

**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.

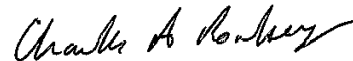
The filing consists of the enclosed report from FTI Consulting, Inc. Their report consists of a Cover Letter, Title Page, Table of Contents, Introduction, Executive Summary, Summary of Changes, Discussion Memorandum and Exhibits.

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,

A handwritten signature in black ink, appearing to read "Charles A. Romberger".

Charles A. Romberger
Executive Director

Enclosure



FTI
CONSULTING

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 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

Coal Mine Compensation Rating Bureau
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



By _____

Owen M. Gleeson, FCAS, MAAA
Consulting Actuary

November 28, 2012

Coal Mine Compensation Rating Bureau
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%.

Coal Mine Compensation Rating Bureau

Traumatic and Occupational Disease Loss Costs

The difference between the 2011 evaluation and the 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.

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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.

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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.

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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.

Coal Mine Compensation Rating Bureau

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 $\text{Award Ratio} = \frac{\text{Awarded}}{\text{Awarded} + \text{Denied}}$ 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.

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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

Coal Mine Compensation Rating Bureau
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:

	<u>Current</u>	<u>Proposed</u>	<u>Changes</u>
Traumatic	\$ 4.65	\$ 4.01	-13.8%
State O.D.	.66	.56	-15.2%
Federal O.D.	.86	.82	-4.7%
(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.

Coal Mine Compensation Rating Bureau

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.

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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 $\frac{1}{2}$ 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.

Coal Mine Compensation Rating Bureau

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 $\frac{1}{2}$ 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.

Coal Mine Compensation Rating Bureau

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.

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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.

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

Development <u>Period</u>	"Average of <u>Middle Four</u> "
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 form $y(t) = x - at$, then $y(12) = 1.00075$. 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.

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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 5th 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 PCRБ 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.

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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.

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Development	Adjusted Age to
<u>Period</u>	<u>Age Factor</u>
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 form $y(t) = (x)(a^{t-3})$.

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 $(1.0038 \times 1.0094 \times \dots \times 1.0046)^{(1/17)}$).

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).

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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.

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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.

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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 +/- 3% is not used and the indication 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.

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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%).

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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 to determine the Frequency trend.

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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

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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.

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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:

<u>Year</u>	<u>Number of Claims</u>
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.

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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.

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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 floor 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).

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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.

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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.

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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.

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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.

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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 $\frac{1}{2}$ 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

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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 $EMY = \text{Payroll} / \text{Adj. Factor} \times \text{SAWW} \times 52$. Frequency per 100 Miner Years is calculated as $\text{Freq. per 100 Miner Years} = (\text{Expected Ult Awarded} / \text{Estimated Miner Years}) \times 100$.

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.

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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.

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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.

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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.

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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 years 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.

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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

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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 ($6 + (12 \times (22.45\%))$). 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% ($40\% \times 25\%$). 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 they 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.

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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 not loaded into the loss costs on Exhibit I, but rather is shown separately on the policy.

XII. Catastrophe Provision

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

A. Catastrophe—Spread of Loss Cost to Classification

Exhibit XII-A allocates the total loss cost rate of \$0.16 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.

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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.

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XIII Traumatic Experience Rating Plan

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

A. Basic Data

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

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

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

Changes to Experience Rating Eligibility

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

Rating Layer Splits

The reported losses for accident years 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.

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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 Anthracite:				
Traumatic (1010)	\$0.11	\$25.64	\$23.05	-10.1%
State O.D. (1011)	1.26	3.75	4.04	7.7%
*Federal Basic/Ex (0160)	<u>1.26</u>	<u>14.40</u>	<u>12.63</u>	<u>-12.3%</u>
Total	xx	43.79	39.72	-9.3%
Underground Bituminous:				
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)	<u>150.14</u>	<u>0.83</u>	<u>0.77</u>	<u>-7.2%</u>
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)	<u>19.41</u>	<u>3.08</u>	<u>3.58</u>	<u>16.2%</u>
Total	xx	17.72	15.95	-10.0%
Surface 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)	<u>86.54</u>	<u>0.50</u>	<u>0.38</u>	<u>-24.0%</u>
Total	xx	3.10	2.42	-21.9%
Four Standard Classifications:				
Traumatic	\$257.590	\$5.35	\$4.65	-13.1%
State O.D.	257.590	0.69	0.58	-15.9%
*Federal Basic/Ex	<u>257.347</u>	<u>0.96</u>	<u>0.91</u>	<u>-5.2%</u>
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:				
Traumatic (1469)	\$3.60	\$7.04	\$6.48	-8.0%
State O.D. (1017)	3.60	0.12	0.12	0.0%
*Federal Basic/Ex (0154)	3.60	0.11	0.10	-9.1%
Total	xx	7.27	6.70	-7.8%
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)	11.71	0.36	0.37	2.8%
*Federal Basic/Ex (0181)	10.99	0.76	0.63	-17.1%
Total	xx	2.92	2.73	-6.5%
Co-Gen Bituminous:				
Traumatic (1023)	\$9.08	\$1.36	\$1.16	-14.7%
State O.D. (1024)	9.08	0.32	0.35	9.4%
*Federal Basic/Ex (0182)	9.08	0.34	0.33	-2.9%
Total	xx	2.02	1.84	-8.9%
Prep Plant Anthracite:				
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)	6.20	1.84	1.49	-19.0%
Total	xx	13.23	10.54	-20.3%
Prep Plant Bituminous:				
Traumatic (1027)	\$52.94	\$1.46	\$1.11	-24.0%
State O.D. (1028)	52.94	0.37	0.30	-18.9%
*Federal Basic/Ex (0184)	52.94	0.46	0.46	0.0%
Total	xx	2.29	1.87	-18.3%
Other Classifications:				
Traumatic	\$85.797	\$2.53	\$2.07	-18.2%
State O.D.	85.797	0.58	0.51	-12.1%
*Federal Basic/Ex	83.962	0.57	0.53	-7.0%
Total	xx	3.68	3.11	-15.5%
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**

Exhibit I-A-UL
Page 1

	2011 Developed Payroll (\$ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent 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%

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

Sources: Payroll from Exhibit X-A

Column (1) Exhibit X-B-2

Column (2) Indicated Loss Cost - Exh. II, col(3) (Traumatic); Exh. III, col(5) (State O.D.); Exh. IV-A, col(5) (Federal O.D. After Adm/Law)

Column (3) Proposed Loss Cost - Exh. II, col(4) (Traumatic); Exh. III, col(8) (State O.D.); Exh. IV-A, col(7) (Federal O.D. After Adm/Law)

Column (4) Exhibit II, III or IV-A

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

	2011 Developed Payroll (\$ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Coke:					
Traumatic (1469)	\$3.60	\$6.87	\$6.31	\$6.31	-8.2%
State O.D. (1017)	3.60	0.12	0.12	0.12	0.0%
<u>*Federal Basic/Ex (0154)</u>	<u>3.60</u>	<u>0.11</u>	<u>0.10</u>	<u>0.10</u>	<u>-9.1%</u>
Total	xx	7.10	6.53	6.53	-8.0%
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%
<u>*Federal Basic/Ex (0157)</u>	<u>1.15</u>	<u>0.43</u>	<u>0.40</u>	<u>0.40</u>	<u>-7.0%</u>
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%
<u>*Federal Basic/Ex (0181)</u>	<u>10.99</u>	<u>0.76</u>	<u>0.63</u>	<u>0.63</u>	<u>-17.1%</u>
Total	xx	2.83	2.65	2.65	-6.4%
Co-Gen Bituminous:					
Traumatic (1023)	\$9.08	\$1.28	\$1.09	\$1.09	-14.8%
State O.D. (1024)	9.08	0.32	0.35	0.35	9.4%
<u>*Federal Basic/Ex (0182)</u>	<u>9.08</u>	<u>0.34</u>	<u>0.33</u>	<u>0.33</u>	<u>-2.9%</u>
Total	xx	1.94	1.77	1.77	-8.8%
Prep Plant Anthracite:					
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%
<u>*Federal Basic/Ex (0183)</u>	<u>6.20</u>	<u>1.84</u>	<u>1.49</u>	<u>1.49</u>	<u>-19.0%</u>
Total	xx	13.04	10.37	10.37	-20.5%
Prep Plant Bituminous:					
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%
<u>*Federal Basic/Ex (0184)</u>	<u>52.94</u>	<u>0.46</u>	<u>0.46</u>	<u>0.46</u>	<u>0.0%</u>
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%
<u>*Federal Basic/Ex</u>	<u>83.962</u>	<u>0.57</u>	<u>0.53</u>	<u>0.53</u>	<u>-7.0%</u>
Total	xx	3.58	2.97	3.02	-15.6%
Grand Total:					
Traumatic	\$343.388	\$4.37	\$3.75	\$3.77	-13.7%
State O.D.	343.388	0.66	0.56	0.56	-15.2%
<u>*Federal Basic/Ex</u>	<u>341.309</u>	<u>0.86</u>	<u>0.82</u>	<u>0.82</u>	<u>-4.7%</u>
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.

*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 (\$ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance ^(a)	(5) Loss Cost Inc. Off-Balance ^(a) & Assessment ^(b)
Underground Anthracite:						
Traumatic (1010)	\$0.11	\$22.31	\$0.30	\$22.61	\$23.05	\$23.05
State O.D. (1011)	1.26	4.04				4.04
<u>*Federal Basic/Ex (0160)</u>	<u>1.26</u>	<u>12.63</u>				<u>12.63</u>
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
<u>*Federal Basic/Ex (0158)</u>	<u>150.14</u>	<u>0.77</u>				<u>0.77</u>
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
<u>*Federal Basic/Ex (0153)</u>	<u>19.41</u>	<u>3.58</u>				<u>3.58</u>
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
<u>*Federal Basic/Ex (0156)</u>	<u>86.54</u>	<u>0.38</u>				<u>0.38</u>
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
<u>*Federal Basic/Ex</u>	<u>257.347</u>	<u>0.91</u>				<u>0.91</u>
Total	xx	5.85				6.14

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

Sources: Payroll from Exhibit X-A

Column (1) Proposed Loss Cost Before Loading - Exhibit II for traumatic, Exhibit III for state OD, and Exhibit IV for Federal OD.

Column (2) Catastrophe - Exhibit XII-A

Column (3) (1)+(2)

Columns (4)(a) & (5)(a) Off-balances applied to traumatic only

	Exper. Rating	1.0000
Exhibit XIV-A	Merit Rating	1.0005
Exhibit XIV-B	<u>Safety Rating</u>	<u>1.0190</u>
	Combined	1.0195

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

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

	2011 Developed Payroll (\$ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance ^(a)	(5) Loss Cost Inc. Off-Balance ^(a) & Assessment ^(b)
Coke:						
Traumatic (1469)	\$3.60	\$6.31	\$0.05	\$6.36	\$6.48	\$6.48
State O.D. (1017)	3.60	0.12				0.12
*Federal Basic/Ex (0154)	<u>3.60</u>	<u>0.10</u>				<u>0.10</u>
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				0.25
*Federal Basic/Ex (0157)	<u>1.15</u>	<u>0.40</u>				<u>0.40</u>
Total	xx	15.87				16.30
Co-Gen Anthracite:						
Traumatic (1021)	\$11.71	\$1.65	\$0.05	\$1.70	\$1.73	\$1.73
State O.D. (1022)	11.71	0.37				0.37
*Federal Basic/Ex (0181)	<u>10.99</u>	<u>0.63</u>				<u>0.63</u>
Total	xx	2.65				2.73
Co-Gen Bituminous:						
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)	<u>9.08</u>	<u>0.33</u>				<u>0.33</u>
Total	xx	1.77				1.84
Prep Plant 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)	<u>6.20</u>	<u>1.49</u>				<u>1.49</u>
Total	xx	10.37				10.54
Prep Plant Bituminous:						
Traumatic (1027)	\$52.94	\$1.04	\$0.05	\$1.09	\$1.11	\$1.11
State O.D. (1028)	52.94	0.30				0.30
*Federal Basic/Ex (0184)	<u>52.94</u>	<u>0.46</u>				<u>0.46</u>
Total	xx	1.80				1.87
Other Classifications:						
Traumatic	\$85.797	\$1.98	\$0.05	\$2.03	\$2.07	\$2.07
State O.D.	85.797	0.51				0.51
*Federal Basic/Ex	<u>83.962</u>	<u>0.53</u>				<u>0.53</u>
Total	xx	3.02				3.11
Grand Total:						
Traumatic	\$343.388	\$3.77	\$0.16	\$3.93	\$4.01	\$4.01
State O.D.	343.388	0.56				0.56
*Federal Basic/Ex	<u>341.309</u>	<u>0.82</u>				<u>0.82</u>
Total	xx	5.15				5.39

*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

Exhibit XIV-A	Experience Rating	1.0000
Exhibit XIV-B	Merit Rating	1.0005
	<u>Safety Rating</u>	<u>1.0190</u>
	Combined	1.0195

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

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

Exhibit II

			(1)	(2)	(3)	(4)	(5)
			2011	Approved	Indicated	Proposed	
<u>Classification</u>	<u>Code</u>		<u>Developed</u>	<u>Unloaded</u>	<u>Unloaded</u>	<u>Unloaded</u>	<u>Percent</u>
			<u>Payroll</u>	<u>Loss Cost</u>	<u>Loss Cost</u>	<u>Loss Cost</u>	<u>Change</u>
				<u>(Eff 4/01/2012)</u>		<u>(Exh V-A-1)</u>	
Underground:	Anthracite	1010	\$110,125	24.85	22.31	22.31	-10.2%
	Bituminous	1001	151,288,473	5.61	5.07	5.07	-9.6%
Surface:	Anthracite	1012	21,041,889	11.58	9.61	9.61	-17.0%
	Bituminous	1014	85,149,811	<u>2.30</u>	<u>1.78</u>	<u>1.78</u>	<u>-22.6%</u>
Four Standard Classes			257,590,298	5.01	4.36	4.36	-13.0%
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%
Co-Gen:	Anthracite	1021	11,710,908	1.71	1.65	1.65	-3.5%
	Bituminous	1023	9,076,049	1.28	1.09	1.09	-14.8%
Prep Plants:	Anthracite	1025	7,318,325	8.18	6.18	6.18	-24.4%
	Bituminous	1027	52,939,961	<u>1.38</u>	<u>0.96</u>	<u>1.04</u>	<u>-25.0%</u>
Other Classes			85,797,498	2.43	1.93	1.98	-18.5%
All Classes Combined			343,387,796	4.37	3.75	3.77	-13.7%

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

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

**COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE LOSS COST**

Exhibit III

<u>Classification</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<u>2011 Developed Payroll</u>	<u>Approved Unloaded Loss Cost</u>	<u>Average Freq. per \$1 mill.</u>	<u>Indicated Average Severity</u>	<u>Loss Cost (Rate)</u>	<u>Indicated Change</u>	<u>Proposed Change</u>	<u>Proposed Loss Cost</u>
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	<u>0.20</u>	0.004831	\$358,427	<u>0.17</u>	<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	\$3,599,086	0.12	0.003329	358,427	0.12	0.0%	0.0%	0.12
1019 Auger	\$1,153,169	0.25	0.007002	358,427	0.25	0.0%	0.0%	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	<u>0.37</u>	0.008330	358,427	<u>0.30</u>	<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.

**COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE LOSS COST INDICATION**

Exhibit IV-A

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Indicated					
<u>Classification</u>		<u>2011 Developed Payroll</u>	<u>Approved Unloaded Loss Cost</u>	<u>Average Freq. per \$1 mill.</u>	<u>Average Severity</u>	<u>Loss Cost (Rate)</u>	<u>Indicated Change</u>	<u>Loss Cost w/ Limitation 25%</u>	<u>% Change w/Limitation 25%</u>
Underground									
Anthracite:	Basic			0.331030	373,221	12.35			
	Excess			0.054711	51,103	0.28			
	Total	\$1,262,535	\$14.40			12.63	-12.3%	\$ 12.63	-12.3%
	Bituminous:								
	Basic			0.015742	401,059	0.63			
	Excess			0.006520	221,384	0.14			
	Total	\$150,136,063	\$0.83			0.77	-7.2%	\$ 0.77	-7.2%
Surface									
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			
	Total	\$1,153,169	\$0.43			0.40	-7.0%	\$ 0.40	-7.0%
Co-Gen									
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									
Anthracite:	Basic			0.041560	309,089	1.28			
	Excess			0.033061	63,159	0.21			
	Total	\$6,202,218	\$1.84			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 (2): X-B page 2
Column (3): Exhibit IV-B page 1 col. (10) (Basic) and Exhibit IV-B page 2 col. (10) (Excess)
Column (4): Four Standard Classes - Exhibit VIII-A (Basic) and Exhibit VII-A, Pages 1 through 4 (Federal Excess).
Coke, Auger and Co-Gen Bituminous - Surface Bituminous
Co-Gen Anthracite - Surface Anthracite
Prep Plant Anth. - Surface Anth,
Prep Plant Bit. - Surface Bit,
Column (5): [Column (3) times Column (4)] divided by 10,000.
Column (6): [Column (5) divided by Column (2)] minus 1.0
Column (7): Column (2) x [1+Column (8)]
Column (8): Column (6) Limited to +-25%

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

File: PAB-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

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

Exhibit IV-B-1

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Estimated Miner Years 2002-2011	Claim Frequency Per 100 Miner Years Approved (Eff 4/1/2012)	Trended to 4/1/2013	Indicated (Eff 4/1/2013)	Credibility Expected Awarded Claims	Credibility Factor	Claim Frequency Indicated w/ Credibility	Change in Indication After Cred.	Payroll 2002-2011	Frequency Per \$1M Payroll
Classification		Class Code										
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	<u>0.039879</u>	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) 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.

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-1

Date: November 19, 2012 - 09:23:26 PM

Checksum:6,423,536,836.288280

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

Exhibit IV-B

Page 2

			(1)	(2)	(3)	(4)	(5) (6) Credibility		(7)	(8)	(9)	(10)
			Estimated Miner Years 2002-2011	Claim Frequency Per 100 Miner Years			Expected Awarded Claims	Factor	Claim Frequency Indicated w/ Credibility	Change in Indication After Cred.	Payroll 2002-2011	Claim Freq. Per \$1M Payroll
Classification	Class Code			Approved (Eff 4/1/2012)	Trended to 4/1/2013	Indicated (Eff 4/1/2013)						
Underground:	Anthracite	0160	358.7	0.261254	0.261254	0.104630	0.937	0.242	0.223351	-14.5%	14,643,462	0.054711
	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
	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

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Run Date: November 19, 2012 - 09:23:26 PM

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Coal Mine Compensation Rating Bureau

Federal Basic Occupational Disease Classification Loss Costs

		(1)	(2)	(3)	(4)	(5)	(6)
		Estimated	Approved Basic Freq. Equivalent Per	Modelled	Experience	Weighted Average of Cols. (3) & (4)	Percent Change
<u>Classification</u>	<u>Class Code</u>	<u>Miner Years Year 2011</u>	<u>100 Miner Years 4/1/2012</u>	<u>Indication</u>	<u>Indication</u>		
Underground Anthracite	0160	27.3	1.461083	0.790726	1.253080	1.137492	-22.15%
	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%
	0156	<u>1,868.7</u>	<u>0.050202</u>	<u>0.077707</u>	<u>0.027270</u>	<u>0.039879</u>	-20.56%
Four Standard Classifications		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%
	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%
	0184	<u>852.4</u>	<u>0.064046</u>	<u>0.101012</u>	<u>0.098150</u>	<u>0.098866</u>	54.37%
Other Classes		1,522.2	0.073298	0.081368	0.073640	0.075572	
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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COAL MINE COMPENSATION RATING BUREAU
Federal Basic Occupational Disease Classification Credibility

Exhibit IV-B-4

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Approved Claim Freq. 4/1/2012	Payroll 000,000's 2001-2010	Estimated Awarded Claims 2001-2010 (1) x (2)	Estimated Miner Years 2002-2011	Estimated Miner Years 2011	Adjustment Factor	Average Weekly Wage 2001	Payroll 000,000's 2001	Estimated Miner Years 2001-2010	Approved 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) x 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

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease Classification Loss Costs

			(1)	(2)	(3)	(4)	(5)	(6)
			Estimated Miner Years 2011	Approved Frequency Per 100 Miner Years 4/1/2012	Modelled Indication	Experience Indication	Weighted Average of Cols. (3) & (4)	Percent Change
<u>Classification</u>		<u>Class Code</u>						
Underground:	Anthracite	0160	27.3	0.261254	0.246089	0.057477	0.104630	-59.95%
	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%
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%
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%
Prep Plants:	Anthracite	0183	133.9	0.148989	0.149909	0.101875	0.113883	-23.56%
	Bituminous	0184	<u>852.4</u>	0.025811	0.002927	0.003847	0.003617	-85.99%
	Other Classes		1,522.2	0.032204	0.015437	0.017513	0.016994	-47.23%
	Total		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

COAL MINE COMPENSATION RATING BUREAU
Federal Excess Occupational Disease Classification Credibility

Exhibit IV-B-6

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Approved	Payroll	Estimated	Estimated	Estimated	Adjustment	Average	Payroll	Estimated	Frequency
		Claim Freq.	000,000's	Awarded Claims	Miner Years	Miner Years		Weekly	000,000's	Miner Years	Per 100
		Per \$1M Payroll	2001-2010	2001-2010	2002-2011	2011	Factor	Wage		2001-2010	Miner Years
Classification	Class Code	4/1/2012	2001-2010	(1) x (2)	2002-2011	2011		2001	2001		
Underground:	Anthracite	0160	0.065843	15.017449	0.988794	358.7	1.038	644	1.636522	378.5	0.261254
	Bituminous	0158	0.007818	716.674582	5.602962	14,401.7	1.392	644	48.522630	13,025.2	0.043016
Surface:	Anthracite	0153	0.027422	132.771659	3.640864	3,372.1	1.038	644	12.923748	3,324.8	0.109506
	Bituminous	0156	0.002669	621.385715	1.658478	15,739.7	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	1.038	644	10.375826	2,664.7	0.006347
	Auger	0157	0.003242	12.236737	0.039672	292.2	1.038	644	1.429131	308.4	0.012863
Co-Gen:	Anthracite	0181	0.003526	73.150425	0.257928	1,930.7	1.038	644	4.661813	1,827.5	0.014114
	Bituminous	0182	0.003623	67.792930	0.245614	1,790.7	1.038	644	2.121331	1,655.7	0.014834
Prep Plants:	Anthracite	0183	0.036719	45.102083	1.656103	1,181.7	1.038	644	2.216299	1,111.6	0.148989
	Bituminous	0184	0.004726	163.790845	0.774076	3,633.6	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) x 1,000,000
(10) = ((1)x(2)/(9))x100

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

File: PAB-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

COAL MINE COMPENSATION RATING BUREAU
Traumatic Loss and Classification Credibility

Exhibit V-A
Page 1

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
			Loss Cost/Unloaded			Credibility		Indicated w/ Credibility						
				Approved				Indicated						
<u>Classification</u>	<u>Code</u>	<u>5 Year Payroll</u>	<u>2011 Payroll</u>	<u>Approved (Eff 4/01/2012)</u>	<u>on Level</u>	<u>Indicated (Eff 04/01/2013)</u>	<u>Expected Losses</u>	<u>Credibility Factor</u>	<u>Loss Cost</u>	<u>Indicated Change</u>	<u>Proposed Loss Cost</u>	<u>Proposed Change after Limitation</u>	<u>Proposed Change Excluding 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	1012	83,300,198	21,041,889	11.58	\$11.17	9.61	9,646,163	1.00	9.61	-17.0%	9.61	-17.0%	-14.0%
	Bituminous	1014	355,996,019	85,149,811	2.30	\$2.22	1.78	8,187,908	1.00	1.78	-22.6%	1.78	-22.6%	-19.8%
Three Major Classifications			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	1021	45,315,565	11,710,908	1.71	\$1.65	1.66	774,896	0.31	1.65	-3.5%	1.65	-3.5%	0.0%
	Bituminous	1023	44,932,938	9,076,049	1.28	\$1.24	0.68	575,142	0.27	1.09	-14.8%	1.09	-14.8%	-11.8%
Prep Plants:	Anthracite	1025	31,977,365	7,318,325	8.18	\$7.89	4.89	2,615,748	0.57	6.18	-24.4%	6.18	-24.4%	-21.7%
	Bituminous	1027	139,226,551	52,939,961	1.38	\$1.33	0.55	1,921,326	0.48	0.96	-30.4%	1.04	-25.0%	-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 ^(b)	-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 2011 Payroll, see Exhibit 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

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COAL MINE COMPENSATION RATING BUREAU
Traumatic Loss and Classification Credibility

Exhibit V-A
Page 2

Calculation of Anthracite Underground Loss Cost

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

* Souce: Exhibit V-A-1

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Filing Date - November 29, 2012

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

Exhibit V-B

Page 1

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>3,669,341</u>	1.9619	0.8659	<u>6,233,511</u>	<u>1.82</u>
5 Years	\$28,668,891			\$27,013,774	2.06

Medical

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>	<u>4,362,098</u>	1.3523	0.9593	<u>5,658,782</u>	<u>1.65</u>
5 Years	\$19,737,332			\$22,673,471	1.73

	(6)		
Indemnity & <u>Medical</u>	Developed <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>	<u>343,387,796</u>	<u>11,892,293</u>	<u>3.47</u>
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)

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Three 100% Credibility Classifications (3 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>3,164,286</u>	1.9619	0.8659	<u>5,375,519</u>	<u>2.09</u>
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>	<u>3,765,178</u>	1.3523	0.9593	<u>4,884,420</u>	<u>1.90</u>
5 Years	\$16,750,388			\$19,248,516	1.92
(6)					
Indemnity & <u>Medical</u>	Developed <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>	<u>257,480,173</u>			<u>10,259,939</u>	<u>3.99</u>
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)

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Filing Date - November 29, 2012

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

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

Exhibit V-B

Page 3

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <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>	<u>2,223,635</u>	1.9619	0.8659	<u>3,777,532</u>	<u>2.50</u>
5 Years	\$17,139,383			\$16,188,471	2.86

Medical

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>	<u>2,577,334</u>	1.3523	0.9593	<u>3,343,476</u>	<u>2.21</u>
5 Years	\$10,746,119			\$12,480,192	2.21

Indemnity & <u>Medical</u>	(6) Developed <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>	<u>7,121,008</u>	<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

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-B.xlsm]V-B-3

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

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

Exhibit V-B
Page 4a

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>305,869</u>	1.9619	0.8659	<u>519,613</u>	<u>2.47</u>
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>	<u>383,915</u>	1.3523	0.9593	<u>498,038</u>	<u>2.37</u>
5 Years	\$3,133,883			\$3,422,904	4.11
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>21,041,889</u>			<u>1,017,651</u>	<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

(3) Exhibit V-F

(4) (1) times (2) times (3)

(5) (4) divided by (6) times 100

(6) Exhibit X-D

File 165 is included.

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

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Filing Date - November 29, 2012

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

Exhibit V-B

Page 4b

Adjustment for Reading Anthracite 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	

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Filing Date - November 29, 2012

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Checksum:20,399,861.800900

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

Exhibit V-B

Page 5

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<u>Indemnity</u>					
2007	818,326	1.0143	0.7023	582,929	0.92
2008	712,968	1.0504	0.7401	554,262	0.76
2009	548,258	1.1012	0.7799	470,858	0.76
2010	296,892	1.2694	0.8218	309,716	0.43
<u>2011</u>	<u>634,782</u>	1.9619	0.8659	<u>1,078,374</u>	<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>	<u>803,929</u>	1.3523	0.9593	<u>1,042,906</u>	<u>1.22</u>
5 Years	\$2,870,386			\$3,345,420	0.94
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>85,149,811</u>			<u>2,121,280</u>	<u>2.49</u>
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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Filing Date - November 29, 2012

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

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Seven Less Than 100% Credibility Classifications (7 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<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>	<u>505,055</u>	1.9619	0.8659	<u>857,992</u>	<u>1.00</u>
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
<u>2011</u>	<u>596,920</u>	1.3523	0.9593	<u>774,362</u>	<u>0.90</u>
5 Years	\$2,986,944			\$3,424,957	1.12
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2007	59,392,376			1,392,537	2.34
2008	56,317,623			1,346,710	2.39
2009	48,548,532			1,219,081	2.51
2010	55,537,199			1,079,554	1.94
<u>2011</u>	<u>85,907,623</u>			<u>1,632,354</u>	<u>1.90</u>
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

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication
Coke 1469

Exhibit V-B

Page 7

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>86,336</u>	1.9619	0.8659	<u>146,668</u>	<u>4.08</u>
5 Years	\$1,263,644			\$1,061,736	2.82
<u>Medical</u>					
2007	190,345	1.1813	0.9030	203,044	1.49
2008	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>	<u>266,328</u>	1.3523	0.9593	<u>345,497</u>	<u>9.60</u>
5 Years	\$1,056,990			\$1,216,314	3.23
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
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>	<u>3,599,086</u>			<u>492,165</u>	<u>13.68</u>
5 Years	\$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

FTI - OMG,PAB

Filing Date - November 29, 2012

File: PAB-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

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Exhibit V-B

Page 8

Auger 1015

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>113,447</u>	1.9619	0.8659	<u>192,725</u>	<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>	<u>44,202</u>	1.3523	0.9593	<u>57,342</u>	<u>4.97</u>
5 Years	\$319,982			\$371,018	5.71
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>1,153,169</u>			<u>250,067</u>	<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

Filing Date - November 29, 2012

File: PAB-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

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

Exhibit V-B

Page 9

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>7,416</u>	1.9619	0.8659	<u>12,598</u>	<u>0.11</u>
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>	<u>28,400</u>	1.3523	0.9593	<u>36,842</u>	<u>0.31</u>
5 Years	\$331,322			\$375,762	0.83
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>11,710,908</u>			<u>49,440</u>	<u>0.42</u>
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

FTI - OMG,PAB

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

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

Exhibit V-B
Page 10

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<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>	<u>6,299</u>	1.9619	0.8659	<u>10,701</u>	<u>0.12</u>
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>	<u>40,215</u>	1.3523	0.9593	<u>52,169</u>	<u>0.57</u>
5 Years	\$202,825			\$231,852	0.52
 (6)					
Indemnity & <u>Medical</u>	Developed <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>	<u>9,076,049</u>			<u>62,870</u>	<u>0.69</u>
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

FTI - OMG,PAB
Filing Date - November 29, 2012

File: PAB-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

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

Exhibit V-B

Page 11

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<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>	<u>146,127</u>	1.9619	0.8659	<u>248,242</u>	<u>3.39</u>
5 Years	\$896,428			\$844,965	2.64
<u>Medical</u>					
2007	296,876	1.1813	0.9030	316,682	5.50
2008	137,633	1.1927	0.9168	150,497	2.35
2009	32,649	1.2045	0.9307	36,600	0.54
2010	70,700	1.2430	0.9449	83,038	1.44
<u>2011</u>	<u>101,257</u>	1.3523	0.9593	<u>131,357</u>	<u>1.79</u>
5 Years	\$639,115			\$718,174	2.25
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>7,318,325</u>			<u>379,599</u>	<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

Filing Date - November 29, 2012

File: PAB-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

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

Exhibit V-B
Page 12

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<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>	<u>82,250</u>	1.9619	0.8659	<u>139,727</u>	<u>0.26</u>
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>	<u>91,518</u>	1.3523	0.9593	<u>118,723</u>	<u>0.22</u>
5 Years	\$411,710			\$479,405	0.34
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>52,939,961</u>			<u>258,450</u>	<u>0.48</u>
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

FTI - OMG,PAB
Filing Date - November 29, 2012

File: PAB-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

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

Exhibit V-B
Page 13

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <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>	<u>63,180</u>	1.9619	0.8659	<u>107,331</u>	<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>	<u>25,000</u>	1.3523	0.9593	<u>32,432</u>	<u>29.45</u>
5 Years	\$25,000			\$32,432	28.00
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2007	-			-	0.00
2008	-			-	0.00
2009	-			-	0.00
2010	5,700			-	0.00
<u>2011</u>	<u>110,125</u>			<u>139,763</u>	<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
Filing Date - November 29, 2012

File: PAB-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

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

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<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>	<u>328,428</u>	1.9619	0.8659	<u>557,937</u>	<u>0.66</u>
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>	<u>527,718</u>	1.3523	0.9593	<u>684,588</u>	<u>0.81</u>
5 Years	\$2,641,962			\$3,021,506	1.01
<u>Indemnity & Medical</u>					
	(6) Developed <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>	<u>84,644,329</u>			<u>1,242,525</u>	<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:\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) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs Selected	(8) Accumulated Selected Factor
1:2	1.5455	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
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

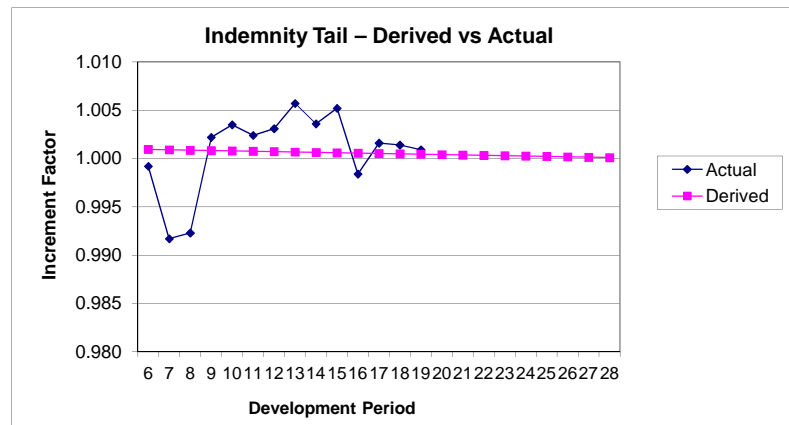
(1) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs. Selected	(8) Accumulated Selected Factor
1:2	1.0879	1.0964	-0.0085	1.0879	1.0879	0.0000	1.3523
2:3	1.0320	1.0378	-0.0058	1.0320	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)

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

(1) Development Period	(2) Age-to-Age Factor	(3) Derived Factor	(4) Accumulated Age-to-Age Fac.	(5) Model Factors	(6) Accumulated Model Factors	(7) Derived Factor	(8) Accumulated Derived Factor	(9) Tail Devel. Period	(10) Model Factors	(11) Accumulated Model Factors
1	1.5455	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	1.0028	1.0006	1.0028			
16	0.9984	1.0006	1.0023	1.0006	1.0022	1.0006	1.0022			
17	1.0016	1.0006	1.0039	1.0006	1.0016	1.0006	1.0016			
18	1.0014	1.0005	1.0023	1.0005	1.0010	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) Span of <u>Maturities</u>	(2) Age-to-Age Incurred Loss <u>Factors</u>	(3) Span of <u>Maturities</u>	(4) Cumulative Incurred Loss <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

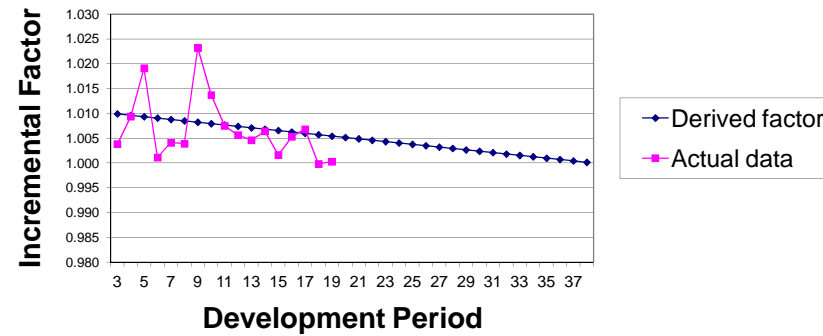
Source:
 PCRB Loss Cost Filing effective April 1, 2012 Exhibit 6, page 6.2

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

**Coal Mine Compensation Rating Bureau
Medical Tail – Derived vs Actual**

(1) Development Period	(2) Average Age-to-Age Factor	(3) PCRB Factors	(4) Adjusted Age-to-Age Factor	(5) Accumulated Adjusted Age-to-Age Factor	(6) Derived Development Factor	(7) Accumulated Derived Factor	(8) Tail Development Period	(9) Derived Development Factor	(10) Accumulation of Derived Subsequent Factors
1	1.0879		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

Medical Tail – Derived vs Actual



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) Span of <u>Maturities</u>	(2) Age-to-Age Incurred Loss <u>Factors</u>	(3) Span of <u>Maturities</u>	(4) Cumulative Incurred Loss <u>Factors</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

Traumatic Loss Trend

Indemnity, Funeral and Medical for All Classes Combined

Trend Factors

Indemnity and Funeral

Annual Percentage Change: -5.1%

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

Medical and Medical Only

Annual Percentage Change: -1.5%

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

Source: Annual Percentage Change - Exhibit V-K

Filing Date - November 29, 2012

Coal Mine Compensation Rating Bureau
Traumatic Loss Trend
Indemnity, Funeral and Medical for All Classes Combined
Trend Factor Selections

	<u>Indemnity</u>	<u>Medical</u>	
Exh. V-I Combined Trend			
a. Severity			
Indemnity -page 1	0.983	---	<u>Weight</u>
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	
b. Frequency			
Combined Freq. And Wage - page 4	0.908	0.908	
Frequency- page 5	0.939	0.939	
<u>Wage Inflation Exh. XII-D</u>	<u>1.028</u>	<u>1.028</u>	
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	
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

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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.

Filing Date - November 29, 2012

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

Exhibit V-H
Page 2
Summary

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

(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.

Filing Date - November 29, 2012

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Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

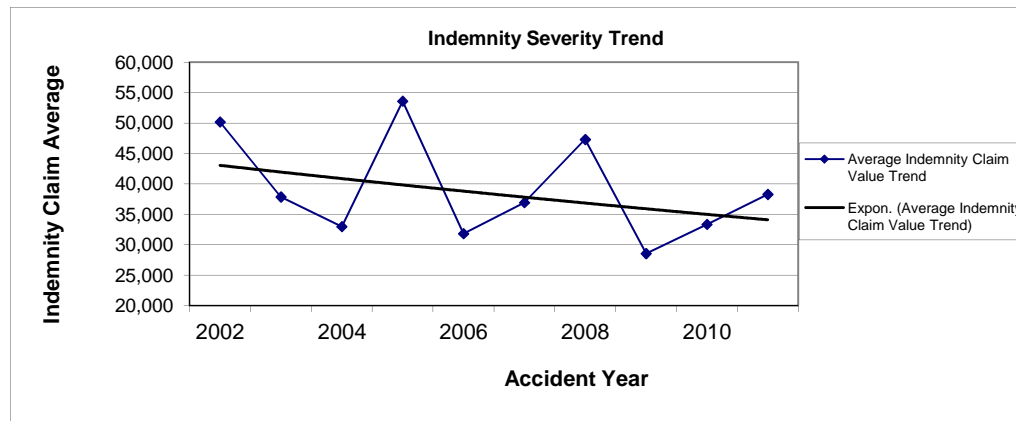
Exhibit V-I
Page 1
Summary

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average 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: 0.983
Source: Summary Exhibit (V-K)

$$\text{Fitted} = 44176.5181 \times e^{(-0.0259 \times (\text{YEAR} - 2001))}$$



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.

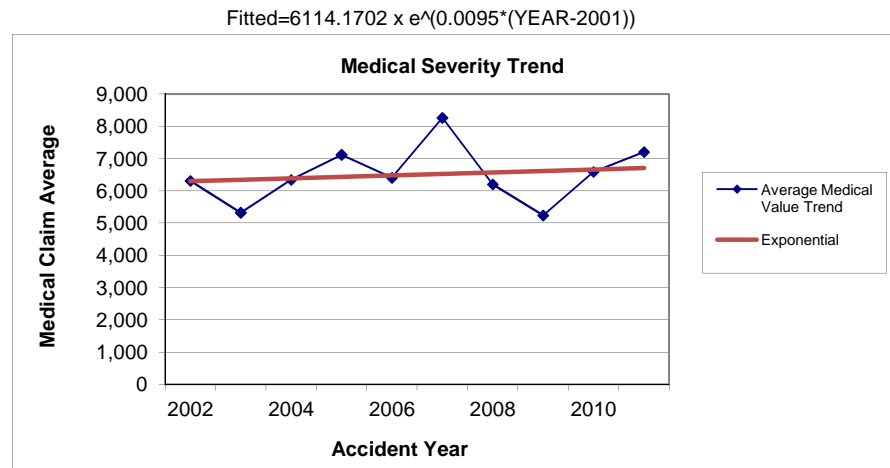
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combined

Exhibit V-I
Page 2
Summary

Severity Trend

<u>Year</u>	(1) <u>Ultimate Losses</u>	(2) <u>Claim Counts</u>	(3) <u>Average Loss</u>	(4) <u>Annual Average Loss 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: 1.007
Source: Summary Exhibit (V-K)



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.

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

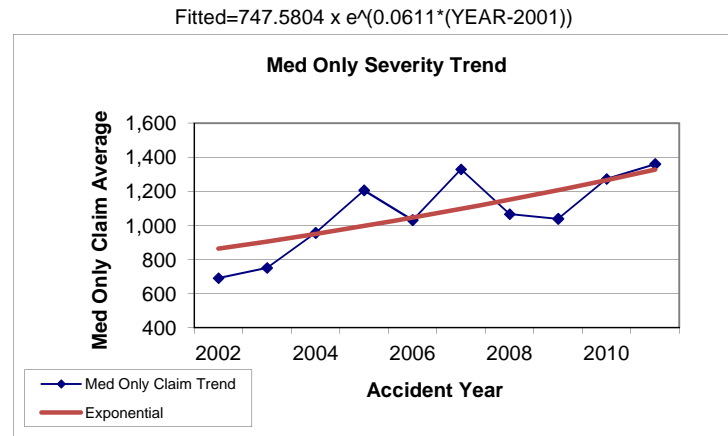
Exhibit V-I
Page 3
Summary

Severity Trend

<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change
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 Combined

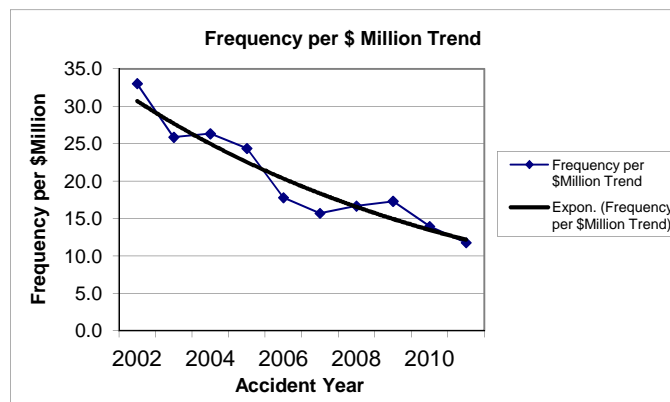
Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss 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%
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

$$\text{Fitted} = 34.0258 \times e^{(-0.1028 \times (\text{YEAR} - 2001))}$$



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 Combined

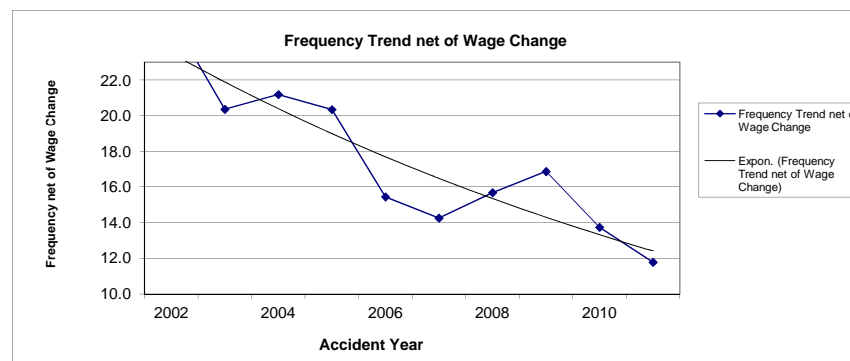
Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2011 Level	(4) Loss Cost Premium on 2011 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change
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

Fitted= $25.2196 \times e^{(-0.0709 \times (\text{YEAR}-2001))}$



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
- (4) (1) x (3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

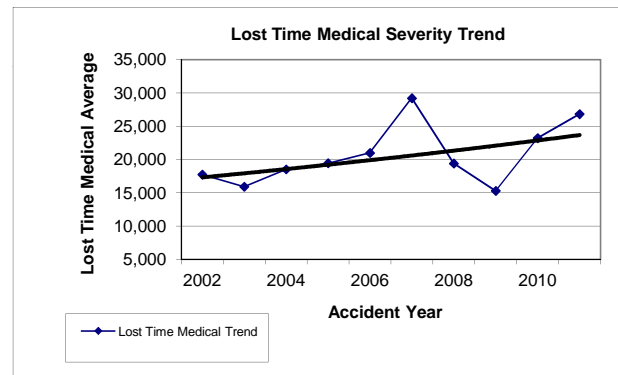
Traumatic Loss Trend
Medical (excl. Medical Only Losses) for All Classes Combined

	(1)	(2)	(3)	(4)	(5)	(6)
	Ultimate	Med. Only	Ult. Med. On		Average	Annual
<u>Year</u>	<u>Medical Losses</u>	<u>Ultimate</u>	<u>Lost Time</u>	<u>Claim</u>	<u>Loss</u>	<u>Average Loss</u>
	<u>Incurred</u>	<u>Losses</u>	<u>Claims</u>	<u>Counts</u>		<u>Change</u>
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) (3)/(4)
- (6) (Current Avg. Loss /Prior Avg. Loss-1.0)x100

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

Coal Mine Compensation Rating Bureau

Exhibit V-J

Page 1

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

	Reported <u>Incurred</u>	Percent <u>Distribution</u>	Loss Development <u>Factor</u>	Developed <u>Losses</u>
Indemnity	505,991	44.0%	1.0113	511,709
Medical	<u>643,730</u>	<u>56.0%</u>	1.1498	<u>740,161</u>
Total	1,149,721	100.0%		1,251,870

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

Total Reported Indemnity(2004) = 7,498,081

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	7,498,081	1.0113	7,582,809
Alpha	<u>505,991</u>	1.0113	<u>511,709</u>
Total excl. Alpha =			7,071,101

Maximum <u>Claim Size</u>	% <u>Indemnity</u>	Limited <u>Indemnity</u>
1,250,000	44.0%	550,124

Total indemnity including
limited Alpha 7,621,224

Total Reported Medical(2004) = 4,187,418

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	4,187,418	1.1498	4,814,693
Alpha	<u>643,730</u>	1.1498	<u>740,161</u>
Total excl. Alpha =			4,074,532

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <u>Medical</u>
1,250,000	56.0%	699,876

Total medical including
limited Alpha 4,774,409

Coal Mine Compensation Rating Bureau

Exhibit V-J

Page 2

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

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

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

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

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

Maximum <u>Claim Size</u>	% <u>Indemnity</u>	Limited <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

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

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <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

Exhibit V-K

			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%	<u>98.8%</u> Severity
	MA	Indm	97.3%	96.5%	96.7%	100.6%	97.4%	98.0%	<u>97.7%</u> Severity
									<u>98.3%</u> Average
V-I-2	Trad	Med	101.2%	102.5%	100.7%	103.4%	101.8%	99.4%	<u>101.5%</u> Severity
	MA	Med	100.8%	100.2%	99.1%	101.7%	99.2%	97.6%	<u>99.8%</u> Severity
									<u>100.7%</u> Average
V-I-3	Trad	Med	107.1%	106.4%	104.1%	107.2%	106.3%	103.5%	<u>105.8%</u> Severity
	MA	Med	106.3%	103.9%	102.8%	105.9%	103.0%	101.4%	<u>103.9%</u> Severity
									<u>104.9%</u> Average
V-I-4	Trad	Frequency	89.7%	90.7%	89.8%	90.6%	91.4%	90.5%	<u>90.5%</u> Frequency
	MA	Frequency	90.7%	90.8%	91.1%	91.2%	91.1%	91.5%	<u>91.1%</u> Frequency
									<u>90.8%</u> Average
V-I-5	Trad	Frequency	92.5%	93.6%	92.7%	93.6%	94.5%	93.7%	<u>93.4%</u> Frequency
	MA	Frequency	93.7%	93.9%	94.3%	94.4%	94.4%	94.9%	<u>94.3%</u> Frequency
									<u>93.9%</u> Average
V-I-6	Trad	Med	104.1%	105.2%	104.0%	105.9%	104.0%	102.1%	<u>104.2%</u> Severity
	MA	Med	103.3%	103.3%	102.1%	103.3%	101.5%	99.6%	<u>102.2%</u> Severity
									<u>103.2%</u> Average
			<u>Average Frequency Indication</u>						
	Trad	Trad Freq	89.9%	90.9%	90.0%	90.9%	91.7%	90.8%	<u>90.7%</u>
	MA	MA Freq	90.9%	91.1%	91.5%	91.5%	91.4%	91.9%	<u>91.4%</u>
									<u>91.1%</u>

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

	Selected Frequency Increase/Decrease		96.5% *
	Indemnity	Medical	
Selected Freq Factor	<u>96.5%</u>	<u>96.5%</u>	
Selected Sev. Factor	<u>98.3%</u>	<u>102.1%</u> **	
Composite Trend Factor	<u>94.9%</u>	<u>98.5%</u>	
Loss Ratio Trend Factor			
Weighted (100% - 0%) Trend Factor			
Approved 4-01-12	95.5%	100.4%	
Selected 4-01-13	94.9%	98.5%	

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

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

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

Exhibit V-K

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	
<u>Average Period to Period Change</u>			
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%

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)

Filing Date - November 29, 2012

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

Exhibit V-H
Page 1
Estimates 01 & 02
Earliest Year: 2002

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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.

Filing Date - November 29, 2012

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

Exhibit V-H
Page 2
Estimates 01 & 02
Earliest Year: 2002

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

- (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.

Filing Date - November 29, 2012

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Estimates 01 & 02

Earliest Year: 2002

Severity Trend

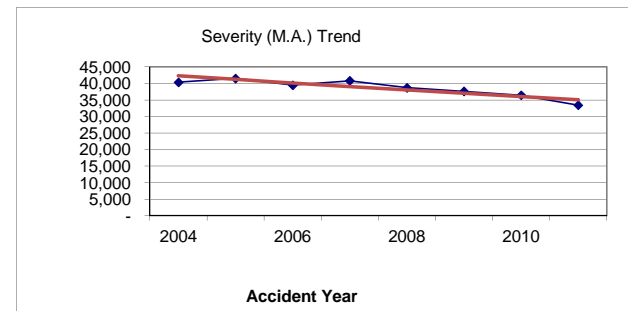
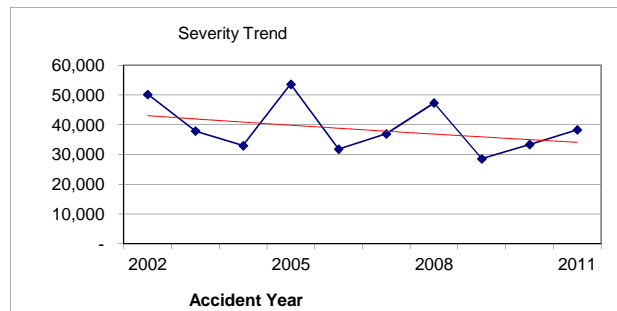
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
2002	12,345,070	246	50,183			
2003	7,536,807	199	37,873	-24.5%		
2004	7,621,224 *	231	32,992	-12.9%	40,350	
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: -2.6%
 Selected: -2.8% -2.7%

$$\text{Fitted} = 44176.5186 \times e^{(-0.0259 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 42344.0301 \times e^{(-0.0270 \times (\text{YEAR} - 2004.0))}$$



* 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

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I

Page 2

Estimates 01 & 02

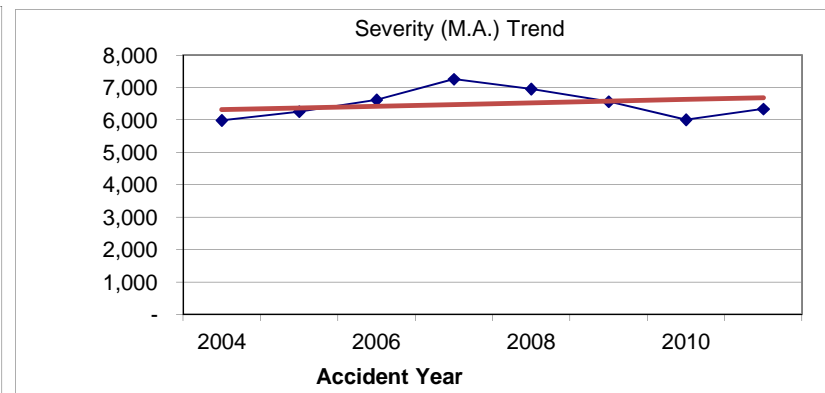
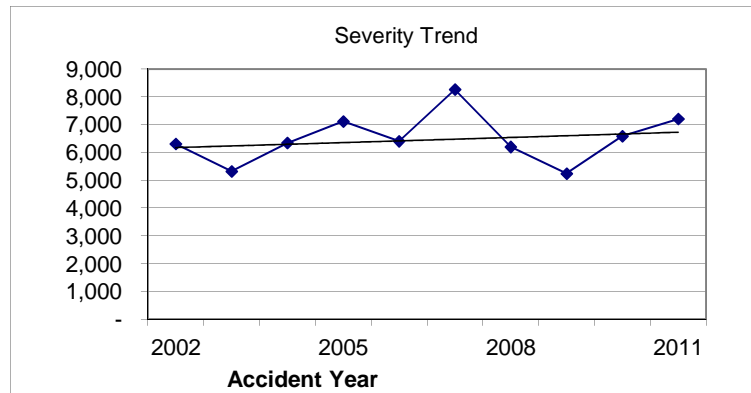
Earliest Year: 2002

Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. 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%

$$\text{Fitted} = 6114.1702 \times e^{(0.0095 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 6316.7861 \times e^{(0.0082 \times (\text{YEAR} - 2004.0))}$$



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

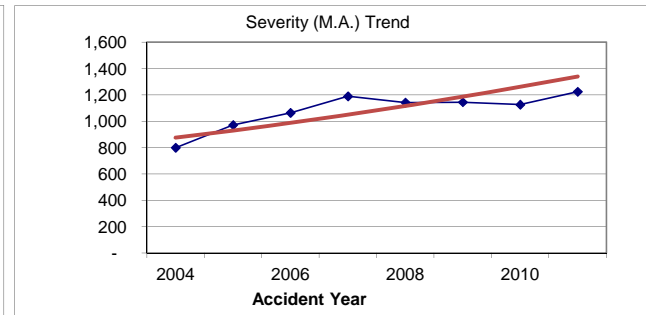
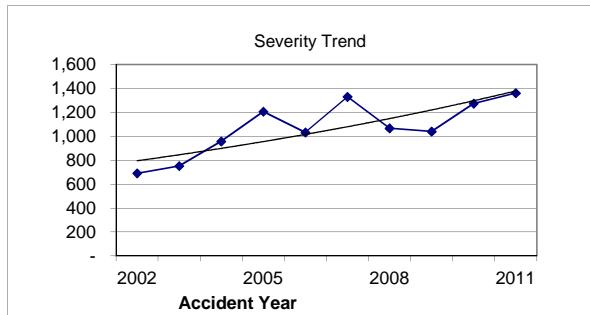
<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	500	345,393	691			
2003	461	346,318	751	8.8%		
2004	522	499,182	956	27.3%	799	
2005	479	577,565	1,206	26.1%	971	21.5%
2006	450	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))}

Fitted=874.9676 x e^{(0.0609*(YEAR-2004.0))}



Sources:

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

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

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

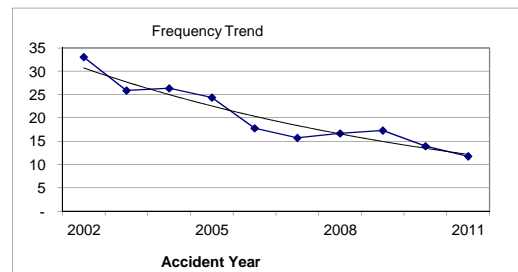
Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
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%

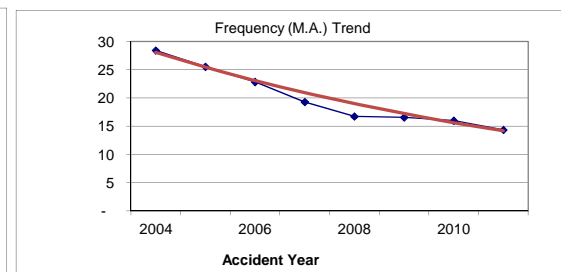
Geometric Average: -10.8% -9.3%

Regression Indication: -9.8%
Selected: -10.3% -9.3%

Fitted= $34.0258 \times e^{(-0.1028 \times (\text{YEAR}-2002))}$



Fitted= $28.0912 \times e^{(-0.0976 \times (\text{YEAR}-2004.0))}$



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

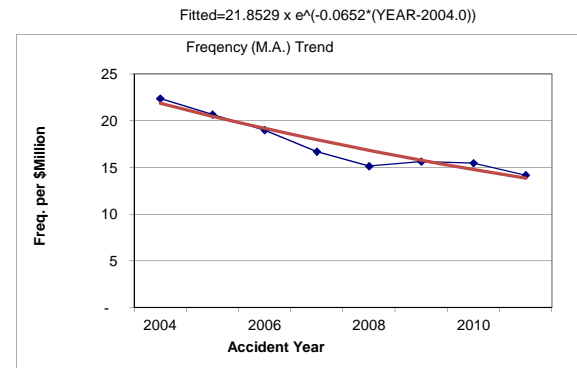
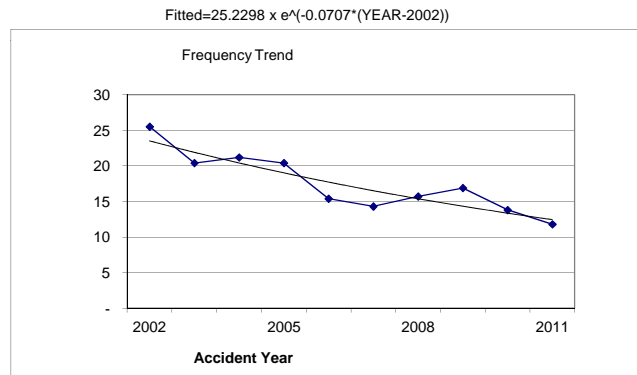
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

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

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost <u>Premium</u>	(2) Statewide Average <u>Weekly Wage</u>	(3) On 2011 <u>Level</u>	(4) Loss Cost Premium <u>on 2011 Level</u>	(5) Claim <u>Count</u>	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency <u>Change</u>	(8) 3-Year Moving <u>Average</u>	(9) Annual Mov. Avg. <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%
Regression Indication: -6.8%
Selected: -7.5%
-6.3%



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
- (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

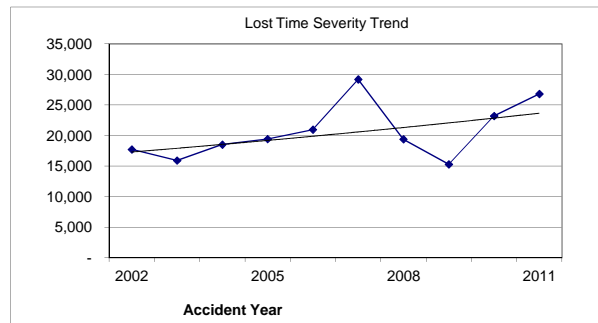
	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate Medical Losses	Med. Only Ultimate Incurred Losses	Ult. Med. On Lost Time Claims	Claim Counts	Average Loss	Annual Average Loss Change	3-Year Moving Average	Annual Mov. Avg. Change
Year	<u>Incurred</u>	<u>Losses</u>	<u>Claims</u>	<u>Counts</u>	<u>Loss</u>	<u>Change</u>	<u>Average</u>	<u>Change</u>
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%	17,378	
2005	5,044,815	577,565	4,467,250	230	19,423	4.9%	17,946	3.3%
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: 4.7% 3.3%

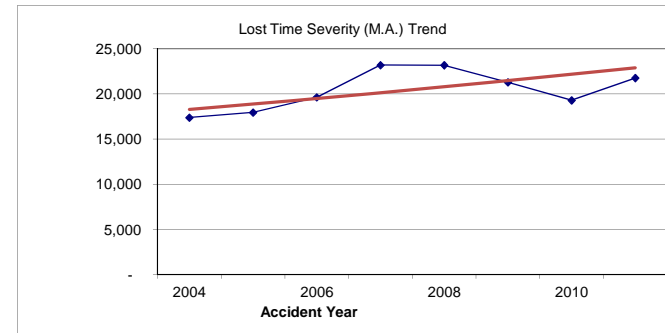
Regression Indication: 3.5%

Selected: 4.1% 3.3%

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



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



Source:

- (1) Exh. V-H, Page 2
- (2) Exh. VI-C-3
- (3) (1)-(2)
- (4) Exh. VI-C-1
- (5) (3)/(4)
- (6) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-H
Page 1
Estimates 03 & 04
Earliest Year: 2003

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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.

Filing Date - November 29, 2012

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

Exhibit V-H
Page 2
Estimates 03 & 04
Earliest Year: 2003

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

- (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.

Filing Date - November 29, 2012

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Estimates 03 & 04

Earliest Year: 2003

Severity Trend

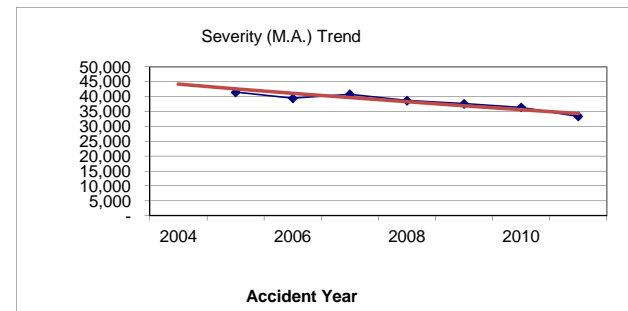
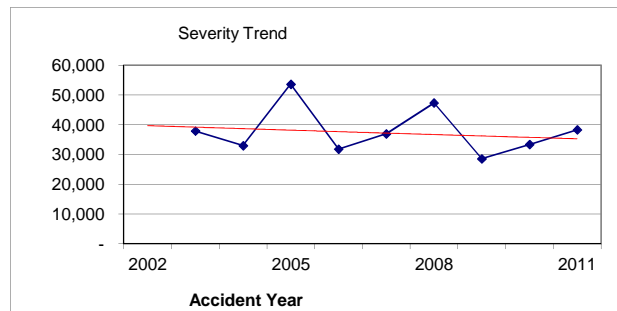
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
2002	12,345,070	246	50,183			
2003	7,536,807	199	37,873			
2004	7,621,224 *	231	32,992	-12.9%		
2005	12,328,065	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%

$$\text{Fitted} = 40224.5921 \times e^{(-0.0131 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 42647.6991 \times e^{(-0.0361 \times (\text{YEAR} - 2005.0))}$$



* 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

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I

Page 2

Estimates 03 & 04

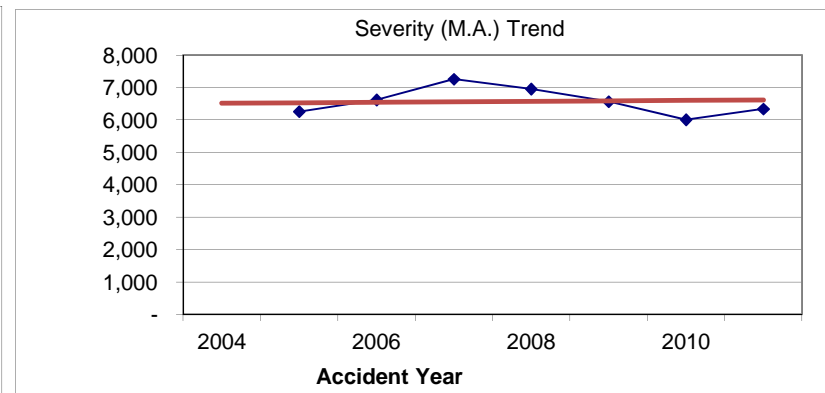
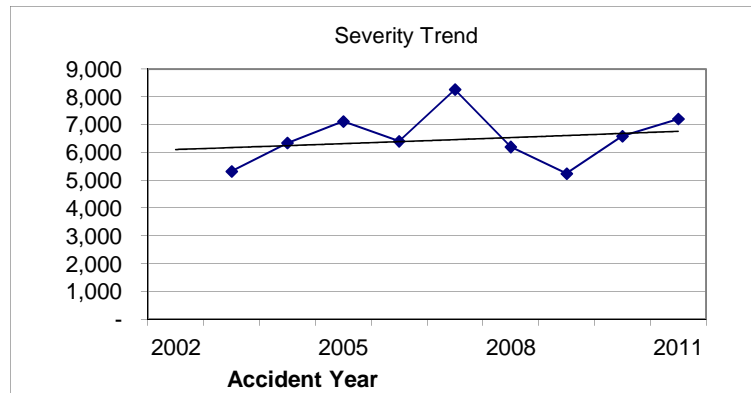
Earliest Year: 2003

Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. 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%

$$\text{Fitted}=6034.5467 \times e^{(0.0113 \times (\text{YEAR}-2002))}$$

$$\text{Fitted}=6529.8633 \times e^{(0.0022 \times (\text{YEAR}-2005.0))}$$



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

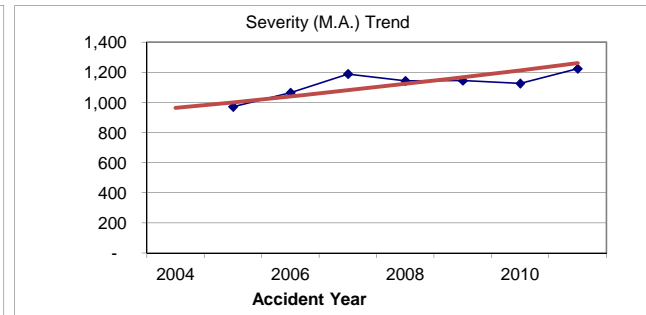
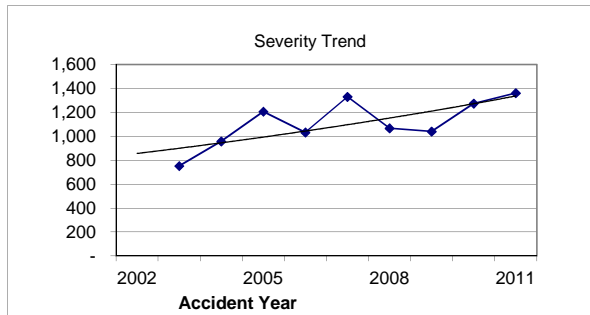
<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	500	345,393	691			
2003	461	346,318	751			
2004	522	499,182	956	27.3%		
2005	479	577,565	1,206	26.1%	971	
2006	450	464,210	1,032	-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: 5.1%
 Selected: 6.4% 3.9%

Fitted= $814.4295 \times e^{(0.0495 \times (\text{YEAR}-2002))}$

Fitted= $1000.3815 \times e^{(0.0386 \times (\text{YEAR}-2005.0))}$



Sources:

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

C:\Clients\Coal Mine\2012 Rate Filing\Prep\05-GHI-estimates 01-06.xlsm]V-I-3
 October 11, 2012 - 06:23:55 PM

Filing Date - November 29, 2012

Checksum:5,554,549.967533

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

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

Frequency Trend

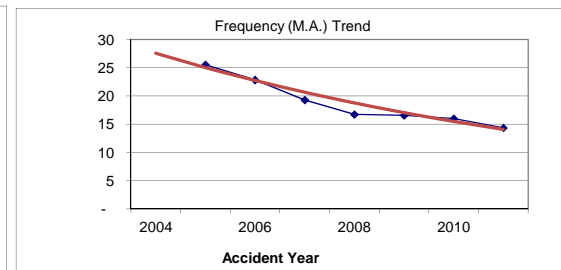
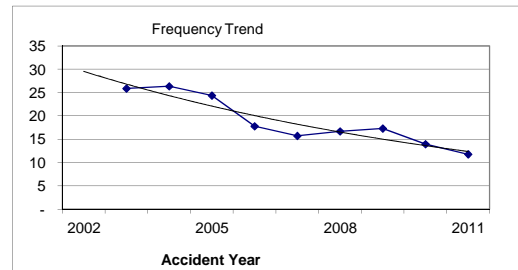
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	246	7,445,497	33.0			
2003	199	7,691,676	25.9			
2004	231	8,771,156	26.3	1.8%		
2005	230	9,433,537	24.4	-7.4%	25.5	
2006	166	9,329,600	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= $32.5329 \times e^{(-0.0967 \times (\text{YEAR}-2002))}$

Fitted= $25.0157 \times e^{(-0.0960 \times (\text{YEAR}-2005.0))}$



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

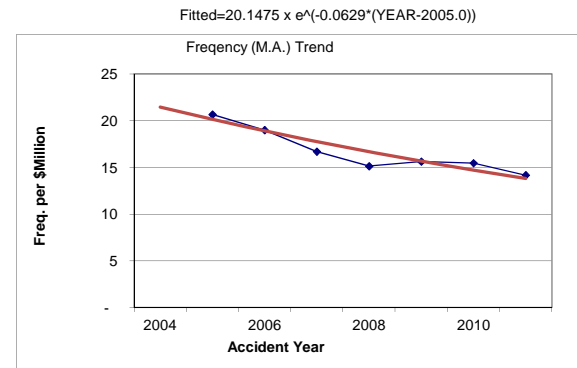
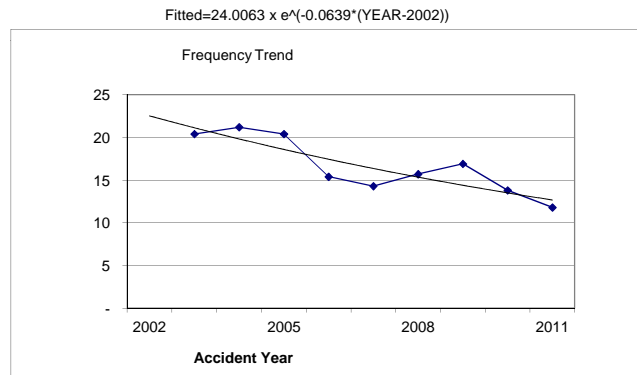
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

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

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost <u>Premium</u>	(2) Statewide Average <u>Weekly Wage</u>	(3) On 2011 <u>Level</u>	(4) Loss Cost Premium <u>on 2011 Level</u>	(5) Claim <u>Count</u>	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency <u>Change</u>	(8) 3-Year Moving <u>Average</u>	(9) Annual Mov. Avg. <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	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%
Regression Indication: -6.2%
Selected: -6.4%
-6.1%



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
- (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 03 & 04
Earliest Year: 2003

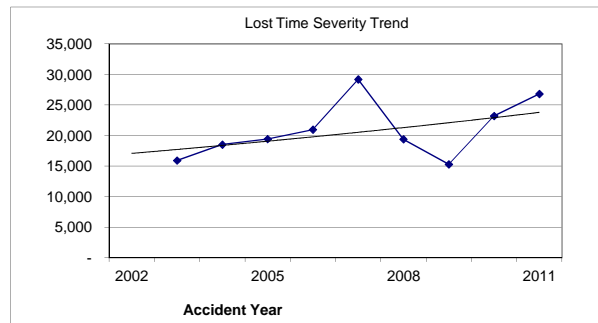
	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate Medical Losses	Med. Only Ultimate Incurred Losses	Ult. Med. On Lost Time Claims	Claim Counts	Average Loss	Annual Average Loss Change	3-Year Moving Average	Annual Mov. Avg. Change
Year	<u>Incurred</u>	<u>Losses</u>						
2002	4,704,714	345,393	4,359,321	246	17,721			
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%

Regression Indication: 3.8%

Selected: 5.2% 3.3%

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



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



Source:

- (1) Exh. V-H, Page 2
- (2) Exh. VI-C-3
- (3) (1)-(2)
- (4) Exh. VI-C-1
- (5) (3)/(4)
- (6) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

Exhibit V-H
Page 1
Estimates 05 & 06
Earliest Year: 2004

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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.

Filing Date - November 29, 2012

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

Exhibit V-H
Page 2
Estimates 05 & 06
Earliest Year: 2004

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

- (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.

Filing Date - November 29, 2012

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Estimates 05 & 06

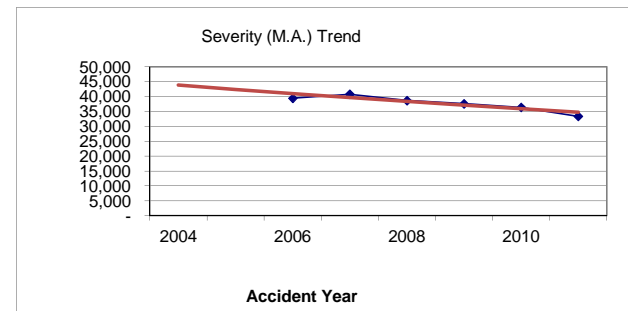
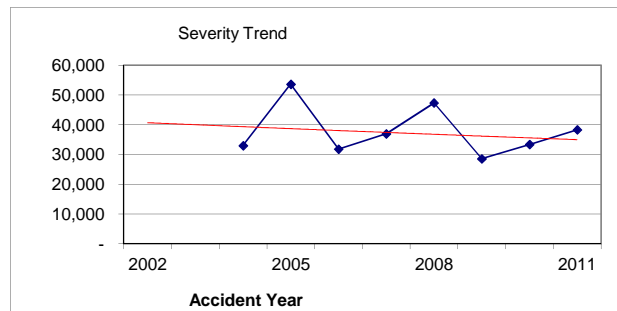
Earliest Year: 2004

Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
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:				-1.7%		
Selected:				0.2%		-3.3%

$$\text{Fitted} = 41365.8547 \times e^{(-0.0167 * (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 41016.8533 \times e^{(-0.0334 * (\text{YEAR} - 2006.0))}$$



* 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

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I

Page 2

Estimates 05 & 06

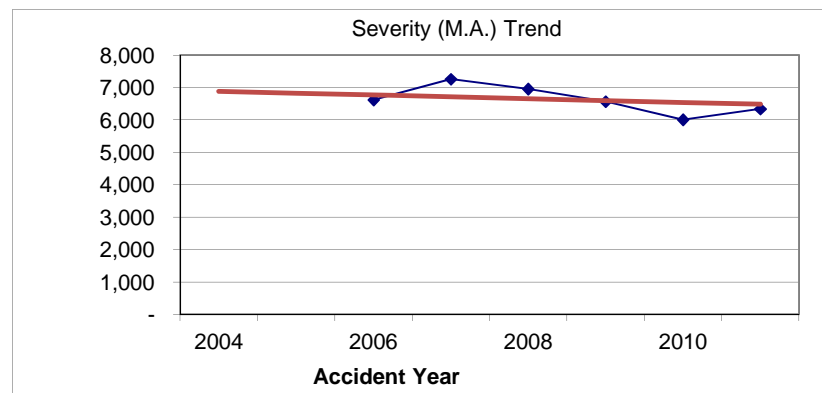
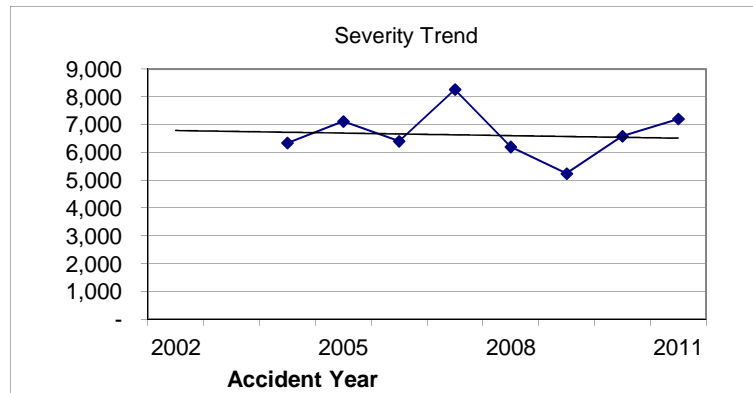
Earliest Year: 2004

Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. 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%

$$\text{Fitted} = 6817.5912 \times e^{(-0.0046 * (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 6768.9570 \times e^{(-0.0086 * (\text{YEAR} - 2006.0))}$$



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

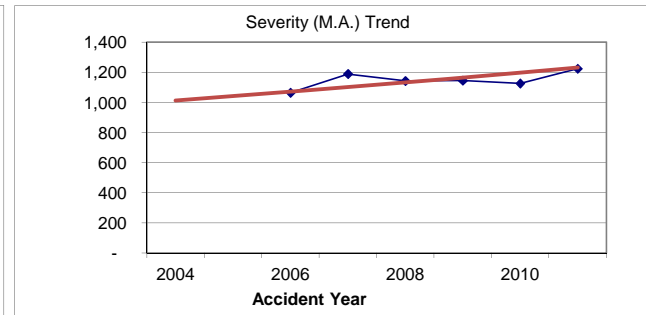
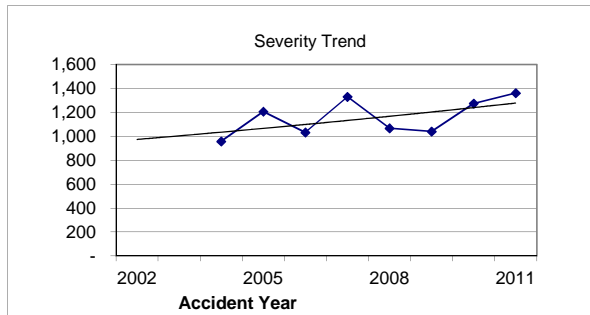
<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	500	345,393	691			
2003	461	346,318	751			
2004	522	499,182	956			
2005	479	577,565	1,206	26.1%		
2006	450	464,210	1,032	-14.4%	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% 2.8%

Fitted= $943.9647 \times e^{(0.0302 \times (\text{YEAR}-2002))}$

Fitted= $1071.0373 \times e^{(0.0279 \times (\text{YEAR}-2006.0))}$



Sources:

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

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

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

Frequency Trend

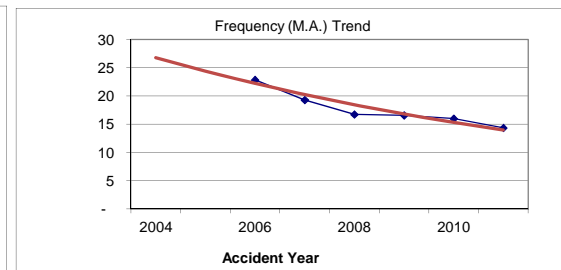
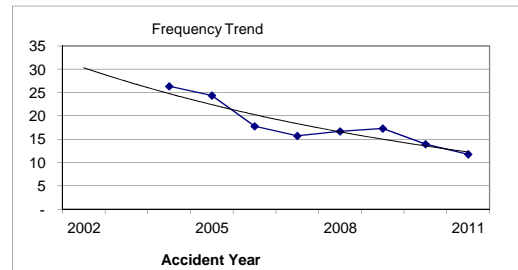
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2002	246	7,445,497	33.0			
2003	199	7,691,676	25.9			
2004	231	8,771,156	26.3			
2005	230	9,433,537	24.4	-7.4%		
2006	166	9,329,600	17.8	-27.0%	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% -8.9%

$$\text{Fitted} = 33.5007 \times e^{(-0.1005 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 22.2351 \times e^{(-0.0929 \times (\text{YEAR} - 2006.0))}$$



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'

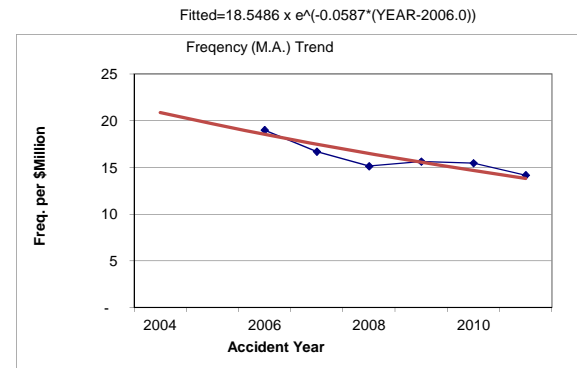
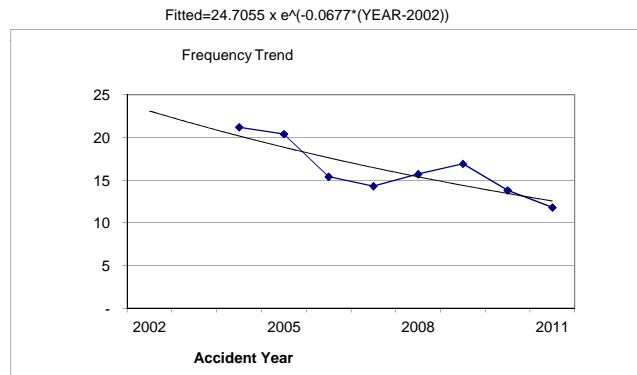
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

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

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2011 Level	(4) Loss Cost Premium on 2011 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. 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			
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%
Regression Indication: -6.5%
Selected: -7.3%



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
- (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

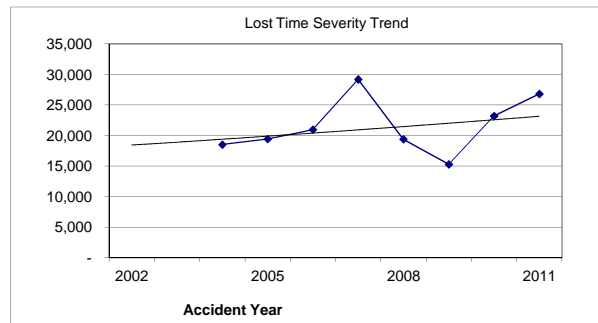
Exhibit V-I
Page 6
Estimates 05 & 06
Earliest Year: 2004

	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
	Ultimate Medical Losses	Med. Only Ultimate Incurred Losses	Ult. Med. On Lost Time Claims	Claim Counts	Average Loss	Annual Average Loss Change	3-Year Moving Average	Annual Mov. Avg. Change
Year	<u>Incurred</u>	<u>Losses</u>	<u>Claims</u>	<u>Counts</u>	<u>Loss</u>	<u>Change</u>	<u>Average</u>	<u>Change</u>
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%

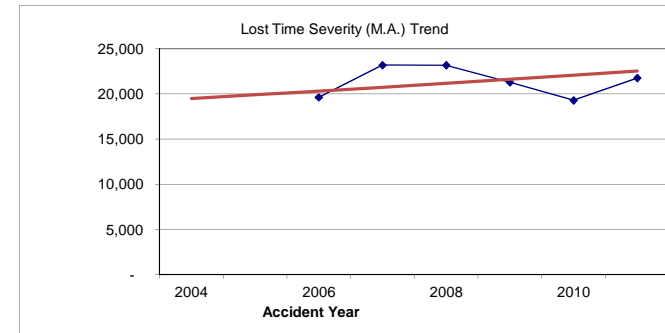
Geometric Average: 5.4% 2.1%

Regression Indication: 2.6%
Selected: 4.0% 2.1%

Fitted= $17970.3866 \times e^{(0.0253 \times (\text{YEAR}-2002))}$



Fitted= $20317.4336 \times e^{(0.0206 \times (\text{YEAR}-2006.0))}$



Source:

- (1) Exh. V-H, Page 2
- (2) Exh. VI-C-3
- (3) (1)-(2)
- (4) Exh. VI-C-1
- (5) (3)/(4)
- (6) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

Exhibit V-H
Page 1
Estimates 7 & 8

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

- (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

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

Estimates 7 & 8

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

(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

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

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

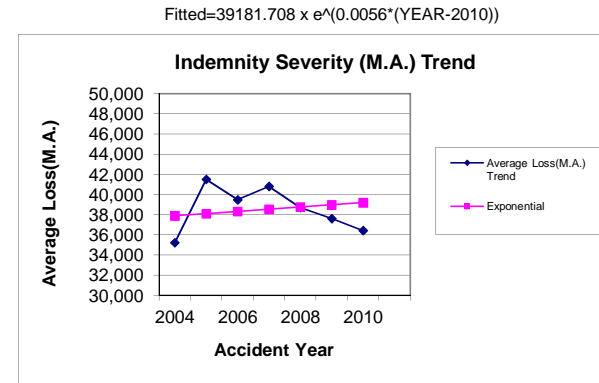
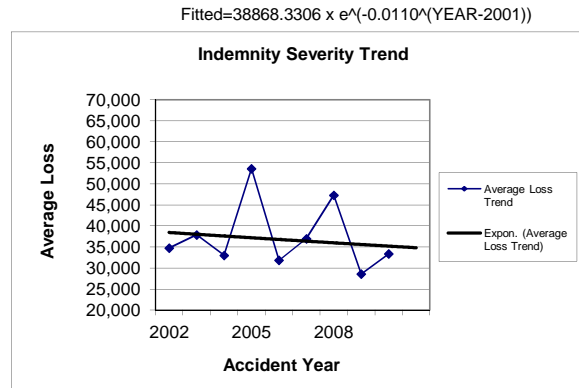
Severity Trend

Estimates 7 & 8

	(1)	(2)	(3)	(4)	(5)	(6)
Year	Ultimate Losses	Claim Counts	Average Loss	Annual Average Loss Change	3-Year Moving Average	Annual Mov. Avg. 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%
 Selected: -0.8% 0.6%



* 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 Note that the 2002 claims were reduced by 14, the number of Black Wolf claims
- (4) $(\text{Current Avg. Loss} / \text{Prior Avg. Loss} - 1.0) \times 100$

Filing Date - November 29, 2012

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I

Page 2

Severity Trend

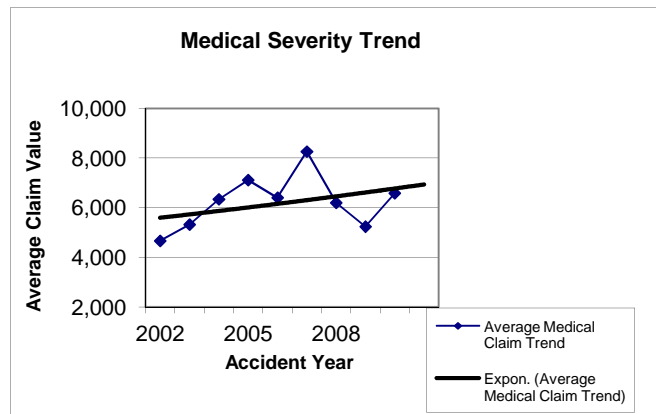
Estimates 7 & 8

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. 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%

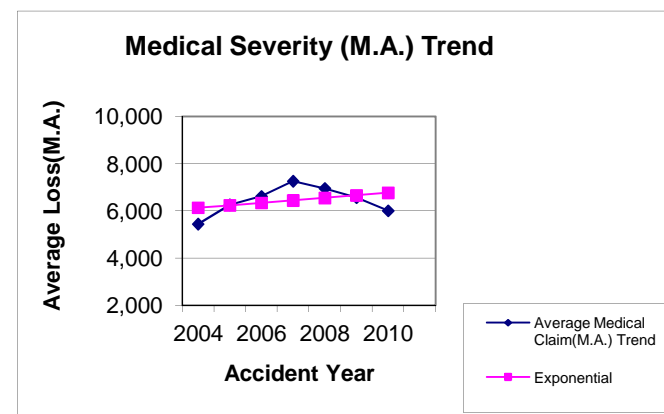
Geometric Average: 4.4% 1.7%

Regression Indication: 2.4%
Selected: 3.4% 1.7%

$$\text{Fitted} = 5461.4419 \times e^{(0.0239 \times (\text{YEAR} - 2001))}$$



$$\text{Fitted} = 6770.351 \times e^{(0.0164 \times (\text{YEAR} - 2010))}$$



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) $(\text{Current Avg. Loss} / \text{Prior Avg. Loss} - 1.0) \times 100$

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

Exhibit V-I

Page 3

Severity Trend

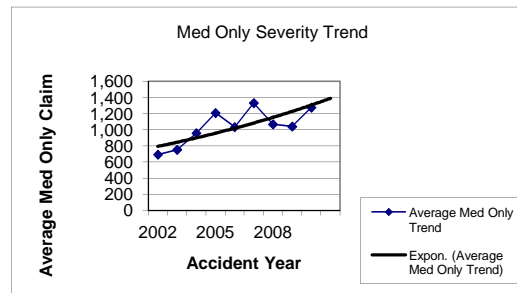
Estimates 7 & 8

<u>Year</u>	(1) Ultimate Claim <u>Counts</u>	(2) Ultimate Incurred <u>Losses</u>	(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>
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%

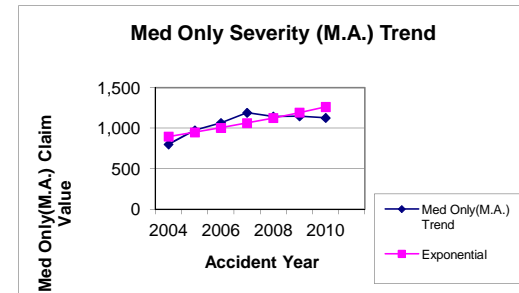
Geometric Average: 7.9% 5.9%

Regression Indication: 6.4%
 Selected: 7.2% 5.9%

$$\text{Fitted} = 744.6005 \times e^{(0.0622 \times (\text{YEAR} - 2001))}$$



$$\text{Fitted} = 1260.993 \times e^{(0.0571 \times (\text{YEAR} - 2010))}$$



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 Combined

Exhibit V-I

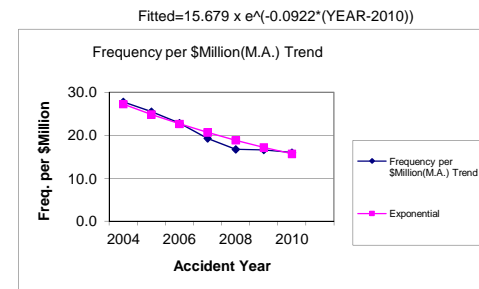
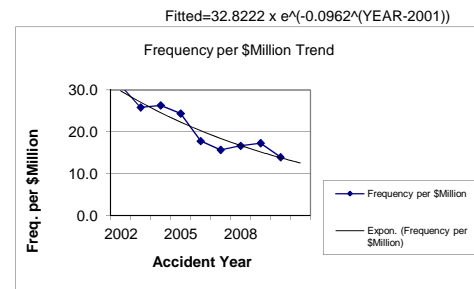
Page 4

Frequency Trend

Estimates 7 & 8

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Claim Counts</u>	<u>Loss Cost Premium</u>	<u>Frequency per(\$M)</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
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'

Filing Date - November 29, 2012

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5

Frequency Trend net of Wage Trend

Estimates 7 & 8

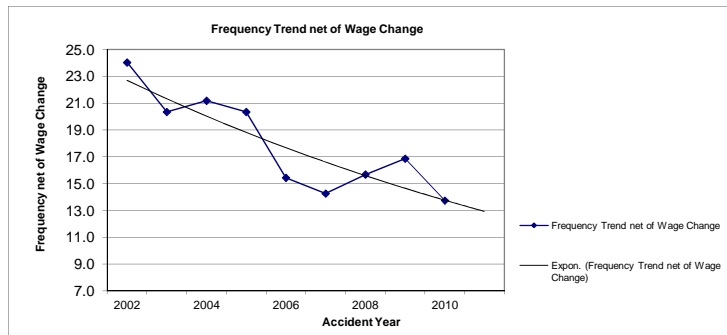
Year	(1) Loss Cost <u>Premium</u>	(2) Statewide Average <u>Weekly Wage</u>	(3) On 2011 <u>Level</u>	(4) Loss Cost Premium <u>on 2011 Level</u>	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency <u>Change</u>	(8) 3-Year Moving <u>Average</u>	(9) Annual Mov. Avg. <u>Change</u>
2002	7,445,497	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: -6.7% -5.6%

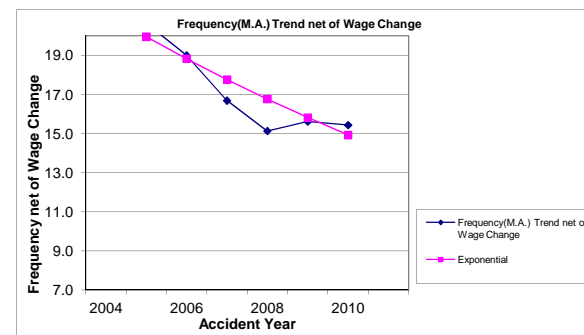
Regression Indication: -6.1%

Selected: -6.4% -5.6%

$$\text{Fitted}=24.1816 \times e^{(-0.0626 \times (\text{YEAR}-2001))}$$



$$\text{Fitted}=14.929 \times e^{(-0.0580 \times (\text{YEAR}-2010))}$$



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
- (4) (1)x(3)
- (5) Exhibit VI-C-1. Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

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

Exhibit V-I

Page 6

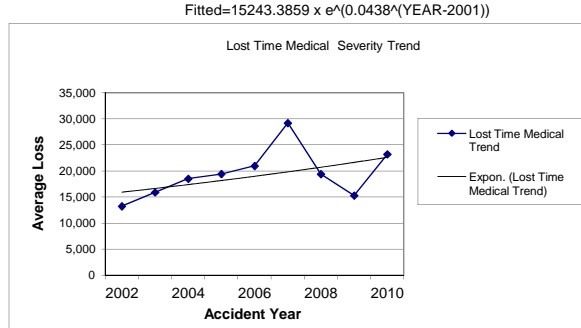
Severity Trend

Estimates 7 & 8

	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
<u>Year</u>	<u>Ultimate Medical Losses Incurred</u>	<u>Med. Only Ultimate Incurred Losses</u>	<u>Ult. Med. On Lost Time Claims</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
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%

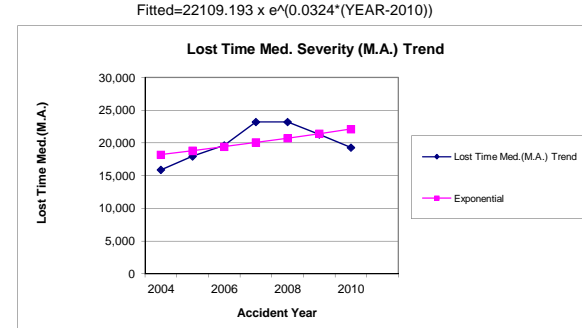
Geometric Average: 7.3% 3.3%

Regression Indication: 4.5%
 Selected: 5.9% 3.3%



Source:

- (1) Exh. V-H, Page 2
- (2) Exh. VI-C-3
- (3) (1)-(2)
- (4) Exh. VI-C-1. The number of 2002 claims was reduced by 14, the number of Black Wolf claims
- (5) (3)/(4)
- (6) $(\text{Current Avg. Loss} / \text{Prior Avg. Loss} - 1.0) \times 100$



Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-H
Page 1
Estimates 9 & 10

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <u>Premium</u>
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:

- (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.

Filing Date - November 29, 2012

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

Exhibit V-H

Page 2

Estimates 9 & 10

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

(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. 3 & 4.

Filing Date - November 29, 2012

C:\Clients\Coal Mine\2012 Rate Filing\Prep\[05-GHI-estimates 09-10.xlsm]Exh. V-H,pg.2
October 11, 2012 - 05:19:56 PM

Checksum:149,086,528.858266

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

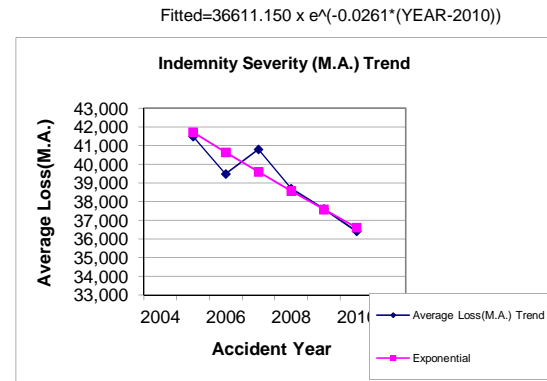
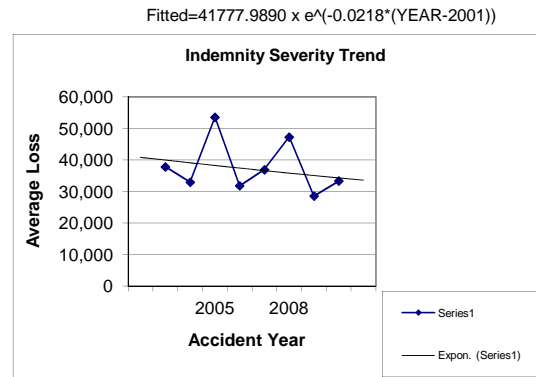
Severity Trend

Estimates 9 &10

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
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% -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

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I

Page 2

Severity Trend

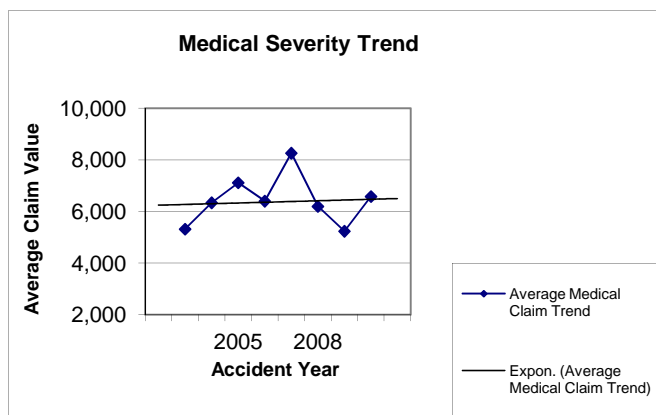
Estimates 9 & 10

<u>Year</u>	(1) <u>Ultimate Losses</u>	(2) <u>Claim Counts</u>	(3) <u>Average Loss</u>	(4) <u>Annual Average Loss Change</u>	(5) <u>3-Year Moving Average</u>	(6) <u>Annual Mov. Avg. 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%

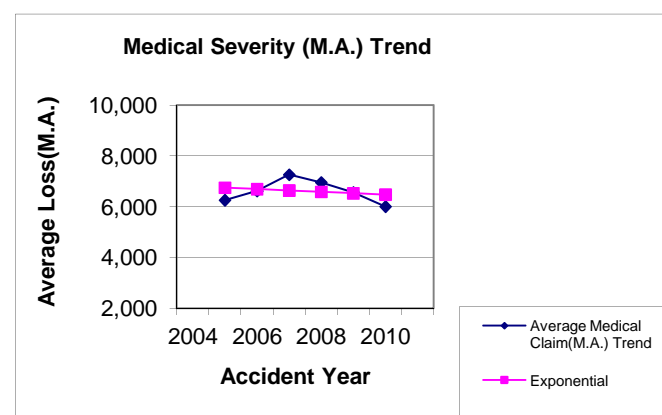
Geometric Average: 3.1% -0.8%

Regression Indication: 0.5%
Selected: 1.8% -0.8%

$$\text{Fitted} = 6215.6832 \times e^{(0.0045 \times (\text{YEAR} - 2001))}$$



$$\text{Fitted} = 6477.080 \times e^{(-0.0082 \times (\text{YEAR} - 2010))}$$



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

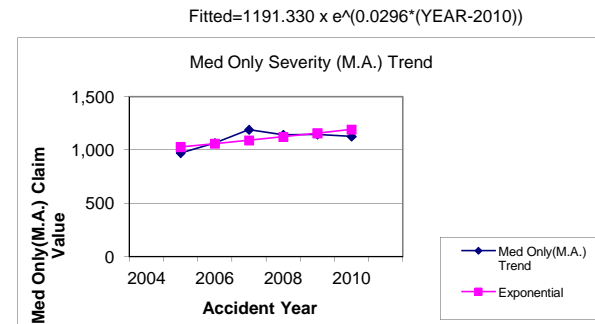
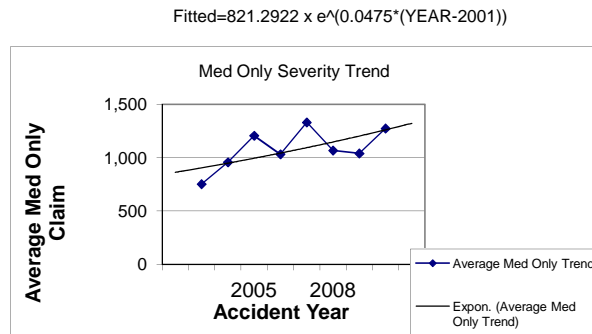
Severity Trend

Estimates 9 & 10

<u>Year</u>	(1) Ultimate Claim <u>Counts</u>	(2) Ultimate Incurred <u>Losses</u>	(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%



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 Combined

Exhibit V-I

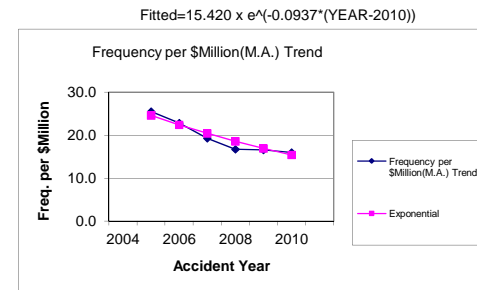
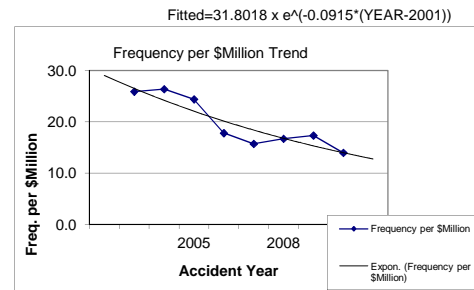
Page 4

Frequency Trend

Estimates 9 & 10

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
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'

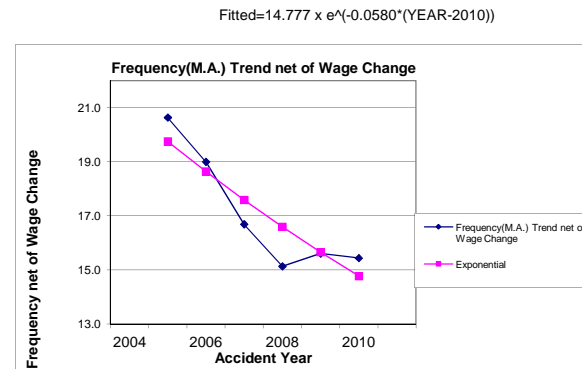
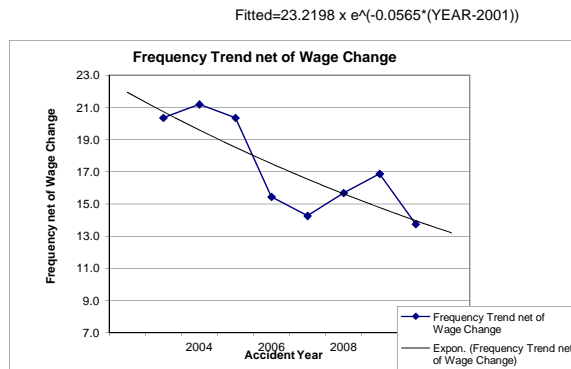
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5

Frequency Trend net of Wage Trend

Estimates 9 & 10

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2011 Level	(4) Loss Cost Premium on 2011 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
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%	



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
- (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

Severity Trend

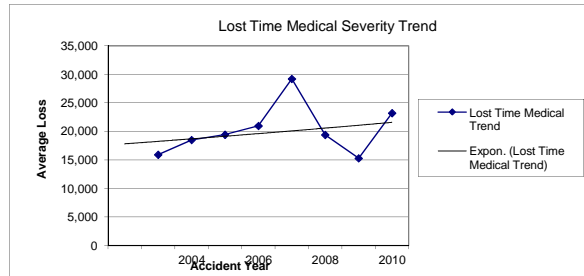
Estimates 9 & 10

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
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%

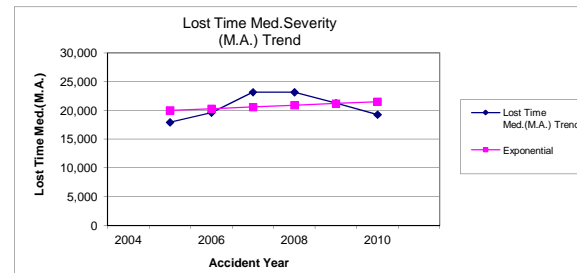
Geometric Average: 5.5% 1.5%

Regression Indication: 2.4%
 Selected: 4.0% 1.5%

Fitted= $17396.3114 \times e^{(0.0240 \times (\text{YEAR}-2001))}$



Fitted= $21521.958 \times e^{(0.0145 \times (\text{YEAR}-2010))}$



Source:

- (1) Exh. V-H, Page 2
- (2) Exh. VI-C-3
- (3) (1)-(2)
- (4) Exh. VI-C-1.
- (5) (3)/(4)
- (6) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-H
Page 1

Estimates 11 & 12

<u>Year</u>	(1) Indemnity Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <u>Premium</u>
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:

(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.

Filing Date - November 29, 2012

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

Exhibit V-H
Page 2

Estimates 11 & 12

<u>Year</u>	(1) Medical Case Incurred <u>Losses</u>	(2) Loss Development <u>Factors</u>	(3) Ultimate <u>Losses</u>	(4) Loss Cost <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:

(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.

Filing Date - November 29, 2012

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Severity Trend

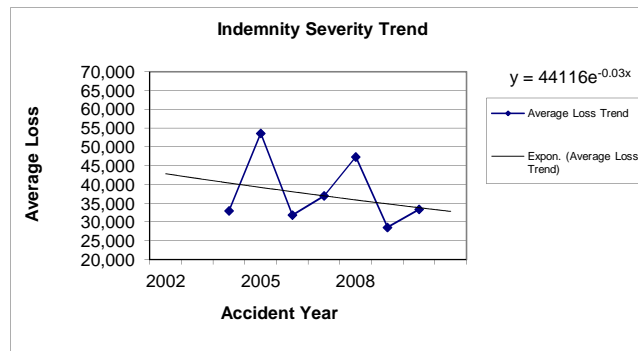
Estimates 11 &12

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
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%

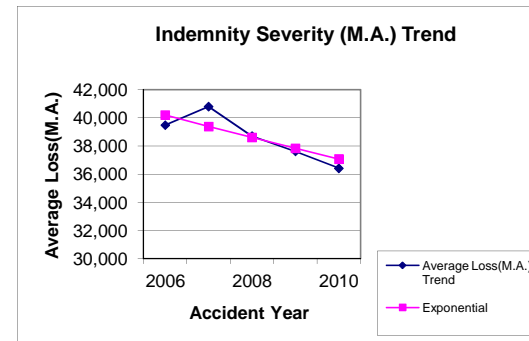
Geometric Average: 0.2% -2.0%

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

Fitted= $44116.4059 \times e^{(-0.0296 \times (\text{YEAR}-2002))}$



Fitted= $37070.275 \times e^{(-0.0202 \times (\text{YEAR}-2010))}$



* 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

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I

Page 2

Severity Trend

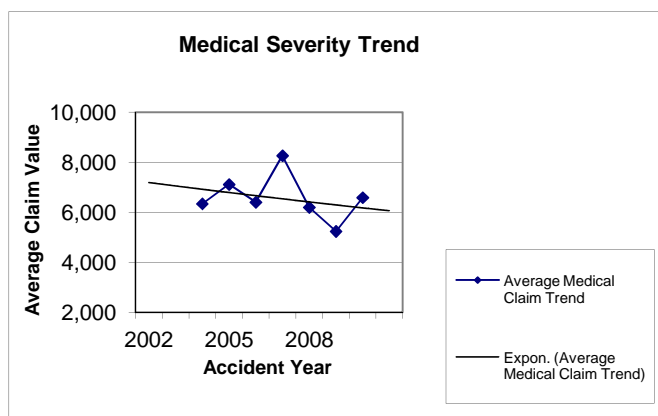
Estimates 11 & 12

<u>Year</u>	(1) <u>Ultimate Losses</u>	(2) <u>Claim Counts</u>	(3) <u>Average Loss</u>	(4) <u>Annual Average Loss Change</u>	(5) <u>3-Year Moving Average</u>	(6) <u>Annual Mov. Avg. 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%

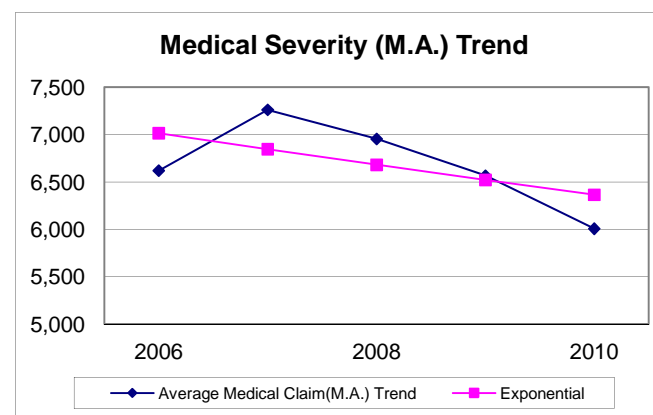
Geometric Average: 0.6% -2.4%

Regression Indication: -1.9%
Selected: -0.6% -2.4%

$$\text{Fitted} = 7326.7276 \times e^{(-0.0190 \times (\text{YEAR} - 2001))}$$



$$\text{Fitted} = 6365.204 \times e^{(-0.0243 \times (\text{YEAR} - 2010))}$$



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

Severity Trend

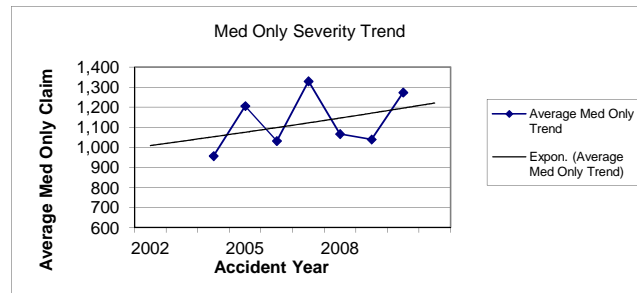
Estimates 11 & 12

<u>Year</u>	(1) <u>Ultimate Claim Counts</u>	(2) <u>Ultimate Incurred Losses</u>	(3) <u>Average Loss</u>	(4) <u>Annual Average Loss Change</u>	(5) <u>3-Year Moving Average</u>	(6) <u>Annual Mov. Avg. Change</u>
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%

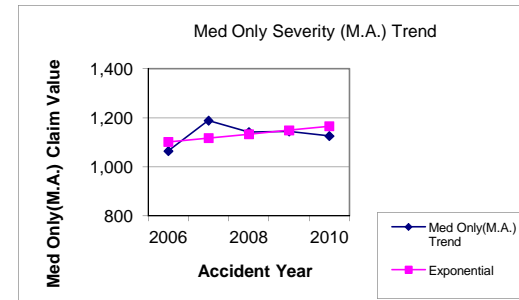
Geometric Average: 4.9% 1.4%

Regression Indication: 2.1%
Selected: 3.5% 1.4%

$$\text{Fitted} = 987.4099 \times e^{(0.0212 \times (\text{YEAR} - 2001))}$$



$$\text{Fitted} = 1165.651 \times e^{(0.0141 \times (\text{YEAR} - 2010))}$$



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 Combined

Exhibit V-I

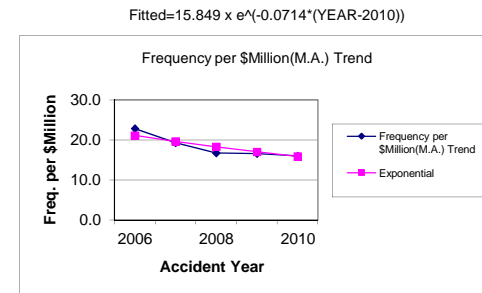
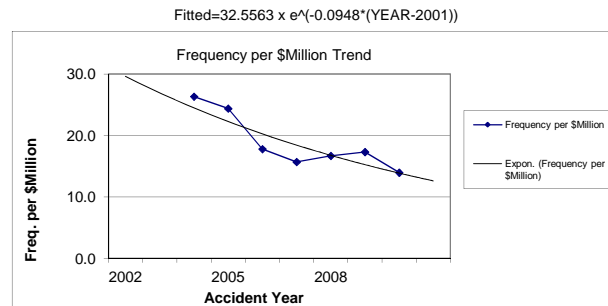
Page 4

Frequency Trend

Estimates 11 & 12

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Claim Counts</u>	<u>Loss Cost Premium</u>	<u>Frequency per(\$M)</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</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%	-8.5%
Regression Indication:	-9.0%	
Selected:	-9.5%	-8.5%



Sources:

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

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5

Frequency Trend net of Wage Trend

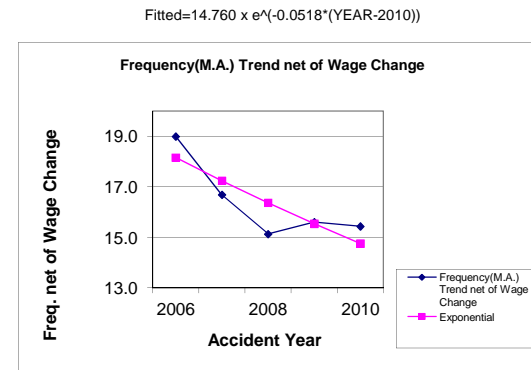
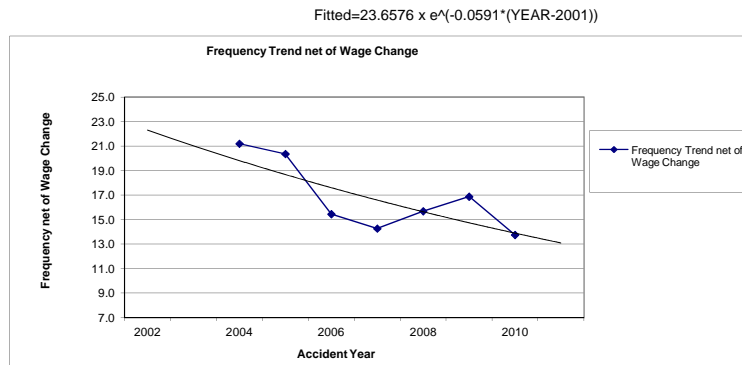
Estimates 11 & 12

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2011 Level	(4) Loss Cost Premium on 2011 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. 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: -7.0% -5.1%

Regression Indication: -5.7%

Selected: -6.3% -5.1%



- 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
 - (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

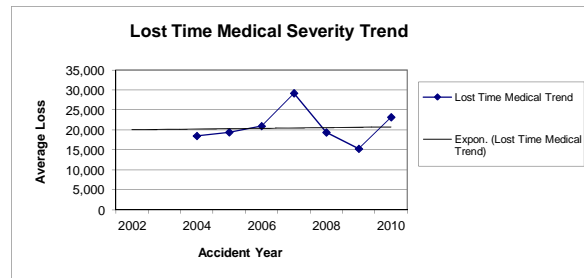
Estimates 11 & 12

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
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%

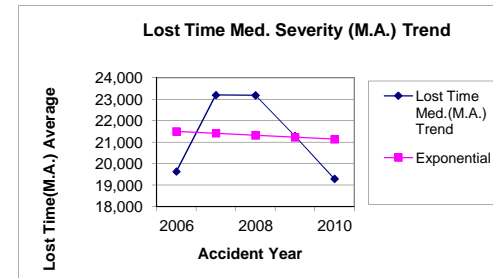
Geometric Average: 3.8% -0.4%

Regression Indication: 0.4%
 Selected: 2.1% -0.4%

Fitted= $19959.4777 \times e^{(0.0043 \times (\text{YEAR}-2001))}$



Fitted= $21134.111 \times e^{(-0.0043 \times (\text{YEAR}-2010))}$



Source:

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

**Coal Mine Compensation Rating Bureau
Traumatic Loss Development**

**Exhibit VI-A
Page 1**

Incurred Indemnity and Funeral Losses for All Classes Combined

A.	Indemnity Reported Incurred Losses 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	14,168,848	16,871,066	21,841,614	17,418,184	18,899,163	16,937,016	19,319,350	10,822,307	10,812,980	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874	5,084,862		
4	16,124,323	14,947,131	19,586,925	25,548,039	19,336,246	21,297,742	17,895,528	21,058,150	11,321,620	10,935,657	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552	9,233,530			
5	16,708,725	16,289,796	21,189,848	27,756,357	19,029,994	23,283,444	19,116,711	21,755,213	12,031,334	11,473,813	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933	6,217,757				
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							
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														
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																		
19	18,027,599	15,826,843	18,620,830	29,707,542	18,277,999	20,468,682	20,068,163																		
20	18,006,765	15,891,544	18,662,299	29,623,426	18,292,186	20,513,393																			

B.	Act 57 Indemnity Law Adjustment Factors																							
1	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8247	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
11	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
13	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	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	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
20	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

C.	Indemnity Incurred Losses Adjusted to Act 57 Law Level as of 04/30/12																				
1	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,090,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	

**Coal Mine Compensation Rating Bureau
Traumatic Loss Development**

**Exhibit VI-A
Page 2**

Indemnity and Funeral Losses for All Classes Combined

A.		Indemnity Incurred Losses Adjusted to Act 57 Law Level 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	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,090,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,490	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	8,356,000	8,749,000	7,204,997	6,425,692	5,685,213	6,056,207	7,551,263	8,904,201	6,352,445	6,450,455	9,269,896	5,595,218	5,094,625	6,615,460	4,426,812	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	15,933,000	8,925,000	9,592,000	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874	5,084,862			
4	13,298,000	12,327,000	16,153,000	21,069,000	15,947,000	17,564,000	14,758,000	17,367,000	9,337,000	9,701,000	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552	9,233,530				
5	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,202,000	15,766,000	17,942,000	9,922,000	10,178,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933	6,217,757					
6	15,071,000	14,235,000	17,348,000	23,899,000	16,094,000	19,971,000	16,067,000	16,902,000	9,904,000	10,686,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386	5,215,101						
7	15,725,000	14,440,000	16,810,000	25,092,000	16,480,000	19,893,000	16,607,000	17,087,000	9,897,000	10,632,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216	12,178,272							
8	16,011,000	13,936,000	16,428,000	25,071,000	16,024,000	19,064,000	16,401,000	17,422,000	9,757,000	10,696,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421	7,498,081								
9	15,728,000	12,973,000	15,757,000	24,456,000	15,805,000	18,168,000	16,518,000	17,056,000	9,816,000	10,806,000	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797	7,459,231									
10	15,509,000	13,221,000	15,568,000	24,187,000	15,717,000	18,370,000	15,967,000	16,573,000	9,860,000	10,688,000	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273	12,228,895										
11	15,185,000	13,124,000	15,463,000	23,461,000	15,228,000	18,028,000	15,917,000	16,765,000	9,864,000	10,753,000	8,504,790	8,647,604	8,094,480	7,481,252	8,549,118											
12	14,860,000	13,026,000	15,328,000	23,667,000	14,849,000	17,628,000	16,162,000	16,889,000	9,863,000	10,817,000	8,674,576	8,654,986	8,095,907	7,481,862												
13	14,536,000	13,134,000	15,618,000	23,650,000	14,909,000	17,180,000	16,314,000	17,018,000	9,871,000	10,933,000	8,712,300	8,662,379	8,054,458													
14	14,667,000	13,026,000	15,569,000	23,890,000	14,972,000	17,254,000	16,314,000	17,151,000	9,877,000	10,976,000	8,797,458	8,760,619														
15	14,782,000	13,094,000	15,567,000	24,193,000	15,010,000	17,043,000	16,283,000	17,282,000	10,023,000	11,013,000	8,824,907															
16	14,789,000	13,067,000	15,260,000	24,254,000	15,069,000	17,103,000	16,405,000	17,515,000	10,120,000	11,049,000																
17	14,904,000	12,947,000	15,288,000	24,461,000	15,107,000	17,163,000	16,328,000	16,948,000	10,126,000																	
18	15,016,000	13,000,000	15,322,000	24,611,000	15,052,000	16,844,000	16,436,000	17,037,000																		
19	14,867,000	13,052,000	15,357,000	24,500,000	15,074,000	16,881,000	16,550,000																			
20	14,850,000	13,106,000	15,391,000	24,430,000	15,086,000	16,917,000																				
B.		Effect of Claim Settlement Levels Only = (Losses adjusted by Act 57 Law Adj. Factors and Claim Settlement Levels (Exhibit VI-A, page 3) divided by Losses adjusted by Act 57 Law Adj. Factors only (Exhibit VI-A, page 1))																								
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10	1.0146	1.0315	1.0509	1.0727	1.0921	1.1201	1.1324	1.1455	1.1272	1.0000	1.0000	1.0000	1.0000	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	1.0232	1.0410	1.0611	1.0809	1.0980	1.1113	1.1222	1.1347	1.1480	1.1273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12	1.0320	1.0504	1.0688	1.0864	1.1009	1.1133	1.1244	1.1371	1.1491	1.1273	1.0000	1.0000	1.0000	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	1.0407	1.0576	1.0739	1.0891	1.1028	1.1154	1.1266	1.1382	1.1491	1.1272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
14	1.0473	1.0623	1.0764	1.0910	1.1047	1.1175	1.1276	1.1382	1.1491	1.1273	1.0000	1.0000	1.0000	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	1.0516	1.0647	1.0781	1.0928	1.1067	1.1185	1.1277	1.1382	1.1492	1.1272	1.0000															
16	1.0538	1.0662	1.0798	1.0945	1.1076	1.1185	1.1277	1.1383	1.1491	1.1273																
17	1.0553	1.0678	1.0815	1.0955	1.1077	1.1185	1.1277	1.1382	1.1491																	
18	1.0567	1.0694	1.0824	1.0955	1.1077	1.1185	1.1277	1.1383																		
19	1.0582	1.0702	1.0823	1.0955	1.1077	1.1185	1.1277																			
20	1.0589	1.0701	1.0823	1.0955	1.1076	1.1186																				
C.		Indemnity Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/12																								
1	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,228,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,490	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	5,685,21													

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

Exhibit VI-A
Page 3

A. Indemnity Reported Incurred Losses 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
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	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
3	14,649,968	14,168,848	16,871,066	21,841,614	17,418,184	18,899,163	16,937,016	19,319,350	10,822,307	10,812,980	7,650,302	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029	6,026,129	8,947,874
4	16,124,323	14,947,131	19,586,925	25,548,039	19,336,246	21,297,742	17,895,528	21,058,150	11,321,620	10,935,657	7,955,452	7,644,338	7,314,026	7,362,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140	5,597,263	6,053,552	9,233,530
5	16,708,725	16,289,796	21,189,848	27,756,357	19,029,994	23,283,444	19,116,711	21,755,213	12,031,334	11,473,813	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933	6,217,757	
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				
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	15,913,531	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											
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														
19	18,027,599	15,826,843	18,620,830	29,707,542	18,277,999	20,468,682	20,068,163															
20	18,006,765	15,891,544	18,662,299	29,623,426	18,292,186	20,513,393																
Claim Settlement Level Additions are multiplied by the percentages at the top of each column.																						
B. Act 57 Indemnity Law Adjustment Factors and Claim Settlement Levels																						
1	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.9071	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.9271	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.9471	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.9671	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.9821	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	0.8247	0.8247	0.9921	1.0000	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	0.8247	0.8247	0.9971	1.0000	1.0000	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	0.8247	0.8247	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	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8247	0.8247	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	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	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	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	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	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
20	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
C. Indemnity Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/12																						
1	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,228,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328
2	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
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,			

**Coal Mine Compensation Rating Bureau
Traumatic Loss Development**

Exhibit V-D Page 1
Exhibit VI-A Page 4

Incurred Indemnity and Funeral Losses for All Classes Combined

A. Indemnity Reported Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/12

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	5,679,000	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	6,181,000	6,228,000	5,169,557	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,275,884	5,594,328	2,447,080	3,188,490	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			
5	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,598,000	16,454,000	19,182,000	10,885,000	11,268,000	8,698,833	8,242,894	7,591,552	7,291,553	8,760,507	12,323,050	8,286,573	7,374,171	12,453,149	5,496,933	6,217,757				
6	15,071,000	14,235,000	17,348,000	23,899,000	16,406,000	20,794,000	17,119,000	18,460,000	11,045,000	11,950,000	8,527,476	8,275,893	7,679,135	7,454,081	8,994,827	13,133,004	8,109,584	7,418,021	11,984,386	5,215,101					
7	15,725,000	14,440,000	16,810,000	25,549,000	17,120,000	21,123,000	18,057,000	18,957,000	11,157,000	11,951,000	8,464,405	8,429,042	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216	12,178,272						
8	16,011,000	13,936,000	16,707,000	25,983,000	16,956,000	20,636,000	18,102,000	19,529,000	11,059,000	12,058,000	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421	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	15,538,000	13,662,000	16,408,000	25,359,000	16,720,000	20,035,000	17,862,000	19,024,000	11,324,000	12,122,000	8,504,790	8,647,604	8,094,480	7,481,252	8,549,118										
12	15,336,000	13,683,000	16,382,000	25,711,000	16,347,000	19,626,000	18,172,000	19,204,000	11,334,000	12,194,000	8,674,576	8,654,986	8,095,907	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	15,545,000	13,941,000	16,783,000	26,438,000	16,612,000	19,063,000	18,362,000	19,671,000	11,518,000	12,414,000	8,824,907														
16	15,585,000	13,932,000	16,477,000	26,547,000	16,691,000	19,130,000	18,500,000	19,937,000	11,629,000	12,455,000															
17	15,728,000	13,825,000	16,534,000	26,797,000	16,734,000	19,197,000	18,413,000	19,290,000	11,636,000																
18	15,868,000	13,902,000	16,584,000	26,962,000	16,673,000	18,840,000	18,535,000	19,393,000																	
19	15,733,000	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000	18,663,000																		
20	15,725,000	14,025,000	16,658,000	26,763,000	16,710,000	18,923,000																			

B. Annual Loss Development Factors

1:2																									
2:3																									
3:4																									
4:5																									
5:6											0.9803	1.0040	1.0115	1.0223	1.0267	1.0657	0.9786	1.0059	0.9624	0.9487					
6:7										1.0001	0.9926	1.0185	1.0009	1.0011	0.9872	0.9726	1.0038	1.0069	1.0162						
7:8										0.9912	1.0090	0.9987	0.9945	1.0043	1.0018	0.9791	0.9817	0.9662	1.0039						
8:9								0.9840	1.0114	1.0103	0.9920	1.0101	1.0047	1.0014	0.9756	0.9933	0.9484								
9:10							0.9714	0.9766	1.0098	0.9890	1.0091	1.0115	1.0434	0.9991	1.0040	0.9818									
10:11						0.9841	0.9988	1.0136	1.0026	1.0061	1.0051	1.0096	1.0004	1.0001	1.0040										
11:12				0.9777	0.9796	1.0174	1.0095	1.0009	1.0059	1.0200	1.0009	1.0002	1.0001												
12:13				1.0018	1.0058	1.0114	1.0086	1.0008	1.0107	1.0043	1.0009	1.0009	1.0001												
13:14			0.9992	1.0118	1.0060	1.0062	1.0009	1.0078	1.0006	1.0040	1.0098	1.0113													
14:15		1.0075	1.0015	1.0144	1.0044	0.9887	0.9982	1.0076	1.0148	1.0033	1.0031														
15:16	1.0026	0.9994	0.9818	1.0041	1.0048	1.0035	1.0075	1.0135	1.0096	1.0033															
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	0.9915	1.0047	1.0022	0.9954	1.0014	1.0022	1.0069																		
19:20	0.9995	1.0041	1.0022	0.9972	1.0008	1.0022																			

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average Ex. Hi/Lo	6 Year Average Ex. Hi/Lo	6 Year Weighted Average	Average of Middle Four
1:2	1.5572	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
3:4	1.0615	1.0296	1.0680	1.0606	1.0194	1.0420	1.0484
4:5	1.0365	1.0378	1.0375	1.0308	1.0269	1.0391	1.0356
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	1.0022
10:11	1.0024	1.0042	1.0015	1.0033	1.0039	1.0045	1.0035
11:12	1.0012	1.0047	0.9998	1.0018	1.0020	1.0046	1.0024
12:13	1.0016	1.0034	1.0013	1.0035	1.0037	1.0045	1.0031
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	0.9982	0.9965	0.9983	1.0010	1.0005	0.9967	0.9984
17:18	1.0017	0.9998	1.0016	1.0039	1.0027	1.0002	1.0016
18:19	1.0006	1.0021	1.0003	1.0012	1.0026	1.0016	1.0014
19:20	1.0010	1.0010	1.0006	1.0012	1.0012	1.0006	1.0009

A. Loss Development Data: Exhibit VI-A, page 3

B. Annual Loss Development Factors

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

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity Claim Settlement Adjustment Factors
Summary of Data and Selections

Data as of	(1) 0 to 10 <u>Development</u>	(2) 0 to 10 <u>Selection</u>
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%
<u>4/30/1997</u>	<u>2.2%</u>	<u>2.0%</u>
Total	16.5%	12.0%

Data as of	(3) 10 to 20 <u>Development</u>	(4) 10 to 20 <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%
<u>4/30/1997</u>	<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 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection	Accident	(1) 4/30/1998 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection	Accident	(1) 4/30/1999 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection	Accident	(1) 4/30/2000 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) 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	127	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
1995	10,133	0	0.0%	xx	1996	9,862	0	0.0%	xx	1997	xx	xx	xx	xx	1998	xx	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 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection	Accident	(1) 4/30/2002 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection	Accident	(1) 4/30/2003 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection	Accident	(1) 4/30/2004 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection
1991	19,058	244	1.3%	xx	1992	22,275	0	0.0%	xx	1993	19,361	236	1.2%	xx	1994	20,243	368	1.8%	xx
1992	22,030	813	3.7%	xx	1993	20,029	314	1.6%	xx	1994	20,681	637	3.1%	xx	1995	11,907	0	0.0%	xx
1993	19,887	522	2.6%	xx	1994	21,125	214	1.0%	xx	1995	11,831	0	0.0%	xx	1996	11,994	0	0.0%	xx
1994	20,719	434	2.1%	xx	1995	12,001	354	2.9%	xx	1996	11,985	0	0.0%	xx	1997	xx	0	xx	xx
1995	12,009	162	1.3%	xx	1996	12,046	0	0.0%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx
1996	11,474	156	1.4%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx
1997	xx	xx	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx	2000	xx	xx	xx	xx
1998	xx	xx	xx	xx	1999	xx	xx	xx	xx	2000	xx	xx	xx	xx	2001	xx	xx	xx	xx
1999	xx	xx	xx	xx	2000	xx	xx	xx	xx	2001	xx	xx	xx	xx	2002	xx	xx	xx	xx
Total	105,177	2,331	2.2%	1.5%	Total	87,476	882	1.0%	1.0%	Total	63,858	873	1.4%	0.5%	Total	44,144	368	0.8%	0.5%

Accident	(1) 4/30/2005 Year Rpt.Loss ⁽¹⁾	(2) 12 Month Fav. Dev ⁽²⁾	(3) (2) / (1)	(4) Selection
1995	11,956	70	0.6%	xx
1996	12,182	0	0.0%	xx
1997	xx	0	xx	xx
1998	xx	0	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
2003	xx	xx	xx	xx
Total	24,138	70	0.3%	0.5%

Note: Personnel from FTI and the CMCRB have concluded that the impact of Act 57 has waned to the point that the Claim Settlement effect for this year and future years is zero(0.00). Thus this Exhibit will no longer be updated.

(a) All amounts are in thousands of dollars

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

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity Claim Settlement Adjustment Factors - Beyond 10th Report

Accident	(1) 4/30/2001	(2) 12 Month	(3)	(4)	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)
Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection	Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection	Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection	Year	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
1992	xx	xx	xx	xx	1992	xx	xx	xx	xx	1992	21,860	835	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%	1993	19,300	358	1.9%	xx
															Total	220,734	406	0.2%	0.2%

Accident	(1) 4/30/2005	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2006	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2007	(2) 12 Month	(3)	(4)	Accident	(1) 4/30/2008	(2) 12 Month	(3)	(4)
Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection	Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection	Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection	Year	Rpt.Loss ^(a)	Fav. Dev ^(a)	(2) / (1)	Selection
1983	19,558	0	0.0%	xx	1983	19,629	0	0.0%	xx	1983	19,485	0	0.0%	xx	1983	19,478	0	0.0%	xx
1984	26,025	0	0.0%	xx	1984	25,971	0	0.0%	xx	1984	26,136	0	0.0%	xx	1984	26,205	0	0.0%	xx
1985	17,068	0	0.0%	xx	1985	17,182	0	0.0%	xx	1985	17,144	0	0.0%	xx	1985	16,838	0	0.0%	xx
1986	17,907	0	0.0%	xx	1986	17,896	94	0.5%	xx	1986	17,999	0	0.0%	xx	1986	18,146	0	0.0%	xx
1987	18,208	0	0.0%	xx	1987	18,028	295	1.6%	xx	1987	18,007	0	0.0%	xx	1987	18,110	0	0.0%	xx
1988	15,700	0	0.0%	xx	1988	15,763	0	0.0%	xx	1988	15,827	0	0.0%	xx	1988	15,892	0	0.0%	xx
1989	18,503	380	2.1%	xx	1989	18,538	0	0.0%	xx	1989	18,579	0	0.0%	xx	1989	18,621	0	0.0%	xx
1990	29,336	0	0.0%	xx	1990	29,409	176	0.6%	xx	1990	29,661	0	0.0%	xx	1990	29,843	0	0.0%	xx
1991	18,154	0	0.0%	xx	1991	18,201	0	0.0%	xx	1991	18,272	0	0.0%	xx	1991	18,318	0	0.0%	xx
1992	20,831	631	3.0%	xx	1992	20,921	0	0.0%	xx	1992	20,665	0	0.0%	xx	1992	20,738	0	0.0%	xx
1993	19,597	0	0.0%	xx	1993	19,782	0	0.0%	xx	1993	19,781	167	0.8%	xx	1993	19,744	0	0.0%	xx
1994	20,328	0	0.0%	xx	1994	20,479	8	0.0%	xx	1994	20,635	0	0.0%	xx	1994	20,796	0	0.0%	xx
Total	241,215	1,011	0.4%	0.2%	1995	11,961	0	0.0%	xx	1995	11,960	9	0.1%	xx	1995	11,969	0	0.0%	xx
					Total	253760	573	0.2%	0.2%	1996	12,122	0	0.0%	xx	1996	12,194	40	0.3%	xx
										Total	266273	176	0.1%	0.1%	1997	8,505	0	0.0%	xx
															Total	275397	40	0.0%	0.0%

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

Note: Personnel from FTI and the CMCRB have concluded that the impact of Act 57 has waned to the point that the Claim Settlement effect for this year and future years is zero(0.00). Thus this Exhibit will no longer be updated.

(a) All amounts are in thousands of dollars

Sources: Column (1) Exhibit VI-A p. 1a
CMCRB Database as of 04/30/12 - Validated 08/16/12 and prior

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

Exhibit VI-B
Page 1

A.		Medical Reported Incurred Losses 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	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	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		
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	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912	3,804,580			
5	4,317,883	5,713,182	8,404,823	7,595,281	7,239,653	6,810,575	6,077,440	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038	5,757,902				
6	4,982,816	5,721,504	8,841,749	7,729,893	7,315,361	6,966,052	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151	3,370,262					
7	4,940,684	5,660,153	8,720,012	7,929,203	7,215,882	7,086,080	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965	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 Medical Law Adjustment Factors																							
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	
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	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	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	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	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	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	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	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	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	1.0000	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	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	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	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	0.7605	0.7666	0.7832	0.7868	0.8012	0.8186	0.9123	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
16	0.7599	0.7666	0.7831	0.7879	0.8027	0.8197	0.9138	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
17	0.7592	0.7667	0.7830	0.7889	0.8041	0.8208	0.9153	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
19	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230	0.9183	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
20	0.7573	0.7669	0.7827	0.7921	0.8085	0.8241																			
C.		Medical Incurred Losses Adjusted to Act 44 Law Level as of 04/30/12																							
1	1,940,000	2,523,000	3,379,000	3,627,000	3,601,000	4,223,000	4,260,000	3,814,000	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574	4,362,098
2	2,424,000	3,070,000	4,133,000	4,235,000	4,583,000	5,398,000	5,164,000	4,884,000	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439</									

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

Accident Year	(1) 4/30/1994 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/1995 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/1996 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/1997 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection
1984	7,380	243	3.3%	xx	1985	4,303	199	4.6%	xx	1986	5,126	84	1.6%	xx	1987	4,895	93	1.9%	xx
1985	4,469	105	2.3%	xx	1986	5,166	122	2.4%	xx	1987	4,959	72	1.5%	xx	1988	5,318	202	3.8%	xx
1986	5,192	222	4.3%	xx	1987	4,805	122	2.5%	xx	1988	5,470	451	8.2%	xx	1989	8,177	793	9.7%	xx
1987	4,941	262	5.3%	xx	1988	5,860	161	2.7%	xx	1989	8,720	575	6.6%	xx	1990	7,929	274	3.5%	xx
1988	5,722	396	6.9%	xx	1989	8,842	299	3.4%	xx	1990	7,730	220	2.8%	xx	1991	7,315	141	1.9%	xx
1989	8,405	532	6.3%	xx	1990	7,595	471	6.2%	xx	1991	7,240	281	3.9%	xx	1992	4,284	319	7.4%	xx
1990	7,754	298	3.8%	xx	1991	7,208	83	1.2%	xx	1992	4,458	269	6.0%	xx	1993	6,061	216	3.6%	xx
1991	6,824	328	4.8%	xx	1992	4,462	198	4.4%	xx	1993	6,163	189	3.1%	xx	1994	5,062	155	3.1%	xx
1992	5,389	437	8.1%	xx	1993	5,786	164	2.8%	xx	1994	4,930	231	4.7%	xx	1995	4,444	211	4.7%	xx
Total	56,076	2,823	5.0%	2.0%	Total	54,027	1,819	3.4%	2.0%	Total	54,796	2,372	4.3%	2.0%	Total	53,485	2,404	4.5%	2.0%

Accident Year	(1) 4/30/1998 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/1999 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2000 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2001 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection
1988	5,228	70	1.3%	xx	1989	8,525	96	1.1%	xx	1990	7,808	52	0.7%	xx	1991	7,348	85	1.2%	xx
1989	7,991	321	4.0%	xx	1990	7,726	83	1.1%	xx	1991	7,176	15	0.2%	xx	1992	2,286	86	3.8%	xx
1990	7,725	436	5.6%	xx	1991	7,140	208	2.9%	xx	1992	2,327	125	5.4%	xx	1993	5,730	77	1.3%	xx
1991	7,216	173	2.4%	xx	1992	2,428	74	3.0%	xx	1993	5,767	161	2.8%	xx	1994	5,060	29	0.6%	xx
1992	4,439	85	1.9%	xx	1993	5,804	322	5.5%	xx	1994	5,029	130	2.6%	xx	1995	4,484	150	3.3%	xx
1993	6,077	194	3.2%	xx	1994	5,111	198	3.9%	xx	1995	4,416	97	2.2%	xx	1996	4,806	187	3.9%	xx
1994	5,217	77	1.5%	xx	1995	4,294	164	3.8%	xx	1996	4,808	119	2.5%	xx	1997	xx	xx	xx	xx
1995	4,354	272	6.2%	xx	1996	4,690	106	2.3%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx
1996	4,316	87	2.0%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx
Total	52,563	1,715	3.3%	2.0%	Total	45,718	1,251	2.7%	1.5%	Total	37,331	699	1.9%	1.4%	Total	29,714	614	2.1%	1.3%

Accident Year	(1) 4/30/2002 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2003 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2004 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2005 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection
1992	2,939	16	0.5%	xx	1993	5,971	0	0.0%	xx	1994	5,179	59	1.1%	xx	1995	4,669	0	0.0%	xx
1993	5,812	57	1.0%	xx	1994	5,125	0	0.0%	xx	1995	4,740	83	1.8%	xx	1996	4,626	0	0.0%	xx
1994	5,113	40	0.8%	xx	1995	4,706	0	0.0%	xx	1996	4,702	32	0.7%	xx	1997	xx	xx	xx	xx
1995	4,667	101	2.2%	xx	1996	4,578	145	3.2%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx
1996	4,704	242	5.1%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx
1997	xx	xx	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx	2000	xx	xx	xx	xx
1998	xx	xx	xx	xx	1999	xx	xx	xx	xx	2000	xx	xx	xx	xx	2001	xx	xx	xx	xx
1999	xx	xx	xx	xx	2000	xx	xx	xx	xx	2001	xx	xx	xx	xx	2002	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	23,235	456	2.0%	1.2%	Total	20,380	145	0.7%	1.1%	Total	14,621	174	1.2%	1.0%	Total	9,295	0	0.0%	0.8%

Accident Year	(1) 4/30/2006 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2007 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2008 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection	Accident Year	(1) 4/30/2009 Rpt.Loss ^(a)	(2) 12 Month Fav. Dev ^(a)	(3) (2) / (1)	(4) Selection
1996	4,708	25	0.5%	xx	1997	xx	xx	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx
1997	xx	0	xx	xx	1998	xx	xx	xx	xx	1999	xx	xx	xx	xx	2000	xx	xx	xx	xx
1998	xx	xx	xx	xx	1999	xx	xx	xx	xx	2000	xx	xx	xx	xx	2001	xx	xx	xx	xx
1999	xx	xx	xx	xx	2000	xx	xx	xx	xx	2001	xx	xx	xx	xx	2002	xx	xx	xx	xx
2000	xx	xx	xx	xx	2001	xx	xx	xx	xx	2002	xx	xx	xx	xx	2003	xx	xx	xx	xx
2001	xx	xx	xx	xx	2002	xx	xx	xx	xx	2003	xx	xx	xx	xx	2004	xx	xx	xx	xx
2002	xx	xx	xx	xx	2003	xx	xx	xx	xx	2004	xx	xx	xx	xx	2005	xx	xx	xx	xx
2003	xx	xx	xx	xx	2004	xx	xx	xx	xx	2005	xx	xx	xx	xx	2006	xx	xx	xx	xx
2004	xx	xx	xx	xx	2005	xx	xx	xx	xx	2006	xx	xx	xx	xx	2007	xx	xx	xx	xx
Total	4,708	25	0.5%	0.5%	Total	0	0	0.0%	0.0%	Total	0	0	0.0%	0.0%	2008	xx	xx	xx	xx
															Total	0	0	0.0%	0.0%

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

Note: Personnel from 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

**Coal Mine Compensation Rating Bureau
Traumatic Loss Development**

Exhibit VI-C-1

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

A. Indemnity Reported Incurred Claims as of 04/30/12

Report	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	551	521	508	428	415	339	297	263	240	227	241	196	219	203	156	163	193	170	168	175
2	566	531	547	442	422	358	301	269	250	238	244	196	227	228	163	164	206	193	177	
3	564	530	549	441	427	355	314	272	252	237	246	197	230	229	165	164	203	195		
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	568	529	531	438	426	357	312	274	254	237	246	199	231	230	166					
7	568	528	530	438	427	357	312	274	254	237	246	199	231	230						
8	566	528	530	438	427	357	312	274	254	237	246	199	231							
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	566	528	530	437	426	357	312	274	254	237										
12	566	528	530	437	426	357	312	274	254											
13	566	528	530	437	426	357	312	274												
14	566	528	530	437	426	357	312													
15	566	528	530	437	426	357														
16	566	528	530	437	426															
17	566	528	530	437																
18	566	528	530																	
19	566	528																		
20	566																			

B. Annual Claim Count Development

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								1.0074	1.0079	1.0000	1.0000	1.0051	1.0043	1.0044	1.0061	1.0000	1.0099		
4:5							1.0000	1.0000	1.0000	1.0000	1.0000	1.0051	1.0000	1.0000	1.0000	1.0000			
5:6						0.9972	0.9968	1.0000	1.0000	1.0000	1.0000	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			1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9:10		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10:11	1.0000	1.0000	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000									
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
15:16	1.0000	1.0000	1.0000	1.0000	1.0000														
16:17	1.0000	1.0000	1.0000	1.0000															
17:18	1.0000	1.0000	1.0000																
18:19	1.0000	1.0000																	
19:20	1.0000																		

C. Summary

	10 Year	6 Year	10 Year	10 Year	6 Year	6 Year	Average													
	Straight	Straight	Weighted	Average	Average	Weighted	of Middle													
	<u>Average</u>	<u>Average</u>	<u>Average</u>	<u>ex. Hi&Lo</u>	<u>ex. Hi&Lo</u>	<u>Average</u>	<u>Four</u>	<u>Selected</u>		<u>Cumulative</u>	<u>Acc. Year</u>	<u>Ultimate</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	1.0002	1.0000	1.0004	1.0000	1.0000	1.0000	1.0001	1.0000		1.0000	2006	166								
7:8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	2005	230								
8:9	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	2004	231								
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1997	357								
16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1996	426								
17:18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1995	437								
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1994	530								
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1993	528								
											1992	566								

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

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.

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

**Coal Mine Compensation Rating Bureau
Traumatic Loss Development**

Exhibit VI-C-2

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

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

Report	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	1,313	1,147	1,094	940	911	867	684	641	488	519	487	453	516	476	456	488	523	479	559	628
2	1,366	1,167	1,167	940	923	863	685	640	500	536	499	462	524	479	453	494	527	469	560	
3	1,369	1,195	1,171	944	926	865	686	641	503	539	500	461	523	480	451	495	528	469		
4	1,370	1,196	1,176	945	926	863	684	641	497	535	500	461	522	479	450	495	527			
5	1,373	1,196	1,180	945	927	863	684	643	497	535	500	461	522	479	450					
6	1,371	1,196	1,180	945	927	864	685	643	498	535	500	461	522	479	450					
7	1,371	1,196	1,180	945	926	864	685	643	498	535	500	461	522	479						
8	1,372	1,196	1,180	945	926	864	685	643	498	535	500	461	522							
9	1,372	1,196	1,180	945	926	864	685	643	498	535	500	461								
10	1,372	1,196	1,180	945	926	864	685	643	498	535	500									
11	1,372	1,196	1,180	945	927	864	685	643	498	535										
12	1,372	1,196	1,180	945	927	864	685	643	498											
13	1,372	1,196	1,180	945	927	864	685	643												
14	1,372	1,196	1,180	945	927	864	685													
15	1,372	1,196	1,180	945	927	864														
16	1,372	1,196	1,180	945	927															
17	1,372	1,196	1,180	945																
18	1,372	1,196	1,180																	
19	1,372	1,196																		
20	1,372																			

B. Annual Claim Count Development

1:2										1.0328	1.0246	1.0199	1.0155	1.0063	0.9934	1.0123	1.0076	0.9791	1.0018
2:3									1.0060	1.0056	1.0020	0.9978	0.9981	1.0021	0.9956	1.0020	1.0019	1.0000	
3:4								1.0000	0.9881	0.9926	1.0000	1.0000	0.9981	0.9979	0.9978	1.0000	0.9981		
4:5							1.0000	1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
5:6						1.0012	1.0015	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6:7					0.9989	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			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000							
9:10		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
10:11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000									
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
15:16	1.0000	1.0000	1.0000	1.0000	1.0000														
16:17	1.0000	1.0000	1.0000	1.0000															
17:18	1.0000	1.0000	1.0000																
18:19	1.0000	1.0000																	
19:20	1.0000																		

C. Summary

	10 Year	6 Year	10 Year	10 Year	6 Year	6 Year	Average													
	Straight	Straight	Weighted	Average	Average	Weighted	of Middle													
	Average	Average	Average	ex. Hi&Lo	ex. Hi&Lo	Average	Four	Selected	ex. Hi&Lo	Average	Cumulative	Acc. Year	Ultimate							
1:2	1.0093	1.0001	1.0095	1.0102	1.0023	1.0003	1.0054	1.0046			1.0046	2011	631							
2:3	1.0011	1.0000	1.0012	1.0012	1.0005	1.0000	1.0007	1.0000			1.0000	2010	560							
3:4	0.9973	0.9987	0.9973	0.9981	0.9985	0.9986	0.9981	1.0000			1.0000	2009	469							
4:5	1.0003	1.0000	1.0004	1.0000	1.0000	1.0000	1.0001	1.0000			1.0000	2008	527							
5:6	1.0005	1.0000	1.0005	1.0003	1.0000	1.0000	1.0002	1.0000			1.0000	2007	495							
6:7	0.9999	1.0000	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	2006	450							
7:8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	2005	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	2003	461							
10:11	1.0001	1.0002	1.0001	1.0000	1.0000	1.0002	1.0001	1.0000			1.0000	2002	500							
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	2001	535							
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	2000	498							
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1999	643							
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1998	685							
15:16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1997	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1995	945							
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1994	1180							
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1993	1196							
												1992	1372							

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

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.

OMG:PAB - FTI, 11/29/2012

File Date: November 29, 2012

Medical Only claims are defined as claims with Medical Incurred dollars greater than zero and Indemnity Incurred dollars equal to zero.

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

Checksum: 266,369,125240

Coal Mine Compensation Rating Bureau

Exhibit VI-C-3

Traumatic Loss Development

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

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

Report	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
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. Annual Loss Development

1:2										1.1735	1.0841	0.9990	1.1120	1.0067	1.0365	1.0333	1.0471	0.9520	1.0334
2:3									1.0118	0.9975	0.9907	0.9953	1.0210	1.4409	0.9431	0.9770	1.0178	1.0253	
3:4								1.0000	1.0130	1.0009	0.9794	1.0123	0.9981	1.0123	0.9996	1.0036	0.9781		
4:5							1.0032	1.0008	1.0016	1.0000	1.0042	1.0000	1.0004	1.0000	1.0000	1.0060			
5:6						1.0009	0.9775	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6:7					0.9787	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	0.9892	1.0000	1.0193	1.0000	1.0000	1.0000						
8:9			1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002							
9:10	1.0000	0.9926	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average ex. Hi&Lo	6 Year Average ex. Hi&Lo	6 Year Weighted Average	Average of Middle Four	Selected	Cumulative	Acc. Year	Ultimate
1:2	1.0478	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

B. Annual Loss Development Ratios

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

Weighted Averages for 10 and 6 years,

Straight Averages for 10 and 6 years excluding highest and lowest,

Average of middle 4 of above 6 averages.

OMG,PAB - FTI, 11/29/2012

File Date: November 29, 2012

Disk: PAB-C:\Clients\Coal Mine\2012 Rate Filing\Prep\06-A,B,C,E.xls\MC-3

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

Checksum:77,559,515.318637

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses

Summary of Adjustments to Development Factors for Act 44[#]

Report	Accident Year																												
	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8911	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	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	0.7082	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
4	0.7082	0.7082	0.7082	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
5	0.7082	0.7082	0.7082	0.7082	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
6	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7761	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	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	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
8	0.7082	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9	0.7082	0.7082	0.7082	0.7082	0.7654	0.7649	0.7669	0.7837	0.7804	0.7839	0.8032	0.9021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	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	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19	0.7643	0.7717	0.7634	0.7838	0.7579	0.7668	0.7828	0.7910	0.8070	0.8230	0.9183	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1994

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1994	3,903,052	0.6110	2,384,765	1,518,287	2,384,765	2,384,765	1,429,619	3,814,384	0	na	na	2,384,765	na	na	0.9773	xx	0.9773	0.9773
2	1995	4,929,891	0.6836	3,370,073	1,559,818	985,309	985,309	1,514,271	4,884,344	0	na	na	985,309	na	na	0.9908	xx	0.9908	0.9908
3	1996	5,062,121	0.7314	3,702,435	1,359,686	332,362	332,362	1,339,834	5,042,270	0	na	na	332,362	na	na	0.9961	xx	0.9961	0.9961
4	1997	5,216,951	0.7623	3,976,882	1,240,069	274,446	274,446	1,240,069	5,216,951	0	na	na	274,446	na	na	1.0000	xx	1.0000	1.0000
5	1998	5,111,218	0.8197	4,189,665	921,553	212,784	212,784	921,553	5,111,218	0	na	na	212,784	na	na	1.0000	xx	1.0000	1.0000
6	1999	5,029,268	0.8689	4,369,931	659,337	180,266	180,266	659,337	5,029,268	4,389,242	640,026	199,577	199,577	640,026	na	1.0000	xx	1.0000	1.0000
7	2000	5,059,712	0.8827	4,466,208	593,504	96,277	96,277	593,504	5,059,712	4,487,578	572,134	98,336	98,336	572,134	5,059,712	1.0000	1.0000	1.0000	1.0000
8	2001	5,113,134	0.8925	4,563,472	549,662	97,264	97,264	549,662	5,113,134	4,583,303	529,831	95,725	95,725	529,831	5,113,134	1.0000	1.0000	1.0000	1.0000
9	2002	5,124,726	0.9144	4,686,049	438,677	122,577	122,577	438,677	5,124,726	4,686,069	438,657	102,766	102,766	438,657	5,124,726	1.0000	1.0000	1.0000	1.0000
10	2003	5,144,115	0.9266	4,766,537	377,578	80,488	80,488	377,578	5,144,115	4,766,728	377,387	80,659	80,659	377,387	5,144,115	1.0000	1.0000	1.0000	1.0000
11	2004	5,273,693	0.9448	4,982,643	291,050	216,106	216,106	291,050	5,273,693	4,977,633	296,060	210,905	210,905	296,060	5,273,693	1.0000	1.0000	1.0000	1.0000
12	2005	5,295,932	0.9585	5,076,170	219,762	93,527	93,527	219,762	5,295,932	5,050,319	245,613	72,686	72,686	245,613	5,295,932	1.0000	1.0000	1.0000	1.0000
13	2006	5,346,840	0.9688	5,180,014	166,826	103,844	103,844	166,826	5,346,840	5,097,751	249,089	47,432	47,432	249,089	5,346,840	1.0000	1.0000	1.0000	1.0000
14	2007	5,366,481	0.9765	5,240,584	125,897	60,571	60,571	125,897	5,366,481	5,134,011	232,470	36,260	36,260	232,470	5,366,481	1.0000	1.0000	1.0000	1.0000
15	2008	5,384,567	0.9824	5,289,587	94,980	49,003	49,003	94,980	5,384,567	5,173,710	210,857	39,699	39,699	210,857	5,384,567	1.0000	1.0000	1.0000	1.0000
16	2009	5,423,525	0.9867	5,351,593	71,932	62,006	62,006	71,932	5,423,525	5,222,342	201,183	48,632	48,632	201,183	5,423,525	1.0000	1.0000	1.0000	1.0000
17	2010	5,290,059	0.9900	5,237,305	52,754	-114,288	-114,288	52,754	5,290,059	5,243,874	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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
	(F)	(C) - (E)
	(G)	Current value of (E) less preceding value of (E)
	(H)	(G) x Value from table of Act 44 effects above.
	(I)	(F) x Value from table of Act 44 effects above.
	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
	(R)	(P) / (C)
	(S)	Average of values in columns (Q) and (R)
	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1993

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Report	Transaction Year	Incurred Rept Loss	Estimated % Paid	Estimated Paid Loss	Estimated Reserve	Est. Paid Increment	Est. Paid Adjustment [#]	Est Res Adjustment [#]	Sample Adj Rept Loss	Actual Paid Loss	Actual Reserve	Actual Increment	Act Paid Adjustment [#]	Act Res Adjustment [#]	Actual Adj Rept Loss	Sample Factor	Actual Factor	Selected Factor	Smoothed Factor
1	1993	4,780,471	0.6490	3,102,526	1,677,945	3,102,526	2,564,858	1,482,129	4,046,987	0	na	na	2,564,858	na	na	0.8466	xx	0.8466	0.8911
2	1994	5,785,980	0.7014	4,058,286	1,727,694	955,761	955,761	1,626,796	5,147,415	0	na	na	955,761	na	na	0.8896	xx	0.8896	0.8926
3	1995	6,162,904	0.7310	4,505,083	1,657,821	446,796	446,796	1,609,413	5,576,828	0	na	na	446,796	na	na	0.9049	xx	0.9049	0.8941
4	1996	6,061,248	0.7593	4,602,306	1,458,942	97,223	97,223	1,437,642	5,502,280	0	na	na	97,223	na	na	0.9078	xx	0.9078	0.8956
5	1997	6,077,440	0.8077	4,908,748	1,168,692	306,443	306,443	1,168,692	5,539,772	0	na	na	306,443	na	na	0.9115	xx	0.9115	0.8971
6	1998	5,804,110	0.8678	5,036,807	767,303	128,058	128,058	767,303	5,266,442	0	na	na	128,058	na	na	0.9074	xx	0.9074	0.8986
7	1999	5,767,492	0.8945	5,159,022	608,470	122,215	122,215	608,470	5,229,824	5,149,026	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	0.9017	
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	42,635	452,049	5,274,697	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	71,416	539,551	5,433,615	0.9100	0.9100	0.9010	
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	52,518	534,190	5,480,772	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	31,142	323,381	5,301,105	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	55,548	161,747	5,195,019	0.9062	0.9062	0.9062	
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	59,352	188,518	5,281,142	0.9076	0.9076	0.9092	
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	39,559	189,304	5,321,487	0.9082	0.9082	0.9123	
16	2008	5,935,724	0.9774	5,801,354	134,370	109,754	109,754	134,370	5,398,056	5,726,344	209,380	56,493	56,493	209,380	5,398,056	0.9094	0.9094	0.9138	
17	2009	6,019,026	0.9821	5,911,165	107,861	109,812	109,812	107,861	5,481,358	5,786,245	232,781	59,901	59,901	232,781	5,481,358	0.9107	0.9107	0.9153	
18	2010	6,100,724	0.9858	6,014,182	86,542	103,017	103,017	86,542	5,563,056	5,834,833	265,891	48,588	48,588	265,891	5,563,056	0.9119	0.9119	0.9168	
19	2011	6,154,033	0.9888	6,084,928	69,105	70,745	70,745	69,105	5,616,365	5,895,287	258,746	60,454	60,454	258,746	5,616,365	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]

	Percentage	Factor		Percentage	Factor
1 Payments before 1993	-29.18%	0.7082	1 Reserves Prior to 1993	-29.18%	0.7082
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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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
	(F)	(C) - (E)
	(G)	Current value of (E) less preceding value of (E)
	(H)	(G) x Value from table of Act 44 effects above.
	(I)	(F) x Value from table of Act 44 effects above.
	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
	(R)	(P) / (C)
	(S)	Average of values in columns (Q) and (R)
	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1992

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1992	5,963,632	0.6295	3,754,106	2,209,526	3,754,106	2,658,658	1,564,786	4,223,444	0	na	na	2,658,658	na	na	0.7082	xx	0.7082	0.7082
2	1993	6,709,723	0.7683	5,155,080	1,554,643	1,400,974	1,213,664	1,373,216	5,245,538	0	na	na	1,213,664	na	na	0.7818	xx	0.7818	0.8045
3	1994	6,988,709	0.8094	5,656,661	1,332,048	501,581	501,581	1,254,256	5,628,159	0	na	na	501,581	na	na	0.8053	xx	0.8053	0.8056
4	1995	6,985,202	0.8343	5,827,754	1,157,448	171,093	171,093	1,123,650	5,668,646	0	na	na	171,093	na	na	0.8115	xx	0.8115	0.8067
5	1996	6,810,575	0.8751	5,959,934	850,641	132,180	132,180	838,221	5,515,397	0	na	na	132,180	na	na	0.8098	xx	0.8098	0.8078
6	1997	6,966,052	0.8828	6,149,631	816,421	189,697	189,697	816,421	5,683,294	0	na	na	189,697	na	na	0.8159	xx	0.8159	0.8088
7	1998	7,086,080	0.8890	6,299,525	786,555	149,894	149,894	786,555	5,803,322	0	na	na	149,894	na	na	0.8190	xx	0.8190	0.8099
8	1999	6,984,759	0.9059	6,327,493	657,266	27,968	27,968	657,266	5,702,001	6,401,003	583,756	101,478	583,756	na	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

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
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4 Payments after 1993	0.00%	1.0000	4 Reserves as of 1995	-2.92%	0.9708
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			6 Reserves after 1996	0.00%	1.0000

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
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	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
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	(Q)	(J) / (C)
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Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1991

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Report	Transaction Year	Incurred Rept Loss	Estimated % Paid	Estimated Paid Loss	Estimated Reserve	Est. Paid Increment	Est. Paid Adjustment [#]	Est Res [#] Adjustment [#]	Sample Adj [#] Rept Loss	Actual Paid Loss	Actual Reserve	Actual Increment	Act Paid Adjustment [#]	Act Res [#] Adjustment [#]	Actual Adj [#] Rept Loss	Sample Factor	Actual Factor	Selected Factor	Smoothed Factor
1	1991	5,085,069	0.3438	1,748,338	3,336,731	1,748,338	1,238,173	2,363,073	3,601,246	0	na	na	1,238,173	na	na	0.7082	xx	0.7082	0.7082
2	1992	6,471,250	0.7424	4,804,256	1,666,994	3,055,918	2,164,201	1,180,565	4,582,939	0	na	na	2,164,201	na	na	0.7082	xx	0.7082	0.7082
3	1993	6,824,261	0.7867	5,368,646	1,455,615	564,390	488,931	1,285,745	5,177,050	0	na	na	488,931	na	na	0.7586	xx	0.7586	0.7838
4	1994	7,207,603	0.7941	5,723,558	1,484,045	354,911	354,911	1,397,377	5,643,594	0	na	na	354,911	na	na	0.7830	xx	0.7830	0.7853
5	1995	7,239,653	0.8173	5,916,968	1,322,685	193,411	193,411	1,284,062	5,723,690	0	na	na	193,411	na	na	0.7906	xx	0.7906	0.7867
6	1996	7,315,361	0.8302	6,073,213	1,242,148	156,244	156,244	1,224,013	5,819,885	0	na	na	156,244	na	na	0.7956	xx	0.7956	0.7882
7	1997	7,215,882	0.8675	6,259,778	956,104	186,565	186,565	956,104	5,738,541	0	na	na	186,565	na	na	0.7953	xx	0.7953	0.7896
8	1998	7,140,026	0.9047	6,459,582	680,444	199,804	199,804	680,444	5,662,685	0	na	na	199,804	na	na	0.7931	xx	0.7931	0.7911
9	1999	7,175,630	0.9013	6,467,395	708,235	7,814	7,814	708,235	5,698,289	6,527,960	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	0.7940	
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	0.7954	
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	0.7969	
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	0.7983	
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	0.7998	
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	0.8012	
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	0.8027	
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	0.8056	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

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

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	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
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	(Q)	(J) / (C)
	(R)	(P) / (C)
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	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1990

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1990	5,121,908	0.3736	1,913,479	3,208,429	1,913,479	1,355,126	2,272,209	3,627,335	0	na	na	1,355,126	na	na	0.7082	xx	0.7082	0.7082
2	1991	5,979,955	0.4784	2,860,943	3,119,012	947,464	670,994	2,208,884	4,235,004	0	na	na	670,994	na	na	0.7082	xx	0.7082	0.7082
3	1992	7,074,053	0.7829	5,538,276	1,535,777	2,677,333	1,896,087	1,087,637	5,009,844	0	na	na	1,896,087	na	na	0.7082	xx	0.7082	0.7082
4	1993	7,753,514	0.7612	5,901,975	1,851,539	363,699	315,072	1,635,465	5,872,744	0	na	na	315,072	na	na	0.7574	xx	0.7574	0.7752
5	1994	7,595,281	0.8179	6,212,180	1,383,101	310,205	310,205	1,302,328	5,849,812	0	na	na	310,205	na	na	0.7702	xx	0.7702	0.7762
6	1995	7,729,893	0.8264	6,387,984	1,341,909	175,803	175,803	1,302,726	6,026,014	0	na	na	175,803	na	na	0.7796	xx	0.7796	0.7773
7	1996	7,929,203	0.8229	6,524,941	1,404,262	136,958	136,958	1,383,760	6,244,005	0	na	na	136,958	na	na	0.7875	xx	0.7875	0.7783
8	1997	7,725,007	0.8733	6,746,249	978,758	221,307	221,307	978,758	6,060,312	0	na	na	221,307	na	na	0.7845	xx	0.7845	0.7794
9	1998	7,725,545	0.8841	6,830,154	895,391	83,906	83,906	895,391	6,060,850	0	na	na	83,906	na	na	0.7845	xx	0.7845	0.7804
10	1999	7,808,315	0.8795	6,867,413	940,902	37,259	37,259	940,902	6,143,620	6,907,575	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
1 Payments before 1993	-29.18%	0.7082	1 Reserves Prior to 1993	-29.18%	0.7082
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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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
	(F)	(C) - (E)
	(G)	Current value of (E) less preceding value of (E)
	(H)	(G) x Value from table of Act 44 effects above.
	(I)	(F) x Value from table of Act 44 effects above.
	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
	(R)	(P) / (C)
	(S)	Average of values in columns (Q) and (R)
	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1989

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1989	4,771,196	0.4402	2,100,145	2,671,051	2,100,145	1,487,323	1,891,638	3,378,961	0	na	na	1,487,323	na	na	0.7082	xx	0.7082	0.7082
2	1990	5,836,016	0.5050	2,947,066	2,888,950	846,922	599,790	2,045,954	4,133,067	0	na	na	599,790	na	na	0.7082	xx	0.7082	0.7082
3	1991	6,363,979	0.5623	3,578,366	2,785,613	631,300	447,086	1,972,771	4,506,970	0	na	na	447,086	na	na	0.7082	xx	0.7082	0.7082
4	1992	7,933,751	0.7318	5,805,919	2,127,832	2,227,553	1,577,553	1,506,931	5,618,682	0	na	na	1,577,553	na	na	0.7082	xx	0.7082	0.7082
5	1993	8,404,823	0.7262	6,103,582	2,301,241	297,663	257,866	2,032,686	6,402,303	0	na	na	257,866	na	na	0.7617	xx	0.7617	0.7843
6	1994	8,841,749	0.7210	6,374,901	2,466,848	271,319	271,319	2,322,784	6,963,720	0	na	na	271,319	na	na	0.7876	xx	0.7876	0.7842
7	1995	8,720,012	0.7461	6,506,001	2,214,011	131,100	131,100	2,149,362	6,921,398	0	na	na	131,100	na	na	0.7937	xx	0.7937	0.7841
8	1996	8,176,532	0.8160	6,672,050	1,504,482	166,049	166,049	1,482,516	6,420,602	0	na	na	166,049	na	na	0.7852	xx	0.7852	0.7840
9	1997	7,991,002	0.8563	6,842,695	1,148,307	170,645	170,645	1,148,307	6,257,037	0	na	na	170,645	na	na	0.7830	xx	0.7830	0.7839
10	1998	8,524,905	0.8150	6,947,798	1,577,107	105,103	105,103	1,577,107	6,790,940	0	na	na	105,103	na	na	0.7966	xx	0.7966	0.7837
11	1999	8,210,154	0.8364	6,867,106	1,343,048	-80,692	-80,692	1,343,048	6,476,189	6,555,195	1,654,959	-392,603	-392,603	1,654,959	na	0.7888	xx	0.7888	0.7836
12	2000	7,853,295	0.8554	6,717,341	1,135,954	-149,765	-149,765	1,135,954	6,119,330	6,639,919	1,213,376	84,724	84,724	1,213,376	6,119,330	0.7792	0.7792	0.7792	0.7835
13	2001	7,996,833	0.8721	6,974,022	1,022,811	256,681	256,681	1,022,811	6,262,868	6,775,110	1,221,723	135,191	135,191	1,221,723	6,262,868	0.7832	0.7832	0.7832	0.7834
14	2002	8,316,349	0.8869	7,375,806	940,543	401,784	401,784	940,543	6,582,384	6,868,344	1,448,005	93,234	93,234	1,448,005	6,582,384	0.7915	0.7915	0.7915	0.7833
15	2003	7,936,277	0.9000	7,142,623	793,654	-233,183	-233,183	793,654	6,202,312	6,931,264	1,005,013	62,920	62,920	1,005,013	6,202,312	0.7815	0.7815	0.7815	0.7832
16	2004	7,914,050	0.9116	7,214,237	699,813	71,614	71,614	699,813	6,180,085	7,002,976	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]

	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
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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

* Current value of adjusted reserves plus sum of adjusted paid amounts from report 1 through current report
Where actual data is not available, adjusted estimated paid losses are included in actual reported loss values.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
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	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
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Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1988

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Report	Transaction Year	Incurred Rept Loss	Estimated % Paid	Estimated Paid Loss	Estimated Reserve	Est. Paid Increment	Est. Paid Adjustment [#]	Est Res [#] Adjustment [#]	Sample Adj [#] Rept Loss	Actual Paid Loss	Actual Reserve	Actual Increment	Act Paid Adjustment [#]	Act Res Adjustment [#]	Actual Adj [#] Rept Loss	Sample Factor	Actual Factor	Selected Factor	Smoothed Factor
1	1988	3,561,960	0.3386	1,206,133	2,355,827	1,206,133	854,183	1,668,397	2,522,580	0	na	na	854,183	na	na	0.7082	xx	0.7082	0.7082
2	1989	4,334,347	0.4584	1,986,900	2,347,447	780,767	552,939	1,662,462	3,069,585	0	na	na	552,939	na	na	0.7082	xx	0.7082	0.7082
3	1990	4,812,640	0.5565	2,678,253	2,134,387	691,353	489,616	1,511,573	3,408,312	0	na	na	489,616	na	na	0.7082	xx	0.7082	0.7082
4	1991	4,994,294	0.6368	3,180,526	1,813,768	502,273	355,710	1,284,510	3,536,959	0	na	na	355,710	na	na	0.7082	xx	0.7082	0.7082
5	1992	5,713,182	0.7200	4,113,491	1,599,691	932,965	660,726	1,132,901	4,046,075	0	na	na	660,726	na	na	0.7082	xx	0.7082	0.7082
6	1993	5,721,504	0.7525	4,305,432	1,416,072	191,941	166,278	1,250,817	4,330,269	0	na	na	166,278	na	na	0.7568	xx	0.7568	0.7661
7	1994	5,860,153	0.7484	4,385,739	1,474,414	80,307	80,307	1,388,309	4,548,068	0	na	na	80,307	na	na	0.7761	xx	0.7761	0.7661
8	1995	5,470,183	0.8283	4,530,953	939,230	145,214	145,214	911,805	4,216,778	0	na	na	145,214	na	na	0.7709	xx	0.7709	0.7662
9	1996	5,318,132	0.8600	4,573,594	744,538	42,641	42,641	733,668	4,081,283	0	na	na	42,641	na	na	0.7674	xx	0.7674	0.7662
10	1997	5,227,686	0.8905	4,655,254	572,432	81,661	81,661	572,432	4,001,707	0	na	na	81,661	na	na	0.7655	xx	0.7655	0.7663
11	1998	5,185,032	0.9103	4,720,107	464,925	64,852	64,852	464,925	3,959,053	0	na	na	64,852	na	na	0.7636	xx	0.7636	0.7664
12	1999	5,142,378	0.9266	4,764,794	377,584	44,687	44,687	377,584	3,916,399	4,278,680	863,698	-441,427	-441,427	863,698	na	0.7616	xx	0.7616	0.7664
13	2000	5,297,391	0.9399	4,978,876	318,515	214,082	214,082	318,515	4,071,412	4,312,042	985,349	33,362	33,362	985,349	4,071,412	0.7686	0.7686	0.7665	
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	0.7665	
15	2002	5,288,513	0.9597	5,075,289	213,224	169,840	169,840	213,224	4,062,534	4,387,743	900,770	49,184	49,184	900,770	4,062,534	0.7682	0.7682	0.7666	
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	0.7666	
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	0.7667	
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	0.7668	
19	2006	5,261,599	0.9819	5,166,211	95,388	29,293	29,293	95,388	4,035,620	4,470,503	791,096	12,821	12,821	791,096	4,035,620	0.7670	0.7670	0.7670	
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	0.7669	

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	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from Exhibit VI-E
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
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	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1987

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1987	2,739,229	0.4407	1,207,109	1,532,120	1,207,109	854,874	1,085,048	1,939,922	0	na	na	854,874	na	na	0.7082	xx	0.7082	0.7082
2	1988	3,422,132	0.5022	1,718,464	1,703,668	511,355	362,142	1,206,538	2,423,554	0	na	na	362,142	na	na	0.7082	xx	0.7082	0.7082
3	1989	4,133,004	0.5569	2,301,627	1,831,377	583,163	412,996	1,296,981	2,926,993	0	na	na	412,996	na	na	0.7082	xx	0.7082	0.7082
4	1990	4,275,055	0.6056	2,588,978	1,686,077	287,351	203,502	1,194,079	3,027,594	0	na	na	203,502	na	na	0.7082	xx	0.7082	0.7082
5	1991	4,317,883	0.6490	2,802,124	1,515,759	213,146	150,950	1,073,460	3,057,925	0	na	na	150,950	na	na	0.7082	xx	0.7082	0.7082
6	1992	4,982,816	0.7417	3,695,755	1,287,061	893,630	632,869	911,497	3,528,830	0	na	na	632,869	na	na	0.7082	xx	0.7082	0.7082
7	1993	4,940,684	0.7692	3,800,374	1,140,310	104,620	90,632	1,007,236	3,715,201	0	na	na	90,632	na	na	0.7520	xx	0.7520	0.7657
8	1994	4,804,855	0.7979	3,833,794	971,061	33,420	33,420	914,351	3,655,736	0	na	na	33,420	na	na	0.7608	xx	0.7608	0.7651
9	1995	4,959,273	0.7903	3,919,313	1,039,960	85,520	85,520	1,009,593	3,836,497	0	na	na	85,520	na	na	0.7736	xx	0.7736	0.7644
10	1996	4,894,675	0.8039	3,934,829	959,846	15,516	15,516	945,832	3,788,252	0	na	na	15,516	na	na	0.7740	xx	0.7740	0.7638
11	1997	4,763,939	0.8255	3,932,429	831,510	-2,400	-2,400	831,510	3,671,531	0	na	na	-2,400	na	na	0.7707	xx	0.7707	0.7631
12	1998	4,633,204	0.8446	3,913,413	719,791	-19,017	-19,017	719,791	3,540,795	0	na	na	-19,017	na	na	0.7642	xx	0.7642	0.7625
13	1999	4,502,468	0.8617	3,879,882	622,586	-33,531	-33,531	622,586	3,410,059	4,040,554	461,914	127,141	127,141	461,914	na	0.7574	xx	0.7574	0.7618
14	2000	4,534,654	0.8769	3,976,548	558,106	96,666	96,666	558,106	3,442,245	4,071,521	463,133	30,967	30,967	463,133	3,442,245	0.7591	0.7591	0.7591	0.7612
15	2001	4,624,176	0.8905	4,117,617	506,559	141,068	141,068	506,559	3,531,767	4,116,924	507,252	45,403	45,403	507,252	3,531,767	0.7638	0.7638	0.7638	0.7605
16	2002	4,496,393	0.9025	4,057,980	438,413	-59,637	-59,637	438,413	3,403,984	4,148,184	348,209	31,260	31,260	348,209	3,403,984	0.7570	0.7570	0.7570	0.7599
17	2003	4,453,397	0.9132	4,066,910	386,487	8,931	8,931	386,487	3,360,988	4,171,593	281,804	23,409	23,409	281,804	3,360,988	0.7547	0.7547	0.7547	0.7592
18	2004	4,502,357	0.9228	4,154,575	347,782	87,665	87,665	347,782	3,409,948	4,196,461	305,896	24,868	24,868	305,896	3,409,948	0.7574	0.7574	0.7574	0.7586
19	2005	4,507,507	0.9312	4,197,603	309,904	43,028	43,028	309,904	3,415,098	4,237,619	269,888	41,158	41,158	269,888	3,415,098	0.7576	0.7576	0.7576	0.7579
20	2006	4,528,084	0.9388	4,250,989	277,095	53,386	53,386	277,095	3,435,675	4,262,450	265,634	24,831	24,831	265,634	3,435,675	0.7587	0.7587	0.7587	0.7573

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

	Percentage	Factor		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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
	(F)	(C) - (E)
	(G)	Current value of (E) less preceding value of (E)
	(H)	(G) x Value from table of Act 44 effects above.
	(I)	(F) x Value from table of Act 44 effects above.
	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from CMCRB database
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
	(R)	(P) / (C)
	(S)	Average of values in columns (Q) and (R)
	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1986

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1986	3,231,344	0.4403	1,422,835	1,808,509	1,422,835	1,007,652	1,280,786	2,288,438	0	na	na	1,007,652	na	na	0.7082	xx	0.7082	0.7082
2	1987	3,764,068	0.5047	1,899,774	1,864,294	476,939	337,768	1,320,293	2,665,713	0	na	na	337,768	na	na	0.7082	xx	0.7082	0.7082
3	1988	3,969,908	0.5617	2,229,878	1,740,030	330,103	233,779	1,232,290	2,811,489	0	na	na	233,779	na	na	0.7082	xx	0.7082	0.7082
4	1989	4,285,779	0.6121	2,623,417	1,662,362	393,539	278,704	1,177,285	3,035,189	0	na	na	278,704	na	na	0.7082	xx	0.7082	0.7082
5	1990	4,561,019	0.6567	2,995,432	1,565,587	372,015	263,461	1,108,749	3,230,114	0	na	na	263,461	na	na	0.7082	xx	0.7082	0.7082
6	1991	4,618,916	0.6962	3,215,860	1,403,056	220,428	156,107	993,644	3,271,116	0	na	na	156,107	na	na	0.7082	xx	0.7082	0.7082
7	1992	5,232,436	0.7199	3,766,831	1,465,605	550,970	390,197	1,037,942	3,705,611	0	na	na	390,197	na	na	0.7082	xx	0.7082	0.7082
8	1993	5,192,135	0.7859	4,080,499	1,111,636	313,668	271,731	981,908	3,921,308	0	na	na	271,731	na	na	0.7552	xx	0.7552	0.7652
9	1994	5,165,763	0.7846	4,053,058	1,112,705	-27,441	-27,441	1,047,723	3,959,682	0	na	na	-27,441	na	na	0.7665	xx	0.7665	0.7669
10	1995	5,126,161	0.8137	4,171,157	955,004	118,100	118,100	927,118	3,957,176	0	na	na	118,100	na	na	0.7720	xx	0.7720	0.7686
11	1996	5,114,580	0.8351	4,271,357	843,223	100,200	100,200	830,912	3,961,170	0	na	na	100,200	na	na	0.7745	xx	0.7745	0.7702
12	1997	5,102,998	0.8541	4,358,477	744,521	87,120	87,120	744,521	3,961,899	0	na	na	87,120	na	na	0.7764	xx	0.7764	0.7719
13	1998	5,091,417	0.8709	4,434,046	657,370	75,570	75,570	657,370	3,950,318	0	na	na	75,570	na	na	0.7759	xx	0.7759	0.7736
14	1999	5,079,835	0.8857	4,499,418	580,417	65,371	65,371	580,417	3,938,736	4,104,539	975,296	-329,507	-329,507	975,296	na	0.7754	xx	0.7754	0.7753
15	2000	5,138,858	0.8989	4,619,249	519,609	119,831	119,831	519,609	3,997,759	4,184,779	954,079	80,240	80,240	954,079	3,997,759	0.7779	0.7779	0.7779	0.7770
16	2001	5,152,905	0.9105	4,691,819	461,086	72,570	72,570	461,086	4,011,806	4,223,527	929,378	38,748	38,748	929,378	4,011,806	0.7786	0.7786	0.7786	0.7787
17	2002	5,173,669	0.9208	4,763,986	409,683	72,167	72,167	409,683	4,032,570	4,245,465	928,204	21,938	21,938	928,204	4,032,570	0.7794	0.7794	0.7794	0.7804
18	2003	5,232,915	0.9299	4,866,214	366,701	102,228	102,228	366,701	4,091,816	4,285,306	947,609	39,841	39,841	947,609	4,091,816	0.7819	0.7819	0.7819	0.7821
19	2004	5,240,670	0.9380	4,915,676	324,994	49,463	49,463	324,994	4,099,571	4,325,037	915,633	39,731	39,731	915,633	4,099,571	0.7823	0.7823	0.7823	0.7838
20	2005	5,266,277	0.9451	4,977,268	289,009	61,592	61,592	289,009	4,125,178	4,346,756	919,521	21,719	21,719	919,521	4,125,178	0.7833	0.7833	0.7833	0.7855

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

	Percentage	Factor		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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
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Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1985

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1985	2,349,761	0.4397	1,033,161	1,316,600	1,033,161	731,685	932,416	1,664,101	0	na	na	731,685	na	na	0.7082	xx	0.7082	0.7082
2	1986	2,862,841	0.4985	1,427,000	1,435,841	393,839	278,917	1,016,862	2,027,464	0	na	na	278,917	na	na	0.7082	xx	0.7082	0.7082
3	1987	3,135,723	0.5511	1,727,973	1,407,750	300,972	213,149	996,969	2,220,719	0	na	na	213,149	na	na	0.7082	xx	0.7082	0.7082
4	1988	3,566,071	0.5981	2,133,036	1,433,035	405,063	286,866	1,014,876	2,525,491	0	na	na	286,866	na	na	0.7082	xx	0.7082	0.7082
5	1989	3,753,871	0.6403	2,403,587	1,350,284	270,551	191,604	956,271	2,658,491	0	na	na	191,604	na	na	0.7082	xx	0.7082	0.7082
6	1990	3,924,573	0.6780	2,660,951	1,263,622	257,364	182,265	894,897	2,779,383	0	na	na	182,265	na	na	0.7082	xx	0.7082	0.7082
7	1991	3,921,802	0.7118	2,791,513	1,130,289	130,562	92,464	800,470	2,777,420	0	na	na	92,464	na	na	0.7082	xx	0.7082	0.7082
8	1992	4,524,996	0.7080	3,203,697	1,321,299	412,184	291,909	935,744	3,204,602	0	na	na	291,909	na	na	0.7082	xx	0.7082	0.7082
9	1993	4,469,292	0.7552	3,375,209	1,094,083	171,512	148,581	966,403	3,383,843	0	na	na	148,581	na	na	0.7571	xx	0.7571	0.7651
10	1994	4,302,643	0.7933	3,413,287	889,356	38,077	38,077	837,418	3,292,935	0	na	na	38,077	na	na	0.7653	xx	0.7653	0.7649
11	1995	4,247,450	0.8150	3,461,585	785,865	48,299	48,299	762,917	3,266,733	0	na	na	48,299	na	na	0.7691	xx	0.7691	0.7647
12	1996	4,192,257	0.8344	3,497,958	694,299	36,373	36,373	684,162	3,224,350	0	na	na	36,373	na	na	0.7691	xx	0.7691	0.7646
13	1997	4,137,064	0.8518	3,523,769	613,295	25,810	25,810	613,295	3,179,294	0	na	na	25,810	na	na	0.7685	xx	0.7685	0.7644
14	1998	4,081,871	0.8673	3,540,225	541,646	16,456	16,456	541,646	3,124,101	0	na	na	16,456	na	na	0.7654	xx	0.7654	0.7642
15	1999	4,026,678	0.8812	3,548,398	478,280	8,173	8,173	478,280	3,068,908	3,643,969	382,709	103,744	103,744	382,709	na	0.7621	xx	0.7621	0.7641
16	2000	4,010,264	0.8937	3,583,894	426,370	35,495	35,495	426,370	3,052,494	3,661,081	349,183	17,112	17,112	349,183	3,052,494	0.7612	0.7612	0.7612	0.7639
17	2001	4,020,761	0.9048	3,638,111	382,650	54,218	54,218	382,650	3,062,991	3,677,363	343,398	16,282	16,282	343,398	3,062,991	0.7618	0.7618	0.7618	0.7637
18	2002	4,036,486	0.9148	3,692,631	343,855	54,520	54,520	343,855	3,078,716	3,692,944	343,542	15,581	15,581	343,542	3,078,716	0.7627	0.7627	0.7627	0.7636
19	2003	4,056,469	0.9237	3,747,155	309,314	54,524	54,524	309,314	3,098,699	3,706,101	350,368	13,157	13,157	350,368	3,098,699	0.7639	0.7639	0.7639	0.7634
20	2004	4,051,228	0.9317	3,774,714	276,514	27,559	27,559	276,514	3,093,458	3,715,650	335,578	9,549	9,549	335,578	3,093,458	0.7636	0.7636	0.7636	0.7632

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

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Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1984

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Report	Transaction Year	Incurred Rept Loss	Estimated % Paid	Estimated Paid Loss	Estimated Reserve	Est. Paid Increment	Est Paid Adjustment [#]	Est Res Adjustment [#]	Sample Adj Rept Loss	Actual Paid Loss	Actual Reserve	Actual Increment	Act Paid Adjustment [#]	Act Res Adjustment [#]	Actual Adj Rept Loss	Sample Factor	Actual Factor	Selected Factor	Smoothed Factor
1	1984	3,166,777	0.3407	1,078,930	2,087,847	1,078,930	764,098	1,478,613	2,242,711	0	na	na	764,098	na	na	0.7082	xx	0.7082	0.7082
2	1985	3,937,953	0.3806	1,498,869	2,439,084	419,939	297,401	1,727,359	2,788,858	0	na	na	297,401	na	na	0.7082	xx	0.7082	0.7082
3	1986	4,285,484	0.4181	1,791,859	2,493,625	292,990	207,495	1,765,985	3,034,980	0	na	na	207,495	na	na	0.7082	xx	0.7082	0.7082
4	1987	4,578,195	0.4534	2,075,542	2,502,653	283,683	200,904	1,772,379	3,242,278	0	na	na	200,904	na	na	0.7082	xx	0.7082	0.7082
5	1988	4,961,373	0.4865	2,413,468	2,547,905	337,926	239,319	1,804,427	3,513,644	0	na	na	239,319	na	na	0.7082	xx	0.7082	0.7082
6	1989	5,094,623	0.5175	2,636,698	2,457,925	223,231	158,092	1,740,702	3,608,012	0	na	na	158,092	na	na	0.7082	xx	0.7082	0.7082
7	1990	5,367,145	0.5468	2,934,522	2,432,623	297,823	210,918	1,722,784	3,801,012	0	na	na	210,918	na	na	0.7082	xx	0.7082	0.7082
8	1991	5,505,438	0.5742	3,161,217	2,344,221	226,696	160,546	1,660,177	3,898,951	0	na	na	160,546	na	na	0.7082	xx	0.7082	0.7082
9	1992	6,518,693	0.6980	4,550,048	1,968,645	1,388,830	983,570	1,394,195	4,616,538	0	na	na	983,570	na	na	0.7082	xx	0.7082	0.7082
10	1993	7,380,313	0.6242	4,606,791	2,773,522	56,744	49,157	2,449,852	5,721,352	0	na	na	49,157	na	na	0.7752	xx	0.7752	0.7913
11	1994	7,125,760	0.6470	4,610,036	2,515,724	3,244	3,244	2,368,806	5,643,551	0	na	na	3,244	na	na	0.7920	xx	0.7920	0.7891
12	1995	6,871,206	0.6683	4,592,230	2,278,977	-17,806	-17,806	2,212,431	5,469,370	0	na	na	-17,806	na	na	0.7960	xx	0.7960	0.7869
13	1996	6,616,653	0.6884	4,554,977	2,061,676	-37,252	-37,252	2,031,575	5,251,262	0	na	na	-37,252	na	na	0.7936	xx	0.7936	0.7848
14	1997	6,362,100	0.7073	4,499,766	1,862,334	-55,211	-55,211	1,862,334	5,026,809	0	na	na	-55,211	na	na	0.7901	xx	0.7901	0.7826
15	1998	6,107,546	0.7250	4,427,973	1,679,573	-71,793	-71,793	1,679,573	4,772,256	0	na	na	-71,793	na	na	0.7814	xx	0.7814	0.7804
16	1999	5,852,993	0.7417	4,340,877	1,512,116	-87,097	-87,097	1,512,116	4,517,702	5,268,674	584,319	840,701	840,701	584,319	na	0.7719	xx	0.7719	0.7782
17	2000	5,833,597	0.7573	4,417,742	1,415,855	76,866	76,866	1,415,855	4,498,306	5,300,930	532,667	32,256	32,256	532,667	4,498,306	0.7711	0.7711	0.7761	
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	0.7739	
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	
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	

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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
	(F)	(C) - (E)
	(G)	Current value of (E) less preceding value of (E)
	(H)	(G) x Value from table of Act 44 effects above.
	(I)	(F) x Value from table of Act 44 effects above.
	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from CMCRB database
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
	(R)	(P) / (C)
	(S)	Average of values in columns (Q) and (R)
	(T)	Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1983

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
Report	Transaction Year	Incurred Rept Loss	Estimated % Paid	Estimated Paid Loss	Estimated Reserve	Est. Paid Increment	Est Paid Adjustment [#]	Est Res Adjustment [#]	Sample Adj Rept Loss	Actual Paid Loss	Actual Reserve	Actual Increment	Act Paid Adjustment [#]	Act Res Adjustment [#]	Actual Adj Rept Loss	Sample Factor	Actual Factor	Selected Factor	Smoothed Factor
1	1983	2,904,955	0.4216	1,224,770	1,680,185	1,224,770	867,382	1,189,907	2,057,289	0	na	na	867,382	na	na	0.7082	xx	0.7082	0.7082
2	1984	3,422,045	0.4713	1,612,823	1,809,222	388,053	274,819	1,281,291	2,423,492	0	na	na	274,819	na	na	0.7082	xx	0.7082	0.7082
3	1985	3,826,880	0.5167	1,977,443	1,849,437	364,620	258,224	1,309,771	2,710,196	0	na	na	258,224	na	na	0.7082	xx	0.7082	0.7082
4	1986	4,161,259	0.5582	2,322,995	1,838,264	345,552	244,720	1,301,859	2,947,004	0	na	na	244,720	na	na	0.7082	xx	0.7082	0.7082
5	1987	4,362,065	0.5962	2,600,641	1,761,424	277,646	196,629	1,247,440	3,089,214	0	na	na	196,629	na	na	0.7082	xx	0.7082	0.7082
6	1988	4,530,051	0.6309	2,857,947	1,672,104	257,306	182,224	1,184,184	3,208,182	0	na	na	182,224	na	na	0.7082	xx	0.7082	0.7082
7	1989	4,552,487	0.6626	3,016,465	1,536,022	158,518	112,262	1,087,811	3,224,071	0	na	na	112,262	na	na	0.7082	xx	0.7082	0.7082
8	1990	4,810,845	0.6916	3,327,102	1,483,743	310,637	219,993	1,050,787	3,407,040	0	na	na	219,993	na	na	0.7082	xx	0.7082	0.7082
9	1991	4,923,632	0.7181	3,535,562	1,388,070	208,460	147,631	983,031	3,486,916	0	na	na	147,631	na	na	0.7082	xx	0.7082	0.7082
10	1992	5,960,458	0.7423	4,424,448	1,536,010	888,886	629,509	1,087,802	4,221,196	0	na	na	629,509	na	na	0.7082	xx	0.7082	0.7082
11	1993	5,895,732	0.7644	4,506,929	1,388,803	82,481	71,453	1,226,730	4,431,577	0	na	na	71,453	na	na	0.7517	xx	0.7517	0.7630
12	1994	5,831,006	0.7847	4,575,453	1,255,553	68,524	68,524	1,182,228	4,455,600	0	na	na	68,524	na	na	0.7641	xx	0.7641	0.7631
13	1995	5,766,280	0.8032	4,631,332	1,134,947	55,879	55,879	1,101,807	4,431,058	0	na	na	55,879	na	na	0.7684	xx	0.7684	0.7633
14	1996	5,701,553	0.8201	4,675,756	1,025,798	44,423	44,423	1,010,821	4,384,495	0	na	na	44,423	na	na	0.7690	xx	0.7690	0.7635
15	1997	5,636,827	0.8355	4,709,802	927,026	34,046	34,046	927,026	4,334,746	0	na	na	34,046	na	na	0.7690	xx	0.7690	0.7636
16	1998	5,572,101	0.8497	4,734,447	837,654	24,646	24,646	837,654	4,270,020	0	na	na	24,646	na	na	0.7663	xx	0.7663	0.7638
17	1999	5,507,375	0.8626	4,750,579	756,796	16,132	16,132	756,796	4,205,293	4,834,456	672,919	100,009	100,009	672,919	na	0.7636	xx	0.7636	0.7640
18	2000	5,423,917	0.8744	4,742,621	681,296	-7,958	-7,958	681,296	4,121,835	4,886,798	537,119	52,342	52,342	537,119	4,121,835	0.7599	0.7599	0.7641	0.7640
19	2001	5,464,846	0.8852	4,837,382	627,464	94,760	94,760	627,464	4,162,764	4,920,676	544,170	33,878	33,878	544,170	4,162,764	0.7617	0.7617	0.7617	0.7643
20	2002	5,503,371	0.8950	4,925,769	577,602	88,388	88,388	577,602	4,201,289	4,950,134	553,237	29,458	29,458	553,237	4,201,289	0.7634	0.7634	0.7634	0.7645

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

	Percentage	Factor		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.

Sources:	(A)	Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
	(B)	Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table. Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
	(C)	Reported incurred loss from Exhibit VI-B Page 1
	(D)	Value from payment patterns for sampled data presented in Exhibit VI-D page 14.
	(E)	(D) x (C)
	(F)	(C) - (E)
	(G)	Current value of (E) less preceding value of (E)
	(H)	(G) x Value from table of Act 44 effects above.
	(I)	(F) x Value from table of Act 44 effects above.
	(J)	Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
	(K)	Reported paid loss from CMCRB database
	(L)	(C) - (K)
	(M)	Current value of (K) less preceding value of (K); If no preceding value of (K) use preceding value of (E).
	(N)	(M) x Value from table of Act 44 effects
	(O)	(L) x Value from table of Act 44 effects
	(P)	Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
	(Q)	(J) / (C)
	(R)	(P) / (C)
	(S)	Average of values in columns (Q) and (R)
	(T)	Smoothed values based on values in (S)

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

Sample Payment Data from Exhibit VI-D Page 15 (Filing of December 11, 2002 Exhibit VI-B Page 1m) ["na" = not available; "tbd" = to be determined]

Report	Acc Yr 1983	Acc Yr 1984	Acc Yr 1985	Acc Yr 1986	Acc Yr 1987	Acc Yr 1988	Acc Yr 1989	Acc Yr 1990	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
1	na	na	na	na	na	na	na	na	na	0.6295	0.6490	0.6110	0.6217
2	na	na	na	na	na	na	na	na	0.7424	0.7683	0.7014	0.6836	0.7402
3	na	na	na	na	na	na	na	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365
4	na	na	na	na	na	na	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892
5	na	na	na	na	na	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069
6	na	na	na	na	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142
7	na	na	na	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.8829
8	na	na	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.8978
9	na	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132
10	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
11	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
12	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
13	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
14	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
15	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
16	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
17	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
18	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
19	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd
20	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd	tbd

Fitting Parameters

Last report	10	10	10	10	10	10	10	10	10	10	10	10	10
Last ratio	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
1-Last ratio	0.2577	0.3758	0.2067	0.1863	0.1961	0.1095	0.1850	0.1205	0.1109	0.0739	0.0920	0.0734	0.0674
Last increment	na	na	0.0381	0.0291	0.0136	0.0305	na	na	na	na	na	0.0122	0.0194
Avg increment	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242
Decay factor	0.9141	0.9395	0.8951	0.8850	0.8901	0.8189	0.8842	0.8326	0.8208	0.7532	0.7916	0.7519	0.7356

Extension of Sample Payment Pattern to Report 20

Report	Acc Yr 1983	Acc Yr 1984	Acc Yr 1985	Acc Yr 1986	Acc Yr 1987	Acc Yr 1988	Acc Yr 1989	Acc Yr 1990	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
1	0.4216	0.3407	0.4397	0.4403	0.4407	0.3386	0.4402	0.3736	0.3438	0.6295	0.6490	0.6110	0.6217
2	0.4713	0.3806	0.4985	0.5047	0.5022	0.4584	0.5050	0.4784	0.7424	0.7683	0.7014	0.6836	0.7402
3	0.5167	0.4181	0.5511	0.5617	0.5569	0.5565	0.5623	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365
4	0.5582	0.4534	0.5981	0.6121	0.6056	0.6368	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892
5	0.5962	0.4865	0.6403	0.6567	0.6490	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069
6	0.6309	0.5175	0.6780	0.6962	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142
7	0.6626	0.5468	0.7118	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.8829
8	0.6916	0.5742	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.8978
9	0.7181	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132
10	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
11	0.7644	0.6470	0.8150	0.8351	0.8255	0.9103	0.8364	0.8997	0.9090	0.9443	0.9272	0.9448	0.9504
12	0.7847	0.6683	0.8344	0.8541	0.8446	0.9266	0.8554	0.9165	0.9253	0.9581	0.9423	0.9585	0.9635
13	0.8032	0.6884	0.8518	0.8709	0.8617	0.9399	0.8721	0.9304	0.9387	0.9684	0.9544	0.9688	0.9732
14	0.8201	0.7073	0.8673	0.8857	0.8769	0.9508	0.8869	0.9421	0.9497	0.9762	0.9639	0.9765	0.9803
15	0.8355	0.7250	0.8812	0.8989	0.8905	0.9597	0.9000	0.9518	0.9587	0.9821	0.9714	0.9824	0.9855
16	0.8497	0.7417	0.8937	0.9105	0.9025	0.9670	0.9116	0.9598	0.9661	0.9865	0.9774	0.9867	0.9893
17	0.8626	0.7573	0.9048	0.9208	0.9132	0.9730	0.9218	0.9666	0.9722	0.9898	0.9821	0.9900	0.9921
18	0.8744	0.7720	0.9148	0.9299	0.9228	0.9779	0.9309	0.9722	0.9772	0.9923	0.9858	0.9925	0.9942
19	0.8852	0.7858	0.9237	0.9380	0.9312	0.9819	0.9389	0.9768	0.9813	0.9942	0.9888	0.9944	0.9957
20	0.8950	0.7988	0.9317	0.9451	0.9388	0.9852	0.9459	0.9807	0.9846	0.9957	0.9911	0.9958	0.9969
21	0.9041	0.8109	0.9389	0.9514	0.9455	0.9878	0.9522	0.9839	0.9874	0.9967	0.9930	0.9968	0.9977

#

Geometric series with A = last unpaid ratio, B = average last increment in unpaid ratio, and C = decay ratio such that:

 $A + B = B(1 + C + C^2 + C^3 + C^4 + \dots)$ or $C = A / (A+B)$.

For example:

For 1984:

A = .3758

and

B = .0242

so that

 $C = A / (A+B)$.At report 11 cumulative payment ratio for 1984 is $(1-A)+BC$ or $.6242 + .0242 \times .9395 = .6470$ At report 12 cumulative payment ratio for 1984 is $(1-A)+B[C+C^2]$ or $.6242 + .0242 \times [.9395 + .8826] = .6683$ At report 13 cumulative payment ratio for 1984 is $(1-A)+B[C+C^2+C^3]$ or $.6242 + .0242 \times [.9395 + .8826 + .8291] = .6884$

Source: Exhibit VI-D Page 15

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Payment Patterns based on Relation of Paid to Reported Losses for Sample#

Exhibit VI-D
Page 15

Medical Losses as of 4-30-93				Medical Losses as of 4-30-94				Medical Losses as of 4-30-95				Medical Losses as of 4-30-96				Medical Losses as of 4-30-97			
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	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	1984	3,770,764	2,269,936	6,040,700	1985	2,275,521	592,983	2,868,504	1986	2,627,475	601,432	3,228,907	1987	3,128,219	763,304	3,891,523
1984	3,635,897	1,572,958	5,208,855	1985	2,241,799	726,720	2,968,519	1986	2,563,723	703,796	3,267,519	1987	3,335,177	885,063	4,220,240	1988	3,223,663	524,776	3,748,439
1985	2,180,035	899,294	3,079,329	1986	2,522,878	687,388	3,210,266	1987	3,311,135	838,885	4,150,020	1988	3,262,933	676,264	3,939,197	1989	5,801,157	1,307,691	7,108,848
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	1990	5,994,292	1,290,432	7,284,724
1987	3,164,726	1,102,091	4,266,817	1988	3,144,266	1,034,411	4,178,677	1989	5,624,130	2,176,061	7,800,191	1990	5,878,277	1,234,867	7,113,144	1991	5,410,477	1,106,504	6,516,981
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	1992	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	1993	4,244,152	1,345,273	5,589,425
1990	4,988,099	1,383,343	6,371,442	1991	4,777,388	1,295,629	6,073,017	1992	5,234,023	1,232,761	6,466,784	1993	4,161,675	1,531,206	5,692,881	1994	3,518,063	1,291,906	4,809,969
1991	4,155,610	1,441,756	5,597,366	1992	4,719,224	1,423,578	6,142,802	1993	3,796,107	1,615,772	5,411,879	1994	3,194,721	1,478,360	4,673,081	1995	2,894,764	1,016,170	3,910,934
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	1996	2,486,791	1,508,261	3,995,052

Medical Losses as of 4-30-98				Medical Losses as of 4-30-99				Medical Losses as of 4-30-2000				Medical Losses as of 4-30-2001				Medical Losses 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	Year	Losses	Losses	Losses	Year	Losses	Losses	Losses	Year	Losses	Losses	Losses	Year	Losses	Losses	Losses
1988	3,289,816	404,363	3,694,179	1989	6,179,846	1,402,918	7,582,764	1990	6,264,568	858,266	7,122,834	1991	5,983,048	746,507	6,729,555	1992	6,091,978	486,270	6,578,248
1989	6,003,061	1,007,133	7,010,194	1990	6,294,236	825,406	7,119,642	1991	5,673,497	621,263	6,294,760	1992	5,972,915	447,893	6,420,808	1993	4,767,316	446,071	5,213,387
1990	6,185,121	897,556	7,082,677	1991	5,697,621	599,983	6,297,604	1992	5,819,201	604,606	6,423,807	1993	4,724,758	420,747	5,145,505	1994	4,400,461	529,831	4,930,292
1991	5,554,784	848,200	6,402,984	1992	5,833,010	728,123	6,561,133	1993	4,617,165	544,279	5,161,444	1994	4,304,736	572,134	4,876,870	1995	3,600,867	477,739	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	1996	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	1997	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	1998	3,180,315	532,014	3,712,329
1995	3,190,562	623,518	3,814,080	1996	3,482,003	886,766	4,368,769	1997	2,724,704	611,091	3,335,795	1998	3,061,322	556,829	3,618,151	1999	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	1999	2,438,830	574,104	3,012,934	2000	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	2001	1,390,454	799,916	2,190,370

Medical Losses as of 4-30-2003				Medical Losses as of 4-30-2004				Medical Losses as of 4-30-2005			
Acc.	Paid	O/S	Total	Acc.	Paid	O/S	Total	Acc.	Paid	O/S	Total
Year	Losses	Losses	Losses	Year	Losses	Losses	Losses	Year	Losses	Losses	Losses
1993	5,421,732	549,551	5,971,283	1994	4,766,728	377,387	5,144,115	1995	4,354,014	314,520	4,668,534
1994	4,686,069	438,657	5,124,726	1995	4,278,816	406,618	4,685,434	1996	4,239,562	386,153	4,625,715
1995	4,225,458	480,945	4,706,403	1996	4,217,481	399,604	4,617,085	1997	3,648,054	303,421	3,951,475
1996	4,176,850	401,311	4,578,161	1997	3,596,616	335,600	3,932,216	1998	3,494,885	265,838	3,760,723
1997	3,474,497	503,808	3,978,305	1998	3,456,730	304,533	3,761,263	1999	3,075,426	102,660	3,178,086
1998	3,333,995	375,158	3,709,153	1999	3,021,424	167,357	3,188,781	2000	2,617,138	268,392	2,885,530
1999	2,844,763	212,900	3,057,663	2000	2,491,759	345,153	2,836,912	2001	2,326,207	303,703	2,629,910
2000	2,352,615	465,772	2,818,387	2001	2,236,309	409,939	2,646,248	2002	3,007,596	755,241	3,762,837
2001	2,027,699	561,554	2,589,253	2002	2,673,510	935,929	3,609,439	2003	2,121,377	691,104	2,812,481
2002	2,013,689	1,136,566	3,150,255	2003	1,481,566	1,097,747	2,579,313	2004	2,435,389	753,720	3,189,109

Report	As of: 4-30-93	As of 4-30-94	As of 4-30-95	As of 4-30-96	As of 4-30-97	As of 4-30-98	As of 4-30-99	As of 4-30-00	As of 4-30-01	As of 4-30-02	As of 4-30-03	As of 4-30-04	As of 4-30-05
10th	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9261	0.9080	0.9266	0.9326
9th	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132	0.9165
8th	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.8978	0.9135	0.9232
7th	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8890	0.8945	0.8827	0.8829	0.9123	0.9147	0.9293
6th	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142	0.8673	0.8734	0.9190	0.9677
5th	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069	0.8371	0.8553	0.8989	0.9475	0.9070
4th	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892	0.8071	0.8477	0.8567	0.9304	0.8783	0.8845
3rd	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365	0.7970	0.8168	0.8461	0.8340	0.8347	0.8451	0.7993
2nd	0.7424	0.7683	0.7014	0.6836	0.7402	0.7844	0.7807	0.7735	0.8095	0.8046	0.7831	0.7407	0.7543
1st	0.6295	0.6490	0.6110	0.6217	0.6225	0.6369	0.6335	0.6640	0.6789	0.6348	0.6392	0.5744	0.7637

Source: Evaluations 1993 thru 2002 from prior filing.

AY 1986 and later: Ten Classes, Eleven Coal Mine Writers
AY 1985 and prior: Four major classes, Eight Coal Mine Writers
Losses as of 4-30-2003 thru 4-30-2005 use actual paid and O/S from CMCRB database.

FTI - OMG/PAB
File Date: November 29, 2012
Checksum: 1,215,247,888.591000

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

Exhibit VI-E

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

<u>Report</u>	<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>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
1										1,519,950	1,745,062	1,453,835	2,265,522	1,499,127	1,585,758	2,120,723	1,424,937	1,477,485	1,883,649	1,490,981	1,524,765	1,786,240
2									3,416,410	3,017,821	3,311,393	3,447,824	4,498,717	2,589,720	3,605,906	4,760,116	3,031,492	2,973,005	3,608,322	2,864,778	3,435,863	
3								4,858,303	5,057,380	4,474,822	5,285,169	5,249,852	6,269,556	4,097,105	5,066,968	6,592,737	3,990,338	4,078,233	5,798,309	4,380,163		
4							7,305,441	5,469,765	5,832,214	6,135,793	5,944,494	6,234,883	7,427,776	5,182,592	5,949,422	7,767,869	4,713,994	5,032,592	6,658,499			
5						9,159,725	8,410,558	6,279,802	6,733,975	6,807,415	6,698,701	6,774,208	8,517,965	5,654,435	6,486,204	8,467,539	4,893,518	5,362,003				
6					13,400,929	9,866,552	9,250,841	7,170,191	7,213,884	7,415,056	7,237,063	6,969,310	9,582,098	6,009,319	6,694,634	8,923,585	4,965,788					
7				13,395,863	14,310,907	10,439,947	9,721,858	7,497,940	7,570,855	7,496,955	7,283,059	7,402,247	9,706,503	6,156,138	6,905,738	9,165,385						
8			16,787,366	14,079,814	15,086,127	10,834,486	9,953,502	7,533,377	7,822,684	7,575,369	7,329,084	7,611,242	10,138,868	6,524,987	6,963,528							
9		15,271,290	17,689,265	14,681,144	16,007,142	10,935,715	10,286,479	7,615,032	8,111,694	7,654,237	7,462,119	7,653,900	10,368,436	6,705,837								
10	21,130,946	15,710,579	18,002,627	15,101,039	16,528,234	11,340,153	10,522,275	7,701,086	8,184,230	7,731,940	7,468,382	7,721,764	10,619,368									
11	22,149,645	16,245,996	18,419,560	15,620,333	16,897,053	11,386,217	10,880,769	7,791,027	8,357,349	7,805,017	7,789,732											
12	22,580,306	16,503,485	18,718,272	15,884,719	17,241,800	11,744,206	11,001,168	8,001,766	8,408,704	7,879,189	7,480,909											
13	23,093,654	17,046,798	19,129,950	16,155,671	17,506,981	11,774,571	11,110,031	8,057,267	8,460,058	8,038,850												
14	23,520,260	17,332,836	19,264,565	16,583,337	17,773,596	11,804,826	11,331,615	8,118,370	8,717,825													
15	24,023,765	17,269,649	19,426,729	16,817,609	18,027,853	11,995,979	11,414,237	8,170,070														
16	24,524,380	17,364,179	19,537,924	17,037,196	18,376,371	12,137,005	11,494,656															
17	24,906,482	17,454,727	19,648,893	17,253,705	18,642,449	12,156,503																
18	25,285,145	17,589,294	19,712,052	17,457,285	18,807,962																	
19	25,719,579	17,647,335	19,778,753	17,662,051																		
20	26,287,989	17,681,764	19,845,571																			

Medical Reported Paid Losses as of 04/30/12

<u>Report</u>	<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>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
1										1,804,774	1,676,127	1,421,461	2,013,689	1,481,566	2,435,389	2,520,705	1,948,500	3,239,013	2,201,565	1,934,714	2,751,976	3,211,934
2									2,809,039	2,438,735	2,184,303	2,027,699	2,673,510	2,121,377	3,067,832	3,289,523	2,697,293	4,228,737	3,040,747	2,474,898	3,388,757	
3								2,949,746	3,069,291	2,657,295	2,352,615	2,236,309	3,007,596	2,326,077	3,293,472	3,433,690	2,989,066	4,505,191	3,288,243	2,729,938		
4							3,931,096	3,057,875	3,187,684	2,844,763	2,491,759	2,326,207	3,216,844	2,429,794	3,868,121	3,535,900	3,075,753	4,755,842	3,434,618			
5						4,040,169	4,041,918	3,213,618	3,334,465	3,021,424	2,617,138	2,425,392	3,378,060	2,544,069	3,923,267	3,673,096	3,157,807	4,895,811				
6					4,389,242	4,115,840	4,132,108	3,474,497	3,457,200	3,075,426	2,673,929	2,495,415	3,495,984	2,582,303	3,963,617	3,920,165	3,202,034					
7				5,149,026	4,487,578	4,182,507	4,176,850	3,596,616	3,495,355	3,097,474	2,698,511	2,581,983	3,544,378	2,683,561	4,005,779	4,000,731						
8			6,401,003	5,317,681	4,583,303	4,225,458	4,217,481	3,648,054	3,506,028	3,138,912	2,715,033	2,622,094	3,699,439	2,709,624	4,053,658							
9		6,527,960	6,494,799	5,360,316	4,686,069	4,278,816	4,239,562	3,735,279	3,530,921	3,214,245	2,725,884	2,671,237	3,711,954	2,751,055								
10	6,907,575	6,601,301	6,613,862	5,431,732	4,766,728	4,354,014	4,267,844	3,787,156	3,552,363	3,235,670	2,764,209	2,715,237	3,727,842									
11	6,987,340	6,640,700	6,692,320	5,484,250	4,977,633	4,400,110	4,307,614	3,998,545	3,612,059	3,271,628	2,785,789	2,768,418										
12	7,057,392	6,688,050	6,804,727	5,515,392	5,050,319	4,444,736	4,322,947	4,026,401	3,625,447	3,339,216	2,791,316											
13	7,117,858	6,781,221	6,858,573	5,570,940	5,097,751	4,482,464	4,338,162	4,068,692	3,640,675	3,530,763												
14	7,207,922	6,830,913	6,879,694	5,630,292	5,134,011	4,506,980	4,355,042	4,106,625	3,691,087													
15	7,316,792	6,883,370	6,904,878	5,669,851	5,173,710	4,530,249	4,371,918	4,152,798														
16	7,357,567	6,922,803	6,918,013	5,726,344	5,222,342	4,596,503	4,434,578															
17	7,400,977	6,958,482	6,937,949	5,786,245	5,243,874	4,745,974																
18	7,440,981	7,001,143	6,961,865	5,834,833	5,253,033																	
19	7,484,561	7,052,555	6,974,368	5,895,287																		
20	7,545,066	7,088,704	6,985,460																			

Note: Large loss was excluded from accident year 1992.

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

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

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

Checksum: 2,982,673,698.000000

**Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 57**

**Exhibit VII-A
Page 1
Underground Anthracite**

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</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%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$41,973	\$212,039	\$41,973
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$95,444	\$0	\$95,444	13,238	0	13,238
(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%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$99,052	\$219,342	\$99,052
(2) Difference (Federal= c-1 minus b-1)	\$100,164	\$25,185	\$100,164	57,079	7,303	57,079
(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%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(1) Average Amounts (b-2 plus c-4)	\$107,965	\$3,148	\$107,965	\$20,373	\$913	\$20,373
(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
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.5642%			
(2) Complement			98.4358%			
(3) Dollar Decrease			10,573	Dollar Increase		\$1,995
(4) Factor						104.0630%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			84.8790%	(d-3) times (e-4)		177.8458%
(2) AMA Guidelines (a-3)			<u>100.0000%</u>			<u>100.0000%</u>
(3) Full Effect of Act 57 (1 X 2)			84.8790%			177.8458%
(4) Percentage Decrease			15.1210%	Increase		77.8458%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3) Decrease			\$118,538	Increase		\$22,369
(2) Average after Act 57 (a-2 plus or minus g-1)			\$665,393			\$51,103

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

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

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**Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 57**

**Exhibit VII-A
Page 2
Underground Bituminous**

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

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

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

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**Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 57**

**Exhibit VII-A
Page 3
Surface Anthracite**

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(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%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$59,791	\$117,452	\$59,791
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$12,696	\$3,521	\$12,696	3,242	32	3,242
(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%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$75,102	\$127,228	\$75,102
(2) Difference (Federal= c-1 minus b-1)	\$75,202	\$56,096	\$75,202	15,310	9,776	15,310
(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%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(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
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.5642%			
(2) Complement			98.4358%			
(3) Dollar Decrease			6,232	Dollar Increase		\$1,454
(4) Factor						102.3567%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times 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%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$28,329	Increase		\$6,610
(2) Average after Act 57 (a-2 plus or minus g-1)			\$392,202			\$63,159

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

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

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**Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 57**

**Exhibit VII-A
Page 4
Surface Bituminous**

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 15			# 15		
(2) Average Amounts	\$422,026	\$255,841	\$422,026	\$179,690	\$257,597	\$179,690
(3) Index (Base)	100%		100.0000%	100%		100.0000%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$190,727	\$260,145	\$190,727
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$48,679	\$8,645	\$48,679	11,036	2,549	11,036
(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%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$233,601	\$281,274	\$233,601
(2) Difference (Federal= c-1 minus b-1)	\$73,794	\$41,793	\$73,794	42,874	21,129	42,874
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,224	5,224	9,224	5,359	2,641	5,359
(5) Index (to a-2)	2.1857%	2.0419%	2.1857%	2.9825%	1.0253%	2.9825%
(6) Complement	97.8143%	97.9581%	97.8143%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(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
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.5642%			
(2) Complement			98.4358%			
(3) Dollar Decrease			5,696	Dollar Increase		\$1,613
(4) Factor						100.8225%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			84.9301%			110.0219%
(2) AMA Guidelines (a-3)			<u>100.0000%</u>			<u>100.0000%</u>
(3) Full Effect of Act 57 (1 X 2)			84.9301%			110.0219%
(4) Percentage Decrease			15.0699%	Increase		10.0219%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$63,599	Increase		\$18,008
(2) Average after Act 57 (a-2 plus or minus g-1)			\$358,427			\$197,699

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

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

FTI PAB
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Coal Mine Compensation Rating Bureau
Average Severity from Before Act 57 through Stages to After Act 5'

Exhibit VII-A
Page 5
Other Classes
For Information -

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 100%-0%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 10			# 10		
(2) Average Amounts	\$401,218	\$220,454	\$401,218	\$108,537	\$209,628	\$108,537
(3) Index (Base)	100%		100.0000%	100%		100.0000%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(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%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$155,346	\$223,252	\$155,346
(2) Difference (Federal= c-1 minus b-1)	\$64,970	\$37,254	\$64,970	20,749	7,615	20,749
(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)	2.0241%	2.1124%	2.0241%	2.3896%	0.4541%	2.3896%
(6) Complement	97.9759%	97.8876%	97.9759%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(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
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.5642%			
(2) Complement			98.4358%			
(3) Dollar Decrease			5,482	Dollar Increase		\$3,096
(4) Factor						102.2565%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			85.9868%			129.2517%
(2) AMA Guidelines (a-3)			<u>100.0000%</u>			<u>100.0000%</u>
(3) Full Effect of Act 57 (1 X 2)			85.9868%			129.2517%
(4) Percentage Decrease			14.0132%	Increase		29.2517%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$56,224	Increase		\$31,749
(2) Average after Act 57 (a-2 plus or minus g-1)			\$344,994			\$140,286

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

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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COAL MINE COMPENSATION RATING BUREAU
State Occupational Disease Classification Credibility

Exhibit VII-B-1-A

Classification	Code	(1)	(2)	(3)	(4)	(5) (6) Credibility		(7)	(8)	(9)	(10)
		Estimated Miner Years <u>2002-2011</u>	Claim Frequency per 100 Miner Years			Expected Awarded Claims	Factor	Claim Frequency Indicated w/ Credibility	Change in Indication After Cred.	10 Year Payroll (\$ millions)	Claim Frequency Per \$100 of Payroll
			Indicated (Eff 4/1/2012)	Trended to 4/1/2013	Indicated (Eff 4/1/2013)						
Underground:	Anthracite 1011	358.7	0.2672	0.2672	0.1437	# 0.95800	0.156	0.247897	-7.2%	\$14.643462	0.060724
	Bituminous 1002	15,417.5	0.1116	0.1116	0.0826	17.21200	0.660	0.092466	-17.2%	\$868.438090	0.016416
Surface:	Anthracite 1016	3,487.9	0.2771	0.2771	0.2546	9.66500	0.494	0.266003	-4.0%	\$144.164691	0.064356
	Bituminous 1013	<u>15,550.8</u>	<u>0.0238</u>	0.0238	<u>0.0112</u>	<u>3.70000</u>	0.306	<u>0.019928</u>	<u>-16.3%</u>	<u>\$641.469612</u>	0.004831
Four Standard Classifications		34,814.9	0.0906	0.0906	0.0685	31.53600		0.079052	-15.4%	1,668.715855	0.016493
	Coke 1017	2,443.9	0.0139	0.0139	0.0072	0.33900	0.093	0.013255	-4.5%	\$97.305951	0.003329
	Auger 1019	290.9	0.0297	0.0297	0.0072	0.08600	0.047	0.028644	-3.6%	\$11.900975	0.007002
Co-Gen:	Anthracite 1022	2,000.5	0.0353	0.0353	0.0582	0.70600	0.134	0.038351	8.7%	\$82.423959	0.009308
	Bituminous 1024	1,788.9	0.0393	0.0393	0.0500	0.70400	0.133	0.040749	3.6%	\$74.668400	0.009763
Prep Plants:	Anthracite 1026	1,299.0	0.3002	0.3002	0.2547	3.89900	0.314	0.285887	-4.8%	\$53.942958	0.068844
	Bituminous 1028	<u>3,894.3</u>	<u>0.0588</u>	0.0588	<u>0.0096</u>	<u>2.28900</u>	0.241	<u>0.046938</u>	<u>-20.2%</u>	<u>\$219.437306</u>	0.008330
Other Classes		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) x (2) / 100
(6) Factor Z = ((5) / 39.559)^0.5
(7)=(4)*(6)+((3)*(1-(6))
(8)=(7)/(2)-1 Totals and subtotals are weighted with 10 year estimated miner years.
(9) From Exhibit X-A
(10)=(7) x (1) / ((9) x 100)

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

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Approved Claim Freq.	Payroll	Expected Awarded Claims	Estimated Miner Years	Estimated Miner Years	Adjustment	Average Weekly Wage	Payroll 000,000's	Estimated Miner Years	Frequency Per 100
<u>Classification</u>	<u>Code</u>	<u>4/1/2012</u>	<u>2001-2010</u>	<u>(1) x (2)</u>	<u>2002-2011</u>	<u>2011</u>	<u>Factor</u>	<u>2001</u>	<u>2001</u>	<u>2001-2010</u>	<u>Miner Years</u>
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	<u>0.005958</u>	<u>614.471133</u>	<u>3.661019</u>	<u>15,550.80</u>	<u>1,838.6</u>	1.038	644.00	<u>58.151332</u>	<u>15,385.1</u>	0.0238
Four Standard Classifications			1,533.376838	29.864600	34,814.90	4,737.7			122.251281	33,239.2	
	Coke 1017	0.003553	104.082691	0.369806	2,443.90	77.7	1.038	644.00	10.375826	2,664.7	0.0139
	Auger 1019	0.007491	12.176937	0.091217	290.90	24.9	1.038	644.00	1.429131	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	<u>0.010848</u>	<u>176.652370</u>	<u>1.916325</u>	<u>3,894.30</u>	<u>852.4</u>	1.392	644.00	<u>10.155025</u>	<u>3,259.7</u>	0.0588
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))

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

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 Run Date: 10/19/12 15:31

Checksum:361,535.787837

STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

COKE (1017)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2002	0	0	0	0	0.0000	0.0000	0.000000	10,485,005	0.000000	662	1.038	293.4	0.0000	
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	0.0020	0.0020	0.001358	12,049,126	0.001358	690	1.038	323.5	0.0004	
2005	0	0	0	0	0.0047	0.0047	0.003191	12,860,979	0.003191	716	1.038	332.8	0.0010	
2006	0	0	0	0	0.0114	0.0114	0.007741	12,737,394	0.007741	745	1.038	316.8	0.0024	
2007	0	0	0	0	0.0223	0.0223	0.015142	13,669,925	0.015142	779	1.038	325.1	0.0047	
2008	0	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	0.0200	0.0200	0.013580	5,173,552	0.013580	836	1.038	114.7	0.0118	
2010	0	0	0	0	0.0317	0.0317	0.021524	5,435,658	0.021524	845	1.038	119.2	0.0181	
2011	0	0	0	0	0.0301	0.0301	0.020438	3,599,086	0.020438	858	1.038	77.7	0.0263	
TOTAL	0	0	0	0	0.1455	0.1455	0.098795	97,305,951	0.098795			2,443.9	0.0717	
Average: State Frequency														0.0072
Federal Excess Frequency (times 40.0%)														0.0029

AUGER (1019)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2002	0	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	0.0002	0.0002	0.000136	1,058,799	0.000136	690	1.038	28.4	0.0005	
2005	0	0	0	0	0.0004	0.0004	0.000272	1,026,537	0.000272	716	1.038	26.6	0.0010	
2006	0	0	0	0	0.0010	0.0010	0.000679	1,066,831	0.000679	745	1.038	26.5	0.0026	
2007	0	0	0	0	0.0018	0.0018	0.001222	1,121,156	0.001222	779	1.038	26.7	0.0046	
2008	0	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	0.0036	0.0036	0.002444	926,163	0.002444	836	1.038	20.5	0.0119	
2010	0	0	0	0	0.0047	0.0047	0.003191	806,696	0.003191	845	1.038	17.7	0.0180	
2011	0	0	0	0	0.0096	0.0096	0.006518	1,153,169	0.006518	858	1.038	24.9	0.0262	
TOTAL	0	0	0	0	0.0273	0.0273	0.018537	11,900,975	0.018537			290.9	0.0719	
Average: State Frequency														0.0072
Federal Excess Frequency (times 40.0%)														0.0029

ANTHRACITE CO-GEN (1022)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2002	1	0	0	1	0.0000	0.0000	0.000000	6,358,543	0.000000	662	1.038	178.0	0.0000	
2003	1	1	0	0	0.0000	0.0000	0.000000	7,137,655	1.000000	675	1.038	195.9	0.5105	
2004	0	0	0	0	0.0012	0.0012	0.000815	7,351,514	0.000815	690	1.038	197.4	0.0004	
2005	0	0	0	0	0.0029	0.0029	0.001969	7,855,289	0.001969	716	1.038	203.3	0.0010	
2006	0	0	0	0	0.0075	0.0075	0.005093	8,405,393	0.005093	745	1.038	209.0	0.0024	
2007	0	0	0	0	0.0149	0.0149	0.010117	9,160,450	0.010117	779	1.038	217.9	0.0046	
2008	0	0	0	0	0.0190	0.0190	0.012901	7,958,335	0.012901	807	1.038	182.7	0.0071	
2009	0	0	0	0	0.0309	0.0309	0.020981	8,004,644	0.020981	836	1.038	177.4	0.0118	
2010	0	0	0	0	0.0494	0.0494	0.033543	8,481,228	0.033543	845	1.038	186.0	0.0180	
2011	0	0	0	0	0.0980	0.0980	0.066542	11,710,908	0.066542	858	1.038	252.9	0.0263	
TOTAL	2	1	0	1	0.2238	0.2238	0.151960	82,423,959	1.151960			2,000.5	0.5822	
Average: State Frequency														0.0582
Federal Excess Frequency (times 40.0%)														0.0233

BITUMINOUS CO-GEN (1024)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2002	0	0	0	0	0.0000	0.0000	0.000000	2,386,124	0.000000	662	1.038	66.8	0.0000	
2003	0	0	0	0	0.0000	0.0000	0.000000	3,052,523	0.000000	675	1.038	83.8	0.0000	
2004	0	0	0	0	0.0010	0.0010	0.000679	6,374,483	0.000679	690	1.038	171.2	0.0004	
2005	0	0	0	0	0.0031	0.0031	0.002105	8,524,752	0.002105	716	1.038	220.6	0.0010	
2006	1	1	0	0	0.0084	0.0084	0.005704	9,397,580	1.005704	745	1.038	233.7	0.4303	
2007	0	0	0	0	0.0176	0.0176	0.011950	10,789,214	0.011950	779	1.038	256.6	0.0047	
2008	0	0	0	0	0.0203	0.0203	0.013784	8,468,561	0.013784	807	1.038	194.4	0.0071	
2009	0	0	0	0	0.0304	0.0304	0.020642	7,866,413	0.020642	836	1.038	174.3	0.0118	
2010	0	0	0	0	0.0509	0.0509	0.034561	8,732,701	0.034561	845	1.038	191.5	0.0180	
2011	0	0	0	0	0.0759	0.0759	0.051536	9,076,049	0.051536	858	1.038	196.0	0.0263	
TOTAL	1	1	0	0	0.2076	0.2076	0.140960	74,668,400	1.140960			1,788.9	0.4996	
Average: State Frequency														0.0500
Federal Excess Frequency (times 40.0%)														0.0200

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]

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

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FTI. - PAB

Filing Date - November 29, 2012

STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

ANTHRACITE PREP PLANT (1026)

IBNR Factor adjusted by 1.0000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	PAYROLL	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2002	0	0	0	0	0.0000	0.0000	0.000000	3,781,693	0.000000	662	1.038	105.8	0.0000	
2003	0	0	0	0	0.0000	0.0000	0.000000	3,721,296	0.000000	675	1.038	102.1	0.0000	
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	0.0047	0.0047	0.003191	5,170,069	0.003191	716	1.038	133.8	0.0024	
2006	0	0	0	0	0.0109	0.0109	0.007401	4,885,882	0.007401	745	1.038	121.5	0.0061	
2007	1	1	0	0	0.0235	0.0235	0.015957	5,756,439	1.015957	779	1.038	136.9	0.7421	
2008	0	0	0	0	0.0382	0.0382	0.025938	6,390,767	0.025938	807	1.038	146.7	0.0177	
2009	0	0	0	0	0.0652	0.0652	0.044271	6,749,748	0.044271	836	1.038	149.6	0.0296	
2010	1	1	0	0	0.0839	0.0839	0.056968	5,762,086	1.056968	845	1.038	126.3	0.8369	
2011	0	0	0	0	0.1531	0.1531	0.103955	7,318,325	0.103955	858	1.038	158.0	0.0658	
TOTAL	3	3	0	0	0.3813	0.3813	0.258903	53,942,958	3.258903			1,299.0	2.5469	
Average: State Frequency														0.2547
Federal Excess Frequency (times 40.0%)														0.1019

BITUMINOUS PREP PLANT (1028)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	PAYROLL	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2002	0	0	0	0	0.0000	0.0000	0.000000	12,649,826	0.000000	662	1.392	264.0	0.0000	
2003	0	0	0	0	0.0000	0.0000	0.000000	14,752,318	0.000000	675	1.392	301.9	0.0000	
2004	0	0	0	0	0.0030	0.0030	0.002037	18,067,286	0.002037	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	0.0153	0.0153	0.010389	17,050,967	0.010389	745	1.392	316.2	0.0033	
2007	0	0	0	0	0.0308	0.0308	0.020913	18,895,192	0.020913	779	1.392	335.1	0.0062	
2008	0	0	0	0	0.0508	0.0508	0.034493	21,250,256	0.034493	807	1.392	363.8	0.0095	
2009	0	0	0	0	0.0766	0.0766	0.052011	19,828,012	0.052011	836	1.392	327.7	0.0159	
2010	0	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	0.4430	0.4430	0.300797	52,939,961	0.300797	858	1.392	852.4	0.0353	
TOTAL	0	0	0	0	0.7791	0.7791	0.529009	219,437,306	0.529009			3,894.3	0.0962	
Average: State Frequency														0.0096
Federal Excess Frequency (times 40.0%)														0.0038

TOTAL OTHER CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	PAYROLL	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2002	1	0	0	1	0.0000	0.0000	0.000000	36,812,034	0.000000	662		940.2	0.0000	
2003	1	1	0	0	0.0000	0.0000	0.000000	41,300,095	1.000000	675		1,030.6	0.0970	
2004	1	1	0	0	0.0092	0.0092	0.006247	49,307,861	1.006247	690		1,200.5	0.0838	
2005	0	0	0	0	0.0222	0.0222	0.015074	53,127,984	0.015074	716		1,258.4	0.0012	
2006	1	1	0	0	0.0545	0.0545	0.037006	53,544,047	1.037006	745		1,223.7	0.0847	
2007	1	1	0	0	0.1109	0.1109	0.075301	59,392,376	1.075301	779		1,298.3	0.0828	
2008	0	0	0	0	0.1576	0.1576	0.107010	56,317,623	0.107010	807		1,168.8	0.0092	
2009	0	0	0	0	0.2267	0.2267	0.153929	48,548,532	0.153929	836		964.2	0.0160	
2010	1	1	0	0	0.3738	0.3738	0.253810	55,531,499	1.253810	845		1,070.9	0.1171	
2011	0	0	0	0	0.8097	0.8097	0.549786	85,797,498	0.549786	858		1,561.9	0.0352	
TOTAL	6	5	0	1	1.7646	1.7646	1.198163	539,679,549	6.198163			11,717.5	0.5270	
Average: State Frequency														0.0527
Federal Excess Frequency (times 40.0%)														0.0211

GRAND TOTAL

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.679 AWARD RATIO	PAYROLL	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2002	6	2	0	4	0.0000	0.0000	0.000000	153,202,272	2.000000	662		3,847.0	0.0520	
2003	5	3	0	2	0.0000	0.0000	0.000000	156,909,807	3.000000	675		3,825.3	0.0784	
2004	4	3	0	1	0.0092	0.0092	0.006247	184,727,876	3.006247	690		4,389.4	0.0685	
2005	6	5	0	1	0.1512	0.1512	0.102658	202,430,645	5.085373	716		4,655.4	0.1092	
2006	1	1	0	0	0.3188	0.3188	0.216431	200,407,798	1.181022	745		4,430.3	0.0267	
2007	4	4	0	0	0.8013	0.8013	0.544083	218,810,532	4.469938	779		4,606.4	0.0970	
2008	2	0	1	1	1.5004	2.5004	1.697738	249,817,108	1.426441	807		5,019.4	0.0284	
2009	0	0	0	0	2.0639	2.0639	1.401381	229,462,394	1.215746	836		4,402.3	0.0276	
2010	1	1	0	0	3.8055	3.8055	2.583921	269,239,176	3.193966	845		5,057.3	0.0632	
2011	2	0	2	0	7.6475	9.6475	6.550680	343,387,796	5.485230	858		6,299.6	0.0871	
TOTAL	31	19	3	9	16.2977	19.2977	13.103138	2,208,395,404	30.063963			46,532.4	0.6381	
Average: State Frequency														0.0638
Federal Excess Frequency (times 40.0%)														0.0255

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]

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-3

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

FTI - PAB
Filing Date - November 29, 2012

Checksum:6,043,148,420.861670

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

[illegible]

Incremental Changes	
12-24	0
24-36	0
36-48	0
48-60	0
60-72	0
72-84	0
84-96	0
96-108	0
108-120	0
120-132	0
132-144	0
144-156	0
156-168	0
168-180	0
180-192	0
192-204	0
204-216	0
216-228	0
228-240	0

Ayroll	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)	4.50767	4.89605	4.06188	2.74569	2.06629	1.54705	0.71815	0.93280	1.18200	1.31068	1.49352	1.61270	1.57161	1.76229	1.81416	1.37016	1.63652	1.38655	1.35427	1.34532	1.41757	1.44252	1.66254	2.13671	1.33587	1.29959	1.26254	Average	Smoothed
12-24														0.00000	0.00000	0.72984	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.05614	0.05614	
24-36													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.04700	0.04700
36-48												0.00000	0.00000	0.00000	0.00000	0.00000	0.61105	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.04700	0.04700	
48-60											0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
60-72										0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
72-84									0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
84-96								0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	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	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	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	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	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	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	0.00000	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	0.00000	0.00000	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	0.00000	0.00000	0.00000	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	0.00000	0.00000	0.00000	0.00000	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	0.00000	0.00000	0.00000	0.00000	0.00000	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	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	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	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
																											Total=	0.10314	0.10314

IBNR Claims

[illegible]

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

Payrolls: Exhibit X-A pages 1 & 2

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

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

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Filing Date 11/29/2012

Checksum:152,308.967590

Checksum:152,308.967590

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

Reported Claims Months	Incremental Frequency and IBNR																										
	Year																										
	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	21	18	23	8	1	4	5	2	1	1	1	0	1	1	1	0	1	1	1	1	1	0	1	0	0	1	
24	24	23	24	10	1	9	7	2	2	5	4	1	2	1	1	3	1	1	2	1	1	0	2	1	0		
36	24	27	24	10	1	10	9	5	4	6	7	1	2	1	1	3	1	2	1	1	1	0	2	1	0		
48	26	27	25	10	2	11	10	6	6	8	7	1	2	1	1	3	1	2	2	1	1	0	3	1			
60	26	29	25	11	2	11	11	7	7	8	7	2	2	1	1	3	1	2	2	1	1	0	3				
72	27	31	25	11	6	11	11	7	7	8	7	2	2	1	1	3	1	2	2	1	1	0					
84	28	32	26	11	7	11	11	7	7	8	7	3	2	1	1	3	1	2	2	1	1	0					
96	29	32	26	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2	1	1						
108	29	32	26	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2	1	1						
120	29	32	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
132	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2	1							
144	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
156	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
168	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
180	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
192	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
204	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
216	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
228	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								
240	29	34	27	11	7	12	11	7	7	8	7	3	2	1	1	3	1	2	2								

Incremental Changes

[illegible][illegible]

IBNR Claims

[illegible]

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

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Filing Date 11/29/2012

Checksum:155,365.216830

Checksum:155,365.216830

**COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS**

Exhibit VII-C-7

IBNR By Class

		CLASSIFICATION					
A. IBNR Factor		Coke	Auger	Anthracite	Bituminous	Anthracite	Bituminous
	Year	1017	1019	Co-Gen 1022	Co-Gen 1024	Prep Plant 1026	Prep Plant 1028
	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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Filing Date 11/29/2012

File: PAB-C:C:\Clients\Coal Mine\2012 Rate Filing\Prep\[07-C.xlsm]VII-C-7

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

Checksum:108,117.796740

**COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS**

Exhibit VII-C-8

IBNR By Class

		CLASSIFICATION					
A. IBNR Factor		<u>Coke</u>	<u>Auger</u>	<u>Anthracite</u>	<u>Bituminous</u>	<u>Anthracite</u>	<u>Bituminous</u>
	<u>Year</u>	<u>1017</u>	<u>1019</u>	<u>Co-Gen</u>	<u>Co-Gen</u>	<u>Prep Plant</u>	<u>Prep Plant</u>
	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

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Filing Date 11/29/2012

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

Checksum:107,763.601750

Exhibit VII-E-a

Underground Anthracite

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	56,178	-	-	-	-	-	-
-	-	-	1	142,793	-	-	-	-	-	-
-	-	-	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	-	-	-	-	-	-	-
-	-	1	102,104	-	-	-	-	-	-	-
1	567,380	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	1,312,088	-	-
-	-	1	163,137	-	-	-	-	-	-	-
-	-	1	113,572	-	-	-	-	-	-	-
-	-	1	109,572	-	-	-	-	-	-	-
-	-	1	29,378	-	-	-	-	-	-	-
-	-	1	280,638	-	-	-	-	-	-	-
-	-	1	150,361	-	-	-	-	-	-	-
-	-	1	25,563	-	-	-	-	-	-	-
-	-	1	479,448	-	-	-	-	-	-	-
-	-	1	93,040	-	-	-	-	-	-	-
-	-	1	98,000	-	-	-	-	-	-	-
-	-	1	98,874	-	-	-	-	-	-	-
-	-	1	94,692	-	-	-	-	-	-	-
-	-	1	132,321	-	-	-	-	-	-	-
-	-	1	133,707	-	-	-	-	-	-	-
-	-	1	197,447	-	-	-	-	-	-	-
-	-	1	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	\$11,544,759	# 1	\$1,312,088	# 34	\$12,856,848
(ii) Average		\$993,071		\$144,008		\$349,841		\$1,312,088		\$378,143
b. Percentage of Awarded and Commuted/Compromised within Total Awarded										
(i) Number	#8		#25		#33					
(ii) Percentage	24.2424%		75.7576%		100%					
c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim										
(i) Average		\$993,071		\$144,008						
(ii) Difference (Col. 2 minus Col. 1)						(\$849,064)				
d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix										
(i) Awarded Mix	24.2424%		75.7576%							
(ii) Number	# 0.2424		# 0.7576				# 1			
e. Pending Average from Above: Commuted and Compromised less Awarded Difference										
(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)										
(v) Total of (e-iv)								\$668,858		
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 Severity before Adjustment										\$378,143
(v) Impact										(\$18,919)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	181,628	-	-	-	-	-	-
1	46,861	-	-	-	-	-	-	-	-	-
1	485,917	-	-	-	-	-	-	-	-	-
1	682,057	-	-	-	-	-	-	-	-	-
1	499,805	-	-	-	-	-	-	-	-	-
1	623,904	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	266,398	-	-
-	-	-	1	287,705	-	-	-	-	-	-
-	-	-	1	450,559	-	-	-	-	-	-
-	-	-	1	40,555	-	-	-	-	-	-
-	-	-	1	25,122	-	-	-	-	-	-
-	-	-	1	103,434	-	-	-	-	-	-
-	-	-	1	196,476	-	-	-	-	-	-
-	-	-	1	108,851	-	-	-	-	-	-
-	-	-	1	50,548	-	-	-	-	-	-
-	-	-	1	90,737	-	-	-	-	-	-
1	402,187	-	-	-	-	-	-	-	-	-
1	524,811	-	-	-	-	-	-	-	-	-
1	437,248	-	-	-	-	-	-	-	-	-
1	703,411	-	-	-	-	-	-	-	-	-
1	233,854	-	-	-	-	-	-	-	-	-
1	593,208	-	-	-	-	-	-	-	-	-
1	629,785	-	-	-	-	-	-	-	-	-
1	652,327	-	-	-	-	-	-	-	-	-
1	602,676	-	-	-	-	-	-	-	-	-
1	530,853	-	-	-	-	-	-	-	-	-
1	833,866	-	-	-	-	-	-	-	-	-
1	598,291	-	-	-	-	-	-	-	-	-
1	401,368	-	-	-	-	-	-	-	-	-
1	1,130,945	-	-	-	-	-	-	-	-	-
1	350,873	-	-	-	-	-	-	-	-	-
1	592,488	-	-	-	-	-	-	-	-	-
1	526,654	-	-	-	-	-	-	-	-	-
-	-	-	1	28,072	-	-	-	-	-	-
1	891,276	-	-	-	-	-	-	-	-	-
(i) Total	# 23	\$12,974,668	# 11	\$1,563,688	# 34	\$14,538,356	# 1	\$266,398	# 35	\$14,804,753
(ii) Average		\$564,116		\$142,153		\$427,599		\$266,398		\$422,993

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#23	#11	#34
(ii) Percentage	67.6471%	32.3529%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$564,116	\$142,153
(ii) Difference (Col. 2 minus Col. 1)		(\$421,963)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	67.6471%	32.3529%	
(ii) Number	# 0.6765	# 0.3235	# 1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$266,398	\$266,398	
(ii) C/C Difference	<u>0</u>	<u>(\$421,963)</u>	
(iii) (e-i) + (e-ii)	\$266,398	\$0	limited to zero: negative offset is impossible
(iv) Total	\$180,210	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$180,210

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	#23.6765	\$13,154,878	\$555,610
(ii) Comm./Comp.	#11	\$1,563,688	\$142,153	# 0.3235	\$0	\$0	#11.3235	\$1,563,688	\$138,092
(iii) Total	#34	\$14,538,356	\$427,599	# 1.0000	\$180,210	\$180,210	#35.0000	\$14,718,566	\$420,530
(iv) Average Severity before Adjustment									\$422,993
(v) Impact									(\$2,463)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Exhibit VII-E-a
Page 4
Surface Bituminous

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

b. Percentage of Awarded and Commuted/Compromised within Total Awarded			
(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%
c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim			
(i) Average	\$1,090,180	\$179,061	
(ii) Difference (Col. 2 minus Col. 1)			(\$911,120)
d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix			
(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0
e. Pending Average from Above: Commuted and Compromised less Awarded Difference			
(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	<u>0</u>	<u>(\$911,120)</u>	
(iii) (e-1) + (e-ii)	\$0	\$0	limited to zero: negative offset is impossible
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$0

	<u>Awarded</u>			<u>Pending</u>			<u>Total</u>		
	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 Severity before Adjustment									\$422,026
(v) Impact									\$0

FTI Inc. - PAB
Report date: 11/29/2012
Checksum:56,049,244.619695

Exhibit VII-E-a
Page 5
Other Classes

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

Checksum:36,197,448.754865

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 6	\$509,213	# 1	\$0	# 7	\$509,213	# 1	\$266,464	# 8	\$775,676
(ii) Average		\$84,869		\$0		\$72,745		\$266,464		\$96,960

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.714%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$84,869	\$0
(ii) Difference (Col. 2 minus Col. 1)		(\$84,869)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.714%	14.2857%	
(ii) Total	# 0.8571	# 0.1429	#1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$266,464	\$266,464
(ii) C/C Difference	0	(\$84,869)
(iii) (e-1) + (e-ii)	\$266,464	\$181,595
(iv) Total	\$228,397	\$25,942
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$254,340

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 Severity before Adjustment	\$96,960
(v) Impact	(\$1,516)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	274,452	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	2,038	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	258,117	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	50,945	-	-	-	-	-	-
-	-	-	1	23,031	-	-	-	-	-	-
-	-	-	1	75	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	27,674	-	-	-	-	-	-
-	-	-	1	20,828	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	39,616	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	48,161	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	256,039	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$530,491	# 25	\$212,369	# 33	\$742,860	# 1	\$258,117	# 34	\$1,000,977
(ii) Average		\$66,311		\$8,495		\$22,511		\$258,117		\$29,440

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#25	#33
(ii) Percentage	24.2424%	75.7576%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$66,311	\$8,495	
(ii) Difference (Col. 2 minus Col. 1)			(\$57,817)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	24.2424%	75.7576%	
(ii) Number	# 0.2424	# 0.7576	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded 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 Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#8	\$530,491	\$66,311	# 0.2424	\$62,574	\$258,117	#8.2424	\$593,065	\$71,953
(ii) Comm./Comp.	#25	\$212,369	\$8,495	# 0.7576	\$151,742	\$200,300	#25.7576	\$364,111	\$14,136
(iii) Total	#33	\$742,860	\$22,511	# 1.0000	\$214,316	\$214,316	#34.0000	\$957,176	\$28,152

(iv) Average Severity before Adjustment		\$29,440
(v) Impact		(\$1,288)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	-	-	-	-			1	-		
	-	-	1	-			-	-		
	-	-	1	44,052			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	-	-	1	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	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 Awarded and Commuted/Compromised within Total Awarded

(i) Number	#23	#11	#34
(ii) Percentage	67.6471%	32.3529%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$17,405	\$4,005	
(ii) Difference (Col. 2 minus Col. 1)			(\$13,400)
		\$0	Negative adjustment is not allowed.

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	67.6471%	32.3529%	
(ii) Number	# 0.6765	# 0.3235	# 1

e. Pending Average from Above; Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$0
(iii) (e-1) + (e-ii)	\$0	\$0
(iv) Total	\$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	#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 Severity before Adjustment	\$12,696
(v) Impact	\$0

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Checksum:6,493,623.674399

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Checksum:3.896.770.250267

Exhibit VII-E-c
Page 1
Underground Anthracite

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

Checksum:9.027.789.471890

State O.D. Severity- Private Pension 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.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	40,117	-	-	-	-	-	-
-	-	-	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	-	-	-	-	-	-	-
-	-	1	11,822	-	-	-	-	-	-	-
-	-	1	17,897	-	-	-	-	-	-	-
-	-	1	50	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-
-	-	1	127,777	-	-	-	-	-	-	-
-	-	1	60,718	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-
-	-	1	46,399	-	-	-	-	-	-	-
-	-	1	108	-	-	-	-	-	-	-
-	-	1	68,280	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-
-	-	1	107	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-
-	-	1	117,573	-	-	-	-	-	-	-
1	294,410	-	-	-	-	-	-	-	-	-
1	211,816	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	1	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$1,791,151	# 25	\$975,676	# 33	\$2,766,827	# 1	\$230,405	# 34	\$2,997,231
(ii) Average		\$223,894		\$39,027		\$83,843		\$230,405		\$88,154

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#25	#33
(ii) Percentage	24.2424%	75.7576%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$223,894	\$39,027	
(ii) Difference (Col. 2 minus Col. 1)			(\$184,867)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	24.2424%	75.7576%	
(ii) Number	# 0.2424	# 0.7576	# 1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$230,405	\$230,405
(ii) C/C Difference Ratio	0	(\$184,867)
(iii) (e-1) + (e-ii)	(e-1) * (e-ii)	\$230,405
(iv) Total	\$55,856	\$34,498
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$90,354
		\$55,856

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 Severity before Adjustment									\$88,154
(v) Impact									(\$4,119)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	112,128			-	-		
	1	-	-	-			-	-		
	1	118,333	-	-			-	-		
	1	145,668	-	-			-	-		
	1	142,533	-	-			-	-		
	1	142,051	-	-			-	-		
	-	-	-	-			1	51,789		
	-	-	1	-			-	-		
	-	-	1	42,361			-	-		
	-	-	1	17,474			-	-		
	-	-	1	11,372			-	-		
	-	-	1	51,657			-	-		
	-	-	1	71,760			-	-		
	-	-	1	72,762			-	-		
	-	-	1	27,073			-	-		
	-	-	1	49,522			-	-		
	1	-	-	-			-	-		
	1	113,893	-	-			-	-		
	1	-	-	-			-	-		
	1	126,428	-	-			-	-		
	1	-	-	-			-	-		
	1	125,704	-	-			-	-		
	1	136,039	-	-			-	-		
	1	141,725	-	-			-	-		
	1	164,120	-	-			-	-		
	1	-	-	-			-	-		
	1	179,562	-	-			-	-		
	1	-	-	-			-	-		
	1	85,310	-	-			-	-		
	1	-	-	-			-	-		
	1	73,374	-	-			-	-		
	1	196,235	-	-			-	-		
	1	163,166	-	-			-	-		
	-	-	1	-			-	-		
	1	86,734	-	-			-	-		

(i) Total	# 23	\$2,140,875	# 11	\$456,109	# 34	\$2,596,984	# 1	\$51,789	# 35	\$2,648,773
(ii) Average		\$93,082		\$41,464		\$76,382		\$51,789		\$75,679

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#23	#11	#34
(ii) Percentage	67.6471%	32.3529%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$93,082	\$41,464
(ii) Difference (Col. 2 minus Col. 1)		(\$51,617)

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	67.6471%	32.3529%	
(ii) Number	# 0.6765	# 0.3235	# 1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$51,789	\$51,789
(ii) C/C Difference	0	(\$51,617)
(iii) (e-i) + (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			Pending			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 Severity before Adjustment									\$75,679
(v) Impact									(\$477)

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Exhibit VII-E-c
Page 4
Surface Bituminous

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Checksum:9,834,789.721994

Exhibit VII-E-c
Page 5
Other Classes

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

Checksum:5,857,334.518719

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 6	\$182	# 1	\$200,985	# 7	\$201,167	# 1	\$0	# 8	\$201,167
(ii) Average		\$30		\$200,985		\$28,738		\$0		\$25,146

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#6	#1	#7
(ii) Percentage	85.7143%	14.2857%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$30	\$200,985	
(ii) Difference (Col. 2 minus Col. 1)			\$200,955

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.8571	# 0.1429	#1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	<u>\$0</u>	<u>\$200,955</u>	
(iii) (e-1) + (e-ii)	\$0	\$200,955	
(iv) Total	\$0	\$28,708	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$28,708

f. Calculation of Impact of Adjustment

[illegible]

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Exhibit VII-E-d
Page 2
Underground Bituminous

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	215,298	-	-	-	-	-	-
-	-	-	1	208,699	-	-	-	-	-	-
-	-	-	1	94,552	-	-	-	-	-	-
-	-	-	1	240,612	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	648,951	-	-	-	-	-	-
-	-	-	1	340,013	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	195,450	-	-	1	-	-	-
-	-	-	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	-	-	-	-	-	-
-	-	-	1	265,747	-	-	-	-	-	-
-	-	-	1	252,574	-	-	-	-	-	-
-	-	-	1	494,699	-	-	-	-	-	-
-	-	-	1	240,652	-	-	-	-	-	-
-	-	-	1	393,141	-	-	-	-	-	-
-	-	-	1	197,363	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	416,835	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$0	# 25	\$6,968,731	# 33	\$6,968,731	# 1	\$0	# 34	\$6,968,731
(ii) Average		\$0		\$278,749		\$211,174		\$0		\$204,963
b. Percentage of Awarded and Commuted/Compromised within Total Awarded										
(i) Number	#8		#25		#33					
(ii) Percentage	24.2424%		75.7576%		100%					
c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim										
(i) Average		\$0		\$278,749						
(ii) Difference (Col. 2 minus Col. 1)						\$278,749				
d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix										
(i) Awarded Mix	24.2424%		75.7576%							
(ii) Number	# 0.2424		# 0.7576				# 1			
e. Pending Average from Above: Commuted and Compromised less Awarded Difference										
(i) Pending Ave.		\$0		\$0						
(ii) C/C Difference		0		\$278,749						
(iii) (e-1) + (e-ii)		\$0		\$278,749						
(iv) Total		\$0		\$211,174						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$211,174		
f. Calculation of Impact of Adjustment										
	Awarded			Pending			Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#8	\$0	\$0	# 0.2424	\$0	\$0	#8.2424	\$0	\$0	
(ii) Comm./Comp.	#25	\$6,968,731	\$278,749	# 0.7576	\$211,174	\$278,749	#25.7576	\$7,179,905	\$278,749	
(iii) Total	#33	\$6,968,731	\$211,174	#1.0000	\$211,174	\$211,174	#34.0000	\$7,179,905	\$211,174	
(iv) Average Severity before Adjustment										\$204,963
(v) Impact										\$6,211

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Exhibit VII-E-d
Page 3
Surface Anthracite

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	132,563			-	-		
	1	63,325	-	-			-	-		
	1	279	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	45	-	-			-	-		
	-	-	-	-			-	-		
	-	-	1	248,699			1	24		
	-	-	1	113,934			-	-		
	-	-	1	283,563			-	-		
	-	-	1	216,319			-	-		
	-	-	1	97,091			-	-		
	-	-	1	255,450			-	-		
	-	-	1	162,596			-	-		
	-	-	1	145,673			-	-		
	-	-	1	97,773			-	-		
	1	-	-	-			-	-		
	1	33	-	-			-	-		
	1	-	-	-			-	-		
	1	31,040	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	21	-	-			-	-		
	1	-	-	-			-	-		
	1	190	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	-	-	1	75,364			-	-		
	1	2,827	-	-			-	-		
(i) Total	# 23	\$97,760	# 11	\$1,829,023	# 34	\$1,926,783	# 1	\$24	# 35	\$1,926,807
(ii) Average		\$4,250		\$166,275		\$56,670		\$24		\$55,052

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#23	#11	#34
(ii) Percentage	67.6471%	32.3529%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$4,250	\$166,275
(ii) Difference (Col. 2 minus Col. 1)		\$162,024

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	67.6471%	32.3529%
(ii) Number	# 0.6765	# 0.3235
		# 1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$24	\$24
(ii) C/C Difference	0	\$162,024
(iii) (e-i) + (e-ii)	\$24	\$162,048
(iv) Total	\$16	\$52,427
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$52,444

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 Severity before Adjustment									\$55,052
(v) Impact									\$1,498

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Exhibit VII-E-d
Page 4
Surface Bituminous

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

FTI Inc. - PAB
Report date: 11/29/2012
Checksum:24 217 799 903602

Exhibit VII-E-d

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Other Classes

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Exhibit VII-E-e
Page 1
Underground Anthracite

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	<u>Awarded</u>			<u>Pending</u>			<u>Total</u>		
	<u>Count</u>	<u>Amount</u>	<u>Average</u>	<u>Count</u>	<u>Amount</u>	<u>Average</u>	<u>Count</u>	<u>Amount</u>	<u>Average</u>
(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 Severity before Adjustment									\$38,623
(v) Impact									\$3,350

FTI Inc. - PAB
Report date: 11/29/2012
Checksum:4,765,047.724283

Coal Mine Compensation Rating Bureau

Exhibit VII-E-e

Page 2

Underground Bituminous

Federal Excess After 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.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	215,298	-	-	-	-	-	-
-	-	-	1	208,699	-	-	-	-	-	-
-	-	-	1	94,552	-	-	-	-	-	-
-	-	-	1	240,612	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	3,789	-	-	-	-	-	-	-	-	-
-	-	-	1	648,951	-	-	-	-	-	-
-	-	-	1	342,051	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	3,292	-	-
-	-	-	1	195,450	-	-	-	-	-	-
-	-	-	1	201,411	-	-	-	-	-	-
-	-	-	1	204,632	-	-	-	-	-	-
-	-	-	1	223,992	-	-	-	-	-	-
-	-	-	1	269,676	-	-	-	-	-	-
-	-	-	1	285,468	-	-	-	-	-	-
-	-	-	1	438,758	-	-	-	-	-	-
-	-	-	1	209,234	-	-	-	-	-	-
-	-	-	1	176,870	-	-	-	-	-	-
-	-	-	1	296,999	-	-	-	-	-	-
-	-	-	1	313,522	-	-	-	-	-	-
-	-	-	1	232,739	-	-	-	-	-	-
-	-	-	1	304,794	-	-	-	-	-	-
-	-	-	1	252,574	-	-	-	-	-	-
-	-	-	1	494,699	-	-	-	-	-	-
-	-	-	1	284,841	-	-	-	-	-	-
-	-	-	1	393,141	-	-	-	-	-	-
-	-	-	1	197,363	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	6,002	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	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 Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#25	#33
(ii) Percentage	24.2424%	75.7576%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$1,224	\$285,726
(ii) Difference (Col. 2 minus Col. 1)		\$284,503

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	24.2424%	75.7576%
(ii) Number	# 0.2424	# 0.7576
		# 1

e. Pending Average from Above: 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	Count	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	#25.7576	\$7,361,188	\$285,787
(iii) Total	#33	\$7,152,952	\$216,756	#1.0000	\$218,825	\$218,825	#34.0000	\$7,371,776	\$216,817
(iv) Average Severity before Adjustment									\$210,478
(v) Impact									\$6,339

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Exhibit VII-E-e
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Surface Anthracite

Federal Excess After 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.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	132,563	-	-	-	-	-	-
	1	63,325	-	-	-	-	-	-	-	-
	1	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	-	-	-	-	-	-
	-	-	1	162,596	-	-	-	-	-	-
	-	-	1	145,673	-	-	-	-	-	-
	-	-	1	97,773	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	33	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	31,040	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	6,448	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	21	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	190	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	-	-	1	75,364	-	-	-	-	-	-
	1	111,467	-	-	-	-	-	-	-	-

(i) Total	# 23	\$212,849	# 11	\$1,829,023	# 34	\$2,041,872	# 1	\$24	# 35	\$2,041,896
(ii) Average		\$9,254		\$166,275		\$60,055		\$24		\$58,340

b. Percentage of Awarded and Commuted/Compromised within Total Awarded

(i) Number	#23	#11	#34
(ii) Percentage	67.6471%	32.3529%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$9,254	\$166,275
(ii) Difference (Col. 2 minus Col. 1)		\$157,021

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	67.6471%	32.3529%
(ii) Number	# 0.6765	# 0.3235
		# 1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(i) Pending Ave.	\$24	\$24
(ii) C/C Difference	0	\$157,021
(iii) (e-1) + (e-ii)	\$24	\$157,045
(iv) Total	\$16	\$50,809
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$50,825

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	#23.6765	\$212,865	\$8,991
(ii) Comm./Comp.	#11	\$1,829,023	\$166,275	# 0.3235	\$50,809	\$157,045	#11.3235	\$1,879,832	\$166,011
(iii) Total	#34	\$2,041,872	\$60,055	# 1.0000	\$50,825	\$50,825	#35.0000	\$2,092,697	\$59,791
(iv) Average Severity before Adjustment									\$58,340
(v) Impact									\$1,451

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Exhibit VII-E-e
Page 4
Surface Bituminous.

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	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	#15.0000	\$2,860,904	\$190,727
(iv) Average Severity before Adjustment									\$190,727
(v) Impact									\$0

FTI Inc. - PAB
Report date: 11/29/2012
Checksum:25.652.577.284021

Exhibit VII-E-e

Other Classes

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Checksum:13,098,715.016171

Exhibit VII-E-f
Page 1
Underground Anthracite

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

b. Percentage of Awarded and Commuted/Compromised within Total Awarded			
(i) Number	#6	#1	#7
(ii) Percentage	85.7143%	14.2857%	100%

(i) Average	\$57,567	\$259,411	
(ii) Difference (Col. 2 minus Col. 1)			\$201,845

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.8571	# 0.1429	# 1

(i) Pending Ave.	\$158,767	\$158,767
(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

[illegible]

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11/12/2012 8:39 PM

Checksum:10,347,586.427554

Coal Mine Compensation Rating Bureau

Exhibit VII-E-f
Page 2
Underground Bituminous

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	255,416	-	-	-	-	-	-
-	-	-	1	230,005	-	-	-	-	-	-
-	-	-	1	145,845	-	-	-	-	-	-
-	-	-	1	240,612	-	-	-	-	-	-
1	0	-	-	-	-	-	-	-	-	-
1	2	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	118,952	-	-	-	-	-	-	-	-	-
-	-	-	1	648,951	-	-	-	-	-	-
-	-	-	1	342,051	-	-	-	-	-	-
1	5	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	81,953	-	-
-	-	-	1	291,094	-	-	-	-	-	-
-	-	-	1	280,563	-	-	-	-	-	-
-	-	-	1	284,836	-	-	-	-	-	-
-	-	-	1	235,815	-	-	-	-	-	-
-	-	-	1	284,247	-	-	-	-	-	-
-	-	-	1	285,518	-	-	-	-	-	-
-	-	-	1	438,758	-	-	-	-	-	-
-	-	-	1	211,334	-	-	-	-	-	-
-	-	-	1	237,588	-	-	-	-	-	-
-	-	-	1	296,999	-	-	-	-	-	-
-	-	-	1	313,522	-	-	-	-	-	-
-	-	-	1	279,138	-	-	-	-	-	-
-	-	-	1	304,902	-	-	-	-	-	-
-	-	-	1	319,788	-	-	-	-	-	-
-	-	-	1	494,699	-	-	-	-	-	-
-	-	-	1	284,949	-	-	-	-	-	-
-	-	-	1	393,141	-	-	-	-	-	-
-	-	-	1	260,043	-	-	-	-	-	-
1	33	-	-	-	-	-	-	-	-	-
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 Awarded and Commuted/Compromised within Total Awarded

(i) Number	#8	#25	#33
(ii) Percentage	24.2424%	75.7576%	100%

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim

(i) Average	\$27,731	\$311,066
(ii) Difference (Col. 2 minus Col. 1)		\$283,335

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix

(i) Awarded Mix	24.2424%	75.7576%
(ii) Number	# 0.2424	# 0.7576
		# 1

e. Pending Average from Above: Commuted and Compromised less Awarded Difference

(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 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 Severity before Adjustment									\$237,660
(v) Impact									\$6,313

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Coal Mine Compensation Rating Bureau

Exhibit VII-E-f
Page 3
Surface Anthracite

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	-	-	1	183,116	-	-	-	-	-	-
	1	63,325	-	-	-	-	-	-	-	-
	1	14,456	-	-	-	-	-	-	-	-
	1	0	-	-	-	-	-	-	-	-
	1	0	-	-	-	-	-	-	-	-
	1	4,687	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	1	3,635	-	-
	-	-	1	248,699	-	-	-	-	-	-
	-	-	1	113,934	-	-	-	-	-	-
	-	-	1	301,037	-	-	-	-	-	-
	-	-	1	227,691	-	-	-	-	-	-
	-	-	1	146,473	-	-	-	-	-	-
	-	-	1	292,457	-	-	-	-	-	-
	-	-	1	235,358	-	-	-	-	-	-
	-	-	1	172,746	-	-	-	-	-	-
	-	-	1	147,295	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	3,271	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	50,390	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	1	-	-	-	-	-	-	-	-
	1	16	-	-	-	-	-	-	-	-
	1	42	-	-	-	-	-	-	-	-
	1	77,406	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	0	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	4,652	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-
	1	9,745	-	-	-	-	-	-	-	-
	1	0	-	-	-	-	-	-	-	-
	1	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 Awarded and Commuted/Compromised within Total Awarded										
(i) Number	#23		#11		#34					
(ii) Percentage	67.6471%		32.3529%		100%					
c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim										
(i) Average		\$18,419		\$194,924						
(ii) Difference (Col. 2 minus Col. 1)						\$176,505				
d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix										
(i) Awarded Mix	67.6471%		32.3529%							
(ii) Number	# 0.6765		# 0.3235				# 1			
e. Pending Average from Above: Commuted and Compromised less Awarded Difference										
(i) Pending Ave.		\$3,635		\$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)										
(v) Total of (e-iv)								\$60,740		
f. Calculation of Impact of Adjustment										
	Awarded			Pending			Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#23	\$423,646	\$18,419	# 0.6765	\$2,459	\$3,635	#23.6765	\$426,105	\$17,997	
(ii) Comm./Comp.	#11	\$2,144,169	\$194,924	# 0.3235	\$58,281	\$180,140	#11.3235	\$2,202,449	\$194,502	
(iii) Total	#34	\$2,567,814	\$75,524	#1.0000	\$60,740	\$60,740	#35.0000	\$2,628,554	\$75,102	
(iv) Average Severity before Adjustment										\$73,470
(v) Impact										\$1,632

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

Exhibit VII-E-f
Page 4
Surface Bituminous.

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$491,902	\$122,975	# 0.0000	\$0	\$0	#4.0000	\$491,902	\$122,975
(ii) Comm./Comp.	#11	\$3,012,115	\$273,829	# 0.0000	\$0	\$0	#11.0000	\$3,012,115	\$273,829
(iii) Total	#15	\$3,504,016	\$233,601	# 0.0000	\$0	\$0	#15.0000	\$3,504,016	\$233,601
(iv) Average Severity before Adjustment									\$233,601
(v) Impact									\$0

FTI Inc. - PAB
Report date: 11/29/2012
Checksum:31.281.213.913095

Exhibit VII-E-f

Other Classes

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Source: Occupational Disease Severity Model calculations by claim, using individual claim detail supplied by CMCRB.

FTI Inc. - PAB
Report date: 11/29/2012
Checksum:14,954,410.524040

COAL MINE COMPENSATION RATING BUREAU
Wage Level Adjustment to Current Level
 State Occupational Disease Model

Exhibit VII-G
 Page 1

a) Average Weekly Wage (Smoothed):

	Year	U/G Anthracite	U/G Bituminous	Surface Anthracite	Surface Bituminous	Wage Level Decrease
Pre Act 57:	1990	\$510.01	715.49	521.72	542.56	5.1817%
	1991	527.14	736.48	531.32	559.14	5.1817%
	1992	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%
Projected 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 *	

b) 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	\$616.30	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1997	609.37	830.55	562.07	635.14	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1998	629.84	854.91	572.42	654.56	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1999	650.99	879.98	582.96	674.56	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2000	672.85	905.79	593.69	695.18	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2001	695.45	932.35	604.62	716.43	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2002	718.80	959.69	615.75	738.33	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2003	742.94	987.84	627.09	760.90	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2004	767.89	1,016.80	638.64	784.16	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2005	793.68	1,046.62	650.39	808.13	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2006	820.33	1,077.32	662.37	832.83	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2007	847.88	1,108.91	674.56	858.29	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2009	876.35	1,141.43	686.98	884.52	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2010	905.78	1,174.90	699.63	911.56	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2011	936.20	1,209.36	712.51	939.42	Pre Act 57 times (1.0 - Factor)
Post Act 57:	4/1/2014	1,036.97	1,406.45	\$920.28	\$1,072.45	Pre Act 57 times (1.0 - Factor)

c) Wage Level Adjustment Examples:

(i) Year	1993	1995	1997	1999	
(ii) Wage on claim record	\$400.00	\$450.00	\$420.00	\$430.00	
Wage Adjustment:					
(iii) Projection to 04/01/14	\$1,093.63	\$1,483.31	\$920.28	\$1,072.45	
(iv) Wage during year	563.14	826.74	592.79	711.43	
(v) Adjustment Factor	1.942046	1.794168	1.552462	1.507463	(iii) divided by (iv)
(vi) Adjusted to Level	\$776.82	\$807.38	\$652.03	\$648.21	(ii) times (v)

* 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.

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.

FTI - PAB,OMG

Report date: 11/29/12

Run Time: November 20, 2012 - 10:42:06 PM

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Checksum:480,648.084451

COAL MINE COMPENSATION RATING BUREAU

WAGE LEVEL OFFSET (Act 57, Section 309) and PENSION PERCENTAGE

State Occupational Disease and Federal Excess

<u>Calculation of Wage Offset</u>		<u>Average Benefits</u>		State OD Claim Count
		<u>Before</u> <u>Offset</u>	<u>After</u> <u>Offset</u>	
(a) Wage Ranges				
Above	869.55	527.00	527.00	32
\$790.50 -	869.55	527.00	503.09	10
\$447.95 -	790.49	408.00	370.95	63
\$395.25 -	447.94	272.00	263.50	11
\$316.20 -	395.24	263.50	263.50	3
\$289.95 -	316.19	263.50	247.94	0
\$0.00 -	289.94	207.00	188.21	1
Average/Total		\$431.90	\$409.52	120

- (b) Selected State Indemnity Factor:
- (i) After ÷ Before (\$409.52 ÷ \$431.90) 94.8183%
 - (ii) Complement (1.0 minus 0.948183) 5.1817%
 - (iii) Reduced by 10% for Phase-in of Act 57 4.6635%
- (See Exhibit VII-G, Page 1)

Source:

Wage Ranges - Pennsylvania Compensation Rating Bureau

Evaluation of SB801 Amendments to Section 309 of Act 57

Above \$869.55 - Claims eligible for maximum under either wage calculation.

\$790.50-869.55 - Claims at maximum under current but 2/3 of wage under proposed method.

\$447.95-790.49 - Claims at 2/3 under either wage calculation.

\$395.25-447.94 - Claims at 2/3 under current method but 50% of maximum under proposed method.

\$316.20-395.24 - Claims at 50% under either method.

\$289.95-316.19 - Claims at 50% under current method but 90% of maximum under proposed method.

\$.00-289.94 - Claims at 90% under either method.

Average Benefits Before and After Act 57

State Claim Counts - Claimant wages from 1987 through 1996 Exposure Years from CMCRB database, projected to 1996 level.

Calculation of Pension Offset Percentage

	<u>Estimates</u>
(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
Report date: 11/29/2012

Run Time: November 20, 2012 - 10:42:06 PM

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Checksum:12,135.0238

COAL MINE COMPENSATION RATING BUREAU

Exhibit VII-H

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Page 1

Anthracite Underground (1011)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Statewide	Claimants'	(2) Adjusted		(3) Ex. High	(1) Adjusted	(5) & (6)	Exponentially
	Avg Wage	Actual	For Act 57	(3)/(1)	& Low	To Claimants'	Adjusted	Fitted
		Avg Wage				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

2013	912.00
2014	938.00
2015	963.00

Projected Avg. Wage at Claimants' Level

4/1/2014	931.00	931.00 * 1.1747 =	\$1,093.63
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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 in Col.(7)

Report Date:11-29-12

Run Time: November 20, 2012 - 10:42:06 PM

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Checksum:168,897.534976

COAL MINE COMPENSATION RATING BUREAU

Exhibit VII-H

Wage Level Adjustment to Current Level - State Occupational Disease Model

Page 2

Bituminous Underground (1002)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Statewide	Claimants'	(2) Adjusted		(3) Ex. High	(1) Adjusted	(5) & (6)	Exponentially
	<u>Avg Wage</u>	<u>Actual</u>	<u>For Act 57</u>	<u>(3)/(1)</u>	<u>& Low</u>	<u>To Claimants'</u>	<u>Adjusted</u>	<u>Fitted</u>
		<u>Avg Wage</u>				<u>Wage Level</u>	<u>Avg Wages</u>	<u>Wages</u>
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							
			High	2.9961				
			Low	1.0704				
			Average Ratio Claimant/State - High & Low	1.5932				

Projected

2013	912.00
2014	938.00
2015	963.00

Projected Avg. Wage at Claimants' Level

4/1/2014	931.00	931.00 * 1.5932 =	\$1,483.31
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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 .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 in Col.(7)

Report Date:11-29-12

Run Time: November 20, 2012 - 10:42:06 PM
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Checksum:210,473.593419

COAL MINE COMPENSATION RATING BUREAU

Exhibit VII-H

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Page 3

Anthracite Surface (1016)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Statewide	Claimants'	(2) Adjusted		(3) Ex. High	(1) Adjusted	(5) & (6)	Exponentially
	Avg Wage	Actual	For Act 57	(3)/(1)	& Low	To Claimants'	Adjusted	Fitted
		Avg Wage				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 - High & Low	1.0425				

Projected

2013	912.00
2014	938.00
2015	963.00

Projected Avg. Wage at Claimants' Level

4/1/2014	931.00	931.00 * 1.0425 =	\$970.57
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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 in Col.(7)

Report Date: 11-29-12

Run Time: November 20, 2012 - 10:42:06 PM

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COAL MINE COMPENSATION RATING BUREAU

Exhibit VII-H

Wage Level Adjustment to Current Level - State Occupational Disease Mode

Page 4

Bituminous Surface (1013)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Statewide	Claimants'	(2) Adjusted		(3) Ex. High	(1) Adjusted	(5) & (6)	Exponentially
	Avg Wage	Actual	For Act 57	(3)/(1)	& Low	To Claimants'	Adjusted	Fitted
		Avg Wage				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				

Projected

2013	912.00
2014	938.00
2015	963.00

Projected Avg. Wage at Claimants' Level

4/1/2014	931.00	931.00 * 1.2149 =	\$1,131.06
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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 in Col.(7)

Report Date:11-29-12

Run Time: November 20, 2012 - 10:42:06 PM

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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>	<u>Annual Changes</u>
1983	3.5%
1984	3.5%
1985	3.1%
1986	1.3%
1987	4.2%
1988	4.0%
1989	4.7%
1990	5.4%
1991	3.7%
1992	3.0%
1993	2.6%
1994	2.8%
1995	2.6%
1996	2.9%
1997	2.1%
1998	1.3%
1999	2.5%
2000	3.5%
2001	2.6%
2002	1.4%
2003	2.1%
2004	2.7%
2005	4.1%
2006	3.3%
2007	2.3%
2008	5.8%
2009	0.0%
2010	0.0%
2011	3.6%
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

Social Security Formulas - Historic Primary Insurance Amounts (PIA) and Projections

The following projections are used to calculate the PIA (i.e., SS Benefit) in the SS Offset Model.

Monthly Wage Amounts Break Points:								
Year	90% of First:	Percent Change	Plus 32% of next:	Percent Change	Plus 15% of next:	Percent Change	Annual SS Wage Base	Percent Change
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%	2,141	0.8%	2,533	1.1%	61,200	1.0%
1996	437	2.6%	2,198	2.7%	2,590	2.3%	62,700	2.5%
1997	455	4.1%	2,286	4.0%	2,709	4.6%	65,400	4.3%
1998	477	4.8%	2,398	4.9%	2,825	4.3%	68,400	4.6%
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>								
		<u>Selected</u>		<u>Selected</u>		<u>Selected</u>		<u>Selected</u>
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%
2014	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 Security Administration Web Site

FTI - PAB,OMG
Report date: 11/29/2012

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.)

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

II. Example Calculations

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

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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11-29-2012

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Coal Mine Compensation Rating Bureau

Exhibit VII-L

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Page 1

ANTHRACITE UNDERGROUND (0160)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
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
Year	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years				
	(8)+(11)	(12)/(\$M)	(12)/(13)	Weekly Wage	Factor	Years	Miner Years				
	(8)+(11)	(12)/(\$M)	(12)/(13)	Weekly Wage	Factor	Years	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	-	1.3702	-	611	1.038	41.5	-				
2001	-	1.6365	-	644	1.038	47.1	-				
2002	-	1.3865	-	662	1.038	38.8	-				
2003	-	1.3543	-	675	1.038	37.2	-				
2004	-	1.3453	-	690	1.038	36.1	-				
2005	-	1.4176	-	716	1.038	36.7	-				
2006	-	1.4425	-	745	1.038	35.9	-				
2007	-	1.6625	-	779	1.038	39.5	-				
2008	-	2.1367	-	807	1.038	49.1	-				
2009	-	1.3359	-	836	1.038	29.6	-				
2010	0.0091	1.2996	0.0070	845	1.038	28.5	0.0320				
2011	0.0195	1.2625	0.0154	858	1.038	27.3	0.0713				
Total	2.1186	29.3299	0.0722			860.9	0.2461				

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

Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau

Exhibit VII-L

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Page 2

BITUMINOUS UNDERGROUND(0158)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 6	# 2	# 0	# 4	# 0.00	# 0.60	# 0.12	# 2.12	# 3.88	# 0.0000	# 0.0000
1992	1	1	-	-	-	-	-	1.00	-	-	-
1993	1	1	-	-	-	-	-	1.00	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1996	3	-	-	3	-	0.45	0.09	0.09	2.91	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	2	1	-	1	-	0.15	0.03	1.03	0.97	-	-
1999	2	1	-	1	-	0.15	0.03	1.03	0.97	-	-
2000	3	1	-	2	-	0.10	0.10	1.10	1.90	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2004	1	1	-	-	-	-	-	1.00	-	0.0516	0.0193
2005	-	-	-	-	-	-	-	-	-	0.1057	0.0395
2006	-	-	-	-	-	-	-	-	-	0.2199	0.0821
2007	1	-	1	-	0.30	-	-	0.30	0.70	0.4066	0.1519
2008	-	-	-	-	-	-	-	-	-	0.5521	0.2062
2009	-	-	-	-	-	-	-	-	-	1.0919	0.4079
2010	-	-	-	-	-	-	-	-	-	2.0851	0.7788
2011	-	-	-	-	-	-	-	-	-	-	-
Total	22	8	1	13	0.30	1.65	0.45	8.75	13.25	4.5130	1.6857

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll		Statewide		Estimated	Frequency
	Awarded (8)+(11)	(\$M)	Frequency (12)/(13)	Average Weekly Wage	Adjustment Factor	Miner Years	Per 100 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	0.0199
2011	0.7788	150.1361	0.0052	858	1.392	2,417.4	0.0322
Total	10.4357	1,421.7433	0.0073			30,095.6	0.0347

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

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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ANTHRACITE SURFACE(0153)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied							
1992	# 3	# 1	# 0	# 2	# 0.00	# 0.30	# 0.06	# 1.06	# 1.94	# 0.0000	# 0.0000
1993	6	3	-	3	-	0.45	0.09	3.09	2.91	-	-
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	-	-
2001	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	-	-	-	-	-	-	-	-	-	0.0644	0.0241
2009	-	-	-	-	-	-	-	-	-	0.0972	0.0363
2010	-	-	-	-	-	-	-	-	-	0.1205	0.0450
2011	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

Year	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
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: (1) to (4): CMCRB Claims Database

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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BITUMINOUS SURFACE(0156)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 1	# 0	# 0	# 1	# 0.00	# 0.15	# 0.03	# 0.03	# 0.97	# 0.0000	# 0.0000
1992	1	1	-	-	-	-	-	1.00	-	-	-
1993	3	1	-	2	-	0.30	0.06	1.06	1.94	-	-
1994	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1995	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1996	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1997	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1998	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	0.0286	0.0107
2008	-	-	-	-	-	-	-	-	-	0.0660	0.0247
2009	-	-	-	-	-	-	-	-	-	0.0855	0.0319
2010	-	-	-	-	-	-	-	-	-	0.1358	0.0507
2011	-	-	-	-	-	-	-	-	-	0.2074	0.0775
Total	13	2	-	11	-	1.65	0.33	2.33	10.67	0.5234	0.1955

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
	Awarded	(\$M)		Average	Factor	Miner	Per 100
	(8)+(11)		(12)/(13)	Weekly Wage		Years	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	-
2004	-	56.2173	-	690	1.038	1,509.5	-
2005	-	64.8716	-	716	1.038	1,678.6	-
2006	-	63.7985	-	745	1.038	1,586.5	-
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
2011	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: (1) to (4): CMCRB Claims Database

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau

Exhibit VII-L

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

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FOUR STANDARD CLASSES

	Counts										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Reported	Awarded	Pending	Denied	Pending Awarded	Denied Reopened	Denied Awarded	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded
Year					(3) * 30%			(2)+(5)+(7)	(1)-(8)		(10)xAwd Ratio
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
2011	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

	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
Year	Awarded	(\$M)	(12)/(13)	Average	Factor	Miner	Per 100
	(8)+(11)			Weekly Wage		Years	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	0.0022
1997	0.2100	157.6572	0.0013	542		4,777.2	0.0044
1998	0.0300	143.8775	0.0002	561		4,238.4	0.0007
1999	1.0900	133.1028	0.0082	588		3,723.6	0.0293
2000	1.3300	115.6342	0.0115	611		3,139.7	0.0424
2001	1.4000	121.2341	0.0115	644		3,132.7	0.0447
2002	-	106.7732	-	662		2,697.5	-
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	1.0193	144.7059	0.0070	716		3,308.3	0.0308
2006	0.0895	147.7722	0.0006	745		3,229.1	0.0028
2007	0.2032	161.2415	0.0013	779		3,351.5	0.0061
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
2011	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.(15): Exhibit XII-D

Col.(6): (0.15)xCol.(4);2000 & Prior
(0.05)xCol.(4);2001 & Subseq.

Col.(16): N/A

Col.(7): (0.20)xCol.(6);2000 & Prior
(1.00)xCol.(6);2001 & Subseq.

Col.(17): Total of 4 std. classes

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

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

Col.(13): Exh. X-A

FTI - PAB

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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COKE(0154)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0003
2005	-	-	-	-	-	-	-	-	-	0.00	0.0007
2006	-	-	-	-	-	-	-	-	-	0.00	0.0017
2007	-	-	-	-	-	-	-	-	-	0.01	0.0033
2008	-	-	-	-	-	-	-	-	-	0.01	0.0035
2009	-	-	-	-	-	-	-	-	-	0.01	0.0030
2010	-	-	-	-	-	-	-	-	-	0.01	0.0047
2011	-	-	-	-	-	-	-	-	-	0.01	0.0045
Total	-	-	-	-	-	-	-	-	-	0.06	0.0217

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
	Awarded	(\$M)		Average	Factor	Miner	Per 100
	(8)+(11)		(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	-
2003	-	11.5341	-	675	1.038	316.6	-
2004	0.0003	12.0491	0.0000	690	1.038	323.5	0.0001
2005	0.0007	12.8610	0.0001	716	1.038	332.8	0.0002
2006	0.0017	12.7374	0.0001	745	1.038	316.8	0.0005
2007	0.0033	13.6699	0.0002	779	1.038	325.1	0.0010
2008	0.0035	9.7611	0.0004	807	1.038	224.1	0.0016
2009	0.0030	5.1736	0.0006	836	1.038	114.7	0.0026
2010	0.0047	5.4357	0.0009	845	1.038	119.2	0.0040
2011	0.0045	3.5991	0.0012	858	1.038	77.7	0.0058
Total	0.0217	459.2146	0.0000			15,562.5	0.0001

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

Sources: (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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Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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AUGER(0157)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	0.00	0.0007
2011	-	-	-	-	-	-	-	-	-	0.00	0.0014
Total	-	-	-	-	-	-	-	-	-	0.01	0.0041

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
	Awarded (8)+(11)	(\$M)		Average Weekly Wage	Factor	Miner Years	Per 100 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
2011	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: (1) to (4): CMCRB Claims Database

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

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Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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ANTHRACITE CO-GEN(0181)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0002
2005	-	-	-	-	-	-	-	-	-	0.00	0.0004
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
2011	-	-	-	-	-	-	-	-	-	0.04	0.0146
Total	1	-	-	1	-	0.05	0.05	0.05	0.95	0.09	0.0334

Year	(12) Total Awarded (8)+(11) # 0.0000	(13) Payroll (\$M) 3.5055	(14) Frequency (12)/(13) # 0.0000	(15) Statewide Average Weekly Wage 455	(16) Adjustment Factor 1.038	(17) Estimated Miner Years 142.7	(18) Frequency Per 100 Miner Years -
1992	-	3.6244	-	475	1.038	141.4	-
1993	-	3.7045	-	493	1.038	139.2	-
1994	-	3.4818	-	509	1.038	126.7	-
1995	-	3.7590	-	527	1.038	132.1	-
1996	-	3.5202	-	542	1.038	120.3	-
1997	-	3.4588	-	561	1.038	114.2	-
1998	-	3.6043	-	588	1.038	113.6	-
1999	-	4.4735	-	611	1.038	135.6	-
2000	-	4.6618	-	644	1.038	134.1	-
2001	-	5.6588	-	662	1.038	158.4	-
2002	0.0500	7.0096	0.0071	675	1.038	192.4	0.0260
2003	0.0002	7.3515	0.0000	690	1.038	197.4	0.0001
2004	0.0004	7.8553	0.0001	716	1.038	203.3	0.0002
2005	0.0011	8.4125	0.0001	745	1.038	209.2	0.0005
2006	0.0022	9.1867	0.0002	779	1.038	218.5	0.0010
2007	0.0028	7.5214	0.0004	807	1.038	172.7	0.0016
2008	0.0046	7.5347	0.0006	836	1.038	167.0	0.0028
2009	0.0074	7.9580	0.0009	845	1.038	174.5	0.0042
2010	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

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

Sources: (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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Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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BITUMINOUS CO-GEN(0182)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0001
2005	-	-	-	-	-	-	-	-	-	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
2011	-	-	-	-	-	-	-	-	-	0.03	0.0113
Total	-	-	-	-	-	-	-	-	-	0.08	0.0310

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
	Awarded (8)+(11) # 0.0000	(\$M)		Average Weekly Wage	Factor	Miner Years	Per 100 Miner Years
1992	-	\$ 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	0.0030	8.4819	0.0004	807	1.038	194.7	0.0016
2009	0.0045	7.8664	0.0006	836	1.038	174.3	0.0026
2010	0.0076	8.7327	0.0009	845	1.038	191.5	0.0040
2011	0.0113	9.0760	0.0012	858	1.038	196.0	0.0058
Total	0.0310	83.7983	0.0004			2,080.6	0.0015

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

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VII-L

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ANTHRACITE PREP PLANT(0183)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0003
2005	-	-	-	-	-	-	-	-	-	0.00	0.0007
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
2011	-	-	-	-	-	-	-	-	-	0.06	0.0229
Total	3	2	-	1	-	0.05	0.05	2.05	0.95	0.15	0.0570

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
	Awarded	(\$M)		Average		Miner	Per 100
	(8)+(11)		(12)/(13)	Weekly Wage	Factor	Years	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
2011	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: (1) to (4): CMCRB Claims Database

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

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BITUMINOUS PREP PLANT(0184)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	0.00	0.0004
2005	-	-	-	-	-	-	-	-	-	0.00	0.0010
2006	-	-	-	-	-	-	-	-	-	0.01	0.0023
2007	-	-	-	-	-	-	-	-	-	0.01	0.0046
2008	-	-	-	-	-	-	-	-	-	0.02	0.0076
2009	-	-	-	-	-	-	-	-	-	0.03	0.0114
2010	-	-	-	-	-	-	-	-	-	0.06	0.0229
2011	-	-	-	-	-	-	-	-	-	0.18	0.0662
Total	1	-	-	1	-	0.15	0.03	0.03	0.97	0.31	0.1164

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency
	Awarded	(\$M)		Average	Factor	Miner	Per 100
	(8)+(11)		(12)/(13)	Weekly Wage		Years	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	0.0023	17.0510	0.0001	745	1.392	316.2	0.0007
2007	0.0046	18.8952	0.0002	779	1.392	335.1	0.0014
2008	0.0076	21.2503	0.0004	807	1.392	363.8	0.0021
2009	0.0114	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
2011	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: (1) to (4): CMCRB Claims Database

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

Coal Mine Compensation Rating Bureau

Exhibit VII-L

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

Page 12

TOTAL OTHER CLASSES

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1992	-	-	-	-	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	0.0907	0.0339
2010	1	1	-	-	-	-	-	1.00	-	0.1495	0.0559
2011	-	-	-	-	-	-	-	-	-	0.3239	0.1210
Total	5	2	-	3	-	0.25	0.13	2.13	2.87	0.7058	0.2637
Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)				
	Total	Payroll	Frequency	Statewide	Adjustment	Estimated	Frequency				
	Awarded (8)+(11)	(\$M)	(12)/(13)	Average Weekly Wage	Factor	Miner Years	Per 100 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				
2011	0.1210	83.9616	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.(15): Exhibit XII-D

Col.(6): (0.15)xCol.(4):2000 & Prior
(0.05)xCol.(4):2001 & Subseq.

Col.(16): N/A

Col.(7): (0.20)xCol.(6):2000 & Prior
(1.00)xCol.(6):2001 & Subseq.

Col.(17): Total of other classes

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

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

Col.(13): Exh. X-A

FTI - PAB

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

Coal Mine Compensation Rating Bureau

Exhibit VII-L

Federal Excess Occupational Disease After Administration / Law Change Frequencies by Classification

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GRAND TOTAL

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 11	# 4	# 0	# 7	# 0.00	# 1.05	# 0.21	# 4.21	# 6.79	# 0.0000	# 0.0000
1992	11	6	-	5	-	0.75	0.15	6.15	4.85	-	-
1993	9	2	1	6	0.30	0.90	0.18	2.48	6.52	-	-
1994	6	1	2	3	0.60	0.45	0.09	1.69	4.31	-	-
1995	4	-	-	4	-	0.60	0.12	0.12	3.88	-	-
1996	8	1	-	7	-	1.05	0.21	1.21	6.79	-	-
1997	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1998	4	1	-	3	-	0.45	0.09	1.09	2.91	-	-
1999	4	1	1	2	0.30	0.30	0.06	1.36	2.64	-	-
2000	4	1	1	2	0.30	0.10	0.10	1.40	2.60	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	3	1	-	2	-	0.10	0.10	1.10	1.90	-	-
2003	2	1	-	1	-	0.05	0.05	1.05	0.95	0.0037	0.0014
2004	1	1	-	-	-	-	-	1.00	-	0.0605	0.0226
2005	1	-	-	1	-	0.05	0.05	0.05	0.95	0.1275	0.0476
2006	3	-	-	3	-	0.15	0.15	0.15	2.85	0.3205	0.1197
2007	1	-	1	-	0.30	-	-	0.30	0.70	0.6001	0.2242
2008	-	-	-	-	-	-	-	-	-	0.8256	0.3084
2009	1	1	-	-	-	-	-	1.00	-	1.5222	0.5686
2010	1	-	1	-	0.30	-	-	0.30	0.70	3.0590	1.1426
2011	1	-	1	-	0.30	-	-	0.30	0.70	3.0590	1.1426
Total	75	21	7	47	2.10	6.15	1.59	24.69	50.31	6.5191	2.4351

Year	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Per 100 Miner Years
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
2011	1.4426	341.3085	0.0042	858		6,254.7	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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): N/A

Col.(17): Total of all classes

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

IBNR Award Ratio(2000 & Prior): 0.3162

IBNR Award Ratio(2001 & Subseq.): 0.3735

FTI - PAB

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

Federal Basic Severities

	Indemnity	Medical	Total
Underground Anthracite Class 160			
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			
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

FEDERAL BASIC OCCUPATIONAL DISEASE

COKE (0154)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2002	0	0	0	0	0.0992	0.0992	0.021229	10,485,005	0.021229	662	1.038	293.4	0.0072	
2003	0	0	0	0	0.1239	0.1239	0.026515	11,534,080	0.026515	675	1.038	316.6	0.0084	
2004	0	0	0	0	0.1476	0.1476	0.031586	12,049,126	0.031586	690	1.038	323.5	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	0	0	0	0	0.2322	0.2322	0.049691	13,669,925	0.049691	779	1.038	325.1	0.0153	
2008	0	0	0	0	0.1819	0.1819	0.038927	9,761,146	0.038927	807	1.038	224.1	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	
2011	0	0	0	0	0.0937	0.0937	0.020052	3,599,086	0.020052	858	1.038	77.7	0.0258	
TOTAL	0	0	0	0	1.4855	1.4855	0.317897	97,305,951	0.317897			2,443.9	0.1513	
AVERAGE													0.0151	

AUGER (0157)

IBNR Factor adjusted by 0.4000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted 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	0	0	0	0	0.0259	0.0259	0.005543	1,058,799	0.005543	690	1.038	28.4	0.0195	
2005	0	0	0	0	0.0283	0.0283	0.006056	1,026,537	0.006056	716	1.038	26.6	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	0	0	0	0	0.0934	0.0934	0.019988	2,506,758	0.019988	807	1.038	57.5	0.0348	
2009	0	0	0	0	0.0394	0.0394	0.008432	946,963	0.008432	836	1.038	21.0	0.0402	
2010	0	0	0	0	0.0384	0.0384	0.008218	827,496	0.008218	845	1.038	18.1	0.0454	
2011	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	

ANTHRACITE CO-GEN (0181)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2002	1	0	0	1	0.1339	0.1339	0.028655	5,658,774	0.028655	662	1.038	158.4	0.0181	
2003	0	0	0	0	0.1882	0.1882	0.040275	7,009,619	0.040275	675	1.038	192.4	0.0209	
2004	0	0	0	0	0.2251	0.2251	0.048171	7,351,514	0.048171	690	1.038	197.4	0.0244	
2005	1	0	0	1	0.2710	0.2710	0.057994	7,855,289	0.057994	716	1.038	203.3	0.0285	
2006	0	0	0	0	0.3230	0.3230	0.069122	8,412,527	0.069122	745	1.038	209.2	0.0330	
2007	0	0	0	0	0.3902	0.3902	0.083503	9,186,706	0.083503	779	1.038	218.5	0.0382	
2008	0	0	0	0	0.3504	0.3504	0.074986	7,521,400	0.074986	807	1.038	172.7	0.0434	
2009	0	0	0	0	0.3917	0.3917	0.083824	7,534,735	0.083824	836	1.038	167.0	0.0502	
2010	0	0	0	0	0.4622	0.4622	0.098911	7,958,048	0.098911	845	1.038	174.5	0.0567	
2011	0	0	0	0	0.7156	0.7156	0.153138	10,991,105	0.153138	858	1.038	237.3	0.0645	
TOTAL	2	0	0	2	3.4513	3.4513	0.738578	79,479,717	0.738578			1,930.7	0.3779	
AVERAGE													0.0378	

BITUMINOUS CO-GEN (0182)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2002	0	0	0	0	0.0564	0.0564	0.012070	2,386,124	0.012070	662	1.038	66.8	0.0181	
2003	0	0	0	0	0.0820	0.0820	0.017548	3,052,523	0.017548	675	1.038	83.8	0.0209	
2004	0	0	0	0	0.1952	0.1952	0.041773	6,374,483	0.041773	690	1.038	171.2	0.0244	
2005	0	0	0	0	0.2941	0.2941	0.062937	8,524,752	0.062937	716	1.038	220.6	0.0285	
2006	0	0	0	0	0.3619	0.3619	0.077447	9,423,575	0.077447	745	1.038	234.3	0.0331	
2007	0	0	0	0	0.4599	0.4599	0.098419	10,829,140	0.098419	779	1.038	257.5	0.0382	
2008	0	0	0	0	0.3951	0.3951	0.084551	8,481,888	0.084551	807	1.038	194.7	0.0434	
2009	0	0	0	0	0.4089	0.4089	0.087505	7,866,413	0.087505	836	1.038	174.3	0.0502	
2010	0	0	0	0	0.5072	0.5072	0.108541	8,732,701	0.108541	845	1.038	191.5	0.0567	
2011	0	0	0	0	0.5909	0.5909	0.126453	9,076,049	0.126453	858	1.038	196.0	0.0645	
TOTAL	0	0	0	0	3.3516	3.3516	0.717242	74,747,648	0.717242			1,790.7	0.3780	
AVERAGE													0.0378	

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

IBNR: Exhibit VIII-C-7, p1

Payroll: Exhibit X-A-1

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.214=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)

Frequency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

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Filing Date - November 29, 2012

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FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE PREP PLANT (0183)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2002	0	0	0	0	0.1099	0.1099	0.023519	2,322,815	0.023519	662	1.038	65.0	0.0362	
2003	0	0	0	0	0.1830	0.1830	0.039162	3,407,998	0.039162	675	1.038	93.5	0.0419	
2004	1	0	0	1	0.2699	0.2699	0.057759	4,406,653	0.057759	690	1.038	118.3	0.0488	
2005	0	0	0	0	0.3567	0.3567	0.076334	5,170,069	0.076334	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	0	0	0	0	0.5342	0.5342	0.114319	5,733,543	0.114319	807	1.038	131.6	0.0869	
2009	0	0	0	0	0.6513	0.6513	0.139378	6,264,606	0.139378	836	1.038	138.8	0.1004	
2010	0	0	0	0	0.5665	0.5665	0.121231	4,876,927	0.121231	845	1.038	106.9	0.1134	
2011	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 PREP PLANT (0184)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2002	1	1	0	0	0.2388	0.2388	0.051103	10,094,549	0.051103	662	1.392	210.7	0.4989	
2003	1	0	0	1	0.2738	0.2738	0.058593	10,195,206	0.058593	675	1.392	208.7	0.0281	
2004	0	0	0	0	0.4122	0.4122	0.088211	13,460,201	0.088211	690	1.392	269.5	0.0327	
2005	0	0	0	0	0.5708	0.5708	0.122151	16,548,307	0.122151	716	1.392	319.3	0.0383	
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	0	0	0	0	0.9899	0.9899	0.211839	21,250,256	0.211839	807	1.392	363.8	0.0582	
2009	0	0	0	0	1.0307	1.0307	0.220570	19,828,012	0.220570	836	1.392	327.7	0.0673	
2010	0	0	0	0	1.5281	1.5281	0.327013	26,313,130	0.327013	845	1.392	430.2	0.0760	
2011	0	0	0	0	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	2.128936			3,633.6	0.9815	
Average													0.0982	

TOTAL OTHER CLASSES

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2002	2	1	0	1	0.6600	0.6600	0.141240	32,098,110	0.141240	662		826.5	0.1381	
2003	1	0	0	1	0.8746	0.8746	0.187164	36,301,649	0.187164	675		925.3	0.0202	
2004	1	0	0	1	1.2759	1.2759	0.273043	44,700,776	0.273043	690		1,108.3	0.0246	
2005	1	0	0	1	1.6984	1.6984	0.363458	51,985,933	0.363458	716		1,236.4	0.0294	
2006	0	0	0	0	1.9433	1.9433	0.415866	53,577,176	0.415866	745		1,224.5	0.0340	
2007	0	0	0	0	2.4170	2.4170	0.517238	59,519,410	0.517238	779		1,301.3	0.0397	
2008	0	0	0	0	2.5449	2.5449	0.544609	55,254,991	0.544609	807		1,144.4	0.0476	
2009	0	0	0	0	2.6296	2.6296	0.562734	47,614,281	0.562734	836		943.5	0.0596	
2010	0	0	0	0	3.2287	3.2287	0.690942	54,143,960	0.690942	845		1,040.4	0.0664	
2011	0	0	0	0	5.7146	5.7146	1.222924	83,961,588	1.222924	858		1,522.2	0.0803	
TOTAL	5	1	0	4	22.9870	22.9870	4.919218	519,157,874	4.919218			11,272.8	0.5399	
Average													0.0540	0.060966

GRAND TOTAL

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.214 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2002	24	2	3	19	5.2584	8.2584	1.767293	138,871,305	2.980799	662		3,523.9	0.0846	
2003	9	4	2	3	5.9521	7.9521	1.701754	133,956,269	5.151704	675		3,350.9	0.1537	
2004	8	2	1	5	8.1948	9.1948	1.967687	160,697,026	3.395138	690		3,908.3	0.0869	
2005	5	1	1	3	11.8348	12.8348	2.746641	196,691,729	2.808954	716		4,544.7	0.0618	
2006	6	1	1	4	14.0464	15.0464	3.219927	201,349,462	3.559772	745		4,453.6	0.0799	
2007	7	2	1	4	18.0245	19.0245	4.071243	220,760,862	4.813859	779		4,652.8	0.1035	
2008	3	0	2	1	24.0524	26.0524	5.575207	249,567,143	3.688124	807		5,013.7	0.0736	
2009	3	0	1	2	25.6071	26.6071	5.693911	229,498,510	4.082353	836		4,403.1	0.0927	
2010	3	0	1	2	33.1299	34.1299	7.303794	268,419,153	4.307100	845		5,039.3	0.0855	
2011	3	0	2	1	46.9098	48.9098	10.466689	341,308,503	6.621774	858		6,254.7	0.1059	
TOTAL	71	12	15	44	193.0100	208.0100	44.514146	2,141,119,962	41.409577			45,145.0	0.9281	
Average													0.0928	0.087108

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

IBNR: Exhibit VIII-C-7, p1

Payroll- Exhibit X-A-1

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.214=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)

Frequency per 100 Miner Years = (Expected Ult. Awarded / Est. Miner Years) x 100

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Filing Date - November 29, 2012

Checksum:5,832,117,923.173460

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

Reported Claims

[illegible]

Incremental Changes

[illegible]

Payroll (\$Millions)	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		
46.69350	43.20345	42.07670	51.13343	58.50753	63.27152	58.31824	63.40130	52.75653	60.59094	65.27115	75.22304		70.39669	61.08733	58.68524	47.52056	48.52263	40.83800	36.49841	46.07390	66.27576	70.46594	79.90427	101.35398	101.34814	125.39358	150.13606	<u>Average</u>	<u>Smoothed</u>
12-24														0.01637	0.03408	0.04209	0.00000	0.04897	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00987	0.01595	0.01287	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	0.01704	0.00000	0.00000	0.02449	0.00000	0.00000	0.02170	0.00000	0.00000	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	0.00000	0.01251			0.00614	0.01352		
60-72									0.00000	0.01532	0.01329	0.01421	0.00000	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	0.00000	0.04209	0.00000	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	0.00000					0.00567	0.01166		
96-108							0.01715	0.01577	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000	0.04122	0.00000	0.02740							0.01166	0.00723		
108-120					0.01580	0.01715	0.06309	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000	0.00000	0.09795								0.01623	0.00717		
120-132				0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01421	0.00000	0.00000	0.00000	0.01704	0.00000	0.04209									0.00723	0.00702		
132-144				0.00000	0.01709	0.00000	0.00000	0.01715	0.00000	0.01895	0.00000	0.00000	0.00000	0.01421	0.00000	0.06816	0.06313	0.02061								0.01528	0.00676		
144-156			0.00000	0.00000	0.00000	0.00000	0.03161	0.01715	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704											0.00506	0.00671		
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01577	0.00000	0.00000	0.01532	0.00000	0.00000	0.01637											0.00365	0.00614		
168-180	0.02142	0.00000	0.00000	0.00000	0.01956	0.00000	0.01580	0.00000	0.00000	0.01895	0.01650	0.00000	0.00000	0.00000												0.00709	0.00567		
180-192	0.00000	0.00000	0.00000	0.00000	0.01956	0.01709	0.00000	0.01715	0.01577	0.00000	0.01650	0.00000	0.00000													0.00717	0.00550		
192-204	0.04283	0.00000	0.00000	0.00000	0.03911	0.00000	0.00000	0.05144	0.00000	0.00000	0.01532															0.01352	0.00549		
204-216	0.02142	0.00000	0.00000	0.00000	0.00000	0.01709	0.00000	0.00000	0.00000	0.00000	0.01650															0.00550	0.00506		
216-228	0.00000	0.00000	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																			0.00351	0.00365	
																											<u>0.01319</u>	<u>0.00351</u>	
																											0.17135	0.17135	
																											Total=	0.17135	

IBNR Claims

Cumulative Factor times Payroll	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
	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	8.65974	8.60569	12.28613	13.83402	19.15136	25.72581

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

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

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COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
OTHER CLASSIFICATIONS - FEDERAL

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

Reported Claims		Incremental Frequency and IBNR																											
Months		Year																											
	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	0	1	0	1	0	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	0		
36	0	0	0	0	0	0	0	0	1	1	0	0	4	2	3	1	0	1	0	1	1	0	0	0	0	0	0		
48	0	0	0	0	0	0	0	0	1	1	0	0	4	2	3	1	0	1	0	1	1	0	0	0	0	0	0		
60	0	0	0	0	0	0	0	0	2	1	0	0	5	2	4	1	0	1	0	1	1	0	0	0	0	0	0		
72	0	0	0	0	0	0	0	0	2	1	0	0	6	2	4	1	0	2	0	1	1	0	0	0	0	0	0		
84	0	0	1	0	0	0	0	0	2	1	0	0	6	3	4	1	0	2	1	1	1	0	0	0	0	0	0		
96	0	0	1	0	0	0	0	0	2	1	0	0	6	3	4	1	0	2	1	1	1	0	0	0	0	0	0		
108	0	0	1	0	0	0	0	0	2	1	0	0	6	3	4	1	0	2	1										
120	0	0	1	0	0	0	0	0	2	1	0	0	6	3	4	1	0	2	1										
132	0	0	1	0	0	0	0	0	2	1	0	0	6	3	4	1	0												
144	0	0	1	0	0	0	0	0	2	1	0	0	6	3	5	1													
156	0	0	1	0	0	0	0	0	2	1	0	0	6	3	5														
168	0	0	1	0	0	0	0	0	2	1	0	0	6	3															
180	0	0	1	0	0	0	0	0	2	1	0	0	7	3															
192	0	0	1	0	0	0	0	0	2	1	0	0																	
204	0	0	1	0	0	0	0	0	2	1	0	0																	
216	0	0	1	0	0	0	0	0	2	1	0																		
228	0	0	1	0	0	0	0	0	2	1																			
240	0	0	1	0	0	0	0	0	2																				

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)	4.08971	20.71372	28.26926	20.12482	14.47189	64.28048	55.26295	47.49607	58.74792	60.28848	60.34187	62.83464	73.62183	31.35678	30.45186	29.53686	30.95943	32.09811	36.30165	44.70077	51.98594	53.57718	59.51942	55.25500	47.61428	54.14397	83.96160

**COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS**

Exhibit VIII-C-7

IBNR By Class

		CLASSIFICATION					
A. IBNR Factor		<u>Coke</u>	<u>Auger</u>	<u>Anthracite</u>	<u>Bituminous</u>	<u>Anthracite</u>	<u>Bituminous</u>
	<u>Year</u>	<u>0154</u>	<u>0157</u>	<u>Co-Gen</u>	<u>Co-Gen</u>	<u>Prep Plant</u>	<u>Prep Plant</u>
				<u>0181</u>	<u>0182</u>	<u>0183</u>	<u>0184</u>
	2002	0.0473	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	0.0849
	2008	0.0932	0.0932	0.0932	0.0932	0.0932	0.0932
	2009	0.1040	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	3.4080	10.1952
	2004	12.0491	1.0588	7.3515	6.3745	4.4067	13.4602
	2005	12.8610	1.0265	7.8553	8.5248	5.1701	16.5483
	2006	12.7374	1.0668	8.4125	9.4236	4.8859	17.0510
	2007	13.6699	1.1212	9.1867	10.8291	5.8173	18.8952
	2008	9.7611	2.5068	7.5214	8.4819	5.7335	21.2503
	2009	5.1736	0.9470	7.5347	7.8664	6.2646	19.8280
	2010	5.4357	0.8275	7.9580	8.7327	4.8769	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	0.1099	0.2388
	2003	0.1239	0.0237	0.1882	0.0820	0.1830	0.2738
	2004	0.1476	0.0259	0.2251	0.1952	0.2699	0.4122
	2005	0.1775	0.0283	0.2710	0.2941	0.3567	0.5708
	2006	0.1956	0.0328	0.3230	0.3619	0.3752	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	0.5665	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**

Exhibit VIII-C-8

IBNR By Class

		CLASSIFICATION				
			Anthracite Bituminous		Anthracite Bituminous	
A. IBNR Factor		Coke	Auger	Co-Gen	Co-Gen Prep Plant	Prep Plant
		0154	0157	0181	0182	0183 0184
	1992	0.0000	0.0000	0.0000	0.0000	0.0000
	1993	0.0026	0.0026	0.0026	0.0026	0.0026
	1994	0.0057	0.0057	0.0057	0.0057	0.0057
	1995	0.0097	0.0097	0.0097	0.0097	0.0097
	1996	0.0141	0.0141	0.0141	0.0141	0.0141
	1997	0.0187	0.0187	0.0187	0.0187	0.0187
	1998	0.0238	0.0238	0.0238	0.0238	0.0238
	1999	0.0290	0.0290	0.0290	0.0290	0.0290
	2000	0.0347	0.0347	0.0347	0.0347	0.0347
	2001	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

Time Period			Claimant	Dependent	Yearly
			<u>Benefit</u>	<u>Benefit</u>	<u>Percentage Increase</u>
10/1/1981	to	9/30/1982	293.20	146.60	
10/1/1982	to	12/31/1983	304.90	152.50	4.0%
1/1/1984	to	12/31/1984	317.10	158.60	4.0%
1/1/1985	to	12/31/1985	328.20	164.10	3.5%
1/1/1986	to	12/31/1986	328.20	164.10	0.0%
1/1/1987	to	12/31/1987	338.00	169.00	3.0%
1/1/1988	to	12/31/1988	344.80	172.40	2.0%
1/1/1989	to	12/31/1989	358.90	179.50	4.1%
1/1/1990	to	12/31/1990	371.80	185.90	3.6%
1/1/1991	to	12/31/1991	387.10	193.60	4.1%
1/1/1992	to	12/31/1992	403.30	201.70	4.2%
1/1/1993	to	12/31/1993	418.20	209.10	3.7%
1/1/1994	to	12/31/1994	427.40	213.70	2.2%
1/1/1995	to	12/31/1995	427.40	213.70	0.0%
1/1/1996	to	12/31/1996	435.10	217.60	1.8%
1/1/1997	to	12/31/1997	445.10	222.60	2.3%
1/1/1998	to	12/31/1998	455.10	227.60	2.2%
1/1/1999	to	12/31/1999	469.50	234.80	3.2%
1/1/2000	to	12/31/2000	487.40	243.60	3.8%
1/1/2001	to	12/31/2001	500.50	250.30	2.7%
1/1/2002	to	12/31/2002	518.50	259.30	3.6%
1/1/2003	to	12/31/2003	534.60	267.30	3.1%
1/1/2004	to	12/31/2004	549.00	274.50	2.7%
1/1/2005	to	12/31/2005	562.80	281.30	2.5%
1/1/2006	to	12/31/2006	574.60	287.20	2.1%
1/1/2007	to	12/31/2007	584.40	292.20	1.7%
1/1/2008	to	12/31/2008	599.00	299.00	2.5%
1/1/2009	to	12/31/2009	616.30	308.20	2.9%
1/1/2010	to	12/31/2010	625.60	312.80	1.5%
1/1/2011	to	12/31/2011	625.60	312.80	0.0%
1/1/2012	to	12/31/2012	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 Benefit Change from		2012	to	2013	0.50%
Selected Benefit Change from		2013	to	2014	1.50%
Selected Benefit Change from		2014	to	2015	2.50%

Selected Average Annual Benefit Change (Last Year's Selection: 2.5%)

2.5%

			Projected Benefit-		
			Claimant	Dependant	Weight
1/1/2013	to	12/31/2013	628.70 a	314.40	28.125%
1/1/2014	to	12/31/2014	638.10 a	319.10	68.750%
1/1/2015	to	12/31/2015	654.10 a	327.10	3.125%
Average Monthly Benefit During the Policy Period Beginning 04/01/2013			636.00 b	318.00	
Average Weekly Benefit During the Policy Period Beginning 04/01/2013			146.80 c	73.40	
Annual (Weekly X 52)			7,633.60	3,816.80	
Annual Miner and Spouse				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

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Filing Date 11-29-2012

Coal Mine Compensation Rating Bureau
Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VIII-F

Page 1

Anthracite Underground (0160)

Year	Counts				(5) Pending Awarded <u>(3) * 30%</u>	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
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	-	-	-	-	-	-	-
Total	3	1	1	1	0.30	0.05	0.05

Year	(8) Ultimate Awarded <u>(2)+(5)+(7)</u>	(9) Ultimate Denied <u>(1)-(8)</u>	(10) IBNR <u>IBNR</u>	(11) IBNR Awarded <u>(10)xAward Ratio</u>	(12) Total Awarded <u>(8)+(11)</u>	(13) Payroll	(14) Frequency <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
2011	-	-	1.1716	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

Year	(15) Statewide Average <u>Weekly Wage</u>	(16) Adjustment <u>Factor</u>	(17) Estimated Miner <u>Years</u>	(18) Frequency Claims per 100 <u>Miner Years</u>
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
2011	858	1.0380	27.3	1.1304
Total			358.7	0.7907

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

IBNR Award Ratio: 0.2634

FTI - PAB

Bituminous Underground (0158)

Year	Counts				(5) Pending Awarded <u>(3) * 30%</u>	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
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	3	-	2	1	0.60	0.05	0.05
Total	29	1	11	17	3.30	0.85	0.85

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded <u>(2)+(5)+(7)</u>	Ultimate Denied <u>(1)-(8)</u>	IBNR <u>IBNR</u>	IBNR Awarded <u>(10)xAward Ratio</u>	Total Awarded <u>(8)+(11)</u>	Payroll (\$M)	Frequency <u>(12)/(13)</u>
	# 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	0.0260
2004	0.30	0.70	5.4108	1.4252	1.7252	66,275,755	0.0260
2005	1.05	0.95	6.6597	1.7542	2.8042	70,465,937	0.0398
2006	0.40	2.60	8.6057	2.2667	2.6667	79,904,266	0.0334
2007	0.30	0.70	12.2861	3.2362	3.5362	101,353,977	0.0349
2008	0.05	0.95	13.8340	3.6439	3.6939	101,348,140	0.0364
2009	0.35	1.65	19.1514	5.0445	5.3945	125,393,576	0.0430
2010	0.65	2.35	25.7258	6.7762	7.4262	150,136,063	0.0495
2011	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

Year	(15)	(16)	(17)	(18)
	Statewide Average <u>Weekly Wage</u>	Adjustment <u>Factor</u>	Estimated Miner <u>Years</u>	Frequency Claims per 100 <u>Miner Years</u>
	662	1.3920	852.2	0.2344
2002	675	1.3920	747.0	0.1209
2003	690	1.3920	922.5	0.1300
2004	716	1.3920	1,278.8	0.1349
2005	745	1.3920	1,306.7	0.2146
2006	779	1.3920	1,417.1	0.1882
2007	807	1.3920	1,735.1	0.2038
2008	836	1.3920	1,674.8	0.2206
2009	845	1.3920	2,050.1	0.2631
2010	858	1.3920	2,417.4	0.3072
2011	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

IBNR Award Ratio: 0.2634

FTI - PAB

Anthracite Surface (0153)

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

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

IBNR Award Ratio: 0.2634

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VIII-F

Page 4

Bituminous Surface (0156)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
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

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (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	2.0317	0.5351	0.5851	56,217,298	0.0104
2005	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

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 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
2011	858	1.0380	1,868.7	0.1151
Total			15,739.7	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

IBNR Award Ratio: 0.2634

FTI - PAB

Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Page 5

Four Standard Classes

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
Year							
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	0.20
2005	4	1	1	2	0.30	0.10	0.10
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
2011	3	-	2	1	0.60	0.05	0.05
Total	66	11	15	40	4.50	2.00	2.00

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
Year							
2002	# 2.80	# 19.20	# 4.5984	# 1.2112	# 4.0112	\$ 106,773,195	0.0376
2003	4.70	3.30	5.0775	1.3374	6.0374	97,654,620	0.0618
2004	2.50	4.50	6.9189	1.8224	4.3224	115,996,250	0.0373
2005	1.40	2.60	10.1364	2.6699	4.0699	144,705,796	0.0281
2006	1.50	4.50	12.1031	3.1880	4.6880	147,772,286	0.0317
2007	2.50	4.50	15.6075	4.1110	6.6110	161,241,452	0.0410
2008	0.65	2.35	21.5075	5.6651	6.3151	194,312,152	0.0325
2009	0.40	2.60	22.9775	6.0523	6.4523	181,884,229	0.0355
2010	0.40	2.60	29.9012	7.8760	8.2760	214,275,193	0.0386
2011	0.65	2.35	41.1952	10.8508	11.5008	257,346,915	0.0447
Total	17.50	48.50	170.0230	44.7841	62.2841	\$ 1,621,962,088	0.0384

	(15)	(16)	(17)	(18)
	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
Year				
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			33,872.2	0.1839

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

IBNR Award Ratio: 0.2634

FTI - PAB

Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

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Coke (0154)

	Counts				(5) Pending Awarded <u>(3) * 30%</u>	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
Year							
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
Year	(8) Ultimate Awarded <u>(2)+(5)+(7)</u>	(9) Ultimate Denied <u>(1)-(8)</u>	(10) IBNR <u>IBNR</u>	(11) IBNR Awarded <u>(10)xAward Ratio</u>	(12) Total Awarded <u>(8)+(11)</u>	(13) Payroll (\$M)	(14) Frequency <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	-	-	0.1775	0.0468	0.0468	12,860,979	0.0036
2006	-	-	0.1956	0.0515	0.0515	12,737,394	0.0040
2007	-	-	0.2322	0.0612	0.0612	13,669,925	0.0045
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
Year	(15) Statewide Average <u>Weekly Wage</u>	(16) Adjustment <u>Factor</u>	(17) Estimated Miner <u>Years</u>	(18) Frequency Claims per 100 <u>Miner Years</u>			
2002	662	1.0380	293.4	0.0089			
2003	675	1.0380	316.6	0.0103			
2004	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			
2011	858	1.0380	77.7	0.0318			
Total			2,443.9	0.0160			

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

IBNR Award Ratio: 0.2634

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VIII-F

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Auger (0157)

Counts							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
Year							
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
Year							
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	-	-	0.0934	0.0246	0.0246	2,506,758	0.0098
2009	-	-	0.0394	0.0104	0.0104	946,963	0.0110
2010	-	-	0.0384	0.0101	0.0101	827,496	0.0122
2011	-	-	0.0601	0.0158	0.0158	1,153,169	0.0137
Total	-	-	0.4019	0.1059	0.1059	\$ 11,960,775	0.0089

	(15)	(16)	(17)	(18)
	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
Year				
2002	662	1.0380	32.2	0.0178
2003	675	1.0380	30.3	0.0206
2004	690	1.0380	28.4	0.0240
2005	716	1.0380	26.6	0.0280
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
2011	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

IBNR Award Ratio: 0.2634

FTI - PAB

Coal Mine Compensation Rating Bureau
Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Exhibit VIII-F

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Anthracite Co-Gen (181)

Year	Counts				(5) Pending Awarded <u>(3) * 30%</u>	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2002	# 1	# 0	# 0	# 1	# 0.00	# 0.05	# 0.05
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	2	-	-	2	-	0.10	0.10
Year	(8)	(9)	(10)	(11)	(12) Total Awarded <u>(8)+(11)</u>	(13) Payroll (\$M)	(14) Frequency <u>(12)/(13)</u>
	Ultimate Awarded <u>(2)+(5)+(7)</u>	Ultimate Denied <u>(1)-(8)</u>	IBNR	IBNR Awarded <u>(10)xAward Ratio</u>			
	# 0.05	# 0.95	# 0.1339	# 0.0353	# 0.0853	\$ 5,658,774	0.0151
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	-	-	0.2251	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
2011	-	-	0.7156	0.1885	0.1885	10,991,105	0.0171
Total	0.10	1.90	3.4513	0.9091	1.0091	\$ 79,479,717	0.0127
Year	(15)	(16)	(17)	(18)			
	Statewide Average <u>Weekly Wage</u>	Adjustment <u>Factor</u>	Estimated Miner <u>Years</u>	Frequency Claims per 100 <u>Miner Years</u>			
2002	662	1.0380	158.4	0.0538			
2003	675	1.0380	192.4	0.0258			
2004	690	1.0380	197.4	0.0300			
2005	716	1.0380	203.3	0.0597			
2006	745	1.0380	209.2	0.0407			
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			
2011	858	1.0380	237.3	0.0794			
Total			1,930.7	0.0523			

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

IBNR Award Ratio: 0.2634

FTI - PAB

Bituminous Co-Gen (182)

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
Year							
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
Year							
2002	# 0.00	# 0.00	# 0.0564	# 0.0149	# 0.0149	\$ 2,386,124	0.0062
2003	-	-	0.0820	0.0216	0.0216	3,052,523	0.0071
2004	-	-	0.1952	0.0514	0.0514	6,374,483	0.0081
2005	-	-	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
2011	-	-	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 Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
Year				
2002	662	1.0380	66.8	0.0222
2003	675	1.0380	83.8	0.0258
2004	690	1.0380	171.2	0.0300
2005	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:

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

IBNR Award Ratio: 0.2634

FTI - PAB

Anthracite Prep-Plant (183)

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
Year							
2002	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	1	-	-	1	-	0.05	0.05
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	1	-	-	1	-	0.05	0.05

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
Year							
2002	# 0.00	# 0.00	# 0.1099	# 0.0289	# 0.0289	\$ 2,322,815	0.0125
2003	-	-	0.1830	0.0482	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
2011	-	-	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 Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
Year				
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
2011	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.(15): Exhibit XII-D

Col.(16): Exhibit X-G

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

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

IBNR Award Ratio: 0.2634

FTI - PAB

Bituminous Prep-Plant (184)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2002	# 1	# 1	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	1	-	-	1	-	0.05	0.05
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	2	1	-	1	-	0.05	0.05
Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR	IBNR Awarded (10)xAward Ratio			
					Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
2002	# 1.00	# 0.00	# 0.2388	# 0.0629	# 1.0629	\$ 10,094,549	0.1053
2003	0.05	0.95	0.2738	0.0721	0.1221	10,195,206	0.0120
2004	-	-	0.4122	0.1086	0.1086	13,460,201	0.0081
2005	-	-	0.5708	0.1503	0.1503	16,548,307	0.0091
2006	-	-	0.6548	0.1725	0.1725	17,050,967	0.0101
2007	-	-	0.8025	0.2114	0.2114	18,895,192	0.0112
2008	-	-	0.9899	0.2607	0.2607	21,250,256	0.0123
2009	-	-	1.0307	0.2715	0.2715	19,828,012	0.0137
2010	-	-	1.5281	0.4025	0.4025	26,313,130	0.0153
2011	-	-	3.4467	0.9079	0.9079	52,939,961	0.0171
Total	1.05	0.95	9.9483	2.6204	3.6704	\$ 206,575,781	0.0178
Year	(15)	(16)	(17)	(18)			
	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 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			
2008	807	1.3920	363.8	0.0717			
2009	836	1.3920	327.7	0.0828			
2010	845	1.3920	430.2	0.0936			
2011	858	1.3920	852.4	0.1065			
Total			3,633.6	0.1010			

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

IBNR Award Ratio: 0.2634

FTI - PAB

Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

Total Other Classes

Year	Counts				(5) Pending Awarded <u>(3) * 30%</u>	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
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	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
Total	5	1	-	4	-	0.20	0.20
Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded <u>(2)+(5)+(7)</u>	Ultimate Denied <u>(1)-(8)</u>	IBNR	IBNR Awarded <u>(10)xAward Ratio</u>			
					Total Awarded <u>(8)+(11)</u>	Payroll (\$M)	Frequency <u>(12)/(13)</u>
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
Year	(15)	(16)	(17)	(18)			
	Statewide Average <u>Weekly Wage</u>	Adjustment <u>Factor</u>	Estimated Miner <u>Years</u>	Frequency Claims per 100 <u>Miner Years</u>			
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			
2011	858		1,522.2	0.0989			
Total			11,272.8	0.0644			

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

IBNR Award Ratio: 0.2634

FTI - PAB

Federal Basic Occupational Disease After Administration / Law Change Frequencies by Classification

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Grand Total

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
Year							
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
2011	3	-	2	1	0.60	0.05	0.05
Total	71	12	15	44	4.50	2.20	2.20

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
Year							
2002	# 3.85	# 20.15	# 5.2584	# 1.3851	# 5.2351	\$ 138,871,305	0.0377
2003	4.75	4.25	5.9521	1.5678	6.3178	133,956,269	0.0472
2004	2.55	5.45	8.1948	2.1585	4.7085	160,697,026	0.0293
2005	1.45	3.55	11.8348	3.1173	4.5673	196,691,729	0.0232
2006	1.50	4.50	14.0464	3.6998	5.1998	201,349,462	0.0258
2007	2.50	4.50	18.0245	4.7477	7.2477	220,760,862	0.0328
2008	0.65	2.35	24.0524	6.3354	6.9854	249,567,143	0.0280
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
2011	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 Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
Year				
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
2010	845		5,039.3	0.1811
2011	858		6,254.7	0.2079
Total			45,145.0	0.1540

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

IBNR Award Ratio: 0.2634

FTI - PAB

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

All Permanent Partial Scenario (see note)																					
ID No.	Class	Awd (2)		Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for:		Federal Excess:			State Benefit	State plus Act 44 Med.	Offsets for:		Federal Excess:		
		Pend (1)	Type*							Soc. Sec.	Pension	Base	After Offsets:				Soc. Sec.	Pension	Base	After Offsets:	
													SS	SS, PP						SS	SS, PP
000-00-0014	1011	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	1011	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	1011	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	1011	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	1011	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	1011	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	1011	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	1011	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 Underground Anthracite				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 claims						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 Indemnity						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

Underground BituminousClass 1002

**COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS**

														"All Permanent Partial" Scenario (see note)							
ID No.	Class	Awd (2)		Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for:		Federal Excess:			State Benefit	State plus Act 44 Med.	Offsets for:		Federal Excess:		
		Pend (1)	Type*							Soc. Sec.	Pension	Base	After Offsets:				Soc. Sec.	Pension	Base	After Offsets:	
													SS	SS, PP						SS	SS, PP
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
000-00-0009	1002	2		1994	58.76	1,346,175.25	19,182.83	1.00	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
000-00-0010	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	648,950.74
000-00-0011	1002	2	LS	2005	54.58	79,465.73	22,638.22	1.00	22,638.22	2,037.88	-	340,013.39	342,051.28	342,051.28	79,465.73	-	2,037.88	-	340,013.39	342,051.28	342,051.28
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
000-00-0029	1002	2	LS	1993	64.91	95,047.07	14,524.84	1.00	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
000-00-0030	1002	2	LS	1994	66.34	15,559.15	13,819.26	1.00	13,819.26	-	11,822.48	223,992.03	223,992.03	235,814.50	15,559.15	-	-	11,822.48	223,992.03	223,992.03	235,814.50
000-00-0031	1002	2	LS	1995	58.06	260,611.91	20,025.92	1.00	20,025.92	50,945.43	17,896.61	251,568.22	269,676.44	284,247.10	260,611.91	-	50,945.43	17,896.61	251,568.22	269,676.44	284,247.10
000-00-0032	1002	2	LS	1997	56.50	129,476.78	20,884.29	1.00	20,884.29	23,031.39	50.22	262,997.99	285,467.68	285,517.90	129,476.78	-	23,031.39	50.22	262,997.99	285,467.68	285,517.90
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
000-00-0034	1002	2	LS	2000	61.77	462,685.99	16,762.29	1.00	16,762.29	-	127,776.84	209,234.12	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
000-00-0037	1002	2	LS	2000	57.74	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
000-00-0038	1002	2	LS	2000	61.43	77,142.10	17,549.65	1.00	17,549.65	-	46,398.63	232,739.47	232,739.47	279,137.92	77,142.10	-	-	46,398.63	232,739.47	232,739.47	279,137.92
000-00-0039	1002	2	LS	2001	59.31	113,137.80	19,182.83	1.00	19,182.83	39,616.37	107.50	265,746.56	304,794.39	304,901.89	113,137.80	-	39,616.37	107.50	265,746.56	304,794.39	304,901.89
000-00-0040	1002	2	LS	2001	61.37	116,157.43	17,549.65	1.00	17,549.65	-	68,279.93	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
000-00-0043	1002	2	LS	2004	52.31	77,411.34	25,348.19	1.00	25,348.19	-	-	393,140.53	393,140.53	393,140.53	77,411.34	-	-	-	393,140.53	393,140.53	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
000-00-0067	1002	2		1992	55.50	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
000-00-0068	1002	2	WO	1992	N/A	551,009.66	-	1.00	-	-	-	-	-	-	551,009.66	-	-	-	-	-	-
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	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														
Medical plus Indemnity		378,143			29,440	88,154	204,963	210,478	237,660	247,767		12,431	59,842	250,126	255,386	275,142
Adjusted										247,767		12,431	59,842	250,126	255,386	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.

Sources: Individual claim data from CMCRB.

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

														All Permanent Partial Scenario (see note)							
				Age of							Federal Excess:					Federal Excess:					
ID No.	Class	Awd (2)		Exp. Yr.	Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for:		After Offsets:			State Benefit	State plus Act 44 Med.	Offsets for:		After Offsets:		
		Pend (1)	Type*							Soc. Sec.	Pension	Base	SS	SS, PP			Soc. Sec.	Pension	Base	SS	SS, PP
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
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	14,456.21	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
000-00-0023	1016	2		2005	60.16	605,547.15	18,356.94	1.00	18,356.94	-	142,051.07	45.45	45.45	4,687.14	309,993.66	-	-	77,582.54	180,079.36	180,079.36	180,820.13
000-00-0024	1016	1		2011	76.68	258,920.61	7,477.26	1.00	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
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
000-00-0057	1016	2	LS	2000	74.58	16,679.05	8,442.87	1.00	8,442.87	-	11,371.72	216,319.04	216,319.04	227,690.76	16,679.05	-	-	11,371.72	216,319.04	216,319.04	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	LS	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
000-00-0062	1016	2	LS	2007	60.60	73,187.18	17,549.65	1.00	17,549.65	-	49,521.94	97,772.91	97,772.91	147,294.85	73,187.18	-	-	49,521.94	97,772.91	97,772.91	147,294.85
000-00-0079	1016	2	WO	1990	N/A	402,187.44	-	1.00	-	-	-	-	-	-	402,187.44	-	-	-	-	-	-
000-00-0080	1016	2		1990	65.74	510,991.43	13,819.26	1.00	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
000-00-0081	1016	2	WO	1990	N/A	437,247.95	-	1.00	-	-	-	-	-	-	437,247.95	-	-	-	-	-	-
000-00-0082	1016	2		1990	63.64	688,161.12	15,250.14	1.00	15,250.14	-	126,427.56	31,039.61	31,039.61	50,390.11	254,038.47	-	-	80,098.39	397,047.61	397,047.61	398,476.66
000-00-0083	1016	2	WO	1991	N/A	233,854.27	-	1.00	-	-	-	-	-	-	233,854.27	-	-	-	-	-	-
000-00-0084	1016	2		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	2		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
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	-	-	-	-	-	-
000-00-0089	1016	2		1993	65.92	820,047.00	13,819.26	1.00	13,819.26	-	179,562.18	-	-	0.00	508,532.81	-	-	146,744.51	94,558.20	94,558.20	95,278.62
000-00-0090	1016	2	WO	1994	N/A	598,291.17	-	1.00	-	-	-	-	-	-	598,291.17	-	-	-	-	-	-
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
000-00-0094	1016	2		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	69,531.01	69,531.01	70,499.27
000-00-0095	1016	2		1997	62.27	509,891.76	16,762.29	1.00	16,762.29	-	163,166.39	-	-	17.78	312,421.05	-	-	89,114.87	76,311.36	76,311.36	77,162.24
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	2		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
Total Surface Anthracite						14,375,942	428,812		428,812	444,369	2,648,773	1,926,807	2,041,896	2,571,449	10,346,084	0	123,250	1,963,353	4,109,688	4,110,818	4,452,979
Average of 35 claims						410,741	12,252		12,252	12,696	75,679	55,052	58,340	73,470	295,602	0	3,521	56,096	117,420	117,452	127,228
						14,804,753															
Medical plus Indemnity Adjusted						422,993				12,696	75,679	55,052	58,340	73,470	307,854		3,521	56,096	117,420	117,452	127,228
															307,854		3,521	56,096	117,420	117,452	127,228

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scer

Sources: Individual claim data from CMCRB

**COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS**

															"All Permanent Partial" Scenario (see note)						
ID No.	Class	Awd (2) Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for:		Federal Excess:			State Benefit	State plus Act 44 Med.	Offsets for:		Federal Excess:		
										Soc. Sec.	Pension	Base	After Offsets SS	SS, PP			Soc. Sec.	Pension	Base	After Offsets 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
000-00-0047	1013	2	LS	1991	69.22	162,718.29	11,824.60	1.00	11,824.60	-	108,793.03	88,196.69	88,196.69	169,280.42	162,718.29	-	-	108,793.03	88,196.69	88,196.69	169,280.42
000-00-0048	1013	2	LS	1994	59.11	55,444.29	19,182.83	1.00	19,182.83	19,467.07	-	324,867.77	344,334.84	344,334.84	55,444.29	-	19,467.07	-	324,867.77	344,334.84	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
000-00-0050	1013	2	LS	1996	61.04	153,588.82	17,549.65	1.00	17,549.65	-	92,379.01	212,072.74	212,072.74	284,354.66	153,588.82	-	-	92,379.01	212,072.74	212,072.74	284,354.66
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
000-00-0073	1013	2		1993	64.41	1,136,214.42	15,250.14	1.00	15,250.14	-	331,034.92	-	-	5.12	552,245.77	-	-	209,727.72	179,590.15	179,590.15	181,129.21
000-00-0074	1013	2		1993	57.79	849,617.22	20,025.92	1.00	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
000-00-0075	1013	2		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
000-00-0076	1013	2	LS	1995	56.89	269,016.90	20,884.29	1.00	20,884.29	19,701.93	17,415.70	314,680.27	317,877.85	328,764.15	269,016.90	-	19,701.93	17,415.70	314,680.27	317,877.85	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
Average of 15 claims						400,515	21,511		21,511	48,679	73,794	179,690	190,727	233,601	234,330	0	8,645	41,793	257,597	260,145	281,274
Medical plus Indemnity						6,330,386															
Adjusted						422,026				48,679	73,794	179,690	190,727	233,601	255,841		8,645	41,793	257,597	260,145	281,274
															255,841		8,645	41,793	257,597	260,145	281,274

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are

Sources: Individual claim data from CMCRB

COAL MINE COMPENSATION RATING BUREAU
INDIVIDUAL CLAIM DETAIL FOR STATE AND FEDERAL EXCESS

														"All Permanent Partial" Scenario (see note)							
														Federal Excess:			Federal Excess:				
														After Offsets:		After Offsets:		After Offsets:		After Offsets:	
														SS, PP		SS, PP		SS, PP		SS, PP	
ID No.	Class	Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Offsets for:		Base	SS	SS, PP	State Benefit	State plus Act 44 Med.	Offsets for:		Base	SS	SS, PP
										Soc. Sec.	Pension						Soc. Sec.	Pension			
000-00-0098	1017	2	LS	1992	56.91	185,071.93	20,884.29	1.00	20,884.29	30,355.71	2,636.76	296,324.93	317,175.63	319,768.93	185,071.93	-	30,355.71	2,636.76	296,324.93	317,175.63	319,768.93
000-00-0099	1017	2		1993	60.76	1,259,532.50	17,549.65	1.00	17,549.65	-	334,708.73	-	-	180.69	553,128.49	-	-	197,837.61	228,321.83	228,321.83	229,973.33
000-00-0063	1022	2	LS	2003	53.06	75,695.61	24,435.80	1.00	24,435.80	-	-	348,838.89	348,838.89	348,838.89	75,695.61	-	-	-	348,838.89	348,838.89	348,838.89
000-00-0064	1024	2	LS	2006	59.96	106,252.49	18,356.94	1.00	18,356.94	46,666.11	-	108,526.73	145,923.73	145,923.73	106,252.49	-	46,666.11	-	108,526.73	145,923.73	145,923.73
000-00-0025	1026	2		2007	43.15	1,046,091.54	33,674.57	1.00	33,674.57	198,055.91	67,144.05	15,379.78	156,845.00	223,177.39	326,695.83	-	-	-	549,709.87	549,709.87	549,709.87
000-00-0026	1026	2		2010	74.49	416,936.44	8,954.22	1.00	8,954.22	-	86,250.98	-	-	1.94	315,182.61	-	-	79,793.38	42,926.96	42,926.96	43,141.67
000-00-0065	1026	2	LS	1997	54.71	32,746.04	22,638.22	1.00	22,638.22	839.77	-	192,507.81	193,347.58	193,347.58	32,746.04	-	839.77	-	192,507.81	193,347.58	193,347.58
000-00-0100	1026	2		1997	55.39	410,999.67	22,638.22	1.00	22,638.22	150,284.64	78,516.49	165.43	60,209.43	135,472.79	211,128.19	-	19,992.92	15,096.71	128,796.00	129,789.19	141,632.76
000-00-0101	1026	2	LS	2004	78.06	66,610.55	7,024.35	1.00	7,024.35	-	39,521.62	117,619.66	117,619.66	157,141.28	66,610.55	-	-	39,521.62	117,619.66	117,619.66	157,141.28
000-00-0102	1028	2		2000	78.26	229,061.69	7,024.35	1.00	7,024.35	-	40,920.90	6,010.94	6,010.94	29,607.02	148,842.74	-	-	37,654.98	82,710.05	82,710.05	103,040.20
Total Other Classes																					
Average of 10 claims																					
Medical plus Indemnity Adjusted																					

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scer

Sources: Individual claim data from CMCRB

**Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic**

**Exhibit IX-B
Page 1
Underground Anthracite
Class 160**

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal 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		5,885,140	459,624
Average of 17 claims	59.5	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.

**Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic**

**Exhibit IX-B
Page 2
Underground Bituminous
Class 158**

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 Bituminous						15,209,456	1,233,976
Average of 41 claims						56.9	370,962
Medical plus Indemnity						401,059	

*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

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**Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic**

**Exhibit IX-B
Page 3
Surface Anthracite
Class 153**

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal 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						10,602,507	833,796
Average of 37 claims						63.8	22,535
Medical plus Indemnity						309,089	

*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 4
Surface Bituminous
Class 156

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal 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 Bituminous
Average of 42 claims

65.0

11,942,101
284,336

932,330
22,198

Medical plus Indemnity

306,534

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

Exhibit IX-B
Page 5
Six Minor Classes
Class - Other

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal 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		1,765,910	189,942
Average of 7 claims	63.4	252,273	27,135
Medical plus Indemnity		279,408	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

COAL MINE COMPENSATION RATING BUREAU
Summary of Developed & Adjusted Payrolls

Exhibit X-A-1

	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)	(1469)	(1015)	(1021)	(1023)	(1025)	(1027)	
1997	591,339	71,376,959	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	507,288	62,342,332	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	537,329	59,962,066	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	336,885	48,553,836	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	434,499	49,724,653	13,940,797	58,151,332	10,375,826	1,429,131	5,234,468	2,121,331	3,609,649	10,155,025	155,176,711
2002	197,351	50,439,544	12,251,258	53,502,085	10,485,005	1,150,843	6,358,543	2,386,124	3,781,693	12,649,826	153,202,272
2003	75,855	55,493,906	12,166,211	47,873,740	11,534,080	1,102,223	7,137,655	3,052,523	3,721,296	14,752,318	156,909,807
2004	-	66,842,986	12,359,731	56,217,298	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	18,067,286	184,727,876
2005	-	72,290,188	12,140,911	64,871,562	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	17,690,358	202,430,645
2006	530	71,907,931	11,946,382	63,008,908	12,737,394	1,066,831	8,405,393	9,397,580	4,885,882	17,050,967	200,407,798
2007	-	81,566,803	14,555,579	63,295,774	13,669,925	1,121,156	9,160,450	10,789,214	5,756,439	18,895,192	218,810,532
2008	-	103,490,690	16,954,313	73,054,482	9,761,146	2,488,558	7,958,335	8,468,561	6,390,767	21,250,256	249,817,108
2009	-	102,684,006	16,445,462	61,784,394	5,173,552	926,163	8,004,644	7,866,413	6,749,748	19,828,012	229,462,394
2010	5,700	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

Federal OD

	(0160)	(0158)	(0153)	(0156)	(0154)	(0157)	(0181)	(0182)	(0183)	(0184)	
1997	1,571,605	70,396,693	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	1,762,286	61,087,334	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	1,814,157	58,685,238	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	1,370,159	47,520,562	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	1,636,522	48,522,630	12,923,748	58,151,332	10,375,826	1,429,131	4,661,813	2,121,331	2,216,299	10,155,025	152,193,657
2002	1,386,545	40,837,995	11,046,570	53,502,085	10,485,005	1,150,843	5,658,774	2,386,124	2,322,815	10,094,549	138,871,305
2003	1,354,265	36,498,406	11,928,209	47,873,740	11,534,080	1,102,223	7,009,619	3,052,523	3,407,998	10,195,206	133,956,269
2004	1,345,321	46,073,900	12,359,731	56,217,298	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	13,460,201	160,697,026
2005	1,417,568	66,275,755	12,140,911	64,871,562	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	16,548,307	196,691,729
2006	1,442,524	70,465,937	12,065,323	63,798,502	12,737,394	1,066,831	8,412,527	9,423,575	4,885,882	17,050,967	201,349,462
2007	1,662,537	79,904,266	14,866,556	64,808,093	13,669,925	1,121,156	9,186,706	10,829,140	5,817,291	18,895,192	220,760,862
2008	2,136,713	101,353,977	16,220,231	74,601,231	9,761,146	2,506,758	7,521,400	8,481,888	5,733,543	21,250,256	249,567,143
2009	1,335,866	101,348,140	15,893,528	63,306,695	5,173,552	946,963	7,534,735	7,866,413	6,264,606	19,828,012	229,498,510
2010	1,299,588	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

Exhibit X-A-2

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	
<u>State OD</u>	<u>(1011)</u>	<u>(1002)</u>	<u>(1016)</u>	<u>(1013)</u>	<u>(1017)</u>	<u>(1019)</u>	<u>(1022)</u>	<u>(1024)</u>	<u>(1026)</u>	<u>(1028)</u>	<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	
<u>Federal OD</u>	<u>(0160)</u>	<u>(0158)</u>	<u>(0153)</u>	<u>(0156)</u>	<u>(0154)</u>	<u>(0157)</u>	<u>(0181)</u>	<u>(0182)</u>	<u>(0183)</u>	<u>(0184)</u>	<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	42,076,700	25,008,155	134,305,891	26,573,681	1,695,582	0	0	0	0	233,721,884
1988	2,745,685	51,133,431	23,099,360	126,493,210	18,498,632	1,626,194	0	0	0	0	223,596,512
1989	2,066,292	58,507,532	27,044,506	125,361,713	12,583,451	1,888,442	0	0	0	0	227,451,936
1990	1,547,051	63,271,520	32,392,891	124,189,071	61,308,712	2,295,585	676,180	0	0	0	285,681,010
1991	718,147	58,318,242	30,956,584	104,583,500	52,451,102	1,718,758	1,093,089	0	0	0	249,839,422
1992	932,801	63,401,297	29,476,120	100,999,381	42,761,324	1,181,625	3,505,476	47,640	0	0	242,305,664
1993	1,181,997	52,756,526	30,103,392	94,556,592	53,619,736	1,112,232	3,624,439	391,507	0	0	237,346,421
1994	1,310,675	60,590,938	30,210,452	92,464,635	54,721,324	1,485,044	3,704,499	377,617	0	0	244,865,184
1995	1,493,523	65,271,146	20,288,894	78,752,605	55,000,220	1,499,639	3,481,847	360,161	0	0	226,148,035
1996	1,612,698	75,223,041	16,192,165	77,828,405	54,571,209	846,623	3,758,973	370,201	221,068	3,066,567	233,690,950

Source: Prior Filings

COAL MINE COMPENSATION RATING BUREAU
TRAUMATIC LOSS COST PREMIUM

Exhibit X-B
Page 1

ANTHRACITE UNDERGROUND (1010)				BITUMINOUS UNDERGROUND (1001)			ANTHRACITE SURFACE (1012)			BITUMINOUS SURFACE (1014)		
YEAR	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM
2001	25.64	434,499	111,406	6.10	49,724,653	3,033,204	11.82	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)			ANTHRACITE CO-GEN (1021)			BITUMINOUS CO-GEN (1023)		
YEAR	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM
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

ANTHRACITE PREP PLANT (1025)				BITUMINOUS PREP PLANT (1027)			TOTAL	
YEAR	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	LOSS COST	DEVELOPED PAYROLL	LOSS COST PREMIUM	DEVELOPED PAYROLL	LOSS COST PREMIUM
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

Exhibit X-B

Page 2

<u>CLASS DESCRIPTION</u>	<u>CLASS CODE</u>	<u>CURRENT MANUAL LOSS COST</u>	<u>CLASS CODE</u>	<u>CURRENT MANUAL LOSS COST</u>	<u>CLASS CODE</u>	<u>CURRENT MANUAL LOSS COST</u>
	TRAUMATIC		STATE O D		FEDERAL O D	
UNDERGROUND						
Anthracite	1010	\$25.64	1011	\$3.75	0160	\$14.40
Bituminous	1001	\$6.10	1002	\$0.64	0158	\$0.83
SURFACE						
Anthracite	1012	\$11.82	1016	\$2.82	0153	\$3.08
Bituminous	1014	\$2.40	1013	\$0.20	0156	\$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	1021	\$1.80	1022	\$0.36	0181	\$0.76
Bituminous	1023	\$1.36	1024	\$0.32	0182	\$0.34
PREP PLANT						
Anthracite	1025	\$8.37	1026	\$3.02	0183	\$1.84
Bituminous	1027	\$1.46	1028	\$0.37	0184	\$0.46

<u>CLASS DESCRIPTION</u>	<u>CLASS CODE</u>	<u>UNLOADED APPROVED LOSS COST</u>	<u>CLASS CODE</u>	<u>UNLOADED APPROVED LOSS COST</u>	<u>CLASS CODE</u>	<u>UNLOADED APPROVED LOSS COST</u>
	TRAUMATIC		STATE O D		FEDERAL O D	
UNDERGROUND						
Anthracite	1010	\$24.85	1011	\$3.75	0160	\$14.40
Bituminous	1001	\$5.61	1002	\$0.64	0158	\$0.83
SURFACE						
Anthracite	1012	\$11.58	1016	\$2.82	0153	\$3.08
Bituminous	1014	\$2.30	1013	\$0.20	0156	\$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	1021	\$1.71	1022	\$0.36	0181	\$0.76
Bituminous	1023	\$1.28	1024	\$0.32	0182	\$0.34
PREP PLANT						
Anthracite	1025	\$8.18	1026	\$3.02	0183	\$1.84
	1027	\$1.38	1028	\$0.37	0184	\$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

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Run Date: 08/23/12 14:09:51

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**Coal Mine Compensation Rating Bureau
Adjustments from 2012 Filing**

Exhibit X-B

Page 3

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
	<hr/>
	1.0156
 Small Business Advocate (XI-A)	 1.0001

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Filing Date - December 01, 2012

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Run Date: 08/23/12 14:09:51

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COAL MINE COMPENSATION RATING BUREAU
FEDERAL OD PAYROLL

Exhibit X-C
Page 1

ANTHRACITE UNDERGROUND (1010)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
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 UNDERGROUND (1001)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
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 Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
2001	13,940,797	1,017,049	0	1.0000	12,923,748	12.923748
2002	12,251,258	1,204,688	0	1.0000	11,046,570	11.046570
2003	12,166,211	238,002	0	1.0000	11,928,209	11.928209
2004	12,359,731	0	0	1.0000	12,359,731	12.359731
2005	12,140,911	0	0	1.0000	12,140,911	12.140911
2006	11,946,382	0	118,941	1.0000	12,065,323	12.065323
2007	14,555,579	0	310,977	1.0000	14,866,556	14.866556
2008	16,954,313	1,047,741	313,659	1.0000	16,220,231	16.220231
2009	16,445,462	903,752	351,818	1.0000	15,893,528	15.893528
2010	14,302,955	1,205,978	229,875	1.0000	13,326,852	13.326852
2011	21,041,889	1,929,891	294,991	1.0000	19,406,989	19.406989

BITUMINOUS SURFACE (1014)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
2001	58,151,332	0	0	1.0000	58,151,332	58.151332
2002	53,502,085	0	0	1.0000	53,502,085	53.502085
2003	47,873,740	0	0	1.0000	47,873,740	47.873740
2004	56,217,298	0	0	1.0000	56,217,298	56.217298
2005	64,871,562	0	0	1.0000	64,871,562	64.871562
2006	63,008,908	0	789,594	1.0000	63,798,502	63.798502
2007	63,295,774	0	1,512,319	1.0000	64,808,093	64.808093
2008	73,054,482	0	1,546,749	1.0000	74,601,231	74.601231
2009	61,784,394	0	1,522,301	1.0000	63,306,695	63.306695
2010	72,711,558	0	1,543,619	1.0000	74,255,177	74.255177
2011	85,149,811	0	1,384,319	1.0052	86,541,328	86.541328

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.
Filing Date - December 01, 2012

COAL MINE COMPENSATION RATING BUREAU
Federal OD Payrolls

Exhibit X-C
Page 2

AUGER (1015)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
2001	1,429,131	0	0	1.0000	1,429,131	1.429131
2002	1,150,843	0	0	1.0000	1,150,843	1.150843
2003	1,102,223	0	0	1.0000	1,102,223	1.102223
2004	1,058,799	0	0	1.0000	1,058,799	1.058799
2005	1,026,537	0	0	1.0000	1,026,537	1.026537
2006	1,066,831	0	0	1.0000	1,066,831	1.066831
2007	1,121,156	0	0	1.0000	1,121,156	1.121156
2008	2,488,558	0	18,200	1.0000	2,506,758	2.506758
2009	926,163	0	20,800	1.0000	946,963	0.946963
2010	806,696	0	20,800	1.0000	827,496	0.827496
2011	1,153,169	0	0	1.0011	1,153,169	1.153169

COKE (1469)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
2001	10,375,826	0	0	1.0000	10,375,826	10.375826
2002	10,485,005	0	0	1.0000	10,485,005	10.485005
2003	11,534,080	0	0	1.0000	11,534,080	11.534080
2004	12,049,126	0	0	1.0000	12,049,126	12.049126
2005	12,860,979	0	0	1.0000	12,860,979	12.860979
2006	12,737,394	0	0	1.0000	12,737,394	12.737394
2007	13,669,925	0	0	1.0000	13,669,925	13.669925
2008	9,761,146	0	0	1.0000	9,761,146	9.761146
2009	5,173,552	0	0	1.0000	5,173,552	5.173552
2010	5,435,658	0	0	1.0000	5,435,658	5.435658
2011	3,599,086	0	0	1.0000	3,599,086	3.599086

ANTHRACITE CO-GEN (1021)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
2001	5,234,468	572,655	0	1.0000	4,661,813	4.661813
2002	6,358,543	699,769	0	1.0000	5,658,774	5.658774
2003	7,137,655	128,036	0	1.0000	7,009,619	7.009619
2004	7,351,514	0	0	1.0000	7,351,514	7.351514
2005	7,855,289	0	0	1.0000	7,855,289	7.855289
2006	8,405,393	0	7,134	1.0000	8,412,527	8.412527
2007	9,160,450	0	26,256	1.0000	9,186,706	9.186706
2008	7,958,335	477,298	40,363	1.0000	7,521,400	7.521400
2009	8,004,644	505,653	35,744	1.0000	7,534,735	7.534735
2010	8,481,228	594,188	71,008	1.0000	7,958,048	7.958048
2011	11,710,908	827,364	107,561	1.0000	10,991,105	10.991105

BITUMINOUS CO-GEN (1023)

	State OD Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
2001	2,121,331	0	0	1.0000	2,121,331	2.121331
2002	2,386,124	0	0	1.0000	2,386,124	2.386124
2003	3,052,523	0	0	1.0000	3,052,523	3.052523
2004	6,374,483	0	0	1.0000	6,374,483	6.374483
2005	8,524,752	0	0	1.0000	8,524,752	8.524752
2006	9,397,580	0	25,995	1.0000	9,423,575	9.423575
2007	10,789,214	0	39,926	1.0000	10,829,140	10.829140
2008	8,468,561	0	13,327	1.0000	8,481,888	8.481888
2009	7,866,413	0	0	1.0000	7,866,413	7.866413
2010	8,732,701	0	0	1.0000	8,732,701	8.732701
2011	9,076,049	0	0	1.0067	9,076,049	9.076049

Source: Auger (1015) - Exhibit X-D, page 3
Coke (1469) - Exhibit X-D, page 4
Anthracite Co-Gen (1021) - Exhibit X-D, page 4
Bituminous Co-Gen (1023) - Exhibit X-D, page 4

OMG/PAB - FTI Inc.
Filing Date - December 01, 2012

COAL MINE COMPENSATION RATING BUREAU
Federal OD Payrolls

Exhibit X-C
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ANTHRACITE PREP PLANT (1025)

	State OD Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
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 Developed Payroll	Federal Exempt Reported Payroll	Partnership Reported Payroll	Development Factor	Federal OD Payroll (1) + [(3)-(2)]*(4)	Payroll Per Million (5)/1000000
Year	(1)	(2)	(3)	(4)	(5)	(6)
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

COAL MINE COMPENSATION RATING BUREAU
Payroll Adjustment - UAE Reclassification

Exhibit X-C
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ANTHRACITE UNDERGROUND (1010)

Year	Developed Payroll (1)	Files 258,330,4027 & 4049 Developed Payroll* (2)	OD Payroll (3) = (1) + (2)	Payroll Per Million (4) = (3)/1000000
2001	434,499	1,202,023	1,636,522	1.636522
2002	197,351	1,189,194	1,386,545	1.386545
2003	75,855	1,278,410	1,354,265	1.354265
2004	0	1,345,321	1,345,321	1.345321
2005	0	1,417,568	1,417,568	1.417568
2006	530	1,441,994	1,442,524	1.442524
2007	0	1,662,537	1,662,537	1.662537
2008	0	2,136,713	2,136,713	2.136713
2009	0	1,335,866	1,335,866	1.335866
2010	5,700	1,293,888	1,299,588	1.299588
2011	110,125	1,152,410	1,262,535	1.262535

BITUMINOUS UNDERGROUND (1001)

Year	Developed Payroll (1)	Files 258,330,4027 & 4049 Developed Payroll* (2)	OD Payroll (3) = (1) - (2)	Payroll Per Million (4) = (3)/1000000
2001	49,724,653	1,202,023	48,522,630	48.522630
2002	50,439,544	1,189,194	49,250,350	49.250350
2003	55,493,906	1,278,410	54,215,496	54.215496
2004	66,842,986	1,345,321	65,497,665	65.497665
2005	72,290,188	1,417,568	70,872,620	70.872620
2006	71,907,931	1,441,994	70,465,937	70.465937
2007	81,566,803	1,662,537	79,904,266	79.904266
2008	103,490,690	2,136,713	101,353,977	101.353977
2009	102,684,006	1,335,866	101,348,140	101.348140
2010	126,687,464	1,293,888	125,393,576	125.393576
2011	151,288,473	1,152,410	150,136,063	150.136063

* 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

COAL MINE COMPENSATION RATING BUREAU
Payroll Adjustment - UAE Reclassification

Exhibit X-C
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ANTHRACITE UNDERGROUND (1010)

	REPORTED PAYROLL *	DEVELOPMENT FACTORS**	DEVELOPED 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

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

Exhibit X-D
Page 1

ANTHRACITE UNDERGROUND (1010)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(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)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(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.

OMG/PAB - FTI Inc.

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

Exhibit X-D

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ANTHRACITE SURFACE (1012)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	DEVELOPMENT PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2001	13,940,797	1.0000	13,940,797	13.940797
2002	12,251,258	1.0000	12,251,258	12.251258
2003	12,166,211	1.0000	12,166,211	12.166211
2004	12,359,731	1.0000	12,359,731	12.359731
2005	12,140,911	1.0000	12,140,911	12.140911
2006	11,946,382	1.0000	11,946,382	11.946382
2007	14,555,579	1.0000	14,555,579	14.555579
2008	16,954,313	1.0000	16,954,313	16.954313
2009	16,445,462	1.0000	16,445,462	16.445462
2010	14,302,955	1.0000	14,302,955	14.302955
2011	21,041,889	1.0000	21,041,889	21.041889

BITUMINOUS SURFACE (1014)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2001	58,151,332	1.0000	58,151,332	58.151332
2002	53,502,085	1.0000	53,502,085	53.502085
2003	47,873,740	1.0000	47,873,740	47.873740
2004	56,217,298 *	1.0000	56,217,298	56.217298
2005	64,871,562	1.0000	64,871,562	64.871562
2006	63,008,908	1.0000	63,008,908	63.008908
2007	63,295,774	1.0000	63,295,774	63.295774
2008	73,054,482	1.0000	73,054,482	73.054482
2009	61,784,394	1.0000	61,784,394	61.784394
2010	72,711,558	1.0000	72,711,558	72.711558
2011	84,709,323	1.0052	85,149,811	85.149811

(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.

OMG/PAB - FTI Inc.

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

Exhibit X-D
Page 3

COKE (1469)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(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)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(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

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

Exhibit X-D
Page 4

ANTHRACITE CO-GEN (1021)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(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

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

Exhibit X-D
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ANTHRACITE PREP PLANT (1025)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
2001	10,155,025	1.0000	10,155,025	10.155025
2002	12,649,826	1.0000	12,649,826	12.649826
2003	14,752,318	1.0000	14,752,318	14.752318
2004	18,067,286 *	1.0000	18,067,286	18.067286
2005	17,690,358	1.0000	17,690,358	17.690358
2006	17,050,967	1.0000	17,050,967	17.050967
2007	18,895,192	1.0000	18,895,192	18.895192
2008	21,250,256	1.0000	21,250,256	21.250256
2009	19,828,012	1.0000	19,828,012	19.828012
2010	26,313,130	1.0000	26,313,130	26.313130
2011	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.

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COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
Page 1

PAYROLLS
ANTHRACITE UNDERGROUND (1010)

RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011			
1ST	434,499	197,351	75,855	0	0	530	0	0	0	5,700	110,125			
2ND	434,499	197,351	75,855	0	0	530	0	0	0	5,700				
3RD	434,499	197,351	75,855	0	0	530	0	0	0					
4TH	434,499	197,351	75,855	0	0	530	0	0						
5TH	434,499	197,351	75,855	0	0	530	0							
												5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	1.0000	1.0000	1.0000			1.0000				1.0000		1.0000	1.0000	1.0000
2-3	1.0000	1.0000	1.0000			1.0000						1.0000	1.0000	1.0000
3-4	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

PAYROLLS
BITUMINOUS UNDERGROUND (1001)

RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011			
1ST	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			
2ND	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				
3RD	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					
4TH	49,724,653	50,439,544	55,493,906	66,554,476	70,464,920	71,907,931	81,566,803	103,490,690						
5TH	49,724,653	50,439,544	55,493,906	66,554,476	72,290,188	71,907,931	81,566,803							
												5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	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
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0052	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0052	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0259	1.0000	1.0000					1.0052	1.0052	1.0000

Source: CMCRB Database as of 4-30-2012 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
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PAYROLLS
ANTHRACITE SURFACE (1012)

RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011			
1ST	13,768,936	12,157,734	12,174,090	12,362,643	12,146,875	11,844,081	14,568,659	17,094,165	16,464,925	14,316,712	21,041,889			
2ND	13,940,797	12,230,928	12,129,412	12,361,324	12,140,911	11,946,382	14,555,579	16,999,485	16,445,462	14,302,955				
3RD	13,940,797	12,251,258	12,190,569	12,359,731	12,140,911	11,946,382	14,555,579	16,954,313	16,445,462					
4TH	13,940,797	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382	14,555,579	16,954,313						
5TH	13,940,797	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382	14,555,579							
												5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1ST	1.0125	1.0060	0.9963	0.9999	0.9995	1.0086	0.9991	0.9945	0.9988	0.9990		1.0000	0.9995	1.0000
2-3	1.0000	1.0017	1.0050	0.9999	1.0000	1.0000	1.0000	0.9973	1.0000			0.9995	0.9995	1.0000
3-4	1.0000	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					1.0000	1.0000	1.0000

PAYROLLS
BITUMINOUS SURFACE (1014)

RPT	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011			
1ST	56,187,811	52,471,356	47,762,298	55,856,915	64,005,855	63,013,132	62,335,653	72,508,648	62,272,331	72,008,001	84,709,323			
2ND	58,151,332	53,505,233	47,873,740	56,031,862	64,429,416	63,084,372	63,295,774	73,054,482	61,784,394	72,711,558				
3RD	58,151,332	53,502,085	47,873,740	56,128,132	64,342,262	63,008,908	63,295,774	73,054,482	61,784,394					
4TH	58,151,332	53,502,085	47,873,740	56,128,132	64,342,262	63,008,908	63,295,774	73,054,482						
5TH	58,151,332	53,502,085	47,873,740	56,128,132	64,871,562	63,008,908	63,295,774							
												5 YEAR		
DEV.	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	1.0349	1.0197	1.0023	1.0031	1.0066	1.0011	1.0154	1.0075	0.9922	1.0098		1.0052	1.0063	1.0052
2-3	1.0000	0.9999	1.0000	1.0017	0.9986	0.9988	1.0000	1.0000	1.0000			0.9995	1.0011	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0016	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0082	1.0000	1.0000					1.0016	1.0016	1.0000

Source: CMCRB Database as of 4-30-2012 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
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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>	<u>ACCUM.</u>	<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
PAYROLLS AUGER (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>	<u>ACCUM.</u>	<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

Source: CMCRB Database as of 4-30-2012 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
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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>	<u>ACCUM.</u>	<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

PAYROLLS
BITUMINOUS CO-GEN (1023)

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>	<u>ACCUM.</u>	<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

Source: CMCRB Database as of 4-30-2012 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
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PAYROLLS
ANTHRACITE PREP PLANT (1025)

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>	<u>ACCUM.</u>	<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

PAYROLLS
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>	<u>ACCUM.</u>	<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

Source: CMCRB Database as of 4-30-2012 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
OD Frequencies From Approved Filing

Exhibit X-F

			State OD Indicated Frequency (Eff. 4/1/2012) (1)	Federal OD Class Code	Federal OD Basic Indicated Frequency (Eff. 4/1/2012) (2)	Federal OD Excess Indicated Frequency (Eff. 4/1/2012) (3)
Underground:	Anthracite	1011	0.067331	0160	0.368232	0.065843
	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	1026	0.074384	0183	0.049144	0.036719
	Bituminous	1028	0.010848	0184	0.011727	0.004726

Source: (1): Exhibit III Column (3) of prior filing.
(2) & (3): Exhibit IV-A Column (3) of prior filing.

COAL MINE COMPENSATION RATING BUREAU
Calculation of Coal Class Adjustment Factor to SAWW

Exhibit X-G

	Average Coal Class Weekly Wages									
	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant
<u>Year</u>	<u>1010</u>	<u>1001</u>	<u>1012</u>	<u>1014</u>	<u>1469</u>	<u>1015</u>	<u>1021</u>	<u>1023</u>	<u>1025</u>	<u>1027</u>
1999	#	875.43	552.32	560.62	815.59	595.00	781.00	0.00	350.00	798.33
2000	#	832.80	667.02	584.65	905.38	555.50	469.00	459.00	0.00	666.21
2001	#	936.07	696.04	665.43	739.83	602.33	645.52	830.00	729.30	657.32
2002	#	899.35	727.19	696.66	791.82	675.00	508.17	654.50	588.70	965.99
2003	#	923.97	692.41	671.31	752.34	403.00	981.00	605.80	707.59	927.25
2004	#	1020.94	783.10	610.72	713.53	596.68	593.48	723.87	748.38	948.90
2005	#	1000.99	871.67	714.52	718.89	436.91	632.08	924.67	745.57	1203.30
2006	#	994.93	800.46	821.68	855.68	384.15	640.00	1092.50	795.63	978.40
2007	#	1002.39	888.96	789.67	865.75	506.05	961.14	1004.50	709.24	1059.33
2008	#	1125.74	911.12	895.86	808.50	362.00	445.00	1117.25	776.99	980.00

	Number of Wage Records Used to Calculate Average Coal Class Weekly Wages									
Year	<u>1010</u>	<u>1001</u>	<u>1012</u>	<u>1014</u>	<u>1469</u>	<u>1015</u>	<u>1021</u>	<u>1023</u>	<u>1025</u>	<u>1027</u>
1999		157	39	48	17	3	1	0	2	6
2000		143	48	40	7	2	5	1	0	6
2001		134	19	53	6	6	9	1	2	3
2002		135	24	40	16	4	6	4	1	14
2003		94	14	41	17	5	1	5	13	9
2004		133	16	43	10	2	6	4	7	10
2005		119	13	44	20	4	2	6	10	10
2006		83	23	31	11	3	1	2	5	5
2007		86	17	28	11	2	5	2	8	3
<u>2008</u>		<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 Coal Class Weekly Wage Indexed to Statewide Average Weekly Wage											
Year	SAWW	<u>1010</u>	<u>1001</u>	<u>1012</u>	<u>1014</u>	<u>1469</u>	<u>1015</u>	<u>1021</u>	<u>1023</u>	<u>1025</u>	<u>1027</u>
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
<u>2008</u>	<u>807</u>	<u>#</u>	<u>1.395</u>	<u>1.129</u>	<u>1.110</u>	<u>1.002</u>	<u>0.449</u>	<u>0.551</u>	<u>1.384</u>	<u>0.963</u>	<u>1.214</u>
Average			1.393	1.093	1.010	1.163	0.756	0.971	1.041	0.873	1.325

Average Coal Class Weekly Wage Indexed to Statewide Average Weekly Wage - Classes Combined									
	SAWW	Bit. Und. & Prep				All Other Classes			
1999	588				1.484				1.014
2000	611				1.352				1.043
2001	644				1.445				1.045
2002	662				1.368				1.064
2003	675				1.369				1.007
2004	690				1.473				0.969
2005	716				1.420				1.032
2006	745				1.334				1.082
2007	779				1.289				1.059
2008	<u>807</u>				<u>1.387</u>				<u>1.064</u>
Average					1.392				1.038
Selected Coal Class Adj. Factor to SAWW					1.392				1.038

Notes: Average Coal Class Weekly Wages were derived from CMCRB database for Traumatic Claims.
Average Weekly Wages by class exclude years with zero claims.
Data for Anthracite Underground was too thin for inclusion.
SAWW = Statewide Average Weekly Wage
The number of records with wage histories are very close to, but less than, lost time claim counts due to missing wage records for some lost time accidents.

SMALL BUSINESS ADVOCATE ASSESSMENT

1. 2012-2013 Small Business Advocate Assessment	\$	194,000
2. 2011 Insurance Carrier Paid Losses		
CMCRB		17,384,694
<u>PCRB</u>		<u>2,237,565,107</u>
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

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COAL MINE COMPENSATION RATING BUREAU
EMPLOYER ASSESSMENT FACTOR
 PROPOSED EFFECTIVE April 1, 2013

1) 2012/2013 INSURANCE CARRIER ASSESSMENT 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: 1) Pa. Dept. of Labor & Industry
 2) PCRB
 3) CMCRB

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CATASTROPHE - Spread of Loss Cost to Classes

<u>Classification</u>		(1) 2011 Developed <u>Payrolls</u>	(2) <u>Hazard Weights</u>	(3) Payroll <u>Weight</u> (1)x(2)/1000	(4) <u>Percentage of Exposure</u>	(5) Catastrophe <u>Losses</u> (4)xAverage	(6) Actual Loss Cost <u>Spread</u> [(5)/(1)]x100	(7) Approved Loss Cost <u>Eff 4/1/2012</u>	(8) <u>Selected</u>	(9) <u>Rate Change</u> (8)/(7) - 1
Underground										
Anthracite	1010	\$110,125								
<u>Bituminous</u>	1001	<u>151,288,473</u>								
Total		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								
<u>Prep Bit.</u>	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%

a - Current Total Loss Cost is based on 2011 Payroll weights

b- Auger = one-third underground & two-thirds surface or \$0.13

Source: Payroll - Exhibit X-A (Developed 2011 Payroll)
Hazard Weights - Judgement
Catastrophe Losses, Grand Total - Exhibit XII-B

FTI Inc. - PAB

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COAL MINE COMPENSATION RATING BUREAU
CATASTROPHE CALCULATION
TRAUMATIC ON-LEVEL LOSSES IN EXCESS OF \$1,250,000

Exhibit XII-B

Accident Year	Number of Excess Claims	Excess Loss 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	-	-
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

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Filing Date - 11-29-2012
Checksum:365,006,604.503270

COAL MINE COMPENSATION RATING BUREAU
CATASTROPHE CALCULATION
TRAUMATIC LOSSES OVER \$1,250,000

Exhibit XII-C

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Key Number	Class	Accident Year	Injury Type	Incurred Indemnity & Funeral	Incurred Medical	Paid Medical	O/S Medical	Act 44 Factor	Trend	Medical w/Trend & Act 44 Factor	Loss at Current Level	Excess Over \$1,250,000
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
Totals	27										44,276,207	10,526,207

Sources: Columns (2) through (8) from CMCRB Database.

Injury types are as follows: 1 (Death), 2 (Permanent Total), 9 (Permanent Partial).

Column (9): Exhibit VI-B page 1

Column (10): Exhibit XII-D.

Column (11) is equal to Columns [(7) X (9) + (8)] x (10)

Column (12) is equal to Columns (5) X (10) + (11)

Column (13) is equal to Column (12), minus \$1,250,000

20 Year Average	526,310
2011 Developed Payroll	343,387,796
Loss Cost	0.15

FTI - PAB

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Filing Date - November 29, 2012
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Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Trend Factors for Medical and Indemnity

Exhibit XII-D

<u>Year</u>	Statewide Average Weekly <u>Wage</u>	Yearly Percentage <u>Change</u>	Trend <u>Factor</u>	<u>Year</u>	Statewide Average Weekly <u>Wage</u>	Yearly Percentage <u>Change</u>	Trend <u>Factor</u>
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%)

Projected	
	<u>Wage</u>
01-01-2013	912.00 a
01-01-2014	938.00 a
01-01-2015	963.00 a

<u>Weight</u>
28.125%
68.750%
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.

FTI Inc. - PAB

Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Traumatic Losses by Class

<u>Class Code</u>	<u>Description</u>	<u>Number of Claims</u>	<u>Excess Over \$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

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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 of total losses by Layer			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 B: Payroll Development

Classification	Payroll Development
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 C: Unloaded Loss Costs - Traumatic

Classification	Unloaded Loss Cost (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 D: Manual Loss Costs - Traumatic

Classification	Unloaded Loss Cost (1)	Loadings			Manual Loss Cost (5)
		Catastrophe Exh. XII-A (2)	Small Business Assessment (3)	Off-Balances# (4)	
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-balances:	Off-Balances
Merit Rating Exh. XIV-A	1.0005
Safety Rating Exh XIV-B	1.0190
Combined	1.0195

Table E: Expected Traumatic Loss Costs

Table E: Expected Traumatic Loss Costs			2011					2010					2009				
			All Layers		Layer 0-50	Layer 50-150	XS over 150	All Layers		Layer 0-50	Layer 50-150	XS over 150	All Layers		Layer 0-50	Layer 50-150	XS over 150
			De-trended Loss Cost*	Undeveloped Losses**	Split of total losses by Layer			De-trended Loss Cost*	Undeveloped Losses**	Split of total losses by Layer			De-trended Loss Cost*	Undeveloped Losses**	Split of total losses by Layer		
					0.65776	0.05673	0.28551			0.50578	0.15781	0.33641			0.48140	0.14997	0.36863
Classification		Unloaded Manual Loss Cost			Undeveloped Expected Loss Cost***					Undeveloped Expected Loss Cost***					Undeveloped Expected Loss Cost***		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1001	Bit deep	5.07	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.

** 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	LDF	Untrended Developed Losses	Weight: Percent Indemnity vs Medical	Medical Loss Development	Indemnity Loss Development	Combined Loss Development Weighted by % indemnity vs medical by year
<u>Indemnity</u>	2009	\$5,084,862	1.1012	\$5,599,450	61.65%	1.2045	1.1012	1.1408
	2010	\$4,704,074	1.2694	\$5,971,352	55.10%	1.2430	1.2694	1.2575
	2011	\$3,669,341	1.9619	<u>\$7,198,880</u>	<u>54.96%</u>	1.3523	1.9619	1.6873
				\$18,769,682	56.85%			
<u>Medical</u>	2009	\$2,891,686	1.2045	\$3,483,036	38.35%			
	2010	\$3,914,782	1.2430	\$4,866,074	44.90%			
	2011	\$4,362,098	1.3523	<u>\$5,898,865</u>	<u>45.04%</u>			
				\$14,247,975	43.15%			
	Total			\$33,017,657	1.0000			
				Years of Trend		Medical Trend at <u>-1.5%</u>	Indemnity Trend at <u>-5.1%</u>	Combined Trend <u>Weighted by % indemnity</u> <u>vs medical by year</u>
	Average Exp date AY 2009	7/1/2009		4.75		0.9307	0.7799	0.8377
	Average Exp date AY 2010	7/1/2010		3.75		0.9449	0.8218	0.8771
	Average Exp date AY 2011	7/1/2011		2.75		0.9593	0.8659	0.9080
	Average Date of Accident	4/1/2014						

Source: Loss Development - Exhibit V-C
Trend - Exhibit V-F
Reported Losses - Exhibit V-B page 1

FTI - OMG/PAB

Filing Date - November 29, 2012

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Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating Plan Formulas

Exhibit XIII-A

50K-150K

Page 3

2013 Credibility Tables
PCRB shape

Expected Losses <u>Greater than</u>	Equivalent Modified Payroll at \$3.77 *	Primary Credibility	Excess Credibility	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
11,516	300,000	0.29	0.06	Av Claim G N/A 11,512
14,394	381,810	0.30	0.06	S N/A 0.054
17,632	467,699	0.31	0.06	I N/A 43.50
21,218	562,812	0.32	0.07	J N/A 2.4000
23,729	629,423	0.33	0.07	K N/A 700.00
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	0.92	0.28	
4,547,151	120,614,085	0.93	0.30	
4,547,151	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	

* The average unloaded loss cost underlying the proposed filing is \$3.77.
the table was updated to reflect this change.

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

**Coal Mine Compensation Rating Bureau
Experience Rating 2013
Mod Comparisons**

Exhibit XIII-B
Page 1

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2013 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2012 Mod</u>	<u>Change in Mod 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

FTI Inc. - PAB

Filing Date - November 29, 2012

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**Coal Mine Compensation Rating Bureau
Experience Rating 2013
Mod Comparisons**

Exhibit XIII-B
Page 2

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2013 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2012 Mod</u>	<u>Change in Mod 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	0.966	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	0.838	-0.010
3552	8,042	0.771	6,200	0.784	-0.013
3614	15,404	0.735	11,322	0.739	-0.004
3619	38,125	0.832	31,720	0.843	-0.011
3629	31,479	0.785	24,711	0.797	-0.012
3691	99,791	0.578	57,679	0.609	-0.031
3798	3,623	0.859	3,112	0.864	-0.005
3804	24,147	0.984	23,761	0.959	0.025
3905	17,167	0.826	14,180	0.830	-0.004
3932	9,256	0.772	7,146	0.785	-0.013
3938	1,438	0.839	1,206	0.849	-0.010
3941	72,180	0.715	51,609	0.722	-0.007
3944	12,386	0.762	9,438	0.775	-0.013
3952	4,013	0.821	3,295	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	1.400	0.000
3972	31,375	1.094	34,324	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

FTI Inc. - PAB

Filing Date - November 29, 2012

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**Coal Mine Compensation Rating Bureau
Experience Rating 2013
Mod Comparisons**

Exhibit XIII-B
Page 3

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2013 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2012 Mod</u>	<u>Change in Mod 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

Source: Coal Mine Compensation Rating Plan

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

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COAL MINE COMPENSATION RATING BUREAU
MERIT RATING PLAN

Exhibit XIV-A
Page 1

MERIT RATING PLAN OFF-BALANCE CALCULATION

<u>Class</u>	<u>2011 Payroll</u>	<u>Proposed Unloaded Loss Cost</u>	<u>Credits/ Surcharge</u>	<u>Loss Cost Premium</u>	<u>Off-Balance</u>
Underground Anthracite (1010)					
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%	0	
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	
Surface Bituminous (1014)					
Total	\$85,149,811	1.78		\$1,515,667	
Credit	1,223,981	1.78	-5.00%	(1,089)	
Surcharge	0	1.78	5.00%	0	
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	
Anthracite Prep Plant (1025)					
Total	\$7,318,325	6.18		\$452,272	
Credit	33,684	6.18	-5.00%	(104)	
Surcharge	0	6.18	5.00%	0	
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					
Total	\$343,387,796			\$12,930,309	
Credit	2,285,912		-5.00%	(\$6,016)	
Surcharge	0		5.00%	\$0	
				\$12,924,293	1.0005

Source: CMCRB database as of 4/30/2012
Unloaded Loss Costs - Exhibit II

COAL MINE COMPENSATION RATING BUREAU
MERIT RATING PLAN

Exhibit XIV-A
page 2

2011 PAYROLL BY CLASS

Class	2011 Total Payroll	2011 Experience Rated Payroll	2011 Merit Rated Payroll	2011 Manual Payroll
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

Class	2011 Merit Rated Payroll	2011 Merit Credit Payroll	2011 Merit No Adjustment Payroll	2011 Merit Surcharge Payroll
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
Bituminous Co-Gen (1023)	0	0	0	0
Anthracite Prep Plant(1025)	33,684	33,684	0	0
Bituminous Prep Plant(1027)	0	0	0	0
TOTAL	\$2,285,912	\$2,285,912	\$0	\$0

Source: CMCRB database as of 4/30/2012

FTI - PAB

Filing Date - November 29, 2012

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COAL MINE COMPENSATION RATING BUREAU
SAFETY COMMITTEE CREDIT OFFSET

Exhibit XIV-B

<u>CLASS</u>	(1) 2011 Developed Payroll	(2) Traumatic Proposed Unloaded Loss Cost	(3) <u>Credit</u>	(4) Loss Cost <u>Premium</u>	<u>Off-Balance</u>
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)					
Total	7,318,325	6.18		\$452,272	
Safety Committee	2,915,822	6.18	-5.00%	(9,010)	
Bituminous Prep Plant(1027)					
Total	52,939,961	1.04		\$550,576	
Safety Committee	38,527,219	1.04	-5.00%	(20,034)	
<u>All Classes Combined</u>					
Total	343,387,796			12,930,309	
Safety Committee	123,624,021			(241,223)	
				12,689,086	1.0190

Source: (1)-Payroll from Exhibit X-A
(2)-Exhibit II
(4)=(1)*(2)*(3)

FTI - CR/PAB