# 0.90	# 0.90	# 0.90
2003	8	4	2	2	0.60	0.10	0.10
2004	7	2	1	4	0.30	0.20	0.2
2005	4	1	1	2	0.30	0.10	0.1
2006	6	1	1	4	0.30	0.20	0.2
2007	7	2	1	4	0.30	0.20	0.2
2008	3	-	2	1	0.60	0.05	0.0
2009	3	-	1	2	0.30	0.10	0.1
2010	3	-	1	2	0.30	0.10	0.1
2011	3	_	2	1	0.60	0.05	0.0
Total	66	11	15	40	4.50	2.00	2.00
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total	Payroll	
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)	,	(12)/(13)
2002	# 2.80	# 19.20	# 4.5984	# 1.2112	# 4.0112	\$ 106,773,195	0.037
2003	4.70	3.30	5.0775	1.3374	6.0374	97,654,620	0.061
2004	2.50	4.50	6.9189	1.8224	4.3224	115,996,250	0.037
2005	1.40	2.60	10.1364	2.6699	4.0699	144,705,796	0.028
2006	1.50	4.50	12.1031	3.1880	4.6880	147,772,286	0.031
2007	2.50	4.50	15.6075	4.1110	6.6110	161,241,452	0.041
2008	0.65	2.35	21.5075	5.6651	6.3151	194,312,152	0.032
2009	0.40	2.60	22.9775	6.0523	6.4523	181,884,229	0.035
2010	0.40	2.60	29.9012	7.8760	8.2760	214,275,193	0.038
2011	0.65	2.35	41.1952	10.8508	11.5008	257,346,915	0.044
Total	17.50	48.50	170.0230	44.7841	62.2841	\$ 1,621,962,088	0.038
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage	<u>Factor</u>	<u>Years</u>	Miner Years			
2002	662		2,697.4	0.1487			
2003	675		2,425.6	0.2489			
2004	690		2,800.0	0.1544			
2005	716		3,308.3	0.1230			
2006	745		3,229.1	0.1452			
2007	779		3,351.5	0.1973			
2008	807		3,869.3	0.1632			
2009	836		3,459.6	0.1865			
2010	845		3,998.9	0.2070			
2011	858		4,732.5	0.2430			
Total	330		33,872.2	0.1839			

Cols.(1) to (4): CMCRB Claims Database

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

Coke (0154)

			ounts			4	
Year	(1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009 2010	-	-	-	-	-	-	-
2010 2011	-	-	-	-	-	-	-
Total						<u>-</u>	
Total							
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total	Payroll	
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>		<u>(12)/(13)</u>
2002	# 0.00	# 0.00	# 0.0992	# 0.0261	# 0.0261	\$ 10,485,005	0.0025
2003	-	-	0.1239	0.0326	0.0326	11,534,080	0.0028
2004	-	-	0.1476	0.0389	0.0389	12,049,126	0.0032
2005 2006	-	-	0.1775 0.1956	0.0468 0.0515	0.0468 0.0515	12,860,979 12,737,394	0.0036 0.0040
2007			0.1730	0.0612	0.0612	13,669,925	0.0040
2008	_	_	0.1819	0.0479	0.0479	9,761,146	0.0049
2009	-	-	0.1076	0.0283	0.0283	5,173,552	0.0055
2010	-	-	0.1263	0.0333	0.0333	5,435,658	0.0061
2011			0.0937	0.0247	0.0247	3,599,086	0.0069
Total	-	-	1.4855	0.3913	0.3913	\$ 97,305,951	0.0040
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage		<u>Years</u> 293.4	Miner Years			
2002 2003	662 675	1.0380 1.0380	316.6	0.0089 0.0103			
2003	690	1.0380	323.5	0.0120			
2005	716	1.0380	332.8	0.0140			
2006	745	1.0380	316.8	0.0163			
2007	779	1.0380	325.1	0.0188			
2008	807	1.0380	224.1	0.0214			
2009	836	1.0380	114.7	0.0247			
2010	845	1.0380	119.2	0.0279			
<u>2011</u>	858	1.0380	77.7	0.0318			
Total			2,443.9	0.0160			
	Sources:						
	Cols.(1) to (4):		ims Dataha	Se.	Col.(15): Exhibit XII-D		
	COIS.(1) 10 (4).	CIVICAD CIA	יייי במנמטמ	30	COL (10). EXHIBIT AH-D		

Col.(6): (0.05)xCol.(4) Col.(7): (1.00)xCol.(6)

Col.(10): Exh. VIII-C Col.(13): Exh. VIII-B

Col.(16): Exhibit X-G
Col.(17): (13) /((15) x (16) x 52)
Col.(18): (12) / (17) x 100

Auger (0157)

		С	ounts				
.,	(1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded	(6) Denied Reopened	(7) Denied Awarded
Year 2002	# 0	# 0	# 0	# 0	<u>(3) * 30%</u> # 0.00	# 0.00	# 0.00
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	_	_	-	- -	-	_
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
<u>2011</u>				-	_		
Total	-	-	-	-	-	-	-
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	()	IBNR	Total	Payroll	()
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>		<u>(12)/(13)</u>
2002	# 0.00	# 0.00	# 0.0218	# 0.0057	# 0.0057	\$ 1,150,843	0.0050
2003	-	-	0.0237	0.0062	0.0062	1,102,223	0.0057
2004	-	-	0.0259	0.0068	0.0068	1,058,799	0.0064
2005	-	-	0.0283	0.0075	0.0075	1,026,537	0.0073
2006	-	-	0.0328	0.0086	0.0086	1,066,831	0.0081
2007	-	-	0.0381	0.0100	0.0100	1,121,156	0.0090
2008 2009	-	-	0.0934 0.0394	0.0246	0.0246 0.0104	2,506,758	0.0098 0.0110
2009	-	-	0.0394	0.0104 0.0101	0.0104	946,963 827,496	0.0110
2010 2011	-	-	0.0364	0.0158	0.0158	1,153,169	0.0122
Total			0.4019	0.1059	0.1059	\$ 11,960,775	0.0089
						,,,	
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
V	Average	Adjustment	Miner	Claims per 100			
Year 2002	Weekly Wage 662	<u>Factor</u> 1.0380	<u>Years</u> 32.2	Miner Years 0.0178			
2002	675	1.0380	30.3	0.0206			
2003	690	1.0380	28.4	0.0240			
2005	716	1.0380	26.6	0.0240			
2006	745	1.0380	26.5	0.0326			
2007	779	1.0380	26.7	0.0376			
2008	807	1.0380	57.5	0.0428			
2009	836	1.0380	21.0	0.0494			
2010	845	1.0380	18.1	0.0559			
<u>2011</u>	858	1.0380	24.9	0.0636			
Total			292.2	0.0362			
	Sources:						

Cols.(1) to (4): CMCRB Claims Database

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

Anthracite Co-Gen (181)

		C	ounts				
	(1)	(2)	(3)	(4)	(5) Pending	(6) Denied	(7) Denied
Year	Reported	Awarded	Pending	Denied	Awarded (3) * 30%	Reopened	Awarded
2002	# 1	# 0	# 0	# 1	# 0.00	# 0.05	# 0.05
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008 2009	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010 2011	-	-	-	•	-	-	-
Total	2			2	-	0.10	0.10
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total	Payroll	
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>		(12)/(13)
2002	# 0.05	# 0.95	# 0.1339	# 0.0353	# 0.0853	\$ 5,658,774	0.0151
2003	-	-	0.1882	0.0496	0.0496	7,009,619	0.0071
2004	0.22			0.0593	0.0593	7,351,514	0.0081
2005	0.05	0.95	0.2710	0.0714	0.1214	7,855,289	0.0155
2006	-	-	0.3230	0.0851	0.0851	8,412,527	0.0101
2007	-	-	0.3902	0.1028	0.1028	9,186,706	0.0112
2008	-	-	0.3504	0.0923	0.0923	7,521,400	0.0123
2009	-	-	0.3917	0.1032	0.1032	7,534,735	0.0137
2010	-	-	0.4622	0.1217	0.1217	7,958,048	0.0153
<u>2011</u> Total	0.10	1.90	<u>0.7156</u> 3.4513	<u>0.1885</u> 0.9091	<u> </u>	10,991,105 \$ 79,479,717	<u>0.0171</u> 0.0127
iotai	0.10		3.4313		1.0091	\$ 19,419,111	0.0127
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage		Years	Miner Years			
2002	662 675	1.0380	158.4 192.4	0.0538 0.0258			
2003 2004	690	1.0380 1.0380	192.4	0.0258			
2004	716	1.0380	203.3	0.0597			
2005	715	1.0380	203.3	0.0397			
2007	779	1.0380	218.5	0.0470			
2008	807	1.0380	172.7	0.0534			
2009	836	1.0380	167.0	0.0618			
2010	845	1.0380	174.5	0.0698			
<u>2011</u>	858	1.0380	237.3	0.0794			
Total	230		1,930.7	0.0523			
	C		,	-			
	Sources:						

Cols.(1) to (4): CMCRB Claims Database

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

Bituminous Co-Gen (182)

		C	ounts				
Year	(1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
2002	<i>#</i> 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
<u>2011</u>				-	- 		
Total	-	-	-	-	-	-	-
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	(10)	IBNR	Total	Payroll	(14)
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	(1)-(8)	IDIVIC	(10)xAward Ratio	(8)+(11)	(ΦΙΝΙ)	(12)/(13)
2002	# 0.00	# 0.00	# 0.0564	# 0.0149	# 0.0149	\$ 2,386,124	0.0062
2003	0.00	-	0.0820	0.0216	0.0216	3,052,523	0.0071
2004	_			0.0514	0.0514	6,374,483	0.0081
2005	-	-	0.1952 0.2941	0.0775	0.0775	8,524,752	0.0091
2006	-	-	0.3619	0.0953	0.0953	9,423,575	0.0101
2007	-	-	0.4599	0.1211	0.1211	10,829,140	0.0112
2008	-	-	0.3951	0.1041	0.1041	8,481,888	0.0123
2009	-	-	0.4089	0.1077	0.1077	7,866,413	0.0137
2010	-	-	0.5072	0.1336	0.1336	8,732,701	0.0153
<u>2011</u>			0.5909	0.1556	0.1556	9,076,049	0.0171
Total	-	-	3.3516	0.8828	0.8828	\$ 74,747,648	0.0118
	(15)	(16)	(17)	(18)			
	Statewide	A -1':tt	Estimated	Frequency			
Voor	Average	Adjustment	Miner	Claims per 100			
Year 2002	Weekly Wage 662	<u>Factor</u> 1.0380	<u>Years</u> 66.8	Miner Years 0.0222			
2002	675	1.0380	83.8	0.0222			
2003	690	1.0380	171.2	0.0230			
2004	716	1.0380	220.6	0.0351			
2006	745	1.0380	234.3	0.0407			
2007	779	1.0380	257.5	0.0470			
2008	807	1.0380	194.7	0.0535			
2009	836	1.0380	174.3	0.0618			
2010	845	1.0380	191.5	0.0698			
2011	858	1.0380	196.0	0.0794			
Total			1,790.7	0.0493			
	Sources:						

Sources:

Cols.(1) to (4): CMCRB Claims Database

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

Anthracite Prep-Plant (183)

			ounts				
.,	(1) Reported	(2) Awarded	(3) Pending	(4) Denied	(5) Pending Awarded	(6) Denied Reopened	(7) Denied Awarded
Year 2002	# 0	# 0	# 0	# 0	<u>(3) * 30%</u> # 0.00	# 0.00	# 0.00
2002	# U	# 0	# O	# U	# 0.00	# 0.00	# 0.00
2004	1	_	_	1	_	0.05	0.05
2005	-	_	-	-	-	-	-
2006	_	_	_	_	_	_	_
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
<u>2011</u>					<u>_</u>		
Total	1	-	-	1	-	0.05	0.05
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total	Payroll	
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>		(12)/(13)
2002	# 0.00	# 0.00	# 0.1099	# 0.0289	# 0.0289	\$ 2,322,815	0.0125
2003	0.1830				0.0482	3,407,998	0.0141
2004	0.05	0.95	0.2699	0.0711	0.1211	4,406,653	0.0275
2005	-	-	0.3567	0.0940	0.0940	5,170,069	0.0182
2006	-	-	0.3752	0.0988	0.0988	4,885,882	0.0202
2007	-	-	0.4941	0.1301	0.1301	5,817,291	0.0224
2008	-	-	0.5342	0.1407	0.1407	5,733,543	0.0245
2009	-	-	0.6513	0.1716	0.1716	6,264,606	0.0274
2010	-	-	0.5665	0.1492	0.1492	4,876,927	0.0306
<u>2011</u>			0.8076	0.2127	0.2127	6,202,218	0.0343
Total	0.05	0.95	4.3484	1.1454	1.1954	\$ 49,088,002	0.0244
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage		<u>Years</u>	Miner Years			
2002	662	1.0380	65.0	0.0445			
2003	675	1.0380	93.5	0.0516			
2004	690	1.0380	118.3	0.1024			
2005	716	1.0380	133.8	0.0702			
2006	745	1.0380	121.5	0.0813			
2007	779	1.0380	138.4	0.0940			
2008	807	1.0380	131.6	0.1069			
2009	836	1.0380	138.8	0.1236			
2010	845	1.0380	106.9	0.1396			
<u>2011</u>	858	1.0380	133.9	0.1589			
Total			1,181.7	0.1012			
	Sources:						

Cols.(1) to (4): CMCRB Claims Database

Col.(6): (0.05)xCol.(4) Col.(7): (1.00)xCol.(6)

Col.(10): Exh. VIII-C Col.(13): Exh. VIII-B

Col.(17): (13) /((15) x (16) x 52)

Col.(18): (12) / (17) x 100

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

IBNR Award Ratio: 0.2634

FTI - PAB

Bituminous Prep-Plant (184)

			ounts				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year					<u>(3) * 30%</u>		
2002	# 1	# 1	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	1	-	-	1	-	0.05	0.0
2004	-	-	-	-	-	-	
2005	-	-	-	-	-	-	
2006	-	-	-	-	-	-	
2007	-	-	-	-	-	-	
2008	-	-	-	-	-	-	
2009	-	-	-	-	-	-	
2010	-	-	-	-	-	-	
2011	-	-	-	-	-	-	
Total	2	1		1		0.05	0.0
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	` ′	IBNR	Total	Payroll	, ,
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)	(+)	(12)/(13)
2002	# 1.00	# 0.00	# 0.2388	# 0.0629	# 1.0629	\$ 10,094,549	0.105
2003	0.05	0.95	0.2738	0.0721	0.1221	10,195,206	0.012
2004	-	-	0.4122	0.1086	0.1086	13,460,201	0.008
2005	_	0.4122 0.5708		0.1503	0.1503	16,548,307	0.009
2006	_	_	0.6548	0.1725	0.1725	17,050,967	0.010
2007				0.2114	0.2114	18,895,192	0.011
2008			0.8025 0.9899	0.2607	0.2607	21,250,256	0.012
2009			1.0307	0.2715	0.2715	19,828,012	0.012
2010	_	_	1.5281	0.4025	0.4025	26,313,130	0.015
2010	-	-	3.4467	0.9079	0.4023	52,939,961	0.013
Total	1.05	0.95	9.9483	2.6204	3.6704	\$ 206,575,781	0.017
iotai	1.05	0.73	7.7403	2.0204	3.0704	\$ 200,373,761	0.0176
	(15)	(16)	(17)	(18)			
	Statewide	` '	Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	Weekly Wage		Years	Miner Years			
2002	662	1.3920	210.7	0.5045			
2003	675	1.3920	208.7	0.0585			
2004	690	1.3920	269.5	0.0403			
2005	716	1.3920	319.3	0.0471			
2006	745	1.3920	316.2	0.0545			
2007	779	1.3920	335.1	0.0631			
2007	807	1.3920	363.8	0.0031			
2008	836	1.3920	303.6	0.0828			
2009			430.2	0.0828			
	845	1.3920					
<u>2011</u>	858	1.3920	852.4	0.1065			
Total			3,633.6	0.1010			
	Sources:						
	Cols.(1) to (4):		ms Dataha	S A	Col.(15): Exhibit XII-D		
	COB. (1) (O (4).	CIVICIND CIAI	ms pataba:	JC	COLUDI. ENHIBITALED		

Cols.(1) to (4): CMCRB Claims Database

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

Total Other Classes

			ounts				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year					<u>(3) * 30%</u>		
2002	# 2	# 1	# 0	# 1	# 0.00	# 0.05	# 0.05
2003	1	-	-	1	-	0.05	0.05
2004	1	-	-	1	-	0.05	0.05
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
<u>2011</u>							
Total	5	1	-	4	-	0.20	0.20
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate		IBNR	Total	Payroll	
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	<u>(1)-(8)</u>		(10)xAward Ratio	<u>(8)+(11)</u>		(12)/(13)
2002	# 1.05	# 0.95	# 0.6600	# 0.1738	# 1.2238	\$ 32,098,110	0.0381
2003	0.05	0.95	0.8746	0.2304	0.2804	36,301,649	0.0077
2004	0.05	0.95	1.2759	0.3361	0.3861	44,700,776	0.0086
2005	0.05	0.95	1.6984	0.4474	0.4974	51,985,933	0.0096
2006	-	-	1.9433	0.5119	0.5119	53,577,176	0.0096
2007	-	-	2.4170	0.6366	0.6366	59,519,410	0.0107
2008	-	-	2.5449	0.6703	0.6703	55,254,991	0.0121
2009	-	-	2.6296	0.6926	0.6926	47,614,281	0.0145
2010	-	-	3.2287	0.8504	0.8504	54,143,960	0.0157
2011			5.7146	1.5052	1.5052	83,961,588	0.0179
Total	1.20	3.80	22.9870	6.0548	7.2548	\$ 519,157,874	0.0140
	(15)	(16)	(17)	(18)			
	Statewide		Estimated	Frequency			
	Average	Adjustment	Miner	Claims per 100			
Year	<u>Weekly Wage</u>	<u>Factor</u>	<u>Years</u>	Miner Years			
2002	662		826.5	0.1481			
2003	675		925.3	0.0303			
2004	690		1,108.3	0.0348			
2005	716		1,236.4	0.0402			
2006	745		1,224.5	0.0418			
2007	779		1,301.3	0.0489			
2008	807		1,144.4	0.0586			
2009	836		943.5	0.0734			
2010	845		1,040.4	0.0817			
<u>2011</u>	858		1,522.2	0.0989			
Total			11,272.8	0.0644			
	Sources:						
	Cols.(1) to (4):	CMCRB Cla	ims Databas	se	Col.(15): Exhibit XII-D		

Cols.(1) to (4): CMCRB Claims Database

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

Grand Total

			ounts				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Pending	Denied	Denied
	Reported	Awarded	Pending	Denied	Awarded	Reopened	Awarded
Year			J		(3) * 30%	·	
2002	# 24	# 2	# 3	# 19	# 0.90	# 0.95	# 0.95
2003	9	4	2	3	0.60	0.15	0.15
2004	8	2	1	5	0.30	0.25	0.25
2005	5	1	1	3	0.30	0.15	0.15
2006	6	1	1	4	0.30	0.20	0.20
2007	7	2	1	4	0.30	0.20	0.20
2008	3	_	2	1	0.60	0.05	0.05
2009	3	_	1	2	0.30	0.10	0.10
2010	3	_	1	2	0.30	0.10	0.10
<u>2010</u>	3	_	2	1	0.60	0.05	0.05
Total	71	12	15	44	4.50	2.20	2.20
TOtal	7.1	12	15	44	4.50	2.20	2.20
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	(10)	IBNR	Total	Payroll	(14)
	Awarded	Denied	IBNR	Awarded	Awarded	(\$M)	Frequency
Year	(2)+(5)+(7)	(1)-(8)	IDINIX	(10)xAward Ratio	(8)+(11)	(\$101)	(12)/(13)
2002	# 3.85	# 20.15	# 5.2584	# 1.3851	# 5.2351	\$ 138,871,305	0.0377
2002	4.75	# 20.15 4.25	5.9521	1.5678	6.3178	133,956,269	0.0377
2003				2.1585	4.7085	160,697,026	0.0472
		2.55 5.45 8.1948 1.45 3.55 11.8348		3.1173	4.5673		
2005 2006	1.50	1.45 3.55		3.6998	5.1998	196,691,729	0.0232 0.0258
2006	2.50	4.50 4.50	14.0464 18.0245	3.0996 4.7477	7.2477	201,349,462 220,760,862	0.0258
2007		2.35		6.3354	6.9854		0.0328
	0.65		24.0524			249,567,143	
2009	0.40	2.60	25.6071	6.7449	7.1449	229,498,510	0.0311
2010	0.40	2.60	33.1299	8.7264	9.1264	268,419,153	0.0340
<u>2011</u>	0.65	2.35	46.9098	12.3560	13.0060	341,308,503	0.0381
Total	18.70	52.30	193.0100	50.8388	69.5388	\$ 2,141,119,962	0.0325
	(15)	(16)	(17)	(18)			
	Statewide	(-/	Estimated	Frequency			
	Average	Adjustment		Claims per 100			
Year	Weekly Wage	,	Years	Miner Years			
2002	662		3,523.9	0.1486			
2003	675		3,350.9	0.1885			
2004	690		3,908.3	0.1205			
2005	716		4,544.7	0.1005			
2006	745		4,453.6	0.1168			
2007	779		4,652.8	0.1558			
2008	807		5,013.7	0.1393			
2009	836		4,403.1	0.1623			
2009	845		5,039.3	0.1811			
2010 2011	858		6,254.7	0.2079			
	636						
Total			45,145.0	0.1540			
	Sources:						
	Cols.(1) to (4):		ims Databa	se	Col.(15): Exhibit XII-D		

Cols.(1) to (4): CMCRB Claims Database

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

Exhibit IX-A Page 1 <u>Underground Anthracite</u> Class 1011

COAL MINE COMPENSATION RATING BUREAU INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

																	"All Permanent	Partial" Scenario	(see note		
					Age of							Fe	ederal Excess:	_					F	ederal Excess:	
		Awd (2)		Exp.	Miner at	State	Medical	Act 44	Act	Offsets	for:		After Offset	S:	State	State plus	Offsets for:			After Offset	S:
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
000-00-0014	101	1 2	2	1992	49.97	1,211,837.38	27,191.02	1.00	27,191.02	242,885.28	143,633.03	48.71	49,897.47	176,417.97	441,155.23	-			393,662.41	393,662.41	393,662.41
000-00-0015	101	1 2	?	1992	47.39	1,480,843.09	29,983.39	1.00	29,983.39	266,327.24	167,301.48	0.00	30,196.37	160,169.49	534,989.97	-	-	-	391,940.67	391,940.67	391,940.67
000-00-0016	101	1 2	?	1993	61.26	528,517.36	17,549.65	1.00	17,549.65	-	129,683.96	93.54	93.54	8,221.39	276,350.29	-	-	70,151.85	165,044.89	165,044.89	165,044.89
000-00-0017	101	1 2	2	1993	61.22	401,805.22	17,549.65	1.00	17,549.65	-	128,578.48	-	-	551.45	244,406.20	-	-	69,553.85	78,606.10	78,606.10	78,606.10
000-00-0018	101	1 1		2011	48.46	1,534,609.58	29,050.83	1.00	29,050.83	266,463.69	175,076.09	0.39	27,768.64	158,766.89	541,074.70	-	-	-	419,512.24	419,512.24	419,512.24
000-00-0045	101	1 2	LS	1999	62.24	124,509.49	16,762.29	1.00	16,762.29	-	61,770.61	200,985.33	200,985.33	259,411.28	124,509.49	-	-	61,770.61	200,985.33	200,985.33	259,411.28
000-00-0070	101	1 2	2	1990	66.83	545,581.49	13,133.57	1.00	13,133.57	-	-	-	-	-	380,491.09	-	-	-	46,520.38	46,520.38	46,520.38
000-00-0071	101	1 2	WO	1993	N/A	383,229.93	-	1.00		-	-	39.40	39.40	39.40	383,229.93	-	-		39.40	39.40	39.40
Total Undergroun	d Anthra	cite		8		6,210,934	151,220		151,220	775,676	806,044	201,167	308,981	763,578	2,926,207	0	0	201,476	1,696,311	1,696,311	1,754,737
Average of 8 clair	ns					776,367	18,903		18,903	96,960	100,755	25,146	38,623	95,447	365,776	0	0	25,185	212,039	212,039	219,342
						6,362,154															
Medical plus Inde	mnity					795,269				96,960	100,755	25,146	38,623	95,447	384,678		0	25,185	212,039	212,039	219,342
Adjusted															384,678		0	25,185	212,039	212,039	219,342

^{*} 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

 $PAB-C:C:\Clients\\Coal\ Mine\\2012\ Rate\ Filing\\Prep\\[09-A.xlsm]IX-A-1\ UA$

November 29, 2012 - 11:58:10 AM

FTI Inc. - PAB Report date: 11-29-2012

Checksum:47,180,117.297970

"All Permanent Partial" Scenario (see note)

COAL MINE COMPENSATION RATING BUREAU INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

Federal Excess: Age of Federal Excess Awd (2) Exp. Miner at State Medical Act 44 Act Offsets for: After Offsets: State State plus Offsets for After Offsets: 44 Med. Pend (1) Type* Yr. Comp Date Benefit Bef. Act 44 Factor Pension SS SS, PP Benefit Act 44 Med. Soc. Sec. Pension Base SS SS, PP ID No. Class Soc. Sec. Base 000-00-0001 1002 2 CC 1990 67.38 43,044.11 13,133.57 1.00 13,133.57 40.117.47 215,298.04 215,298.04 255,415.51 43,044.11 40.117.47 215,298.04 215,298.04 255,415.51 000-00-0002 1002 2 CC 1992 62.84 126.797.65 15.995.75 1.00 15.995.75 39.153.93 208.699.18 208.699.18 230.005.38 126,797,65 39.153.93 208.699.18 208.699.18 230.005.38 000-00-0003 1002 2 CC 1992 62.49 85,176.46 16,762.29 1.00 16,762.29 60,580.88 94,552.11 94,552.11 145,844.78 85,176.46 60,580.88 94,552.11 94,552.11 145,844.78 000-00-0004 1002 2 CC 1993 63.31 343.735.88 15.995.75 1.00 15.995.75 106,135.67 240,611.94 240,611.94 240.611.94 343.735.88 106.135.67 240.611.94 240.611.94 240,611,94 000-00-0006 1002 2 1992 63.51 1,039,444.81 15,250.14 1.00 15,250.14 301,574.59 0.30 544,067.20 191,063.08 155,320.46 155,320.46 156,722.55 000-00-0007 1002 2 1992 62.41 1,119,200.31 16,762.29 1.00 16,762.29 291,939.71 1.82 550,418.33 159,445.65 181,919.16 181,919.16 183,441.58 000-00-0008 1002 2 1992 60.69 999,658.19 17,549.65 1.00 17,549.65 244,410.19 0.51 518,434.80 144,464.49 172,632.32 172,632.32 173,838.28 1002 2 1994 58.76 1,346,175.25 19,182.83 19,182.83 274,452.04 271,311.60 3,788.68 118,951.72 557,786.86 90,657.87 108,992.77 275,085.66 276,596.01 296,592.19 000-00-0009 1.00 000-00-0010 1002 2 LS 2000 44.43 64,594.06 32.762.87 1.00 32.762.87 648.950.74 648.950.74 648.950.74 64,594.06 648,950.74 648.950.74 648.950.74 342,051.28 000-00-0011 2 2005 54.58 79,465.73 22,638.22 22,638.22 2,037.88 340,013.39 342,051.28 79.465.73 2,037.88 340,013.39 342,051.28 342.051.28 1002 LS 1.00 000-00-0012 1002 2 2005 60.48 549.023.40 18.356.94 1.00 18.356.94 175.688.59 4.51 336.397.81 95.954.00 76,266,39 76.266.39 77.182.57 000-00-0013 1002 1 2008 57.98 1,292,062.44 20,025.92 1.00 20,025.92 258,116.55 230,404.57 3,292.41 81,953.15 547,705.24 72,763.71 79,283.09 281,396.67 282,841.59 287,935.94 000-00-0027 1002 2 LS 1992 63.60 147.886.46 15.250.14 1.00 15.250.14 119.125.58 195,450,43 195.450.43 291.094.26 147.886.46 119.125.58 195.450.43 195,450,43 291.094.26 000-00-0028 1002 2 LS 1992 65.08 99,047.54 14,524.84 1.00 14,524.84 79,151.75 201,411.06 201,411.06 280,562.81 99,047.54 79,151.75 201,411.06 201,411.06 280,562.81 64.91 000-00-0029 1002 2 LS 1993 95,047.07 14.524.84 14.524.84 80.680.71 204.632.39 204.632.39 284.835.97 95.047.07 80.680.71 204.632.39 204.632.39 284.835.97 1.00 223.992.03 223.992.03 223.992.03 223.992.03 000-00-0030 1002 2 LS 1994 66.34 15.559.15 13.819.26 1.00 13.819.26 11.822.48 235.814.50 15.559.15 11.822.48 235.814.50 1995 2 LS 58.06 20,025.92 50.945.43 17,896.61 251,568.22 269,676.44 284,247.10 50.945.43 17,896.61 251,568.22 269,676.44 284,247.10 000-00-0031 1002 260,611.91 1.00 20,025.92 260,611.91 000-00-0032 1002 1997 56.50 129.476.78 20.884.29 23.031.39 50.22 262,997,99 285.467.68 23.031.39 50.22 262.997.99 285.467.68 285.517.90 2 LS 1.00 20 884 29 285 517 90 129 476 78 000-00-0033 1002 2 LS 1999 54.98 2,924.85 22,638.22 1.00 22,638.22 75.01 438,682.59 438,757.60 438,757.60 2,924.85 75.01 438,682.59 438,757.60 438,757.60 2 127.776.84 209.234.12 000-00-0034 1002 LS 2000 61.77 462.685.99 16.762.29 1.00 16.762.29 209.234.12 211.333.56 462.685.99 127,776,84 209.234.12 209.234.12 211.333.56 000-00-0035 1002 2 LS 2000 66.09 79,220.89 13,819.26 1.00 13,819.26 60,717.90 176,869.64 176,869.64 237,587.54 79.220.89 60,717.90 176,869.64 176,869.64 237,587.54 000-00-0036 1002 2 LS 2000 59.02 78,817.17 19,182.83 1.00 19,182.83 27,673.54 269,325.07 296,998.61 296,998.61 78,817.17 27,673.54 269,325.07 296,998.61 296,998.61 2 57.74 000-00-0037 1002 LS 2000 78,848.23 20,025.92 1.00 20,025.92 20,828.18 292,693.34 313,521.52 313,521.52 78,848.23 20,828.18 292,693.34 313,521.52 313,521.52 2 46,398.63 46,398.63 000-00-0038 1002 LS 2000 61.43 77,142.10 17,549.65 1.00 17,549.65 232,739.47 232,739.47 279,137.92 77,142.10 232,739.47 232,739.47 279,137.92 2 304.794.39 000-00-0039 1002 2001 59.31 113.137.80 19.182.83 1.00 19.182.83 39,616.37 107.50 265.746.56 304.901.89 113,137.80 39,616.37 107.50 265,746.56 304.794.39 304.901.89 LS 17,549.65 68,279.93 000-00-0040 1002 2 LS 2001 61.37 116,157.43 1.00 17,549.65 252,573.59 252,573.59 319,788.17 116,157.43 68,279.93 252,573.59 252,573.59 319,788.17 -000-00-0041 1002 2 LS 2002 45.33 165.604.49 31.842.34 1.00 31.842.34 494.699.02 494,699,02 494.699.02 165.604.49 494.699.02 494.699.02 494.699.02 000-00-0042 1002 2 LS 2002 58.68 137,473.71 19,182.83 1.00 19,182.83 48,161.04 107.42 240,651.85 284,841.37 284,948.79 137,473.71 48,161.04 107.42 240,651.85 284,841.37 284,948.79 2 52.31 25.348.19 25,348.19 393,140.53 393,140.53 393.140.53 393.140.53 000-00-0043 1002 LS 2004 77,411.34 1.00 393,140.53 77,411.34 393 140 53 000-00-0044 1002 2 LS 2005 61.64 196,608.58 16,762.29 1.00 16,762.29 117,572.56 197,363.26 197,363.26 260,043.09 196,608.58 117,572.56 197,363.26 197,363.26 260,043.09 000-00-0066 1002 2 1990 66.69 976,963.24 13,133.57 1.00 13,133.57 294,410.24 32.85 546,431.51 231,062.25 119,038.23 119,038.23 120,279.32 55.50 000-00-0067 1002 2 1992 1,241,105.00 21,755.49 1.00 21,755.49 256,039.13 211,815.80 6,002.09 102,854.80 529,628.75 46,871.08 48,701.43 273,894.29 275,364.92 282,174.90 2 WO 1992 8000-00-0068 1002 N/A 551,009.66 1.00 551,009.66 416,834.57 000-00-0069 1002 2 LS 1999 52.91 43,113.52 24,435.80 1.00 24.435.80 416,834.57 416,834.57 416,834.57 43,113.52 416,834.57 416,834.57 **Total Underground Bituminous** 34 12,234,231 622,617 622,617 1,000,977 2,997,231 6,968,731 7,156,244 8,080,445 7,801,469 0 422,661 2,034,643 8,504,284 8,683,140 9,354,812 Average of 34 claims 359,830 18,312 18,312 29,440 88,154 204,963 210,478 237,660 229,455 0 12,431 59,842 250,126 255,386 275,142 12,856,848 29,440 12.431 59.842 Medical plus Indemnity 378.143 88.154 204.963 210.478 237,660 247.767 250.126 255.386 275.142

247,767

12,431

59,842

250,126

255,386

Sources: Individual claim data from CMCRB

Adjusted

PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[09-A.xlsm]|X-A-2 UB November 29, 2012 - 11:58:10 AN

FTI Inc. - PAB Report date: 11/29/2012 Checksum:171.529.883.568867

275,142

^{*} 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.

"All Permanent Partial" Scenario (see note

307.854

3.521

56.096

117.420

117,452

COAL MINE COMPENSATION RATING BUREAU INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

Age of Federal Excess: Federal Excess: Awd (2) Miner at State Medical Act 44 Act Offsets for After Offsets: State State plus Ехр. After Offsets ID No. Bef. Act 44 Factor 44 Med. SS, PP SS, PP Class Pend (1) Type* Yr. Comp Date Benefit Soc. Sec. Pension Base SS Benefit Act 44 Med. Soc. Sec. Pension Base SS 000-00-0005 1016 2 CC 1998 67.80 169,160.12 12,468.27 1.00 12 468 27 112,127.60 132,562.69 132,562.69 183,115.65 169,160.12 112,127.60 132,562.69 132,562.69 183,115.65 000-00-0019 1016 2 1993 71.83 36,827.12 10,034.34 1.00 10,034.34 63,324.79 63,324.79 63,324.79 29,047.81 71,104.10 71.104.10 71,104.10 14,456.21 000-00-0020 1016 2 1994 62.25 469.154.63 16.762.29 1.00 16.762.29 118.333.31 279.21 279.21 250.591.25 64.628.86 154.336.81 154.336.81 156.035.17 000-00-0021 1016 2 1994 69.02 670.232.82 11.824.60 1.00 11.824.60 145.667.85 0.03 436.587.59 123.089.97 81.427.17 81.427.17 81.973.59 000-00-0022 1016 2 2004 79.61 493,628.30 6,176.32 1.00 6,176.32 142,532.84 0.19 427,038.02 139,759.34 14,312.95 14,312.95 14,444.55 45.45 4,687.14 000-00-0023 1016 2 2005 60.16 605,547.15 18,356.94 1.00 18,356.94 142,051.07 45.45 309,993.66 77,582.54 180,079.36 180,079.36 180,820.13 000-00-0024 1016 2011 258,920.61 7,477.26 7,477.26 51,789.05 24.03 24.03 3,635.08 195,329.63 48,492.10 44,715.68 44,715.68 46,932.68 76.68 1.00 000-00-0054 1016 2 LS 1991 43.13 254.030.65 33.674.57 1.00 33.674.57 248.698.95 248.698.95 248.698.95 254.030.65 248.698.95 248.698.95 248.698.95 000-00-0055 1016 2 LS 1991 59.49 431.376.24 19.182.83 1.00 19.182.83 44.051.70 42.361.22 113.933.64 113.933.64 113.933.64 431.376.24 44.051.70 42.361.22 113.933.64 113.933.64 113.933.64 000-00-0056 1016 2 LS 1997 62.59 24,559.53 15,995.75 1.00 15,995.75 17,473.56 283,563.16 283,563.16 301,036.72 24,559.53 17,473.56 283,563.16 283,563.16 301,036.72 1016 74.58 16,679.05 8,442.87 216,319.04 216,319.04 227,690.76 16,679.05 11,371.72 216,319.04 216,319.04 000-00-0057 2 LS 2000 1 00 8.442.87 11,371.72 227,690.76 000-00-0058 1016 2 LS 2003 61.47 85.884.84 17.549.65 1.00 17.549.65 51.657.12 97.090.66 97.090.66 146.473.30 85.884.84 51.657.12 97.090.66 97.090.66 146.473.30 000-00-0059 1016 2 15 2003 61.41 178,926,76 17.549.65 1.00 17.549.65 71.760.35 255,449,94 255.449.94 292,456,85 178.926.76 71,760.35 255,449,94 255 449 94 292.456.85 000-00-0060 1016 2 LS 2007 68.81 97,026.01 11,824.60 1.00 11,824.60 72,762.38 162,595.76 162,595.76 235,358.14 97,026.01 72,762.38 162,595.76 162,595.76 235,358.14 000-00-0061 1016 2 LS 2007 72.89 41,064.16 9,484.12 1.00 9.484.12 27,073.40 145,672.89 145,672.89 172,746.29 41,064.16 27,073.40 145,672.89 145,672.89 172,746.29 73.187.18 17.549.65 97.772.91 147.294.85 73.187.18 97.772.91 97.772.91 147.294.85 000-00-0062 1016 2 15 2007 60.60 17.549.65 1.00 49.521.94 97.772.91 49.521.94 000-00-0079 1016 2 WO 1990 N/A 402,187.44 1.00 402,187.44 000-00-0080 1990 65.74 510,991.43 13,819.26 13,819.26 113,892.76 33.33 33.33 3,271.01 284,174.20 86,503.59 140,121.56 140,121.56 140,615.10 1016 2 1.00 000-00-0081 1016 2 WO 1990 N/A 437,247.95 1.00 437,247.95 254,038.47 1990 15.250.14 126.427.56 31.039.61 31.039.61 50.390.11 397.047.61 397.047.61 398.476.66 000-00-0082 1016 2 63 64 688 161 12 15.250.14 1.00 80.098.39 2 000-00-0083 1016 1991 N/A 233.854.27 1.00 233.854.27 000-00-0084 1016 1992 69.33 581,382.99 11,824.60 1.00 11,824.60 125,703.99 1.05 384,528.72 107,286.80 76,768.40 76,768.40 77,228.15 000-00-0085 1016 2 1992 66.08 615,966.23 13,819.26 1.00 13,819.26 136,039.40 16.29 376,780.11 109,848.28 100,845.84 100,845.84 101,401.93 000-00-0086 1016 1992 67.23 639.193.82 13.133.57 1.00 13 133 57 141,724.87 42.09 372,645.39 111,230.05 120,626.29 120,626.29 121,223.73 2 000-00-0087 1016 2 1993 59.70 584.318.70 18.356.94 1.00 18.356.94 209.570.19 164.120.46 6.448.50 77.405.66 340.035.97 79.198.56 74.701.39 89.744.21 90.874.41 101.897.69 000-00-0088 1016 2 WO 1993 N/A 530.853.47 1.00 530.853.47 13,819.26 000-00-0089 1016 2 1993 65.92 820,047.00 13,819.26 1.00 179,562.18 0.00 508,532.81 146,744.51 94,558.20 94,558.20 95,278.62 1016 WO 1994 598,291.17 598,291.17 000-00-0090 2 N/A 1.00 000-00-0091 1016 2 1995 67.59 388.899.69 12.468.27 1.00 12.468.27 85.309.98 20.84 20.84 4.651.83 245.633.14 70.528.60 92,496,74 92.496.74 93.227.48 000-00-0092 1016 2 WO 1995 N/A 1.130.945.39 1.00 1.130.945.39 000-00-0093 1016 2 1995 69.81 339,669.07 11,203.85 1.00 11,203.85 73,373.64 189.95 189.95 9,745.12 216,931.90 61,645.67 90,300.53 90,300.53 94,152.79 1016 69,531.01 69,531.01 000-00-0094 1996 63.07 576,492.61 15,995.75 1.00 15,995.75 196,234.70 0.17 362,504.66 115,989.22 70.499.27 2 000-00-0095 1016 1997 62.27 509.891.76 16.762.29 16.762.29 17.78 312.421.05 89,114.87 76.311.36 76.311.36 77.162.24 2 1.00 163,166.39 000-00-0096 1016 2 LS 1999 73 64 19,117.30 8,954.22 1.00 8,954.22 75,363.63 75,363.63 75,363.63 19,117.30 75,363.63 75,363.63 75,363.63 000-00-0097 1016 2001 48.10 862,224.96 29,050.83 1.00 29,050.83 190,747.48 86,733.87 2,826.86 111,467.15 195,636.05 314,877.64 386,336.61 386,336.61 386,336.61 2 **Total Surface Anthracite** 35 14,375,942 428.812 428.812 444,369 2,648,773 2,041,896 123,250 1,963,353 4,109,688 4,452,979 1,926,807 2,571,449 10,346,084 0 4,110,818 Average of 35 claims 410,741 12,252 12,252 55,052 73,470 295,602 3,521 56,096 117,420 117,452 127,228 12,696 75,679 58,340 0 14,804,753 Medical plus Indemnity 422.993 12.696 75,679 55,052 58,340 73,470 307.854 3.521 56.096 117.420 117,452 127.228

Sources: Individual claim data from CMCRB

Adjusted

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FTI Inc. - PAB Report date: 11/29/2012 Checksum:118 445 796 89757

127.228

^{*} Type code is as follows: CC is Commuted or Compromised: WO is Wildow 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. Wildow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scen

COAL MINE COMPENSATION RATING BUREAU INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

"All Permanent Partial" Scenario (see note) Federal Excess: Age of Federal Excess: Awd (2) Ехр. 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 000-00-0046 1013 2 LS 1990 45.48 488,587.73 31,842.34 1.00 31.842.34 479,503.47 479,503.47 479,503.47 488.587.73 479,503.47 479.503.47 479.503.47 1013 2 LS 1991 69.22 162,718.29 11,824.60 1.00 11,824.60 108,793.03 88,196.69 169,280.42 162,718.29 108,793.03 88,196.69 169,280.42 000-00-0047 88.196.69 88.196.69 1013 1994 59.11 55,444.29 1.00 19,467.07 324,867.77 344,334.84 55,444.29 19,467.07 344,334.84 000-00-0048 2 LS 19,182.83 19,182.83 344,334.84 324,867.77 344,334.84 000-00-0049 1013 2 LS 1996 64.21 66,029.45 15,250.14 1.00 15,250.14 53,188.07 94,467.63 94,467.63 147,655.71 66,029.45 53,188.07 94,467.63 94,467.63 147,655.71 2 17,549.65 17,549.65 92,379.01 284,354.66 153,588.82 92,379.01 284,354.66 000-00-0050 1013 LS 1996 61.04 153.588.82 1.00 212,072.74 212,072.74 212,072.74 212,072.74 000-00-0051 1013 2 LS 1997 61.04 9,115.92 17,549.65 1.00 17,549.65 5,482.95 283,328.97 283,328.97 288,811.92 9,115.92 5,482.95 283,328.97 283,328.97 288,811.92 000-00-0052 1013 2 LS 1998 62.52 97,618.28 15,995.75 1.00 15,995.75 69,453.23 87,721.50 87,721.50 145,855.07 97,618.28 69,453.23 87,721.50 87,721.50 145,855.07 000-00-0053 1013 2 LS 2005 46.21 30.615.73 30.914.62 1.00 30.914.62 272.137.18 272.137.18 272.137.18 30.615.73 272.137.18 272.137.18 272.137.18 000-00-0072 1013 2 CC 1991 43.69 366,557.77 32,762.87 1.00 32,762.87 240,180.17 240,180.17 240,180.17 366,557.77 240,180.17 240,180.17 240,180.17 1013 15,250.14 331,034.92 209,727.72 179,590.15 000-00-0073 2 1993 64.41 1,136,214.42 1.00 15,250.14 5.12 552,245.77 179,590.15 181,129.21 000-00-0074 1013 2 1993 57.79 849.617.22 20.025.92 20.025.92 213.024.41 158.202.37 6.46 23.034.99 141.506.80 382.290.78 60,053.41 55,411.39 242,749,19 243.941.71 270.802.75 1.00 000-00-0075 1013 1994 45.76 1,382,379.25 30,914.62 1.00 30,914.62 254,608.92 135,510.45 36.47 61,685.43 185,258.53 472,657.09 447,264.83 447,264.83 447,264.83 2 LS 19,701.93 17,415.70 314,680.27 317,877.85 328,764.15 19,701.93 17,415.70 317,877.85 000-00-0076 1013 1995 56.89 269,016.90 20,884.29 1.00 20.884.29 269,016.90 314,680.27 328,764.15 000-00-0077 1013 2 1999 53.50 902.787.11 23.531.99 1.00 23.531.99 210.236.93 135,452.88 63.96 45.125.45 165.131.10 371.030.78 17.305.22 15.039.77 299.094.01 300.322.05 307.801.20 000-00-0078 1013 2 LS 1999 59.19 37,432.87 19,182.83 1.00 19,182.83 13,143.07 298,094.14 311,237.21 311,237.21 37,432.87 13,143.07 298,094.14 311,237.21 311,237.21 **Total Surface Bituminous** 15 6,007,724 322,662 322,662 730,182 1,106,913 2,695,357 2,860,904 3,504,016 3,514,950 0 129,671 626,891 3,863,949 3,902,177 4,219,113 21,511 190,727 Average of 15 claims 400,515 21,511 73,794 179,690 233,601 41,793 257,597 281,274 48,679 234,330 0 8,645 260,145 6,330,386 Medical plus Indemnity 422,026 48.679 73.794 179.690 190.727 233,601 255.841 8.645 41.793 257.597 260.145 281.274 Adjusted 255,841 8,645 41,793 257,597 260,145 281,274

Sources: Individual claim data from CMCRB

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FTI Inc. - PAB Report date: 11/29/2012 Checksum:79,604,604.022367

^{*} Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are

COAL MINE COMPENSATION RATING BUREAU INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

																	"All Permanen	t Partial" Scenario	o (see note		
					Age of							F	ederal Excess:	_					F	ederal Excess:	
		Awd (2)		Exp.	Miner at	State	Medical	Act 44	Act	Offsets for	·		After Offset	S:	State	State plus	Offsets for:			After Offsets	S:
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
000-00-0098 000-00-0099 000-00-0066 000-00-0025 000-00-0006 000-00-0066 000-00-0100	H 1017 H 1017 H 1022 4 1024 H 1026 H 1026 H 1026 H 1026 H 1026	2 2 2	LS LS LS LS	1992 1993 2003 2006 2007 2010 1997 1997 2004	56.91 60.76 53.06 59.96 43.15 74.49 54.71 55.39 78.06	185,071.93 1,259,532.50 75,695.61 106,252.49 1,046,091.54 416,936.44 32,746.04 410,999.67 66,610.55	20,884.29 17,549.65 24,435.80 18,356.94 33,674.57 8,954.22 22,638.22 22,638.22 7,024.35	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	20,884.29 17,549.65 24,435.80 18,356.94 33,674.57 8,954.22 22,638.22 22,638.22 7,024.35	30,355.71 	2,636.76 334,708.73 - 67,144.05 86,250.98 - 78,516.49 39,521.62	296,324.93 - 348,838.89 108,526.73 15,379.78 - 192,507.81 165.43 117,619.66	317,175.63 - 348,838.89 145,923.73 156,845.00 - 193,347.58 60,209.43 117,619.66	319,768.93 180.69 348.838.89 145,923.73 223,177.39 1.94 193,347.58 135,472.79 157,141.28	185,071.93 553,128.49 75,695.61 106,252.49 326,695.83 315,182.61 32,746.04 211,128.19 66,610.55		30,355.71 	2,636.76 197,837.61 - - - 79,793.38 - 15,096.71 39,521.62	296,324.93 228,321.83 348,838.89 108,526.73 549,709.87 42,926.96 192,507.81 128,796.00 117,619.66	317,175.63 228,321.83 348,838.89 145,923.73 549,709.87 42,926.96 193,347.58 129,789.19 117,619.66	319,768.93 229,973.33 348,838.89 145,923.73 549,709.87 43,141.67 193,347.58 141,632.76 157,141.28
Total Other Clas Average of 10 c	sses claims	2		2000	78.26	3,828,998 382,900 4,012,179 401,218	7,024.35 183,181 18,318	1.00	7,024.35 183,181 18,318	426,202 42,620 42,620	649,700 64,970 64,970	1,085,374 108,537	1,345,971 134,597 134,597	29,607.02 1,553,460 155,346 155,346	2,021,354 202,135 220,454	0 0	97,855 9,785 9,785	37,654.98 372,541 37,254	2,096,283 209,628 209,628	2,156,363 215,636 215,636	2,232,518 223,252
Medical plus ind Adjusted	uemnity					401,218				42,620	04,970	108,537	134,597	105,346	220,454 220,454		9,785 9,785	37,254 37,254	209,628	215,636	223,252 223,252

^{*} 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 Scenario.

Sources: Individual claim data from CMCRB

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FTI Inc. - PAB Report date: 11/29/2012 Checksum:45,072,391.613357

Coal Mine Compensation Rating Bureau Individual Claim Detail for Federal Basic

Exhibit IX-B Page 1 Underground Anthracite Class 160

					Age of		
		Awd (2)	Exp.		Miner at	Federal	
ID No.	Class	Pend (1)	Yr.	Type*	Comp. Date	Benefit	Medical
69	160	2	1990	0	60.50	381,450.92	29,371.10
70	160	2	1990	0	54.50	506,473.25	36,221.15
71	160	2	1990	0	67.11	400,960.66	21,013.71
72	160	2	1990	0	52.39	552,710.14	40,557.10
73	160	2	1990	0	56.42	345,545.11	34,808.78
74	160	2	1990	0	64.94	278,800.72	23,239.74
75	160	1	1999	0	54.42	411,666.31	37,651.18
76	160	1	1999	0	58.52	188,976.61	30,692.53
77	160	2	2001	0	51.00	416,036.51	42,027.41
78	160	2	2003	0	65.28	263,487.72	23,239.74
79	160	1	2006	0	53.47	532,661.01	39,097.28
136	160	2	1990	0	67.34	276,250.45	21,013.71
137	160	2	1990	WO	N/A	225,424.51	-
138	160	2	1992	WO	N/A	257,465.69	-
139	160	2	1993	0	59.78	402,973.63	29,371.10
140	160	2	1994	0	61.23	173,266.24	28,079.43
141	160	2	2001	0	64.89	270,990.80	23,239.74

Total Underground Anthracite	59.5	5,885,140	459,624
Average of 17 claims		346,185	27,037
Medical plus Indemnity		373,221	

^{*}Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

FTI Inc. - PAB Report date: 11/29/2012

Checksum:13,516,468.066353

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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
38	158	1	1990	0	36.42	833,236.71	63,432.44
39	158	2	1990	0	57.91	374,306.15	32,041.47
40	158	2	1991	0	54.11	452,928.51	37,651.18
41	158	2	1992	0	65.60	273,291.27	22,110.82
42	158	2	1993	0	64.46	415,809.40	24,400.22
43	158	1	1994	0	44.37	608,510.30	52,420.59
44	158	2	1994	0	60.97	345,639.74	28,079.43
45	158	1	1995	0	46.23	805,952.54	49,463.39
46	158	1	1995	0	53.24	519,586.95	39,097.28
47	158	1	1995	0	41.97	333,780.26	55,320.63
48	158	2	1999	0	56.03	387,962.42	34,808.78
49	158	1	1999	0	52.10	478,106.94	40,557.10
50	158	1	1999	0	63.36	408,989.10	25,593.20
51	158	1	1999	0	51.19	508,430.84	42,027.41
52	158	1	2000	0	44.91	308,542.69	50,947.74
53	158	1	2000	0	60.50	351,861.06	29,371.10
54	158	1	2001	0	54.95	395,037.00	36,221.15
55	158	2	2001	0	61.75	321,374.22	26,819.66
56	158	1	2001	0	59.28	409,067.96	30,692.53
57	158	1	2002	0	54.59	446,100.20	36,221.15
58	158	1	2002	0	58.29	197,062.39	32,041.47
59	158	1	2002	0	55.34	222,008.04	36,221.15
60	158	1	2003	0	57.93	449,927.89	32,041.47
61	158	1	2004	0	58.85	367,747.82	30,692.53
62	158	1	2005	0	53.33	239,077.64	39,097.28
63	158	2	2006	0	60.41	371,252.79	29,371.10
64	158	1	2007	0	55.23	446,100.20	36,221.15
65	158	1	2008	0	49.80	566,210.64	43,505.63
66	158	1	2010	0	60.87	173,266.24	28,079.43
67	158	1	2011	0	65.26	270,990.80	23,239.74
68	158	1	2011	0	62.02	402,724.74	26,819.66
126	158	2	1990	WO	N/A	303,021.46	
127	158	2	1990	0	73.06	188,937.19	15,174.59
128	158	2	1992	0	71.39	257,398.45	16,971.38
129	158	2	1992	WO	N/A	99,706.56	-
130	158	1	1992	WO	N/A	338,582.55	-
131	158	1	1992	0	62.54	158,261.44	25,593.20
132	158	2	1993	0	62.00	349,273.10	26,819.66
133	158	2	1994	WO	N/A	225,424.51	-
134	158	1	1999	0	56.41	417,734.19	34,808.78
135	158	2	1999	WO	N/A	186,232.64	-
Total Underground						15,209,456	1,233,976
Average of 41 clair	ns				56.9	370,962	30,097
Medical plus Inden	nnity					401,059	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

Exhibit IX-B Page 3 Surface Anthracite Class 153

Coal Mine Compensation Rating Bureau Individual Claim Detail for Federal Basic

					Age of		
		Awd (2)	Exp.		Miner at	Federal	
ID No.	Class	Pend (1)	Yr. Typ	e*	Comp. Date	Benefit	Medical
1	153	1	1990	0	54.96	533,182.43	36,221.15
2	153	2	1990	0	73.92	89,526.53	14,326.76
3	153	1	1992	0	65.53	298,871.70	22,110.82
4	153	2	1993	0	62.41	339,619.43	26,819.66
5	153	1	1995	0	53.19	506,889.07	39,097.28
6	153	1	1996	0	65.26	313,330.68	23,239.74
7	153	1	1998	0	66.38	308,073.98	22,110.82
8	153	2	2000	0	64.95	304,187.18	23,239.74
9	153	1	2001	0	53.76	442,050.52	37,651.18
10	153	1	2001	0	58.38	426,509.38	32,041.47
11	153	2	2002	0	75.14	194,271.83	13,508.59
12	153	2	2003	0	68.92	275,091.68	18,919.36
13	153	2	2003	0	65.00	144,005.69	23,239.74
14	153	2	2004	0	56.26	397,522.97	34,808.78
15	153	2	2004	0	56.70	390,690.49	33,414.86
16	153	2	2005	0	60.49	371,252.79	29,371.10
17	153	2	2007	0	59.55	392,047.25	29,371.10
84	153	2	1990	0	60.12	181,039.66	29,371.10
85	153	2	1990	0	71.50	100,151.91	16,054.95
86	153	2	1990	WO	N/A	177,052.03	-
87	153	2	1990	0	72.80	176,830.36	15,174.59
88	153	1	1991	0	50.48	527,615.09	43,505.63
89	153	2	1992	0	65.72	224,553.23	22,110.82
90	153	2	1992	0	73.09	232,408.57	15,174.59
91	153	2	1993	WO	N/A	279,909.00	-
92	153	2	1995	0	65.56	236,946.99	22,110.82
93	153	2	1995	0	66.54	130,472.86	21,013.71
94	153	2	1996	0	58.31	364,945.06	32,041.47
95	153	2	1997	0	60.04	371,252.79	29,371.10
96	153	2	1997	0	66.48	137,148.66	22,110.82
97	153	2	1997	WO	N/A	186,232.64	-
98	153	1	1998	0	64.69	295,387.37	23,239.74
99	153	2	1998	0	73.04	171,207.82	15,174.59
100	153	1	2000	0	66.03	298,871.70	22,110.82
101	153	1	2001	0	69.14	234,714.45	18,919.36
102	153	2	2003	0	61.95	312,781.35	26,819.66
103	153	1	2009	WO	N/A	235,861.47	-

Total Surface Anthracite	63.8	10,602,507	833,796
Average of 37 claims		286,554	22,535
Medical plus Indemnity		309,089	

 $^{\star}\text{Type}$ is "WO" for Widow Only claims; 0 for all other claims. Source: Individual claim detail from CMCRB.

FTI Inc. - PAB Report date: 11/29/2012

Coal Mine Compensation Rating Bureau Individual Claim Detail for Federal Basic

					Age of		
		Awd (2)	Exp.		Miner at	Federal	
ID No.	Class	Pend (1)	Yr.	Type*	Comp. Date	Benefit	Medical
18	156	2	1990	0	70.45	215,720.03	17,926.17
19	156	1	1991	0	30.10	416,606.08	70,087.90
20	156	1	1992	0	52.41	513,689.55	40,557.10
21	156	2	1992	0	66.18	281,487.11	22,110.82
22	156	2	1992	0	62.67	306,765.27	25,593.20
23	156	1	1992	0	48.56	547,129.15	44,990.66
24	156	2	1993	0	82.26	104,274.50	8,662.47
25	156	2	1994	0	57.24	468,379.90	33,414.86
26	156	1	1994	0	62.16	330,318.21	26,819.66
27	156	2	1994	0	81.59	54,457.53	8,662.47
28	156	1	1995	0	56.10	213,597.10	34,808.78
29	156	1	1995	0	64.58	286,929.44	23,239.74
30	156	2	1995	0	61.87	339,619.43	26,819.66
31	156	2	1995	0	65.13	322,822.39	23,239.74
32	156	1	1995	0	57.95	415,342.10	32,041.47
33	156	2	1996	0	67.08	284,834.36	21,013.71
34	156	1	1996	0	67.24	267,990.70	21,013.71
35	156	1	1998	0	59.70	351,871.61	29,371.10
36	156	1	2003	0	62.02	165,670.29	26,819.66
37	156	2	2007	0	63.94	215,957.35	24,400.22
104	156	2	1990	0	70.79	210,995.01	16,971.38
105	156	2	1990	0	71.51	100,151.91	16,054.95
106	156	1	1990	WO	N/A	362,464.07	-
107	156	2	1990	0	61.43	408,399.43	28,079.43
108	156	2	1991	0	84.18	98,826.60	7,601.45
109	156	1	1991	0	62.11	359,274.07	26,819.66
110	156	2	1991	0	79.99	123,599.99	9,882.11
111	156	2	1991	0	77.89	135,354.20	11,238.95
112	156	2	1991	WO	N/A	463,607.13	-
113	156	2	1991	WO	N/A	159,427.27	-
114	156	2	1992	0	71.10	197,936.67	16,971.38
115	156	2	1992	0	69.69	229,878.80	17,926.17
116	156	2	1994	0	74.94	174,452.40	13,508.59
117	156	2	1994	0	54.92	506,473.25	36,221.15
118	156	2	1995	0	70.51	204,313.40	16,971.38
119	156	2	1995	0	65.86	265,412.36	22,110.82
120	156	1	1995	0	59.03	387,694.80	30,692.53
121	156	2	1995	0	61.86	321,374.22	26,819.66
122	156	2	1996	0	77.58	140,437.63	11,238.95
123	156	2	2000	0	55.51	462,593.47	34,808.78
124	156	2	2000	0	62.11	330,318.21	26,819.66
125	156	1	2008	WO	N/A	195,654.06	-
Total Surface Bitumi					/5.0	11,942,101	932,330
Average of 42 claims	S				65.0	284,336	22,198
Medical plus Indemn	iity					306,534	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

FTI Inc. - PAB Report date: 11/29/2012

Coal Mine Compensation Rating Bureau Individual Claim Detail for Federal Basic

Exhibit IX-B Page 5 Six Minor Classes Class - Other

					Age of		
		Awd (2)	Exp.		Miner at	Federal	
ID No.	Class	Pend (1)	Yr.	Type*	Comp. Date	Benefit	Medical
142	181	2	1997	0	62.00	339.619.43	26.819.66
80	183	1	1997	0	53.33	239,077.64	39,097.28
81	183	1	2000	0	51.88	247,711.30	40,557.10
143	183	2	1997	0	80.31	128,504.44	9,882.11
82	184	1	1997	0	55.03	457,431.50	36,221.15
83	184	1	1999	0	62.23	165,670.29	26,819.66
144	184	2	2002	0	79.05	187,895.76	10,545.33

Total Other Classes	63.4	1,765,910	189,942
Average of 7 claims		252,273	27,135
Medical plus Indemnity		279,408	

 $^{^{\}star}\textsc{Type}$ is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

FTI Inc. - PAB Report date: 11/29/2012

Checksum: 4,528,305.629268

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	Total
<u>Traumatic</u>	(1010)	(1001)	(1012)	(1014)	(1460)	(1015)	(1021)	(1022)	(1025)	(1027)	
1997	<u>(1010)</u> 591,339	<u>(1001)</u> 71,376,959	<u>(1012)</u> 17,783,135	<u>(1014)</u> 67,905,789	<u>(1469)</u> 53,119,079	<u>(1015)</u> 1,193,492	<u>(1021)</u> 3,520,161	<u>(1023)</u> 856,052	<u>(1025)</u> 1,149,401	<u>(1027)</u> 13,783,647	231,279,054
1998						1,193,492		1,161,196		11,112,104	
1999	507,288 537,329	62,342,332	17,376,290	63,651,561 54,162,273	13,353,903		3,458,775		1,032,902	10,691,780	175,234,248 163,554,665
2000	336,885	59,962,066 48,553,836	18,441,144 16,807,810	49,935,622	12,293,477	1,136,891 1,205,877	3,604,305	1,494,276 1,870,720	1,231,124	8,574,760	
					12,092,574		4,473,458		1,319,466		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 2004	75,855	55,493,906	12,166,211 12,359,731	47,873,740 56,217,298	11,534,080	1,102,223 1,058,799	7,137,655	3,052,523	3,721,296	14,752,318	156,909,807
2004	-	66,842,986	12,359,731		12,049,126 12,860,979		7,351,514 7,855,289	6,374,483 8,524,752	4,406,653 5,170,069	18,067,286 17,690,358	184,727,876
		72,290,188		64,871,562		1,026,537					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	126,687,464	14,302,955	72,711,558	5,435,658	806,696	8,481,228	8,732,701	5,762,086	26,313,130	269,239,176
2011	110,125	151,288,473	21,041,889	85,149,811	3,599,086	1,153,169	11,710,908	9,076,049	7,318,325	52,939,961	343,387,796
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	1,299,588	125,393,576	14,302,955	72,711,558	5,435,658	806,696	8,481,228	8,732,701	5,762,086	26,313,130	269,239,176
2011	1,262,535	150,136,063	21,041,889	85,149,811	3,599,086	1,153,169	11,710,908	9,076,049	7,318,325	52,939,961	343,387,796
20	1,202,000	100,100,000	21/011/007	00,1.7,011	0,077,000	1,100,107	11,710,700	7,070,017	7,010,020	02//07//01	0.10100717.70
Federal O		(0150)	(0450)	(045/)	(0154)	(04.57)	(04.04)	(0100)	(0100)	(0104)	
1007	(0160)	(0158)	(0153)	(0156)	(0154)	(0157)	(0181)	(0182)	(0183)	(0184)	004 070 054
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	1,299,588	125,393,576	13,326,852	74,255,177	5,435,658	827,496	7,958,048	8,732,701	4,876,927	26,313,130	268,419,153
2011	1,262,535	150,136,063	19,406,989	86,541,328	3,599,086	1,153,169	10,991,105	9,076,049	6,202,218	52,939,961	341,308,503

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 - 2000

COAL MINE COMPENSATION RATING BUREAU History of Reported OD Payrolls 1979-1996

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	
State OD											
	<u>(1011)</u>	(1002)	<u>(1016)</u>	(1013)	(1017)	<u>(1019)</u>	(1022)	(1024)	(1026)	(1028)	<u>Total</u>
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
	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	
Federal Ol	Underground D	Underground	Surface	Surface		-	Co-gen	Co-gen	Prep Plant	Prep Plant	
	Underground <u>(0160)</u>	Underground (0158)	Surface (0153)	Surface (0156)	<u>(0154)</u>	(0157)	Co-gen (0181)	Co-gen (0182)	Prep Plant (0183)	Prep Plant (0184)	<u>Total</u>
1979	Underground 0 (0160) 3,398,172	(0158) 155,459,760	Surface (0153) 33,547,630	Surface (0156) 189,274,623	(0154) 8,602,156	(0157) 1,250,040	Co-gen (0181) 0	Co-gen (0182) 0	Prep Plant (0183) 0	Prep Plant (0184) 0	391,532,381
1979 1980	Underground (0160) 3,398,172 3,933,740	(0158) 155,459,760 146,370,736	(0153) 33,547,630 39,976,938	(0156) 189,274,623 180,192,249	(0154) 8,602,156 4,240,988	(0157) 1,250,040 1,445,092	Co-gen (0181) 0	Co-gen (0182) 0	(0183) 0 0	(0184) 0	391,532,381 376,159,743
1979 1980 1981	Underground (0160) 3,398,172 3,933,740 4,989,959	(0158) 155,459,760 146,370,736 141,497,489	(0153) 33,547,630 39,976,938 45,905,609	(0156) 189,274,623 180,192,249 193,710,747	(0154) 8,602,156 4,240,988 3,521,616	(0157) 1,250,040 1,445,092 1,581,422	(0181) 0 0	(0182) 0 0	(0183) 0 0	(0184) 0 0	391,532,381 376,159,743 391,206,842
1979 1980 1981 1982	Underground (0160) 3,398,172 3,933,740 4,989,959 5,295,887	(0158) 155,459,760 146,370,736 141,497,489 170,306,624	(0153) 33,547,630 39,976,938 45,905,609 42,724,737	(0156) 189,274,623 180,192,249 193,710,747 194,074,092	(0154) 8,602,156 4,240,988 3,521,616 1,831,640	(0157) 1,250,040 1,445,092 1,581,422 1,682,037	(0181) 0 0 0	(0182) 0 0 0	(0183) 0 0 0 0	(0184) 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017
1979 1980 1981 1982 1983	Underground (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780	(0181) 0 0 0 0	(0182) 0 0 0 0	(0183) 0 0 0 0	(0184) 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036
1979 1980 1981 1982 1983 1984	Underground (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957	(0181) 0 0 0 0 0	(0182) 0 0 0 0 0	(0183) 0 0 0 0 0	(0184) 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660
1979 1980 1981 1982 1983 1984 1985	Underground (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675	(0181) 0 0 0 0 0 0	(0182) 0 0 0 0 0 0	(0183) 0 0 0 0 0 0	(0184) 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913
1979 1980 1981 1982 1983 1984 1985 1986	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241	(0181) 0 0 0 0 0 0	(0182) 0 0 0 0 0 0	(0183) 0 0 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755
1979 1980 1981 1982 1983 1984 1985 1986	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582	(0181) 0 0 0 0 0 0 0	(0182) 0 0 0 0 0 0 0	(0183) 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884
1979 1980 1981 1982 1983 1984 1985 1986 1987	Underground (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194	(0181) 0 0 0 0 0 0 0 0	(0182) 0 0 0 0 0 0 0 0	(0183) 0 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442	(0181) 0 0 0 0 0 0 0 0 0	(0182) 0 0 0 0 0 0 0 0 0	(0183) 0 0 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292 1,547,051	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532 63,271,520	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506 32,392,891	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713 124,189,071	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451 61,308,712	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442 2,295,585	(0181) 0 0 0 0 0 0 0 0 0 0 0 0	(0182) 0 0 0 0 0 0 0 0 0 0	(0183) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936 285,681,010
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990	Underground D (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292 1,547,051 718,147	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532 63,271,520 58,318,242	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506 32,392,891 30,956,584	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713 124,189,071 104,583,500	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451 61,308,712 52,451,102	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442 2,295,585 1,718,758	(0181) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0182) 0 0 0 0 0 0 0 0 0 0	(0183) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936 285,681,010 249,839,422
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292 1,547,051 718,147 932,801	Underground (0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532 63,271,520 58,318,242 63,401,297	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506 32,392,891 30,956,584 29,476,120	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713 124,189,071 104,583,500 100,999,381	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451 61,308,712 52,451,102 42,761,324	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442 2,295,585 1,718,758 1,181,625	Co-gen (0181) 0 0 0 0 0 0 0 0 0 1,093,089 3,505,476	(0182) 0 0 0 0 0 0 0 0 0 0 0 47,640	(0183) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0184) (0184) 0 0 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936 285,681,010 249,839,422 242,305,664
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292 1,547,051 718,147 932,801 1,181,997	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532 63,271,520 58,318,242 63,401,297 52,756,526	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506 32,392,891 30,956,584 29,476,120 30,103,392	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713 124,189,071 104,583,500 100,999,381 94,556,592	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451 61,308,712 52,451,102 42,761,324 53,619,736	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442 2,295,585 1,718,758 1,181,625 1,112,232	Co-gen (0181) 0 0 0 0 0 0 0 0 0 0 0 0 0 676,180 1,093,089 3,505,476 3,624,439	Co-gen (0182) 0 0 0 0 0 0 0 0 0 0 47,640 391,507	(0183) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0184) (0184) 0 0 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936 285,681,010 249,839,422 242,305,664 237,346,421
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292 1,547,051 718,147 932,801 1,181,997 1,310,675	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532 63,271,520 58,318,242 63,401,297 52,756,526 60,590,938	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506 32,392,891 30,956,584 29,476,120 30,103,392 30,210,452	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713 124,189,071 104,583,500 100,999,381 94,556,592 92,464,635	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451 61,308,712 52,451,102 42,761,324 53,619,736 54,721,324	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442 2,295,585 1,718,758 1,181,625 1,112,232 1,485,044	Co-gen (0181) 0 0 0 0 0 0 0 0 0 0 0 0 676,180 1,093,089 3,505,476 3,624,439 3,704,499	Co-gen (0182) 0 0 0 0 0 0 0 0 0 0 47,640 391,507 377,617	(0183) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Prep Plant (0184) 0 0 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936 285,681,010 249,839,422 242,305,664 237,346,421 244,865,184
1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992	Underground 2 (0160) 3,398,172 3,933,740 4,989,959 5,295,887 4,169,015 4,137,720 4,507,670 4,896,054 4,061,875 2,745,685 2,066,292 1,547,051 718,147 932,801 1,181,997	(0158) 155,459,760 146,370,736 141,497,489 170,306,624 82,776,145 77,024,693 46,693,499 43,203,448 42,076,700 51,133,431 58,507,532 63,271,520 58,318,242 63,401,297 52,756,526	(0153) 33,547,630 39,976,938 45,905,609 42,724,737 34,841,224 34,531,000 31,216,341 32,077,958 25,008,155 23,099,360 27,044,506 32,392,891 30,956,584 29,476,120 30,103,392	(0156) 189,274,623 180,192,249 193,710,747 194,074,092 146,423,067 174,212,221 143,422,695 136,641,573 134,305,891 126,493,210 125,361,713 124,189,071 104,583,500 100,999,381 94,556,592	(0154) 8,602,156 4,240,988 3,521,616 1,831,640 124,805 2,078,069 2,528,033 19,044,481 26,573,681 18,498,632 12,583,451 61,308,712 52,451,102 42,761,324 53,619,736	(0157) 1,250,040 1,445,092 1,581,422 1,682,037 1,260,780 1,778,957 1,561,675 1,669,241 1,695,582 1,626,194 1,888,442 2,295,585 1,718,758 1,181,625 1,112,232	Co-gen (0181) 0 0 0 0 0 0 0 0 0 0 0 0 0 676,180 1,093,089 3,505,476 3,624,439	Co-gen (0182) 0 0 0 0 0 0 0 0 0 0 47,640 391,507	(0183) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0184) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	391,532,381 376,159,743 391,206,842 415,915,017 269,595,036 293,762,660 229,929,913 237,532,755 233,721,884 223,596,512 227,451,936 285,681,010 249,839,422 242,305,664 237,346,421

Source: Prior Filings

	ANTHRA	ACITE UNDERGR	OUND (1010)	BITUMIN	NOUS UNDERGRO	DUND (1001)	ANTH	HRACITE SURFA	CE (1012)	BITU	JMINOUS SURFAC	E (1014)
	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST
<u>YEAR</u>	COST	PAYROLL	PREMIUM	COST	PAYROLL	<u>PREMIUM</u>	<u>COST</u>	PAYROLL	<u>PREMIUM</u>	<u>COST</u>	PAYROLL	PREMIUM
2001	25.64	434,499	111,406	6.10	49,724,653	3,033,204		13,940,797	1,647,802	2.40	58,151,332	1,395,632
2002	25.64	197,351	50,601	6.10	50,439,544	3,076,812	11.82	12,251,258	1,448,099	2.40	53,502,085	1,284,050
2003	25.64	75,855	19,449	6.10	55,493,906	3,385,128	11.82	12,166,211	1,438,046	2.40	47,873,740	1,148,970
2004	25.64	0	0	6.10	66,842,986	4,077,422	11.82	12,359,731	1,460,920	2.40	56,217,298	1,349,215
2005	25.64	0	0	6.10	72,290,188	4,409,701	11.82	12,140,911	1,435,056	2.40	64,871,562	1,556,917
2006	25.64	530	136	6.10	71,907,931	4,386,384	11.82	11,946,382	1,412,062	2.40	63,008,908	1,512,214
2007	25.64	0	0	6.10	81,566,803	4,975,575	11.82	14,555,579	1,720,469	2.40	63,295,774	1,519,099
2008	25.64	0	0	6.10	103,490,690	6,312,932	11.82	16,954,313	2,004,000	2.40	73,054,482	1,753,308
2009	25.64	0	0	6.10	102,684,006	6,263,724	11.82	16,445,462	1,943,854	2.40	61,784,394	1,482,825
2010	25.64	5,700	1,461	6.10	126,687,464	7,727,935	11.82	14,302,955	1,690,609	2.40	72,711,558	1,745,077
2011	25.64	110,125	28,236	6.10	151,288,473	9,228,597	11.82	21,041,889	2,487,151	2.40	85,149,811	2,043,595
			·									
_		COKE (1469		·	AUGER (1015	,		HRACITE CO-GE			JMINOUS CO-GEI	
	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST
<u>YEAR</u>	<u>COST</u>	PAYROLL	<u>PREMIUM</u>	<u>COST</u>	PAYROLL	<u>PREMIUM</u>	<u>COST</u>	PAYROLL	PREMIUM	<u>COST</u>	PAYROLL	PREMIUM
2001	7.04	10,375,826	730,458	17.35	1,429,131	247,954	1.80	5,234,468	94,220	1.36	2,121,331	28,850
2002	7.04	10,485,005	738,144	17.35	1,150,843	199,671	1.80	6,358,543	114,454	1.36	2,386,124	32,451
2003	7.04	11,534,080	811,999	17.35	1,102,223	191,236	1.80	7,137,655	128,478	1.36	3,052,523	41,514
2004	7.04	12,049,126	848,258	17.35	1,058,799	183,702	1.80	7,351,514	132,327	1.36	6,374,483	86,693
2005	7.04	12,860,979	905,413	17.35	1,026,537	178,104	1.80	7,855,289	141,395	1.36	8,524,752	115,937
2006	7.04	12,737,394	896,713	17.35	1,066,831	185,095	1.80	8,405,393	151,297	1.36	9,397,580	127,807
2007	7.04	13,669,925	962,363	17.35	1,121,156	194,521	1.80	9,160,450	164,888	1.36	10,789,214	146,733
2008	7.04	9,761,146	687,185	17.35	2,488,558	431,765	1.80	7,958,335	143,250	1.36	8,468,561	115,172
2009	7.04	5,173,552	364,218	17.35	926,163	160,689	1.80	8,004,644	144,084	1.36	7,866,413	106,983
2010	7.04	5,435,658	382,670	17.35	806,696	139,962	1.80	8,481,228	152,662	1.36	8,732,701	118,765
2011	7.04	3,599,086	253,376	17.35	1,153,169	200,075	1.80	11,710,908	210,796	1.36	9,076,049	123,434
_		RACITE PREP PL			MINOUS PREP PLA		_					TOTAL
	LOSS	DEVELOPED	LOSS COST	LOSS	DEVELOPED	LOSS COST					DEVELOPED	LOSS COST
YEAR	COST	PAYROLL	PREMIUM	COST	PAYROLL	PREMIUM					PAYROLL	PREMIUM
2001	8.37	3,609,649	302,128	1.46	10,155,025	148,263					155,176,711	7,739,917
2002	8.37	3,781,693	316,528	1.46	12,649,826	184,687					153,202,272	7,445,497
2003	8.37	3,721,296	311,472	1.46	14,752,318	215,384					156,909,807	7,691,676
2004	8.37	4,406,653	368,837	1.46	18,067,286	263,782					184,727,876	8,771,156
2005	8.37	5,170,069	432,735	1.46	17,690,358	258,279					202,430,645	9,433,537
2006	8.37	4,885,882	408,948	1.46	17,050,967	248,944					200,407,798	9,329,600
2007	8.37	5,756,439	481,814	1.46	18,895,192	275,870					218,810,532	10,441,332
2008	8.37	6,390,767	534,907	1.46	21,250,256	310,254					249,817,108	12,292,773
2009	8.37	6,749,748	564,954	1.46	19,828,012	289,489					229,462,394	11,320,820
2010	8.37	5,762,086	482,287	1.46	26,313,130	384,172					269,239,176	12,825,600
2011	8.37	7,318,325	612,544	1.46	52,939,961	772,923					343,387,796	15,960,727

Payroll - Exhibit X-D, pages 1, 2, 3, 4 and 5; Loss Costs - Exhibit X-B Page 2

OMG/PAB - FTI Inc. Filing Date - December 01, 2012

Coal Mine Compensation Rating Bureau Traumatic & OD Loss costs Approved Effective April 1, 2012

CLASS <u>DESCRIPTION</u>	CLASS <u>CODE</u>	Current Manual Loss Cost	CLASS <u>CODE</u>	Current Manual Loss Cost	CLASS <u>CODE</u>	CURRENT MANUAL LOSS COST
	TRA	AUMATIC	ST	ATE O D	FEDE	ERAL O D
UNDERGROUND Anthracite Bituminous	1010 1001	\$25.64 \$6.10	1011 1002	\$3.75 \$0.64	0160 0158	\$14.40 \$0.83
SURFACE Anthracite Bituminous	1012 1014	\$11.82 \$2.40	1016 1013	\$2.82 \$0.20	0153 0156	\$3.08 \$0.50
COKE	1469	\$7.04	1017	\$0.12	0154	\$0.11
AUGER	1015	\$17.35	1019	\$0.25	0157	\$0.43
CO-GEN Anthracite Bituminous PREP PLANT Anthracite Bituminous	1021 1023 1025 1027	\$1.80 \$1.36 \$8.37 \$1.46	1022 1024 1026 1028	\$0.36 \$0.32 \$3.02 \$0.37	0181 0182 0183 0184	\$0.76 \$0.34 \$1.84 \$0.46
CLASS <u>DESCRIPTION</u>	CLASS <u>CODE</u>	UNLOADED APPROVED LOSS COST AUMATIC	CLASS <u>CODE</u>	UNLOADED APPROVED LOSS COST ATE O D	CLASS <u>CODE</u>	UNLOADED APPROVED LOSS COST ERAL O D
UNDERGROUND Anthracite Bituminous	1010 1001	\$24.85 \$5.61	1011 1002	\$3.75 \$0.64	0160 0158	\$14.40 \$0.83
SURFACE Anthracite Bituminous	1012 1014	\$11.58 \$2.30	1016 1013	\$2.82 \$0.20	0153 0156	\$3.08 \$0.50
COKE	1469	\$6.87	1017	\$0.12	0154	\$0.11
AUGER	1015	\$16.91	1019	\$0.25	0157	\$0.43
CO-GEN Anthracite Bituminous	1021 1023	\$1.71 \$1.28	1022 1024	\$0.36 \$0.32	0181 0182	\$0.76 \$0.34
PREP PLANT Anthracite	1025 1027	\$8.18 \$1.38	1026 1028	\$3.02 \$0.37	0183 0184	\$1.84 \$0.46

Source: Manual Loss Costs approved effective April 1, 2012; Section 2, pages 2 and 3 of Approved Manual Unloaded Approved Loss Costs from Exhibit V-A, column (9) of current approved filing

OMG/PAB - FTI Inc.

Filing Date - December 01, 2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[10.xlsm]X-B-2

Run Date: 08/23/12 14:09:51

Section 1 Catastrophic Loss Cost (2012)

Underground

Anthracite 0.40 Bituminous 0.40

Auger 0.17 (1/3 Underground, 2/3 Surface)

Other Classes 0.06

Section 2 Load Factors (2012)

Experience Rating	1.0000
Merit Rating (Exh XIV-A, page 1)	1.0005
Safety Committee (Exh. XIV-B)	1.0151
•	1.0156
Small Business Advocate (XI-A)	1.0001

COAL MINE COMPENSATION RATING BUREAU FEDERAL OD PAYROLL

	UNDERGROUND) (1010)				
	State OD				Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Million
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/1000000
<u>Year</u>	<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
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	1,299,588	0	0	1.0000	1,299,588	1.299588
2011	1,262,535	0	0	1.0000	1,262,535	1.262535
BITUMINOUS	UNDERGROUNE) (1001)				
	State OD	,			Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Million
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/1000000
<u>Year</u>	<u>(1)</u>	(<u>2)</u>	(3)	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
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	125,393,576	0	0	1.0000	125,393,576	125.393576
2011	150,136,063	0	0	1.0080	150,136,063	150.136063
ANTHRACITE	SURFACE (1012))				
	State OD				Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Million
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/1000000
<u>Year</u>	<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
2001	13,940,797	1 017 040				10 000740
2002		1,017,049	0	1.0000	12,923,748	12.923748
	12,251,258	1,204,688	0	1.0000 1.0000	12,923,748 11,046,570	12.923748
2003	12,251,258 12,166,211					
2003 2004		1,204,688	0	1.0000	11,046,570	11.046570
	12,166,211	1,204,688 238,002	0	1.0000 1.0000	11,046,570 11,928,209	11.046570 11.928209
2004	12,166,211 12,359,731	1,204,688 238,002 0	0 0 0	1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731	11.046570 11.928209 12.359731
2004 2005	12,166,211 12,359,731 12,140,911	1,204,688 238,002 0 0	0 0 0 0	1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911	11.046570 11.928209 12.359731 12.140911
2004 2005 2006	12,166,211 12,359,731 12,140,911 11,946,382	1,204,688 238,002 0 0	0 0 0 0 118,941	1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323	11.046570 11.928209 12.359731 12.140911 12.065323
2004 2005 2006 2007	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579	1,204,688 238,002 0 0 0	0 0 0 0 118,941 310,977	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556
2004 2005 2006 2007 2008	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313	1,204,688 238,002 0 0 0 0 0 1,047,741	0 0 0 0 118,941 310,977 313,659	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231
2004 2005 2006 2007 2008 2009	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462	1,204,688 238,002 0 0 0 0 0 1,047,741 903,752	0 0 0 0 118,941 310,977 313,659 351,818	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528
2004 2005 2006 2007 2008 2009 2010 2011	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891	0 0 0 0 118,941 310,977 313,659 351,818 229,875	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852
2004 2005 2006 2007 2008 2009 2010 2011	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891	0 0 0 0 118,941 310,977 313,659 351,818 229,875	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989
2004 2005 2006 2007 2008 2009 2010 2011	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989
2004 2005 2006 2007 2008 2009 2010 2011	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891	0 0 0 0 118,941 310,977 313,659 351,818 229,875 294,991	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll	0 0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4)	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1)	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2)	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6)
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 Development Factor (4) 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 Development Factor (4) 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 Development Factor (4) 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0	1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0	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 1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005 2006	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0 0 0 0 789,594	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	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,798,502	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562 63.798502
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005 2006 2007	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0 0 0 0 789,594 1,512,319	1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,798,502 64,808,093	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562 63.798502 64.808093
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005 2006 2007 2008	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0 0 0 0 789,594 1,512,319 1,546,749	1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,798,502 64,808,093 74,601,231	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562 63.798502 64.808093 74.601231
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005 2006 2007	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394	1,204,688 238,002 0 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0 0 0 0 789,594 1,512,319	1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,798,502 64,808,093	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562 63.798502 64.808093
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394 72,711,558	1,204,688 238,002 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0 0 0 0 0 789,594 1,512,319 1,546,749 1,522,301 1,543,619	1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,798,502 64,808,093 74,601,231 63,306,695 74,255,177	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562 63.798502 64.808093 74.601231 63.306695 74.255177
2004 2005 2006 2007 2008 2009 2010 2011 BITUMINOUS Year 2001 2002 2003 2004 2005 2006 2007 2008 2009	12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 16,445,462 14,302,955 21,041,889 SURFACE (1014) State OD Developed Payroll (1) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,008,908 63,295,774 73,054,482 61,784,394	1,204,688 238,002 0 0 0 1,047,741 903,752 1,205,978 1,929,891 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0 0	0 0 0 118,941 310,977 313,659 351,818 229,875 294,991 Partnership Reported Payroll (3) 0 0 0 0 0 789,594 1,512,319 1,546,749 1,522,301	1.0000 1.0000	11,046,570 11,928,209 12,359,731 12,140,911 12,065,323 14,866,556 16,220,231 15,893,528 13,326,852 19,406,989 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 58,151,332 53,502,085 47,873,740 56,217,298 64,871,562 63,798,502 64,808,093 74,601,231 63,306,695	11.046570 11.928209 12.359731 12.140911 12.065323 14.866556 16.220231 15.893528 13.326852 19.406989 Payroll Per Million (5)/1000000 (6) 58.151332 53.502085 47.873740 56.217298 64.871562 63.798502 64.808093 74.601231 63.306695

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 - Exhibit X-D, page 2

OMG/PAB - FTI Inc. Filling Date - December 01, 2012

UGER (101					Fodor-LOD	De:"
	State OD	Faulanal Francis	Do ata a salaisa	D	Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Million
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/100000
<u>Year</u>	<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
2001	1,429,131	0	0	1.0000	1,429,131	1.42913
2002	1,150,843	0	0	1.0000	1,150,843	1.15084
2003	1,102,223	0	0	1.0000	1,102,223	1.10222
2004	1,058,799	0	0	1.0000	1,058,799	1.05879
2005	1,026,537	0	0	1.0000	1,026,537	1.02653
2006	1,066,831	0	0	1.0000	1,066,831	1.06683
2007	1,121,156	0	0	1.0000	1,121,156	1.12115
2008	2,488,558	0	18,200	1.0000	2,506,758	2.50675
2009	926,163	0	20,800	1.0000	946,963	0.94696
2010	806,696	0	20,800	1.0000	827,496	0.82749
		0				
2011	1,153,169	U	0	1.0011	1,153,169	1.15316
OKE (1469						
	State OD				Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Millio
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/10000
<u>Year</u>	<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
2001	10,375,826	0	0	1.0000	10,375,826	10.3758
2002	10,485,005	0	0	1.0000	10,485,005	10.4850
2003	11,534,080	0	0	1.0000	11,534,080	11.5340
2004	12,049,126	0	0	1.0000	12,049,126	12.0491
2005	12,860,979	0	0	1.0000	12,860,979	12.8609
2005	12,737,394	0	0	1.0000	12,737,394	12.7373
2007	13,669,925	0	0	1.0000	13,669,925	13.6699
2008	9,761,146	0	0	1.0000	9,761,146	9.7611
2009	5,173,552	0	0	1.0000	5,173,552	5.1735
2010	5,435,658	0	0	1.0000	5,435,658	5.4356
2011	3,599,086	0	0	1.0000	3,599,086	3.5990
NTHRACIT	E CO-GEN (1021)					
	State OD				Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Millio
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/10000
Year	<u>(1)</u>	<u>(2)</u>	(3)	(4)	<u>(5)</u>	(6)
2001	5,234,468	572,655	0	1.0000	4,661,813	4.6618
2001	6,358,543	699,769	0	1.0000	5,658,774	5.6587
2003	7,137,655	128,036	0	1.0000	7,009,619	7.0096
2004	7,351,514	0	0	1.0000	7,351,514	7.3515
2005	7,855,289	0	0	1.0000	7,855,289	7.8552
2006	8,405,393	0	7,134	1.0000	8,412,527	8.4125
2007	9,160,450	0	26,256	1.0000	9,186,706	9.1867
2008	7,958,335	477,298	40,363	1.0000	7,521,400	7.5214
0000					7 504 705	
2009	8,004,644	505,653	35,744	1.0000	7,534,735	7.5347
2009 2010	8,004,644 8,481,228	505,653 594.188	35,744 71.008	1.0000 1.0000	7,534,735 7.958.048	
2009 2010 2011	8,004,644 8,481,228 11,710,908	505,653 594,188 827,364	35,744 71,008 107,561	1.0000 1.0000 1.0000	7,534,735 7,958,048 10,991,105	7.9580
2010 2011	8,481,228 11,710,908	594,188 827,364	71,008	1.0000	7,958,048	7.5347 7.9580 10.9911
2010 2011	8,481,228 11,710,908 S CO-GEN (1023)	594,188 827,364	71,008	1.0000	7,958,048 10,991,105	7.9580 10.9911
2010 2011	8,481,228 11,710,908	594,188 827,364	71,008 107,561	1.0000 1.0000	7,958,048 10,991,105 Federal OD	7.9580 10.9911 Payroll
2010 2011	8,481,228 11,710,908 S CO-GEN (1023) State OD	594,188 827,364 Federal Exempt	71,008 107,561 Partnership	1.0000 1.0000 Development	7,958,048 10,991,105 Federal OD Payroll	7.9580 10.9911 Payroll Per Millic
2010 2011 TUMINOU	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll	594,188 827,364 Federal Exempt Reported Payroll	71,008 107,561 Partnership Reported Payroll	1.0000 1.0000 Development Factor	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4)	7.9580 10.9911 Payroll Per Millio (5)/10000
2010 2011 TUMINOU <u>Year</u>	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1)	594,188 827,364 Federal Exempt Reported Payroll (2)	71,008 107,561 Partnership Reported Payroll	1.0000 1.0000 Development Factor (4)	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	7.9580 10.9911 Payroll Per Millio (5)/10000 (6)
2010 2011 TUMINOU	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll	594,188 827,364 Federal Exempt Reported Payroll (2) 0	71,008 107,561 Partnership Reported Payroll (3) 0	1.0000 1.0000 Development Factor (4) 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4)	7.9580 10.9911 Payroll Per Millio (5)/10000 (6)
2010 2011 TUMINOU <u>Year</u>	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1)	594,188 827,364 Federal Exempt Reported Payroll (2)	71,008 107,561 Partnership Reported Payroll	1.0000 1.0000 Development Factor (4)	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5)	7.9580 10.9911 Payroll Per Millio (5)/10000 (6) 2.1213
2010 2011 TUMINOU <u>Year</u> 2001	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331	594,188 827,364 Federal Exempt Reported Payroll (2) 0	71,008 107,561 Partnership Reported Payroll (3) 0	1.0000 1.0000 Development Factor (4) 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (<u>5)</u> 2,121,331	7.9580 10.9911 Payroll Per Millio (5)/10000 (6) 2.1213 2.3861
2010 2011 TUMINOU Year 2001 2002	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124	594,188 827,364 Federal Exempt Reported Payroll (2) 0 0	71,008 107,561 Partnership Reported Payroll (3) 0	1.0000 1.0000 Development Factor (4) 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124	7.9580 10.9911 Payroll Per Millio (5)/10000 (6) 2.1213 2.3861 3.0525
2010 2011 TUMINOU <u>Year</u> 2001 2002 2003 2004	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124 3,052,523 6,374,483	Federal Exempt Reported Payroll (2) 0 0 0	71,008 107,561 Partnership Reported Payroll (3) 0 0	1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124 3,052,523 6,374,483	7.9580 10.9911 Payroll Per Millic (5)/10000 (6) 2.1213 2.3861 3.0525 6.3744
2010 2011 TUMINOU Year 2001 2002 2003 2004 2005	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752	594,188 827,364 Federal Exempt Reported Payroll (2) 0 0 0 0	71,008 107,561 Partnership Reported Payroll (3) 0 0 0	1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752	7.9580 10.9911 Payroll Per Millic (5)/10000 (6) 2.1213 2.3861 3.0525 6.3744 8.5247
2010 2011 TUMINOU <u>Year</u> 2001 2002 2003 2004 2005 2006	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580	594,188 827,364 Federal Exempt Reported Payroll (2) 0 0 0 0 0	71,008 107,561 Partnership Reported Payroll (3) 0 0 0 0 0 0 25,995	1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575	7.9580 10.9911 Per Millic (5)/10000 (6) 2.1213 2.3861 3.0525 6.3744 8.5247 9.4235
2010 2011 TUMINOU Year 2001 2002 2003 2004 2005 2006 2007	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214	594,188 827,364 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0	71,008 107,561 Partnership Reported Payroll (3) 0 0 0 0 0 0 25,995 39,926	1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575 10,829,140	7.9580 10.9911 Per Millic (5)/10000 (6) 2.1213 2.3861 3.0525 6.3744 8.5247 9.4235 10.8291
2010 2011 TUMINOU Year 2001 2002 2003 2004 2005 2006 2007 2008	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214 8,468,561	594,188 827,364 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0 0	71,008 107,561 Partnership Reported Payroll (3) 0 0 0 0 0 25,995 39,926 13,327	1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575 10,829,140 8,481,888	7.9580 10.9911 Per Millic (5)/10000 (6) 2.1213 2.3861 3.0525 6.3744 8.5247 9.4235 10.8291 8.4818
2010 2011 TUMINOU Year 2001 2002 2003 2004 2005 2006 2007	8,481,228 11,710,908 S CO-GEN (1023) State OD Payroll (1) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,397,580 10,789,214	594,188 827,364 Federal Exempt Reported Payroll (2) 0 0 0 0 0 0	71,008 107,561 Partnership Reported Payroll (3) 0 0 0 0 0 0 25,995 39,926	1.0000 1.0000 Development Factor (4) 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000	7,958,048 10,991,105 Federal OD Payroll (1) + [(3)-(2)]*(4) (5) 2,121,331 2,386,124 3,052,523 6,374,483 8,524,752 9,423,575 10,829,140	7.9580 10.99110 Payroll Per Millio (5)/10000

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

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COAL MINE COMPENSATION RATING BUREAU Federal OD Payrolls

ANTHRACITE PREP PLANT (1025)

	State OD				Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Million
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/1000000
<u>Year</u>	<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
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	5,762,086	1,016,835	131,676	1.0000	4,876,927	4.876927
2011	7,318,325	1,246,194	132,870	1.0025	6,202,218	6.202218

BITUMINOUS PREP PLANT (1027)

	State OD				Federal OD	Payroll
	Developed	Federal Exempt	Partnership	Development	Payroll	Per Million
	Payroll	Reported Payroll	Reported Payroll	Factor	(1) + [(3)-(2)]*(4)	(5)/1000000
<u>Year</u>	<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>	<u>(5)</u>	<u>(6)</u>
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	26,313,130	0	0	1.0000	26,313,130	26.313130
2011	52,939,961	0	0	1.0031	52,939,961	52.939961

Source: Anthracite Prep Plant (1025) - Exhibit X-D, page 5 Bituminous Prep Plant (1027) - Exhibit X-D, page 5

ANTHRACITE UNDERGROUND (1010)

		Developed	Files 258,330,4027 & 4049	OD	Payroll
		Payroll	Developed Payroll*	Payroll	Per Million
`	Year	(1)	(2)	(3) = (1) + (2)	(4) = (3)/1000000
2	2001	434,499	1,202,023	1,636,522	1.636522
2	2002	197,351	1,189,194	1,386,545	1.386545
2	2003	75,855	1,278,410	1,354,265	1.354265
2	2004	0	1,345,321	1,345,321	1.345321
2	2005	0	1,417,568	1,417,568	1.417568
2	2006	530	1,441,994	1,442,524	1.442524
2	2007	0	1,662,537	1,662,537	1.662537
2	2008	0	2,136,713	2,136,713	2.136713
2	2009	0	1,335,866	1,335,866	1.335866
2	2010	5,700	1,293,888	1,299,588	1.299588
2	2011	110,125	1,152,410	1,262,535	1.262535

BITUMINOUS UNDERGROUND (1001)

	Developed	Files 258,330,4027 & 4049		OD		Payroll
	Payroll	Developed Payroll*	Pa	ayroll	Pe	r Million
Year	(1)	$(2) \qquad (2)$	2) (3) =	(1) - (2)	(4) = (3)/1000000
2001	49,724,653	1,202,023	48	3,522,630	4	8.522630
2002	50,439,544	1,189,194	49	,250,350	4	9.250350
2003	55,493,906	1,278,410	54	,215,496	5	4.215496
2004	66,842,986	1,345,321	65	,497,665	6	5.497665
2005	72,290,188	1,417,568	70	,872,620	7	0.872620
2006	71,907,931	1,441,994	70	,465,937	7	0.465937
2007	81,566,803	1,662,537	79	,904,266	7	9.904266
2008	103,490,690	2,136,713	101	,353,977	10	1.353977
2009	102,684,006	1,335,866	101	,348,140	10	1.348140
2010	126,687,464	1,293,888	125	,393,576	12	5.393576
2011	151,288,473	1,152,410	150	,136,063	15	0.136063

^{*} 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 4-30-2012

ANTHRACITE UNDERGROUND (1010)

	REPORTED	DEVELOPMENT	DEVELOPED
	PAYROLL*	FACTORS**	PAYROLL
Year			
2001	1,202,023	1.0000	1,202,023
2002	1,189,194	1.0000	1,189,194
2003	1,278,410	1.0000	1,278,410
2004	1,345,321	1.0000	1,345,321
2005	1,417,568	1.0000	1,417,568
2006	1,441,994	1.0000	1,441,994
2007	1,662,537	1.0000	1,662,537
2008	2,136,713	1.0000	2,136,713
2009	1,335,866	1.0000	1,335,866
2010	1,293,888	1.0000	1,293,888
2011	1,147,819	1.0040	1,152,410

Source: CMCRB database for file 258, 330, 4027 and 4049 Payrolls as of 4-30-2012

^{*} For Traumatic Files 258, 330, 4027 and 4049 only.

^{**} Development Factors are averages of U/G Ant. and U/G Bit. Development Factors from Exhibit X-E-1

ANTHRACITE UNDERGROUND (1010)

	REPORTED	DEVELOPMENT	DEVELOPED	PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
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
2011	110,125	1.0000	110,125	0.110125

BITUMINOUS UNDERGROUND (1001)

	REPORTED	DEVELOPMENT	DEVELOPED	PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
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	126,687,464	1.0000	126,687,464	126.687464
2011	150,087,771	1.0080	151,288,473	151.288473

(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 because there was development beyond 5th report.

ANTHRACIT	ANTHRACITE SURFACE (1012)									
		REPORTED	DE'	VELOP	DE	VELOPMENT	PAYROLI	L		
YE	AR	PAYROLL	FA	CTORS		PAYROLL	PER MILLION	J		
		(1)	(2	<u>'</u>)		(3)	(4)			
						=(1) x (2)	=(1)X(2)/1000000)		
20	001	13,940,797	1	1.0000		13,940,797	13.940797			
20	002	12,251,258	1	1.0000		12,251,258	12.251258			
20	003	12,166,211	1	1.0000		12,166,211	12.166211			
20	004	12,359,731	1	1.0000		12,359,731	12.359731			
20	005	12,140,911	1	1.0000		12,140,911	12.140911			
20	006	11,946,382	1	1.0000		11,946,382	11.946382			
20	007	14,555,579	1	1.0000		14,555,579	14.555579			
20	800	16,954,313	1	1.0000		16,954,313	16.954313			
20	009	16,445,462	1	1.0000		16,445,462	16.445462			
20	010	14,302,955	1	1.0000		14,302,955	14.302955			
20)11	21,041,889	1	1.0000		21,041,889	21.041889			

BITUMINOU	S SURFA	CE (1014)			
		REPORTED	DEVELOP		PAYROLL
YE	AR	PAYROLL	FACTORS	PAYROLL	PER MILLION
		(1)	(2)	(3)	(4)
				$=(1) \times (2)$	=(1)X(2)/1000000
20	001 !	58,151,332	1.0000	58,151,332	58.151332
20	002 !	53,502,085	1.0000	53,502,085	53.502085
20	003	47,873,740	1.0000	47,873,740	47.873740
20	004	56,217,298 *	1.0000	56,217,298	56.217298
20	005	64,871,562	1.0000	64,871,562	64.871562
20	006	63,008,908	1.0000	63,008,908	63.008908
20	007	63,295,774	1.0000	63,295,774	63.295774
20	800	73,054,482	1.0000	73,054,482	73.054482
20	009	61,784,394	1.0000	61,784,394	61.784394
20)10	72,711,558	1.0000	72,711,558	72.711558
20)11	84,709,323	1.0052	85,149,811	85.149811

OMG/PAB - FTI Inc.

 $\label{limit} File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[10.xlsm]X-D-2 Run Date: 08/23/12 14:09:51$

Filing Date - December 01, 2012 Checksum:1,715,057,387.731630

⁽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 because there was development beyond 5th report.

COKE (1469)				
	REPORTED	DEVELOPMENT	DEVELOPED	PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
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
2011	3,599,086	1.0000	3,599,086	3.599086
AUGER (1015)				
	REPORTED	DEVELOPMENT	DEVELOPED	PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
0004		4 0000		=(1)X(2)/1000000
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	806,696	1.0000	806,696	0.806696
2011	1,151,902	1.0011	1,153,169	1.153169

Source: (1) Payroll and (2) Development - Exhibit X-E, page 3

ANTHRACITE C	O-GEN (1021)			
	REPORTED	DEVELOPMENT	DEVELOPED	PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
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	8,481,228	1.0000	8,481,228	8.481228
2011	11,710,908	1.0000	11,710,908	11.710908

BITUMINOUS CO	-GEN (1023)			
	REPORTED	DEVELOPMENT		PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
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	8,732,701	1.0000	8,732,701	8.732701
2011	9,015,644	1.0067	9,076,049	9.076049

Source: (1) Payroll and (2) Development - Exhibit X-E, page 4

ANTHRA	ACITE PRE	P PLANT	(1025)

	REPORTED	DEVELOPMENT	DEVELOPED	PAYROLL
YEAR	PAYROLL	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
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	5,762,086	1.0000	5,762,086	5.762086
2011	7,300,075	1.0025	7,318,325	7.318325

BITUMINOUS PREP PLANT (1027)

	REPORTED	DEVELOPMENT		PAYROLL
YEA	r payroli	FACTORS	PAYROLL	PER MILLION
	(1)	(2)	(3)	(4)
			$=(1) \times (2)$	=(1)X(2)/1000000
200	1 10,155,025	1.0000	10,155,025	10.155025
200	2 12,649,826	1.0000	12,649,826	12.649826
200	3 14,752,318	1.0000	14,752,318	14.752318
200	4 18,067,286	* 1.0000	18,067,286	18.067286
200	5 17,690,358	1.0000	17,690,358	17.690358
200	6 17,050,967	1.0000	17,050,967	17.050967
200	7 18,895,192	1.0000	18,895,192	18.895192
200	8 21,250,256	1.0000	21,250,256	21.250256
200	9 19,828,012	1.0000	19,828,012	19.828012
201	0 26,313,130	1.0000	26,313,130	26.313130
201	1 52,776,354	1.0031	52,939,961	52.939961

(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 because there was development beyond 5th report.

PAYROLLS ANTHRACITE UNDERGROUND (1010)

				•			_ (,					
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
434,499	197,351	75,855	0	0	530	0	0	0	5,700	110,125		
434,499	197,351	75,855	0	0	530	0	0	0	5,700			
434,499	197,351	75,855	0	0	530	0	0	0				
434,499	197,351	75,855	0	0	530	0	0					
434,499	197,351	75,855	0	0	530	0						
										5 YEAR		
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
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	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
				В			D (1001)					
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
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	150,087,771		
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	126,687,464			
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				
49,724,653	50,439,544	55,493,906	66,554,476	70,464,920	71,907,931	81,566,803	103,490,690					
49,724,653	50,439,544	55,493,906	66,554,476	72,290,188	71,907,931	81,566,803						
										5 YEAR		
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1.0053	1.0203	1.0283	1.0181	1.0031	1.0021	1.0025	1.0087	1.0234	1.0033	1.0080	1.0132	1.0080
	1 0000	1 0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0052	1.0000
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0032	1.0000
1.0000 1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0052	1.0000
	434,499 434,499 434,499 434,499 2001 1.0000 1.0000 1.0000 1.0000 1.0000 49,463,769 49,724,653 49,724,653 49,724,653 49,724,653	434,499 197,351 434,499 197,351 434,499 197,351 434,499 197,351 434,499 197,351 2001 2002 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 49,463,769 49,435,628 49,724,653 50,439,544 49,724,653 50,439,544 49,724,653 50,439,544 49,724,653 50,439,544 49,724,653 50,439,544 49,724,653 50,439,544 49,724,653 50,439,544 49,724,653 50,439,544 2001 2002 1.0053 1.0203	434,499 197,351 75,855 434,499 197,351 75,855 434,499 197,351 75,855 434,499 197,351 75,855 434,499 197,351 75,855 2001 2002 2003 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 49,463,769 49,435,628 53,966,206 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 50,439,544 55,493,906 49,724,653 10,439,544 55,493,906 49,724,653 10,439,544 55,493,906 49,724,653 10,439,544 55,493,906 49,724,653 10,439,544 55,493,906	434,499 197,351 75,855 0 434,499 197,351 75,855 0 434,499 197,351 75,855 0 434,499 197,351 75,855 0 434,499 197,351 75,855 0 434,499 197,351 75,855 0 2001 2002 2003 2004 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 1.0000 1.0000 49,463,769 49,435,628 53,966,206 65,374,101 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476 49,724,653 50,439,544 55,493,906 66,554,476	434,499 197,351 75,855 0 0 434,499 197,351 75,855 0 0 434,499 197,351 75,855 0 0 434,499 197,351 75,855 0 0 434,499 197,351 75,855 0 0 434,499 197,351 75,855 0 0 2001 2002 2003 2004 2005 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 1.0000 65,374,101 70,247,185 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 50,439,544 55,493,906 66,554,476 70,464,920 49,724,653 10,203 10,203 2004 2005 1.0053 1.0203 1.0283 1.0181 1.0031	434,499 197,351 75,855 0 0 530 434,499 197,351 75,855 0 0 530 434,499 197,351 75,855 0 0 530 434,499 197,351 75,855 0 0 530 434,499 197,351 75,855 0 0 530 434,499 197,351 75,855 0 0 530 434,499 197,351 75,855 0 0 530 2001 2002 2003 2004 2005 2006 1.0000	434,499 197,351 75,855 0 0 0 530 0 434,499 197,351 75,855 0 0 0 530 0 434,499 197,351 75,855 0 0 0 530 0 434,499 197,351 75,855 0 0 530 0 434,499 197,351 75,855 0 0 530 0 434,499 197,351 75,855 0 0 530 0 434,499 197,351 75,855 0 0 530 0 2001 2002 2003 2004 2005 2006 2007 1.0000 1.0	434,499	434,499 197,351 75,855 0 0 0 530 0 0 0 0 434,499 197,351 75,855 0 0 0 530 0 0 0 0 0 434,499 197,351 75,855 0 0 0 530 0 0 0 0 434,499 197,351 75,855 0 0 0 530 0 0 0 0 434,499 197,351 75,855 0 0 530 0 0 0 0 434,499 197,351 75,855 0 0 530 0 0 0 0 434,499 197,351 75,855 0 0 0 530 0 0 0 0 0 0 0 0 0 0 0 0 0 0	434,499 197,351 75,855 0 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 530 0 0 0 0 434,499 197,351 75,855 0 0 530 0 0 0 434,499 197,351 75,855 0 0 530 0 0 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1.0000 1	434,499 197,351 75,855 0 0 530 0 0 0 5,700 110,125 434,499 197,351 75,855 0 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 0 530 0 0 0 5,700 434,499 197,351 75,855 0 0 0 530 0 0 5,700 434,499 197,351 75,855 0 0 0 530 0 0 5,700 434,499 197,351 75,855 0 0 0 5,700 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	434,499

PAYROLLS ANTHRACITE SURFACE (1012)

3,768,936 3,940,797	12,157,734					2007	2008	2009	2010	2011		
3,940,797	12,230,928 12,251,258	12,174,090 12,129,412 12,190,569	12,362,643 12,361,324 12,359,731	12,146,875 12,140,911 12,140,911	11,844,081 11,946,382 11,946,382	14,568,659 14,555,579 14,555,579	17,094,165 16,999,485 16,954,313	16,464,925 16,445,462 16,445,462	14,316,712 14,302,955	21,041,889		
3,940,797	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382	14,555,579	10,954,313			5 YEAR		
2001 1.0125 1.0000 1.0000	2002 1.0060 1.0017 1.0000	2003 0.9963 1.0050 0.9980	2004 0.9999 0.9999 1.0000	2005 0.9995 1.0000 1.0000	2006 1.0086 1.0000 1.0000	2007 0.9991 1.0000 1.0000	2008 0.9945 0.9973 1.0000	2009 0.9988 1.0000	2010 0.9990	AVERAGE 1.0000 0.9995 1.0000	ACCUM. 0.9995 0.9995 1.0000	1.0000 1.0000 1.0000
1.0000	1.0000	1.0000	1.0000	1.0000						1.0000	1.0000	1.0000
							014)					
2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
6,187,811 8,151,332 8,151,332 8,151,332 8 151 332	52,471,356 53,505,233 53,502,085 53,502,085 53,502,085	47,762,298 47,873,740 47,873,740 47,873,740 47,873,740	55,856,915 56,031,862 56,128,132 56,128,132 56,128,132	64,005,855 64,429,416 64,342,262 64,342,262 64,871,562	63,013,132 63,084,372 63,008,908 63,008,908	62,335,653 63,295,774 63,295,774 63,295,774 63,295,774	72,508,648 73,054,482 73,054,482 73,054,482	62,272,331 61,784,394 61,784,394	72,008,001 72,711,558	84,709,323		
2001 1.0349 1.0000 1.0000	2002 1.0197 0.9999 1.0000	2003 1.0023 1.0000 1.0000	2004 1.0031 1.0017 1.0000	2005 1.0066 0.9986 1.0000	2006 1.0011 0.9988 1.0000	2007 1.0154 1.0000 1.0000	2008 1.0075 1.0000 1.0000	2009 0.9922 1.0000	2010 1.0098	5 YEAR <u>AVERAGE</u> 1.0052 0.9995 1.0000	ACCUM. 1.0063 1.0011 1.0016	SELECTED 1.0052 1.0000 1.0000 1.0000
3 3 6 8 8 8	2001 1.0125 1.0000 1.0000 1.0000 2001 2001 2,187,811 3,151,332 3,151,332 3,151,332 2001 1.0349 1.0000	2001 2002 1.0000 1.0000 2001 2002 2001 2000 1.0000 1.0000 2001 2000 2001 2000 2001 2000 2001 2000 2001 2000 2001 2000 2001 2002 2001 2002 2001 2002 2001 2002 2001 2002 2001 2000 2001 200	3,940,797 12,251,258 12,166,211 3,940,797 12,251,258 12,166,211 2001 2002 2003 1,0125 1,0060 0,9963 1,0000 1,0017 1,0050 1,0000 1,0000 0,9980 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 2001 2002 2003 3,187,811 52,471,356 47,762,298 3,151,332 53,502,085 47,873,740 3,151,332 53,502,085 47,873,740 3,151,332 53,502,085 47,873,740 2001 2002 2003 1,0349 1,0197 1,0023 1,0000 0,9999 1,0000 1,0000 1,0000 1,0000	3,940,797 12,251,258 12,166,211 12,359,731 3,940,797 12,251,258 12,166,211 12,359,731 2001 2002 2003 2004 1,0125 1,0060 0,9963 0,9999 1,0000 1,0017 1,0050 0,9999 1,0000 1,0000 0,9980 1,0000 1,0000 1,0000 1,0000 1,0000 2001 2002 2003 2004 3,187,811 52,471,356 47,762,298 55,856,915 3,151,332 53,502,085 47,873,740 56,128,132 3,151,332 53,502,085 47,873,740 56,128,132 3,151,332 53,502,085 47,873,740 56,128,132 2001 2002 2003 2004 1,0349 1,0197 1,0023 1,0031 1,0000 0,9999 1,0000 1,0017 1,0000 1,0000 1,0000 1,0000	3,940,797 12,251,258 12,166,211 12,359,731 12,140,911 3,940,797 12,251,258 12,166,211 12,359,731 12,140,911 2001 2002 2003 2004 2005 1.0125 1.0060 0.9963 0.9999 0.9995 1.0000 1.0017 1.0050 0.9999 1.0000 1.0000 1.0000 0.9980 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 2001 2002 2003 2004 2005 3,187,811 52,471,356 47,762,298 55,856,915 64,005,855 3,151,332 53,505,233 47,873,740 56,031,862 64,429,416 3,151,332 53,502,085 47,873,740 56,128,132 64,342,262 3,151,332 53,502,085 47,873,740 56,128,132 64,871,562 2001 2002 2003 2004 2005 1.0349 1.0197 1.0023 1.0031 1.0066	3,940,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 3,940,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 2001 2002 2003 2004 2005 2006 1.0125 1.0060 0.9963 0.9999 0.9995 1.0086 1.0000 1.0017 1.0050 0.9999 1.0000	3,940,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 12,940,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 12,001 2002 2003 2004 2005 2006 2007 1.0125 1.0060 0.9963 0.9999 0.9995 1.0086 0.9991 1.0000 1.0017 1.0050 0.9999 1.0000 1	10000 1.0	1,040,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 1,040,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 1,040,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 1,040,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 1,040,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 1,0000 1,0010 1,0000 0,9963 0,9999 0,9995 1,0086 0,9991 0,9945 0,9988 1,0000 1,0017 1,0000 0,9999 1,0000 1,0000 1,0000 1,0000 0,9973 1,0000 1	10,000	10,40,797 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 12,140,917 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 12,140,917 12,251,258 12,166,211 12,359,731 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,954,313 12,140,911 11,946,382 14,555,579 16,9988 0,9998 1,0000 1,00	1,040,797

PAYROLLS COKE (1469)

							, ,						
RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1ST	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	3,599,086		
2ND	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	5,435,658			
3RD	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				
4TH	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146					
5TH	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925						
											5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1-2	1.0007	1.0301	1.0023	1.0000	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
						P	AYROLLS						
							GER (1015)						
RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1ST	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	1,151,902		
2ND	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	806,696			
3RD	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558	926,163				
4TH	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558					
5TH	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156						
											5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1-2	1.0051	0.9987	1.0000	1.0103	1.0000	1.0000	0.9993	0.9997	0.9898	1.0169	1.0011	1.0011	1.0011
2-3	1.0000	1.0000	0.9933	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 ANTHRACITE CO-GEN (1021)

							,	,					
RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1ST	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	11,710,908		
2ND	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	8,481,228			
3RD	5,234,468	6,358,543	7,137,655	7,351,514	7,855,289	8,405,393	9,160,450	7,958,335	8,004,644				
4TH	5,234,468	6,358,543	7,137,655	7,351,514	7,855,289	8,405,393	9,160,450	7,958,335					
5TH	5,234,468	6,358,543	7,137,655	7,351,514	7,855,289	8,405,393	9,160,450						
											5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1-2	1.0660	1.0134	0.9328	0.9949	1.0025	1.0032	1.0003	0.9980	0.9902	1.0030	0.9989	0.9989	1.0000
2-3	1.0000	1.0009	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
						P	AYROLLS						
						BITUMINOL	IS CO-GEN (10	023)					
RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1ST	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	9,015,644		
2ND	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	8,732,701			
3RD	2,121,331	2,386,607	3,067,630	6,374,483	8,524,752	9,397,580	10,789,214	8,468,561	7,866,413				
4TH	2,121,331	2,386,607	3,052,523	6,374,483	8,524,752	9,397,580	10,789,214	8,468,561					
5TH	2,121,331	2,386,124	3,052,523	6,374,483	8,524,752	9,397,580	10,789,214						
											5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1-2	1.0041	1.0303	0.9289	1.0096	1.0121	1.0113	1.0927	0.9999	1.0007	0.9454	1.0100	1.0093	1.0067
2-3	1.0000	1.0000	1.0000	1.0000	0.9967	1.0000	1.0000	1.0000	1.0000		0.9993	0.9993	1.0000
3-4	1.0000	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
4-5	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000

PAYROLLS ANTHRACITE PREP PLANT (1025)

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RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1ST	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	7,300,075		
2ND	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	5,762,086			
3RD	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				
4TH	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882	5,756,439	6,390,767					
5TH	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882	5,756,439						
											5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1-2	1.0001	0.9999	1.0078	1.0036	0.9989	1.0000	1.0000	1.0112	0.9947	1.0067	1.0025	1.0025	1.0025
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
						P	AYROLLS						
						BITUMINOUS	PREP PLANT	(1027)					
RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1ST	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	52,776,354		
2ND	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	26,313,130			
3RD	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				
4TH	10,155,025	12,649,826	14,752,318	18,029,182	17,489,118	17,050,967	18,895,192	21,250,256					
5TH	10,155,025	12,649,826	14,752,318	18,029,182	17,690,358	17,050,967	18,895,192						
											5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	<u>AVERAGE</u>	ACCUM.	<u>SELECTED</u>
1-2	1.0003	1.0362	1.0175	1.0009	0.9999	0.9962	1.0023	1.0460	0.9988	1.0182	1.0123	1.0146	1.0031
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	1.0115	1.0000	1.0000				1.0023	1.0023	1.0000

COAL MINE COMPENSATION RATING BUREAU OD Frequencies From Approved Filing

			State OD Indicated Frequency (Eff. 4/1/2012) (1)	Federal OD Class Code	Fedeal OD Basic Indicated Frequency (Eff. 4/1/2012) (2)	Fedeal OD Excess Indicated Frequency (Eff. 4/1/2012) (3)
Underground:	Anthracite	1011	0.067331	0160	0.368232	0.065843
J	Bituminous	1002	0.020442	0158	0.016287	0.007818
Surface:	Anthracite	1016	0.069435	0153	0.089300	0.027422
	Bituminous	1013	0.005958	0156	0.012558	0.002669
	Coke	1017	0.003553	0154	0.002348	0.001625
	Auger	1019	0.007491	0157	0.011612	0.003242
Co-Gen:	Anthracite	1022	0.008817	0181	0.022886	0.003526
	Bituminous	1024	0.009608	0182	0.008327	0.003623
Prep Plants:	Anthracite Bituminous	1026 1028	0.074384 0.010848	0183 0184	0.049144 0.011727	0.036719 0.004726

Source: (1): Exhibit III Column (3) of prior filing.

(2) & (3): Exhibit IV-A Column (3) of prior filing.

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[10.xlsm]X-F

Run Date: 08/23/12 14:09:51

OMG/PAB - FTI Inc.
Filing Date - December 01, 2012
Checksum:11,847.027501

					Aver	age Coal Cla	ass Weekly W	ages			
		Anthracite	Bituminous	Anthracite	Bituminous	g		Anthracite	Bituminous	Anthracite	Bituminous
		Underground	Underground	Surface	Surface	Coke	Auger	Co-gen	Co-gen	Prep Plant	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
			N.	lumber of W	age Records L	lsed to Calcu	ilate Average	Coal Class I	Nookly Wago		
Voor		1010	1001	1012	1014	1469	1015	1021	1023		1027
<u>Year</u> 1999		1010	<u>1001</u> 157	39	48	<u>1469</u> 17	1015 3	<u>1021</u> 1	1023 0	<u>1025</u> 2	<u>1027</u>
											6
2000 2001			143 134	48 19	40 53	7 6	2 6	5 9	1 1	0 2	6 3
2001			134	24	40	6 16	4	6	1 4	1	3 14
2002			94	2 4 14	40	17	5	1	5	13	9
2003			133	16	43	17	2	6	4	7	10
2004			119	13	43 44	20	4	2	6	10	10
			83	23	31		3	1	2	5	5
2006 2007			86	23 17	28	11	2	5	2	8	3
						11					
2008			<u>109</u>	<u>18</u>	<u>27</u>	<u>15</u>	<u>2</u>	<u>1</u>	<u>4</u>	<u>10</u>	<u>5</u>
Total			1193	231	395	130	33	37	29	58	71
				Average Coa	al Class Weekly	/ Wage Index	ed to Statew	ride Average	Weekly Wage	9	
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	1.041	0.873	1.325
			Average C	oal Class We	ekly Wage Inc	lexed to Stat	ewide Avera	ae Weekly W	age - Classes	Combined	
	SAWW				Bit. Und.			J		r Classes	
1999	588				1.4				1.0		
2000	611				1.4				1.0		
2001	644				1.4				1.0		
2001	662				1.4				1.0		
2002	675				1.3				1.0		
2003	690										
2004	690 716				1.4 1.4				0.9)69)32	
	716 745				1.4						
2006									1.0		
2007	779				1.2)59	
2008	<u>807</u>				1.3				<u>1.0</u>		
Average					1.3	92	1		1.0	138	=

Average Coal Class Weekly Wages were derived from CMCRB database for Traumatic Claims. Average Weekly Wages by class exclude years with zero claims. Notes:

Data for Anthracite Underground was too thin for inclusion.

SAWW = Statewide Average Weekly Wage

Selected Coal Class Adjt. Factor to SAWW

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.

1.392

1.038

CR/PAB

SMALL BUSINESS ADVOCATE ASSESSMENT

1. 2012-2013 Small Business Advocate Assessment 194,000

2. 2011 Insurance Carrier Paid Losses

CMCRB 17,384,694 **PCRB** 2,237,565,107 Total 2,254,949,801

3. Insurer Assessment Ratio (item 1 divided by item 2) 0.0001

Source: 1. Pa. Dept. of Labor & Industry

2. PCRB 3. CMCRB

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[11.xlsm]XI-A

Filing Date: 11-29-2012 Checksum: 4,510,093,602.000100 Run Date: November 20, 2012 - 12:39:03 PM

COAL MINE COMPENSATION RATING BUREAU **EMPLOYER ASSESSMENT FACTOR** PROPOSED EFFECTIVE April 1, 2013

1) 2012/2013 INSURANCE CARRIER AS	SESSMENT AMOUNTS
-----------------------------------	------------------

A)	Administrative Fund	63,303,300
B)	Subsequent Injury Fund	155,778
C)	Supersedeas Fund	17,300,001
D)	Uninsured Employers Guaranty Fund	<u>2,254,950</u>
TOTAL		83,014,029

2) 2011 Employer Assessment Premium Base	3,163,141,077
3) 2011 Coal Mine Premium Base	21,527,096
4) Coal Premium percent of Total (3)/(2)	0.681%
5) Assessments to be paid by coal employers	564,961
6) Coal Employer Assessment Factor	0.0262

Sources: Pa. Dept. of Labor & Industry 1)

PCRB 2)

3) **CMCRB**

CR/PAB

Filing Date: 11-29-2012

Checksum:3,351,261,191.914650

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CATASTROPHE - Spread of Loss Cost to Classes

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Classification	2011 Developed <u>Payrolls</u>	Hazard <u>Weights</u>	Payroll <u>Weight</u> (1)x(2)/1000	Percentage of Exposure	Catastrophe <u>Losses</u> (4)xAverage	Actual Loss Cost <u>Spread</u> [(5)/(1)]x100	Approved Loss Cost Eff 4/1/2012	Selected	Rate <u>Change</u> (8)/(7) - 1
Underground Anthracite Bituminous Total	1010 \$110,125 1001 <u>151,288,473</u> 151,398,598	7	1,059,790	84.7%	445,588	0.29	0.40	0.30	-25.0%
Surface									
Anthracite	1012 21,041,889								
Bituminous	1014 85,149,811								
Coke	1469 3,599,086								
Auger	1015 1,153,169								
Co-Gen Anth.	1021 11,710,908								
Co-Gen Bit.	1023 9,076,049								
Prep Anth.	1025 7,318,325								
Prep Bit.	1027 <u>52,939,961</u>								
Total	191,989,198	1	191,989	15.3%	80,722	0.04	0.06	0.05	-16.7%
Grand Total	343,387,796	8	1,251,779	100.0%	526,310	0.15	a-0.21	0.16	-23.8%

Source: Payroll - Exhibit X-A (Developed 2011 Payroll)

Hazard Weights - Judgement Catastrophe Losses, Grand Total - Exhibit XII-B

FTI Inc. - PAB

File: C:\Clients\Coal Mine\2012 Rate Filing\Prep\[12.xlsm]XII-A

Run Date: 11/20/2012 11:08 AM

Filing Date - 11-29-12 Checksum:1,033,732,213.005000

a - Current Total Loss Cost is based on 2011 Payroll weights

b- Auger = one-third underground & two-thirds surface or \$0.13

COAL MINE COMPENSATION RATING BUREAU CATASTROPHE CALCULATION TRAUMATIC ON-LEVEL LOSSES IN EXCESS OF \$1,250,000

	Number of	Excess
Accident	Excess	Loss
<u>Year</u>	Claims	Dollars
1992	3	3,545,594
1993	6	1,882,683
1994	7	2,021,565
1995	1	199,962
1996	2	312,519
1997	-	, <u>-</u>
1998	-	-
1999	1	128,632
2000	-	-
2001	-	-
2002	2	184,331
2003	1	280
2004	2	440,480
2005	1	91,068
2006	-	-
2007	1	1,719,093
2008	-	-
2009	-	-
2010	-	-
2011	-	-
	27	10,526,207
	Average over 20 years	526,310
	2011 Payroll from Exhibit XII-A	343,387,796
	Loss Cost	0.15

Source: Claims detail from Exhibit XII-C 2011 Payroll from Exhibit XII-A

FTI Inc. - PAB

File: C:\Clients\Coal Mine\2012 Rate Filing\Prep\[12.xlsm]XII-B Filing Date - 11-29-2012 Run Date: 11/20/2012 11:08 AM Checksum:365,006,604.503270

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)
				Incurred						Medical	Loss at	
Key		Accident	Injury	Indemnity	Incurred	Paid	O/S	Act		w/Trend &	Current	Excess
Number	Class	Year	Type	& Funeral	Medical	Medical	Medical	44 Factor	Trend	Act 44 Factor	Level	Over \$1,250,000
30622	146900	1992	2	262,928	2,359,920	2,359,920	-	0.7082	2.0462	3,419,805	3,957,808	2,707,808
28139	101400	1992	2	817,210	210,000	152,305	57,695	0.7082	2.0462	338,764	2,010,939	760,939
27393	101200	1992	2	600,351	61,676	46,548	15,128	0.7082	2.0462	98,408	1,326,847	76,847
29372	101400	1993	2	808,660	95,000	84,374	10,626	0.7082	1.9600	137,944	1,722,918	472,918
29356	101400	1993	2	777,520	110,030	90,687	19,343	0.7082	1.9600	163,792	1,687,732	437,732
29326	101400	1993	2	785,026	50,223	39,278	10,945	0.7082	1.9600	75,973	1,614,624	364,624
28874	100100	1993	1	793,756	-	-	-	0.7082	1.9600	-	1,555,762	305,762
29300	146900	1993	2	681,445	70,000	53,033	16,967	0.7082	1.9600	106,869	1,442,501	192,501
29333	101400	1993	2	661,516	43,500	39,665	3,835	0.7082	1.9600	62,574	1,359,146	109,146
30184	101400	1994	2	897,986	242,528	178,528	64,000	1.0000	1.8884	457,990	2,153,747	903,747
30193	101400	1994	2	826,182	110,000	83,980	26,020	1.0000	1.8884	207,724	1,767,886	517,886
30483	100100	1994	1	650,650	157,535	157,535	-	1.0000	1.8884	297,489	1,526,177	276,177
30304	100100	1994	2	701,723	40,028	35,681	4,347	1.0000	1.8884	75,589	1,400,723	150,723
29874	101400	1994	1	716,726	613	613	-	1.0000	1.8884	1,158	1,354,623	104,623
30020	101400	1994	2	664,602	20,274	11,620	8,654	1.0000	1.8884	38,285	1,293,320	43,320
30178	101400	1994	2	516,472	158,750	158,750	-	1.0000	1.8884	299,784	1,275,089	25,089
31724	100100	1995	9	266,883	525,836	422,448	103,388	1.0000	1.8291	961,807	1,449,962	199,962
32473	101200	1996	2	734,197	81,913	38,967	42,946	1.0000	1.7666	144,708	1,441,740	191,740
32287	100100	1996	1	771,681	4,261	4,261	-	1.0000	1.7666	7,527	1,370,779	120,779
34602	100100	1999	9	358,233	512,500	512,500	-	1.0000	1.5833	811,441	1,378,632	128,632
Que Creek	100100	2002	9	892,793	116,396	116,396	-	1.0000	1.4063	163,688	1,419,222	169,222
39274	101500	2002	1	897,392	2,209	2,209	-	1.0000	1.4063	3,107	1,265,109	15,109
39840	100100	2003	2	419,207	487,253	260,420	226,833	1.0000	1.3793	672,068	1,250,280	280
41102	102700	2004	2	505,991	643,730	643,730	-	1.0000	1.3493	868,585	1,551,319	301,319
40926	100100	2004	9	584,818	444,724	400,297	44,427	1.0000	1.3493	600,066	1,389,161	139,161
41618	101400	2005	2	531,353	500,000	437,960	62,040	1.0000	1.3003	650,150	1,341,068	91,068
43059	101200	2007	2	484,389	2,000,000	1,390,913	609,087	1.0000	1.1951	2,390,200	2,969,093	1,719,093
		_										

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

FTI - PAB

10,526,207

343,387,796

526,310

0.15

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Run Date: 11/20/2012 11:08 AM

27

Totals

Filing Date - November 29, 2012 Checksum:506,003,661.857347

44,276,207

Loss Cost

20 Year Average

2011 Developed Payroll

Coal Mine Compensation Rating Bureau Catastrophe Calculation Trend Factors for Medical and Indemnity

	Statewide				Statewide		
	Average	Yearly			Average	Yearly	
	Weekly	Percentage	Trend		Weekly	Percentage	Trend
<u>Year</u>	<u>Wage</u>	<u>Change</u>	<u>Factor</u>	<u>Year</u>	<u>Wage</u>	<u>Change</u>	<u>Factor</u>
1000	455		2.04/2				
1992	455		2.0462				
1993	475	4.4%	1.9600	2003	675	2.0%	1.3793
1994	493	3.8%	1.8884	2004	690	2.2%	1.3493
1995	509	3.2%	1.8291	2005	716	3.8%	1.3003
1996	527	3.5%	1.7666	2006	745	4.1%	1.2497
1997	542	2.8%	1.7177	2007	779	4.6%	1.1951
1998	561	3.5%	1.6595	2008	807	3.6%	1.1537
1999	588	4.8%	1.5833	2009	836	3.6%	1.1136
2000	611	3.9%	1.5237	2010	845	1.1%	1.1018
2001	644	5.4%	1.4457	2011	858	1.5%	1.0851
2002	662	2.8%	1.4063	2012	888	3.5%	1.0484

Average of All Years= 3.41% Average of last 10 years= 2.99% Average of last 5 years= 2.66% Average of last 3 years= 2.04%

Selected= 2.75% (Last Year's Selection was 2.33%)

P	rojected	
	<u>Wage</u>	<u>Weight</u>
01-01-2013	912.00 a	28.125%
01-01-2014	938.00 a	68.750%
01-01-2015	963.00 a	3.125%

Average Weekly Wage For Policies effective between 04-01-2013 and 04-01-2015

\$931 b

- a. Previous year's wage times annual increase of 2.75%
- b. Weighted average of projected wage levels from 01-01-2013 to 01-01-2015

Source: Statewide Average Weekly Wage data is 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		Number of	Excess Over
<u>Code</u>	<u>Description</u>	<u>Claims</u>	<u>\$1,250,000</u>
1010	Underground Anthracite	-	-
1001	Underground Bituminous	9	1,490,698
1012	Surface Anthracite	3	1,987,680
1014	Surface Bituminous	11	3,831,092
1469	Coke	2	2,900,309
1015	Auger	1	15,109
1021	Anthracite Co-Gen	-	-
1023	Bituminous Co-Gen	-	-
1025	Anthracite Prep Plant	-	-
1027	Bituminous Prep Plant	1	301,319
	Total	27	\$10,526,207

Sources: Adjusted to On-Level and Post-Act 44 basis in Exhibit XII-C

FTI Inc. - PAB Filing Date - November 29, 2012

Checksum:22,313,085.000000

Coal Mine Compensation Rating Bureau of Pennsylvania Experience Rating Plan Basic Data Lookup Tables

Exhibit XIII-A 50K-150K Page 1

2013 plan factors at 50k and 150 k splits:

Table A: Ratemaking Factors

Year:	2011	2010	2009	Average
Loss Develop.	1.6873	1.2575	1.1408	split by
Layers:	Split o	Layer		
0- 50	0.65776	0.50578	0.48140	0.54831
50-150	0.05673	0.15781	0.14997	0.12150
Over 150	0.28551	0.33641	0.36863	0.33018
Trend	0.9080	0.8771	0.8377	1.0000

Table C: Unloaded Loss Costs - Traumatic

		Unloaded Loss Cost
Clas	sification	(1)
1001	Bit deep	5.07
1010	Anth deep	22.31
1012	Anth surf	9.61
1014	Bit surf	1.78
1015	Auger	15.22
1021	Anth Co-gen	1.65
1023	Bit Co-gen	1.09
1025	Anth Prep	6.18
1027	Bit Prep	1.04
1469	Coke	6.31

Table B: Payroll Development

		Payroll De-		
Classit	velopment			
1001	Bit deep	1.0080		
1010	Anth deep	1.0000		
1012	Anth surf	1.0000		
1014	Bit surf	1.0052		
1015	Auger	1.0011		
1021	Anth Co-gen	1.0000		
1023	Bit Co-gen	1.0067		
1025	Anth Prep	1.0025		
1027	Bit Prep	1.0031		
1469	Coke	1.0000		

Table D: Manual Loss Costs - Traumatic

		naamatio				
		Unloaded	Catastrophe	Small Business	Off-	Manual
		Loss Cost	Exh. XII-A	Assessment	Balances#	Loss Cost
Class	sification	(1)	(2)	(3)	(4)	(5)
1001	Bit deep	5.07	0.30	1.0001	1.0195	5.47
1010	Anth deep	22.31	0.30	1.0001	1.0195	23.05
1012	Anth surf	9.61	0.05	1.0001	1.0195	9.85
1014	Bit surf	1.78	0.05	1.0001	1.0195	1.87
1015	Auger	15.22	0.13	1.0001	1.0195	15.65
1021	Anth Co-gen	1.65	0.05	1.0001	1.0195	1.73
1023	Bit Co-gen	1.09	0.05	1.0001	1.0195	1.16
1025	Anth Prep	6.18	0.05	1.0001	1.0195	6.35
1027	Bit Prep	1.04	0.05	1.0001	1.0195	1.11
1469	Coke	6.31	0.05	1.0001	1.0195	6.48

	Off-*
# off-balances:	Balances
Merit Rating Exh. XIV-A	1.0005
Safety Rating Exh XIV-B	1.0190
Combined	1.0195

able E: Expe	cted Traumatic				2011	·			·	2010		·		·	2009	·	·
Loss	Costs		All La	ayers	Layer 0-50	Layer 50-150	XS over 150	All La	ayers	Layer 0-50	Layer 50-150	XS over 150	All La	ayers	Layer 0-50	Layer 50-150	XS over 150
		Unloaded	De-trended	Undevel-	Split o	of total losses by		De-trended	Undevel-		of total losses by	Layer	De-trended	Undevel-		of total losses by	Layer
Class	ification	Manual	Loss	oped	0.65776	0.05673	0.28551	Loss	oped	0.50578	0.15781	0.33641	Loss	oped	0.48140	0.14997	0.36863
		Loss Cost	Cost*	Losses**	Undevelop	ed Expected L	oss Cost***	Cost*	Losses**	Undevelop	ed Expected L	oss Cost***	Cost*	Losses**	Undevelop	oed Expected Lo	oss Cost***
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1001	Bit deep	5.07	5.58	3.31	2.18	0.19	0.95	5.78	4.60	2.33	0.73	1.55	6.05	5.30	2.55	0.79	1.95
1010	Anth deep	22.31	24.57	14.56	9.58	0.83	4.16	25.44	20.23	10.23	3.19	6.81	26.63	23.34	11.24	3.50	8.60
1012	Anth surf	9.61	10.58	6.27	4.12	0.36	1.79	10.96	8.72	4.41	1.38	2.93	11.47	10.05	4.84	1.51	3.70
1014	Bit surf	1.78	1.96	1.16	0.76	0.07	0.33	2.03	1.61	0.81	0.25	0.54	2.12	1.86	0.90	0.28	0.69
1015	Auger	15.22	16.76	9.93	6.53	0.56	2.84	17.35	13.80	6.98	2.18	4.64	18.17	15.93	7.67	2.39	5.87
1021	Anth Co-gen	1.65	1.82	1.08	0.71	0.06	0.31	1.88	1.50	0.76	0.24	0.50	1.97	1.73	0.83	0.26	0.64
1023	Bit Co-gen	1.09	1.20	0.71	0.47	0.04	0.20	1.24	0.99	0.50	0.16	0.33	1.30	1.14	0.55	0.17	0.42
1025	Anth Prep	6.18	6.81	4.04	2.66	0.23	1.15	7.05	5.61	2.84	0.89	1.89	7.38	6.47	3.11	0.97	2.39
1027	Bit Prep	1.04	1.15	0.68	0.45	0.04	0.19	1.19	0.95	0.48	0.15	0.32	1.24	1.09	0.52	0.16	0.40
1469	Coke	6.31	6.95	4.12	2.71	0.23	1.18	7.19	5.72	2.89	0.90	1.92	7.53	6.60	3.18	0.99	2.43
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.

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^{**} 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

Exhibit XIII-A 50K-150K Page 2

		Reported Losses	<u>LDF</u>	Untrended Developed <u>Losses</u>	Weight: Percent Indemnity vs <u>Medical</u>	Medical Loss <u>Development</u>	Indemnity Loss <u>Development</u>	Combined Loss Development Weighted by % indemnity vs medical by year
<u>Indemnity</u>	2009 2010	\$5,084,862 \$4,704,074	1.1012 1.2694	\$5,599,450 \$5,971,352	61.65% 55.10%	1.2045 1.2430	1.1012 1.2694	1.1408 1.2575
	2011	\$3,669,341	1.9619	<u>\$7,198,880</u> \$18,769,682	<u>54.96%</u> 56.85%	1.3523	1.9619	1.6873
<u>Medical</u>	2009 2010 2011 Total	\$2,891,686 \$3,914,782 \$4,362,098	1.2045 1.2430 1.3523	\$3,483,036 \$4,866,074 <u>\$5,898,865</u> \$14,247,975 \$33,017,657	38.35% 44.90% <u>45.04%</u> 43.15%			
				Years of <u>Trend</u>		Medical Trend at <u>-1.5%</u>	Indemnity Trend at -5.1%	Combined Trend Weighted by % indemnity vs medical by year
	Average Exp of Average Exp of Average		7/1/2009 7/1/2010	4.75 3.75		0.9307 0.9449	0.7799 0.8218	0.8377 0.8771
	Average Exp of Average Date	date AY 2011	7/1/2011 4/1/2014	2.75		0.9593	0.8659	0.9080
Source: I	Loss Developmer	nt - Exhibit V-C						

Reported Losses - Exhibit V-B page 1

Trend - Exhibit V-F

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Filing Date - November 29, 2012

Checksum:123,854,728.459500

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2013 Credibility Tables PCRB shape

	PCRB sh	nape	
	Equivalent		
Expected	Modified		
Losses	Payroll at	Primary	Excess
Greater than	\$3.77 *	Credibility	Credibility
11,516	300,000	0.29	0.06
14,394	381,810	0.30	0.06
17,632	467.699	0.31	0.06
21,218	562,812	0.32	0.07
23,729	629,423	0.33	0.07
25,895	686,870	0.34	0.07
28,223			
	748,627	0.35	0.07
31,724	841,485	0.36	0.07
33,340	884,337	0.37	0.07
36,148	958,833	0.38	0.07
39,261	1,041,394	0.39	0.07
42,723	1,133,243	0.40	0.07
46,173	1,224,738	0.41	0.07
50,260	1,333,150	0.42	0.07
54,480	1,445,081	0.43	0.07
58,930	1,563,123	0.44	0.07
64,137	1,701,254	0.45	0.07
69,460	1,842,437	0.46	0.07
72,885	1,933,286	0.47	0.07
75,602	2,005,346	0.48	0.07
78,457	2,081,093	0.49	0.07
81,395	2,159,010	0.50	0.07
84,414	2,239,100	0.51	0.07
87,590	2,323,352	0.52	0.07
90,840	2,409,544	0.53	0.08
94,219	2,499,183	0.54	0.08
97,737	2,592,500	0.55	0.08
101,336	2,687,954	0.56	0.08
105,125	2,788,452	0.57	0.08
109,027	2,891,950	0.58	0.08
113,042	2,998,448	0.59	0.08
117,273	3,110,676	0.60	0.08
121,605	3,225,600	0.61	0.08
126,119	3,345,328	0.62	0.08
130,628	3,464,943	0.63	0.08
135,136	3,584,509	0.64	0.08
146,976	3,898,571	0.65	0.08
159,790	4,238,473	0.66	0.08
174,343	4,624,492	0.67	0.09
190,774	5,060,326	0.68	0.09
208,366	5,526,958	0.69	0.09
228,292	6,055,487	0.70	0.09
249,705	6,623,475	0.71	0.10
274,047	7,269,159	0.72	0.10
302,119	8,013,767	0.73	0.10
333,210	8,838,462	0.74	0.11
366,752	9,728,156	0.75	0.11
407,662	10,813,316	0.76	0.11
450,677	11,954,288	0.77	0.12
498,112	13,212,520	0.78	0.12
558,410	14,811,945	0.79	0.13
624,012	16,552,039	0.80	0.14
697,648	18,505,252	0.81	0.14
788,985	20,927,984	0.82	0.15
894,945	23,738,594	0.83	0.16
1,018,370	27,012,467	0.84	0.17
1,157,231	30,695,786	0.85	0.18
1,321,831	35,061,826	0.86	0.19
1,528,079	40,532,604	0.87	0.20
1,795,880	47,636,064	0.88	0.22
2,120,319	56,241,883	0.89	0.23
2,120,319	62,598,008	0.89	0.24
2,505,663	66,463,210	0.90	0.25
3,000,680	79,593,625	0.91	0.26
3,000,680	88,120,581	0.91	0.27
3,851,016	102,148,957	0.91	0.28
4,547,151			
4,547,151	120,614,085	0.93	0.30
	144,482,928	0.93	0.31
6,019,437	159,666,768	0.94	0.32
6,019,437	192,174,145	0.94	0.33
6,019,437	225,350,644	0.94	0.34
6,019,437	268,480,093	0.94	0.35
6,019,437	326,831,699	0.94	0.36
6,019,437	410,191,138	0.94	0.37

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
1	N/A	43.50
J	N/A	2.4000
K	N/A	700.00

^{*} The average unloaded loss cost underlying the proposed filing is \$3.77. the table was updated to reflect this change.

Coal Mine Compensation Rating Bureau Experience Rating 2013 Mod Comparisons

		Proposed	osed			
	Proposed	Proposed	Experience		Change	
	Manual	2013	Rated	2012	in Mod	
<u>File</u>	<u>Premium</u>	Mod	<u>Premium</u>	Mod	<u>Factor</u>	
2	2,394	0.831	1,989	#N/A	#N/A	
37	31,489	0.822	25,884	0.862	-0.040	
52	7,800	0.781	6,092	0.792	-0.011	
66	3,317	1.057	3,506	1.030	0.027	
99	18,548	0.822	15,246	0.833	-0.011	
101	31,107	1.341	41,714	1.274	0.067	
119	127,531	0.701	89,399	0.723	-0.022	
121	248,411	0.618	153,518	0.655	-0.037	
124	12,699	0.766	9,727	0.766	0.000	
165	12,683	0.778	9,867	0.795	-0.017	
179	8,556	0.840	7,187	0.848	-0.008	
214	17,246	0.850	14,659	0.840	0.010	
237	7,483	0.781	5,844	0.792	-0.011	
283	47,526	0.667	31,700	0.700	-0.033	
288	2,437	0.843	2,054	0.849	-0.006	
306	158,274	1.025	162,231	1.060	-0.035	
312	-	0.845	-	0.855	-0.010	
322	77,806	1.199	93,289	1.208	-0.009	
325	32,182	0.772	24,845	0.785	-0.013	
330	63,288	2.333	147,651	2.330	0.003	
342	8,604	1.017	8,750	0.993	0.024	
352	3,345	0.806	2,696	0.815	-0.009	
354	11,032	1.807	19,935	1.805	0.002	
386	9,582	0.823	7,886	0.834	-0.011	
403	11,013	0.839	9,240	0.840	-0.001	
418	10,568	0.754	7,968	0.770	-0.016	
421	11,589	1.465	16,978	1.375	0.090	
426	25,445	2.052	52,213	2.161	-0.109	
432	7,280	0.832	6,057	0.846	-0.014	
437	41,878	1.448	60,639	1.344	0.104	
444	19,144	0.764	14,626	0.767	-0.003	
451	4,171	0.799	3,333	0.810	-0.011	
652	279,128	1.063	296,713	1.049	0.014	
690	36,605	0.831	30,419	0.836	-0.005	
722	23,743	0.641	15,219	0.670	-0.029	
910	5,947	1.400	8,326	1.400	0.000	
954	16,726	0.731	12,227	0.735	-0.004	
1016	5,824	0.789	4,595	0.799	-0.010	
1361	6,192	0.756	4,681	0.759	-0.003	
1382	12,299	1.164	14,316	1.144	0.020	
1444	283,738	1.055	299,344	1.031	0.024	

Source: Coal Mine Compensation Rating Plan

Coal Mine Compensation Rating Bureau Experience Rating 2013 Mod Comparisons

			Proposed		
	Proposed Proposed Experien				Change
	Manual	2013	Rated	2012	in Mod
<u>File</u>	<u>Premium</u>	Mod	<u>Premium</u>	Mod	<u>Factor</u>
1550	5,459	0.770	4,203	0.784	-0.014
1675	5,636	0.819	4,616	0.831	-0.012
1700	41,052	0.668	27,423	0.690	-0.022
1843	2,505	1.113	2,788	1.080	0.033
2065	39,812	0.867	34,517	0.857	0.010
2265	6,947	0.778	5,405	0.790	-0.012
2309	_	0.909	-	0.908	0.001
2353	26,431	0.869	22,969	0.867	0.002
2458	21,696	0.785	17,031	0.796	-0.011
2687	39,399	0.929	36,602	0.910	0.019
2839	33,554	1.741	58,418	1.592	0.149
3157	31,924	0.762	24,326	0.776	-0.014
3190	21,286	0.993	21,137	0.776	0.027
3194	18,093	0.820	14,836	0.826	-0.006
3270	3,437	1.200	4,124	1.200	0.000
3506	2,228	0.820	1,827	0.832	-0.012
3527	2,577	0.828	2,134	0.832	-0.012
3552	8,042	0.771	6,200	0.784	-0.010
3614	15,404	0.771	11,322	0.739	-0.013
3619	38,125	0.733	31,720	0.739	-0.004
3629	31,479	0.832	24,711	0.843	-0.011
3691	99,791	0.783	57,679	0.797	-0.012
3798	3,623	0.378	3,112	0.864	-0.031
3804	24,147	0.839	23,761	0.804	0.005
3905	17,167		14,180	0.939	-0.004
	9,256	0.826			
3932 3938	1,438	0.772 0.839	7,146 1,206	0.785 0.849	-0.013 -0.010
3941 3944	72,180 12,386	0.715 0.762	51,609	0.722	-0.007
			9,438	0.775	-0.013
3952	4,013	0.821	3,295 5,360	0.826	-0.005
3967	6,703	0.801	5,369	0.809	-0.008
3969	3,559	0.810	2,883	0.818	-0.008
3970	8,279	1.400	11,591 34,324	1.400	0.000
3972	31,375	1.094		1.049	0.045
3973	57,272	0.791	45,302	0.802	-0.011
3977	41,173	0.788	32,444	0.810	-0.022
3978	25,044	0.668	16,729	0.678	-0.010
3981	4,684	0.848	3,972	0.851	-0.003
3982	165,632	1.536	254,411	1.551	-0.015
3985	19,259	0.835	16,081	0.844	-0.009
3987	1,700,078	0.860	1,462,067	0.876	-0.016
3988	9,387	0.849	7,970	0.856	-0.007
3994	12,028	0.832	10,007	0.842	-0.010
3997	6,867	1.117	7,670	1.083	0.034
4001	25,478	1.453	37,020	1.500	-0.047
4004	8,441	0.761	6,424	0.776	-0.015
4012	21,349	1.987	42,420	1.797	0.190
4016	32,505	1.337	43,459	1.251	0.086
4017	898	0.839	753	#N/A	#N/A

Source: Coal Mine Compensation Rating Plan

Coal Mine Compensation Rating Bureau Experience Rating 2013 Mod Comparisons

	Proposed	Proposed	Experience		Change
	Manual	2013	Rated	2012	in Mod
<u>File</u>	<u>Premium</u>	Mod	<u>Premium</u>	Mod	<u>Factor</u>
4021	12,575	0.811	10,198	0.816	-0.005
4024	82,570	0.761	62,836	0.767	-0.006
4025	5,346	0.798	4,266	0.806	-0.008
4030	13,015	2.068	26,915	1.942	0.126
4031	37,265	0.811	30,222	0.822	-0.011
4042	254,888	0.805	205,185	0.833	-0.028
4043	1,270	0.836	1,062	0.846	-0.010
4044	72,555	1.376	99,836	1.276	0.100
4052	4,939	0.780	3,852	0.792	-0.012
4056	10,424	0.829	8,641	0.838	-0.009
4058	9,865	0.790	7,793	0.797	-0.007
4060	17,746	0.843	14,960	0.841	0.002
4061	6,871	0.825	5,669	0.834	-0.009
4062	42,074	1.400	58,904	1.400	0.000
4067	13,352	0.814	10,869	0.818	-0.004
4069	38,783	0.679	26,334	0.677	0.002
4070	8,651	0.810	7,007	0.818	-0.008
4072	238,709	0.836	199,561	0.827	0.009
4080	25,593	0.809	20,705	0.818	-0.009
999008	21,814	0.844	18,411	0.838	0.006
999011	42,996	0.795	34,182	0.795	0.000
999013	31,712	2.063	65,422	1.863	0.200
999019	470,676	0.809	380,777	0.819	-0.010
999020	34,739	0.946	32,863	0.923	0.023
999024	4,448	0.795	3,536	0.805	-0.010
999033	6,743	0.833	5,617	0.843	-0.010
999038	50,201	0.775	38,906	0.798	-0.023
999039	237,285	1.476	350,233	1.400	0.076
999051	2567738	1.020	2,619,093	1.025	-0.005
999052	4310	0.927	3,995	0.949	-0.022
999053	25548	1.104	28,205	1.045	0.059
999061	817148	0.970	792,634	0.995	-0.025
999063	3779880	1.076	4,067,151	0.995	0.081
999065	5181	1.300	6,735	1.300	0.000
999066	341538	0.965	329,584	#N/A	#N/A

MERIT RATING PLAN OFF-BALANCE CALCULATION

		Proposed Unloaded			
	2011	Loss	Credits/	Loss Cost	
<u>Class</u>	Payroll	Cost	<u>Surcharge</u>	<u>Premium</u>	Off-Balance
Underground Anthracite (1010)				<u></u>	
Total	\$110,125	22.31		\$24,569	
Credit	0	22.31	-5.00%	0	
Surcharge	0	22.31	5.00%	0	
Underground Bituminous (1001)					
Total	\$151,288,473	5.07		\$7,670,326	
Credit	26,976	5.07	-5.00%	(68)	
Surcharge	0	5.07	5.00%	O O	
Surface Anthracite (1012)					
Total	\$21,041,889	9.61		\$2,022,126	
Credit	751,806	9.61	-5.00%	(3,612)	
Surcharge	0	9.61	5.00%	0	
	· ·	7.01	0.0070	· ·	
Surface Bituminous (1014)	¢05 140 011	1 70		Φ1 F1F //7	
Total	\$85,149,811 1,223,981	1.78	E 000/	\$1,515,667	
Credit	1,223,981	1.78 1.78	-5.00% 5.00%	(1,089) 0	
Surcharge	U	1.70	5.00%	U	
Coke (1469)					
Total	\$3,599,086	6.31		\$227,102	
Credit	0	6.31	-5.00%	0	
Surcharge	0	6.31	5.00%	0	
Auger (1015)					
Total	\$1,153,169	15.22		\$175,512	
Credit	138,058	15.22	-5.00%	(1,051)	
Surcharge	0	15.22	5.00%	0	
Anthracite Co-Gen (1021)					
Total	\$11,710,908	1.65		\$193,230	
Credit	111,407	1.65	-5.00%	(92)	
Surcharge	0	1.65	5.00%	0	
Bituminous Co-Gen (1023)					
Total	\$9,076,049	1.09		\$98,929	
Credit	0	1.09	-5.00%	0	
Surcharge	0	1.09	5.00%	0	
	_		2.22.2	•	
Anthracite Prep Plant (1025)	¢7.210.22F	/ 10		¢452.272	
Total	\$7,318,325	6.18	E 000/	\$452,272	
Credit	33,684 0	6.18	-5.00% 5.00%	(104) 0	
Surcharge	U	6.18	5.00%	U	
Bituminous Prep Plant (1027)					
Total	\$52,939,961	1.04		\$550,576	
Credit	0	1.04	-5.00%	0	
Surcharge	0	1.04	5.00%	0	
All Classes Combined					
All Classes Combined Total	¢242 207 704			\$12,930,309	
rotai Credit	\$343,387,796 2,285,912		-5.00%		
Surcharge	2,265,912		5.00%	(\$6,016) \$0	
Suichalge	U		5.0070	\$12,924,293	1.0005
				Ψ1∠,1∠4,∠7J	1.0003

Source: CMCRB database as of 4/30/2012 Unloaded Loss Costs - Exhibit II

FTI - PAB

Filing Date - November 29, 2012

Checksum:730,120,506.780500

2011 PAYROLL BY CLASS

2011 PATROLL BY CLASS				
		2011	2011	
	2011	Experience	Merit	2011
	Total	Rated	Rated	Manual
Class	<u>Payroll</u>	<u>Payroll</u>	<u>Payroll</u>	<u>Payroll</u>
Underground Anthracite (1010)	\$110,125	\$0	\$0	\$110,125
Underground Bituminous(1001)	151,288,473	150,542,879	26,976	718,618
Surface Anthracite (1012)	21,041,889	18,050,452	751,806	2,239,631
Surface Bituminous (1014)	85,149,811	78,245,586	1,223,981	5,680,244
Coke (1469)	3,599,086	2,554,850	0	1,044,236
Auger (1015)	1,153,169	880,739	138,058	134,372
Anthracite Co-Gen (1021)	11,710,908	11,204,766	111,407	394,735
Bituminous Co-Gen (1023)	9,076,049	9,076,049	0	0
Anthracite Prep Plant(1025)	7,318,325	5,966,935	33,684	1,317,706
Bituminous Prep Plant(1027)	52,939,961	52,065,947	0	874,014
TOTAL	\$343,387,796	\$328,588,203	\$2,285,912	\$12,513,681
MERIT PAYROLL - CREDIT/SURCHARGE				
	2011	2011	2011	2011
	Merit	Merit	Merit	Merit
	Rated	Credit	No Adjustment	Surcharge
Class	<u>Payroll</u>	<u>Payroll</u>	<u>Payroll</u>	<u>Payroll</u>
Underground Anthracite (1010)	\$0	\$0	\$0	\$0
Underground Bituminous(1001)	26,976	26,976	0	0
Surface Anthracite (1012)	751,806	751,806	0	0
Surface Bituminous (1014)	1,223,981	1,223,981	0	0
Coke (1469)	0	0	0	0
Auger (1015)	138,058	138,058	0	0
Anthracite Co-Gen (1021)	111,407	111,407	0	0
	111,407	111,401		
Bituminous Co-Gen (1023)	0	0	0	0
Bituminous Co-Gen (1023) Anthracite Prep Plant(1025)	·		0	
	0	0		0
Anthracite Prep Plant(1025)	0 33,684	0 33,684	0	0

Source: CMCRB database as of 4/30/2012

FTI - PAB

Filing Date - November 29, 2012

Checksum:1,357,667,470.000000

	(1)	(2) Traumatic	(3)	(4)	
	2011 Developed	Proposed Unloaded		Loss Cost	
<u>CLASS</u>	<u>Payroll</u>	Loss Cost	<u>Credit</u>	<u>Premium</u>	Off-Balance
Underground Anthracite(1010)					
Total	\$110,125	\$22.31		\$24,569	
Safety Committee	0	22.31	-5.00%	0	
Underground Bituminous(1001)					
Total	151,288,473	5.07		\$7,670,326	
Safety Committee	62,919,936	5.07	-5.00%	(159,502)	
Surface Anthracite(1012)					
Total	21,041,889	9.61		\$2,022,126	
Safety Committee	9,105,432	9.61	-5.00%	(43,752)	
Surface Bituminous(1014)					
Total	85,149,811	1.78		\$1,515,667	
Safety Committee	8,405,775	1.78	-5.00%	(7,481)	
Coke(1469)					
Total	3,599,086	6.31		\$227,102	
Safety Committee	0	6.31	-5.00%	0	
Auger(1015)					
Total	1,153,169	15.22		\$175,512	
Safety Committee	0	15.22	-5.00%	0	
Anthracite Co-gen(1021)					
Total	11,710,908	1.65		\$193,230	
Safety Committee	1,749,837	1.65	-5.00%	(1,444)	
Bituminous Co-gen(1023)					
Total	9,076,049	1.09		\$98,929	
Safety Committee	0	1.09	-5.00%	0	
Anthracite Prep Plant(1025)	7.040.005			* 450.070	
Total	7,318,325	6.18	E 000/	\$452,272	
Safety Committee	2,915,822	6.18	-5.00%	(9,010)	
Bituminous Prep Plant(1027)	F0 000 0/4	4.04		ф <u>гго</u> <u>г</u> д (
Total	52,939,961	1.04	F 000/	\$550,576	
Safety Committee	38,527,219	1.04	-5.00%	(20,034)	
All Classes Combined	0.40.00= ==:			40.000.00	
Total	343,387,796			12,930,309	
Safety Committee	123,624,021			(241,223)	1 0100
				12,689,086	1.0190

Source: (1)-Payroll from Exhibit X-A

(2)-Exhibit II (4)=(1)*(2)*(3)

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Filing Date - November 29, 2012 Checksum:972,093,044.039000