

**COAL MINE COMPENSATION RATING BUREAU
OF PENNSYLVANIA**

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CHARLES A. ROMBERGER
EXECUTIVE DIRECTOR

TELEPHONE/FAX
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November 27, 2013

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-3-2013
Revised Loss Costs for Traumatic, State Occupational Disease
And Federal Occupational Disease
To Be Effective: April 1, 2014

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 2.9%. By coverage, the proposal requests a decrease of 3.2% for Traumatic, an increase of 3.2% for State Occupational Disease (“SOD”) and a decrease of 5.7% 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, the primary reason for this decrease was the replacement of Accident Year 2007 with Accident Year 2012. While the current estimate of ultimate losses for Accident Year 2012 (\$13,414,864) is about 44% higher than the estimate of ultimate losses for Accident Year 2007 (\$9,342,730) included in the 4/1/2013 filing, the current developed payroll for Accident Year 2012 (\$330,707,763) is about 51% higher than the estimate of developed payroll for Accident Year 2007 (\$218,810,532) included in the 4/1/2013 filing.

The proposed SOD Loss Costs are increasing. The main reason for this increase is that the SOD claim frequency changed very little while the SOD claim severities increased modestly. The indicated claim frequency in last year’s filing was 0.015834 for all classes combined; the indicated frequency in this year’s filing is 0.015661. It is noteworthy, but not unexpected, that claim severities for SOD claims increased for all classes. Since indicated claim frequencies only changed modestly, the increases in severities are the driving factor that produced the proposed overall SOD Loss Cost increase.

The proposed FOD Loss Costs are decreasing. This decrease is attributable exclusively to the Basic component of the FOD Loss Costs with the Excess component indicating the same overall Loss Cost as last year. For Federal Basic, claim frequencies for the majority of classes (i.e., 6 of 10 classes) indicate decreases. However, for Basic claims, claim severities for the majority of classes (i.e., 6 of 10 classes) indicate increases that somewhat offsets the claim frequency decreases. For Excess claims, the overall changes in claim frequencies and claim severities indicate that a change is not needed for the Federal Excess component.

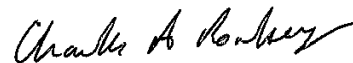
The filing consists of the enclosed report from FTI Consulting, Inc. Their report consists of a Cover Letter, Title Page, Table of Contents, Introduction, Executive Summary, Summary of Changes, Discussion Memorandum and Exhibits.

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, 2014. An approval in this timeframe facilitates the required notices and advanced issuance of revised employer rate cards, noting the applicable loss costs and rating plan values.

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

Sincerely,



Charles A. Romberger
Executive Director

Enclosures

- 1) Three (3) printed copies of the filing
 - a. This cover letter
 - b. FTI Consulting's written report (i.e., title page, cover letter, table of contents, introduction, executive summary, summary of changes, discussion memorandum)
 - c. FTI Consulting's Exhibits (i.e., Exhibits I through XIV)
- 2) One (1) electronic copy of the filing on CD in PDF file format
- 3) One (1) electronic copy of the filing Exhibits on CD in Excel file format

REPORT TO
COAL MINE COMPENSATION RATING BUREAU
OF PENNSYLVANIA
WORKERS' COMPENSATION FILING

**TRAUMATIC,
STATE AND FEDERAL
OCCUPATIONAL DISEASE LOSS COSTS**

Effective Date April 1, 2014

FOR
COAL MINE CLASSIFICATIONS

Prepared By

FTI Consulting

**Ridgefield, Connecticut
November 19, 2013**



November 19, 2013

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, 2014**

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,

A handwritten signature in black ink, appearing to read "Owen M. Gleeson".

Owen M. Gleeson
Consulting Actuary

C:\Clients\Coal Mine\2013 filing\CMCRB Commentary 2013-11-19[3].doc



Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

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FTI Consulting 11-19-2013



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, 2014.

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 19, 2013



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, 2014, 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	\$ 4.35	\$ 4.21	-3.2%
2. State Occupational Disease	.62	.64	+3.2%
3. Federal Basic/Excess O.D	.88	.83	-5.7%
Total	\$5.85	\$5.68	-2.9%

Source: Exhibit I-A-M, page 2 – Grand Total (2012 Payroll Weights)

The Traumatic Sections: Sections II, V and VI

The current approved loss cost level of \$4.35 is proposed to decrease to a level of \$4.21 or a decrease of 3.2%.

The source of the changes can be seen by comparing Exhibit V-B, page 1 at 2012 and 2013.

Briefly, the sources of decreases are 1) replacement of year 2007 ultimate losses with the indicated ultimates of 2012, 2) replacement of 2007 payroll with that of 2012, 3) unanticipated loss development, 4) revisions of Trend factors and 5) revisions of Loss Development factors.

These items have a larger impact on the Medical indications than on the Indemnity indications. That is the Indemnity indication increased by 1.9% from 2.06 to 2.10 while the Medical indication increased by 5.8% from 1.73 to 1.83.

The ultimate 2007 Indemnity losses of \$4,327,839 were replaced by the ultimate 2012 Indemnity losses of \$6,768,779. The ultimate 2007 Medical losses of \$5,014,891 were replaced by the ultimate 2012 Medical losses \$6,646,085. The net of the two changes is +\$4,072,134.

Payrolls from 2007 and 2012 are \$218,810,532 and \$330,702,763 respectively, producing a difference of +\$111,892,231. As a result the 5 year payroll total increased by + 7.1%.



Coal Mine Compensation Rating Bureau

Traumatic and Occupational Disease Loss Costs

The difference between the 2012 evaluation and the the 2013 evaluation of the developed losses for the years 2008 to 2011 was about +\$1,340,099. This includes both Indemnity and Medical. Thus, the unanticipated upward development contributes to the increase in the indications.

Revision of the trend factors impacts the Indemnity indications by approximately +.7% and the Medical by approximately +4.2% for the years in the experience period.

The Loss Development Factor changes had only a marginal impact with the Indemnity impact being approximately +1.2% and the Medical impact being on the average +0.5%.

It can be seen from the preceding that the three items that contributed the greatest to changes in the rates were replacement of 2007 indications with those of 2012, 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 \$0.14; see Exhibits XII-A through XII-E and Exhibit I-B for loading. The sharp decrease of approximately 17.6% was caused by the continued decline in the excess experience.

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

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 effective 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.

Coal Mine Compensation Rating Bureau

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 an increase of 3.2%. The overall frequency changed very little. The indicated frequency last year was .015834. This year the indicated frequency was .015661 (See Exhibit VII-B-1-A, 10-Year Payroll Weighted Frequency). For five of the ten classes the frequency decreased. Five classes exhibited increases in frequency. The severities show only small changes this year – all positive. Thus, the small increase is mostly due to the change in severity.

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

The current Federal Occupational Disease Basic/Excess loss cost is \$.88 (based on 2012 payroll distribution). The Proposed level is \$.83 or a 5.7% 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.	\$.77	\$.72	-6.5%
Excess est.	0.11	0.11	0.0%
Total	\$.88	\$.83	-5.7%

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, Columb (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 (Columb (2)) or Proposed (Columb (7)).

For most of the Basic and the Excess classes, the frequency of claims in the latest 10 years of data has decreased. However, a few classes have shown increases for Basic or Excess.

In the case of Severities, the picture is somewhat different. Most of the Basic Severities increase but not all (4 decreased) while for the Excess most decreased but not all (4 increased).

Coal Mine Compensation Rating Bureau

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 severity trends, frequency and wage trend, the first of which is 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 2007 Surface Anthracite claim no longer impact the calculations on Exhibit V-B. However, a 2012 Bituminous Underground claim is now impacting the calculation on Exhibit V-B.

The exhibits in Section VI-A and B contain data from the years 1988 through 2012.

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.

Coal Mine Compensation Rating Bureau

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 4/1/2007.

Reconsideration of this adjustment in the interim led to a different method of adjusting the indications. A study of claims that 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 previously was changed to 100/0 last 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-7 & 8 remained the same.

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

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.

Coal Mine Compensation Rating Bureau

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 1997-2012.

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.

The Estimate of Ultimate Payroll for 2011 was revised significantly between this evaluation (\$324.8 million) and last year's evaluation (\$343.4 million). The cause of this revision was the restatement of reported payroll for one Bituminous Prep Plant account which decreased reported payroll for 2011 by about \$18 million.

Section XI: Special Assessments – 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
11-19-2013

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 -2.9% 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	\$ 4.35	\$ 4.21	-3.2%
State O.D.	.62	.64	+3.2%
Federal O.D.	<u>.88</u>	<u>.83</u>	<u>-5.7%</u>
(Basic/Excess)			
Total (2012 Payroll)	\$5.85	\$ 5.68	-2.9%

The latest year (2012) 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 (2012) 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 by Classifications

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 (2012) 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 -2.4%.

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% - Anthracite Surface.

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 \$0.62 to \$0.64 is a 3.2% increase. 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 Costs in Column (8) for the 10 classifications. No class was subjected to the $\pm 25\%$ limitation.

Coal Mine Compensation Rating Bureau

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 Federal Occupational Disease 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 4/1/2006.

The current approved claim frequency 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, Pages 3 and 5 were revised in 2008 (Loss Costs Eff. 4/1/2009). 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 5 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, 2013 is presented in Column (2).

The approved on-level Loss Cost figures in Column (3) are obtained by trending the Approved Loss Costs effective 4/1/2013 to 4/1/2014. The trend factor selected is .993. 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 Column (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 Bituminous 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 Columns (7) and (8). The Proposed Loss Cost is shown in Column (10) and may differ from Column (7) 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 – Indemnity and Medical

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 fifth and for Medical the smoothing starts at the third development point.

D. Indemnity Loss Development – Including Tail 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

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and later) are already at these encouraged settlement practices and will not be reduced by Act 57.

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

In the parallelogram of loss development factors on Exhibit V-D, Page 1, there are still many, many factors that are less than unity (1.000). Many of these factors are based upon reported data before Act 57 and reflect past reserves established prior to Act 57. These less than unity factors most likely will not repeat when Accident Years 2008-2012 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 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 2008-2012 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:

<u>Development Period</u>	<u>"Average of Middle Four"</u>
5	1.0018
6	0.9997
7	0.9950
8	0.9934
9	1.0035
10	1.0020
11	1.0043
12	1.0018
13	1.0057
14	1.0040
15	1.0027
16	0.9977
17	1.0010
18	1.0024
19	1.0022

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 1.0012. 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 15.0172 producing an average of 1.0012. 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 $y(12) = 1.0012$. 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 $y(12) = 1.0012$ and $y(29) = 1.0001$ result in the following system of equations.

$$y(12) = 1.0012 = x - (a)(12)$$

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

When this system is solved the values of a and x are found to be
 $a = .0000618$ and $x = 1.0019$.

Given these values, $y(5)$ is determined to be $1.0016 = 1.0019 - (.0000618)(5)$
 $= 1.00158$ (rounding can have a significant impact on the calculations). This is entered on the 5th line of Column (5). The following numbers in this column are generated by subtracting .0000618.

The factors in Column (7) are appended to the unadjusted factors from periods 1 to 5 in Column (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, Column (5) to produce the entry in Column (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 1.0038. 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 – Including Tail 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 2008-2012) 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 2008-2012 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	1.0107
4	1.0111
5	1.0165
6	1.0034
7	1.0047
8	1.0051
9	1.0059
10	1.0094
11	1.0101
12	1.0011
13	1.0052
14	1.0048
15	1.0029
16	1.0071
17	1.0073
18	1.0037
19	1.0024

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 1.0107 to 1.0024 was calculated and found to be 1.007117. (There are 17 factors from $t=3$ to $t=19$ so the geometric mean in this case is $(1.0107 \times 1.0111 \times \dots \times 1.0024)^{(1/17)}$).

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 1.1281 (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, $y(11) = 1.007117$.

The conditions that $y(11) = 1.007117$ and $y(38) = 1.0001$ result in the following system of equations: $y(11) = 1.007117 = (x)(a^8)$ and $y(38) = 1.0001 = (x)(a^{35})$.

When this system is solved "a" is found to be 0.9997411 ($a^{27}=0.993032701$) and "x" is found to be 1.0092053.

At this point 1.0092 is entered on Line 3 of Column (6) in Exhibit V-E-2.

The incremental factor for period 4 is obtained as $(1.0092)(0.9997411)$. 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 1.1281 and/or the last point may not be 1.0000.)

The development factor for period 20 was obtained by applying the factor 0.9997411 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 (0.9997411) 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 1.0473. This was averaged with the PCRB tail factor of 1.0917 to produce a selected value of 1.0695.

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F. Trend Factors by Experience Year: 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, 2014 effective date and the composite Trend Factors to be applied to Accident Years 2008 to 2012 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 trend again proved a challenge this year. This is best explained by looking at Exhibit V-I, Page 4, Summary. The years 2003 to 2012 are displayed. It can be seen from Column (3) that the frequency from 2002 to 2005 is much different than the frequency from 2006 to 2012. Three 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 2012 was analyzed as shown on Exhibit V-K, Supplemental and a trend of -2.1% selected for the frequency.

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G. Summary of Trend 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, Pages 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 3.00% as shown on Exhibit XII-D.

The indemnity severity trend is 0.995. Combining this with the Selected Frequency Trend of 0.979 produces an indication of 0.974.

The approved from the prior filing is 0.949. Thus, the limitation of +/- 3% is not used and the indication of 0.974 is accepted.

The medical severity trend is 1.039. When this is combined with the Selected frequency trend, an estimate of 1.017 is obtained for the trend. The approved Medical Trend from last years filing was .985 so that the limitation is employed and 1.015 is selected.

H. Summary of Traumatic Loss Information

As noted previously the Trended Loss Ratio indications are no longer used.

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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 -.5%.

Exhibit V-I, Page 2 presents the Medical Average Claim Trend using the Total Medical Loss Dollars. The selected was the latest indicated of + 2.2%.

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 5.4%.

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 Column (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 2003 to 2012. The indicated decrease for all years was -9.5%. However, we based our frequency trend selection, -2.1%, on an analysis based on 2006 to 2012.

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 -6.7%.

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 +5.6%.

The three Medical severity trend indications from these exhibits (V-I, Pages 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. Catastrophic Claim Limitations – 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 claim 41102 and Page 2 is devoted to claim 43509. The calculations are self-explanatory. At the outset, these claims were identified as having the capacity to exceed the Catastrophe limits. Another large claim (#46135) emerged for Accident Year 2012 and was included as Page 3.

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 2006-2012 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, 2013, 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: Unadjusted 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

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Page 5b—Indemnity Claim Settlement Adjustment Factors by Report Date
0 to 10 Development

Page 5c—Indemnity Claim Settlement Adjustment Factors by Report Date
10-20 Development

When calculating loss development factors, the first and primary premise is that the factors of loss development must be in direct relationship with the losses being developed. The primary losses being developed (Accident Years 2008-2012) 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 2008 through 2012.

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. 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 4/30/2013 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>
2012	0
2011	1
2010	0
2009	0
2008	1

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, Page 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: Unadjusted 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, Pages 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 sixteen 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 VI-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 Pages 2 through 14 are by accident year 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 eleven 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 108 awarded and pending claims from the 1990 through 2012 exposure years, using details provided by CMCRB.

Details of the individual claim records are provided for the years, from 1990 through 2012. 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, 2015). This requires that the historical wage amount on each record be adjusted to the April 1, 2015 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 previously 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 108 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, 2013, 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 Partial 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 16th year under the new Act 57. Exhibit VII-G, the State offset expected percentage decrease has been lowered from 1.5642% to 1.4962 % 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 4/1/2013. 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 Columns (4) and (5) to generate Column (9), i.e. the exposure loss for the period 2002-2011 expressed in Miner Years. At this point Column (3) and Column (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 Columns (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, 2013 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 Column (1) is multiplied by the indicated rate in Column (2) to produce the number of State O.D. claims that can be expected in a 10-year period. The results are posted in Column (5).

In the second step, the number of expected claims for all classes is totaled and posted at the bottom of Column (5). The number shown on Exhibit VII-B-1 this year is 36.985.

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 $(15.527) / (36.985)^{1/2} = .648$. The credibility is posted in Column (6).

The credibility weighted frequency displayed in Column (7) is calculated as $(\text{Indicated}) (\text{Cred}) + (\text{Trended Approved}) (1-\text{Cred})$.

In the case of Bituminous Underground the credibility weighted frequency is $(0.0972) (0.648) + (0.0935) (1-.648) = 0.09593$.

B-2 - State and Federal Occupational Disease Claim Frequency

1. State and Federal Excess Occupational Disease Frequency by Class

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

State Average Weekly Wages are drawn from Exhibit XII-D.

The Adjustment Factor is drawn from Exhibit X-G.

The Adjustment factors are needed since it was observed that workers in the classes Bituminous Underground and Bituminous Prep Plant were paid at a higher rate than workers in other classes. Use of a single rate for all classes would have overestimated the number of Miner Years in the cited classes and underestimated the number of

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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.

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

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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 Years 1997 through 2012 (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 PCR. 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 2012 is then smoothed for use in the indexation process.

I. Reserved for Future Use

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J. Social Security Information

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, 2015 (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 149 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 of 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 4/1/2014. The resulting Federal levels were then used in all subsequent calculations.

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

Exhibit VIII-E was discontinued some years ago.

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

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

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

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

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

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

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

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

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

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

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

Of the 121 Pending, 21 were still Pending, 22 were Awarded, 76 were Denied and 2 fell into the "other" category. The claims for which a determination had been made were chosen to estimate the percentage of Pending that would be ultimately Awarded.

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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 are 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 4/1/2013 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 cited 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. O.D. 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. The data on this Exhibit was updated for this filing.

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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 \$0.14 per \$100 of payroll to the underground and surface classes on the basis of the estimated year 2012 payrolls and an assumed hazard relativity of 7 to 1, as shown.

The loss cost rates calculated for this catastrophe load are \$0.25 for the Underground classes and \$0.04 for the Surface classes, which weight back to the overall loss cost rate of \$0.14.

B. Excess Losses and Selected Loss Cost

Exhibit XII-B shows a summary of losses in excess of \$1,250,000 for the years 1993 through 2012. 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 \$0.14 per \$100 of payroll. The selected loading of .14 is about a -17.6% 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 1993 through the level projected for the period the proposed loss costs will be in effect (one year past the proposed 4/1/2014 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 29 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 2010, 2011, and 2012 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

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New Credibility Tables were introduced several years ago by the CMCRB. The primary layer table tracks the shape of the PCRB table and proved far superior in accuracy. It is converted from expected losses to Payroll using \$4.00 per \$100, which is the average unloaded loss cost underlying this filing. The table for the excess ratable layer was also tested and improved fairly recently. We propose to continue both of them this year for the Coal Mine Experience Rating Plan.

B. Current and Proposed Modification Factors

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

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

The experience rating plan's off-balance factor was calculated to be 1.0066. 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 2012 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
11/19/2013

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

	2012 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Underground Anthracite:				
Traumatic (1010)	\$0.22	\$23.05	\$20.04	-13.1%
State O.D. (1011)	1.03	4.04	4.58	13.4%
*Federal Basic/Ex (0160)	1.03	12.63	12.15	-3.8%
Total	xx	39.72	36.77	-7.4%
Underground Bituminous:				
Traumatic (1001)	\$157.10	\$5.47	\$5.68	3.8%
State O.D. (1002)	156.28	0.52	0.54	3.8%
*Federal Basic/Ex (0158)	156.28	0.77	0.66	-14.3%
Total	xx	6.76	6.88	1.8%
Surface Anthracite:				
Traumatic (1012)	\$26.08	\$9.85	\$7.38	-25.1%
State O.D. (1016)	26.08	2.52	2.57	2.0%
*Federal Basic/Ex (0153)	24.43	3.58	3.70	3.4%
Total	xx	15.95	13.65	-14.4%
Surface Bituminous:				
Traumatic (1014)	\$77.77	\$1.87	\$1.85	-1.1%
State O.D. (1013)	77.77	0.17	0.16	-5.9%
*Federal Basic/Ex (0156)	79.04	0.38	0.40	5.3%
Total	xx	2.42	2.41	-0.4%
Four Standard Classifications:				
Traumatic	\$261.17	\$4.85	\$4.72	-2.7%
State O.D.	261.17	0.63	0.65	3.2%
*Federal Basic/Ex	260.78	0.96	0.91	-5.2%
Total	xx	6.44	6.28	-2.5%

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

Sources: Payroll from Exhibit X-A
Column (1) Loss Costs (Approved 4/1/2013) - 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**

	2012 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Coke:				
Traumatic (1469)	\$5.74	\$6.48	\$6.40	-1.2%
State O.D. (1017)	5.74	0.12	0.12	0.0%
*Federal Basic/Ex (0154)	5.74	0.10	0.11	10.0%
Total	xx	6.70	6.63	-1.0%
Auger:				
Traumatic (1015)	\$0.79	\$15.65	\$14.75	-5.8%
State O.D. (1019)	0.79	0.25	0.25	0.0%
*Federal Basic/Ex (0157)	0.79	0.40	0.39	-2.5%
Total	xx	16.30	15.39	-5.6%
Co-Gen Anthracite:				
Traumatic (1021)	\$10.35	\$1.73	\$1.98	14.5%
State O.D. (1022)	10.35	0.37	0.40	8.1%
*Federal Basic/Ex (0181)	9.39	0.63	0.54	-14.3%
Total	xx	2.73	2.92	7.0%
Co-Gen Bituminous:				
Traumatic (1023)	\$9.12	\$1.16	\$1.07	-7.8%
State O.D. (1024)	9.12	0.35	0.38	8.6%
*Federal Basic/Ex (0182)	9.12	0.33	0.33	0.0%
Total	xx	1.84	1.78	-3.3%
Prep Plant Anthracite:				
Traumatic (1025)	\$8.62	\$6.35	\$5.49	-13.5%
State O.D. (1026)	8.62	2.70	2.67	-1.1%
*Federal Basic/Ex (0183)	7.51	1.49	1.30	-12.8%
Total	xx	10.54	9.46	-10.2%
Prep Plant Bituminous:				
Traumatic (1027)	\$34.91	\$1.11	\$1.00	-9.9%
State O.D. (1028)	34.91	0.30	0.29	-3.3%
*Federal Basic/Ex (0184)	34.91	0.46	0.44	-4.3%
Total	xx	1.87	1.73	-7.5%
Other Classifications:				
Traumatic	\$69.53	\$2.47	\$2.31	-6.5%
State O.D.	69.53	0.60	0.60	0.0%
*Federal Basic/Ex	67.46	0.55	0.50	-9.1%
Total	xx	3.62	3.41	-5.8%
Grand Total:				
Traumatic	\$330.71	\$4.35	\$4.21	-3.2%
State O.D.	330.71	0.62	0.64	3.2%
*Federal Basic/Ex	328.24	0.88	0.83	-5.7%
Total	xx	5.85	5.68	-2.9%

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

Sources: Payroll from Exhibit X-A
Column (1) Loss Costs (Approved 4/1/2013) - Exhibit X-B-2
Column (2) Proposed - Exhibit I-B, pages 1 and 2
Column (3) Traumatic Column (2) / Column (1)
OD Exhibit III and IV-A

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

Exhibit I-A-UL
Page 1

	2012 Developed Payroll (\$ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Underground Anthracite:					
Traumatic (1010)	\$0.22	\$22.31	\$19.22	\$19.43	-12.9%
State O.D. (1011)	1.03	4.04	4.58	4.58	13.4%
*Federal Basic/Ex (0160)	1.03	12.63	12.15	12.15	-3.8%
Total	xx	38.98	35.95	36.16	-7.2%
Underground Bituminous:					
Traumatic (1001)	\$157.10	\$5.07	\$5.33	\$5.33	5.1%
State O.D. (1002)	156.28	0.52	0.54	0.54	3.8%
*Federal Basic/Ex (0158)	156.28	0.77	0.66	0.66	-14.3%
Total	xx	6.36	6.53	6.53	2.7%
Surface Anthracite:					
Traumatic (1012)	\$26.08	\$9.61	\$6.96	\$7.21	-25.0%
State O.D. (1016)	26.08	2.52	2.57	2.57	2.0%
*Federal Basic/Ex (0153)	24.43	3.58	3.70	3.70	3.4%
Total	xx	15.71	13.23	13.48	-14.2%
Surface Bituminous:					
Traumatic (1014)	\$77.77	\$1.78	\$1.78	\$1.78	0.0%
State O.D. (1013)	77.77	0.17	0.16	0.16	-5.9%
*Federal Basic/Ex (0156)	79.04	0.38	0.40	0.40	5.3%
Total	xx	2.33	2.34	2.34	0.4%
Four Standard Classifications:					
Traumatic	\$261.17	\$4.56	\$4.45	\$4.47	-2.0%
State O.D.	261.17	0.63	0.65	0.65	3.2%
*Federal Basic/Ex	260.78	0.96	0.91	0.91	-5.2%
Total	xx	6.15	6.01	6.03	-2.0%

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

Sources: Payroll from Exhibit X-A

Column (1) Exhibit X-B-2

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

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

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

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

	2012 Developed Payroll (\$ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Coke:					
Traumatic (1469)	\$5.74	\$6.31	\$6.25	\$6.25	-1.0%
State O.D. (1017)	5.74	0.12	0.12	0.12	0.0%
*Federal Basic/Ex (0154)	5.74	0.10	0.11	0.11	10.0%
Total	xx	6.53	6.48	6.48	-0.8%
Auger:					
Traumatic (1015)	\$0.79	\$15.22	\$14.38	\$14.38	-5.5%
State O.D. (1019)	0.79	0.25	0.25	0.25	0.0%
*Federal Basic/Ex (0157)	0.79	0.40	0.39	0.39	-2.5%
Total	xx	15.87	15.02	15.02	-5.4%
Co-Gen Anthracite:					
Traumatic (1021)	\$10.35	\$1.65	\$1.90	\$1.90	15.2%
State O.D. (1022)	10.35	0.37	0.40	0.40	8.1%
*Federal Basic/Ex (0181)	9.39	0.63	0.54	0.54	-14.3%
Total	xx	2.65	2.84	2.84	7.2%
Co-Gen Bituminous:					
Traumatic (1023)	\$9.12	\$1.09	\$1.01	\$1.01	-7.3%
State O.D. (1024)	9.12	0.35	0.38	0.38	8.6%
*Federal Basic/Ex (0182)	9.12	0.33	0.33	0.33	0.0%
Total	xx	1.77	1.72	1.72	-2.8%
Prep Plant Anthracite:					
Traumatic (1025)	\$8.62	\$6.18	\$5.35	\$5.35	-13.4%
State O.D. (1026)	8.62	2.70	2.67	2.67	-1.1%
*Federal Basic/Ex (0183)	7.51	1.49	1.30	1.30	-12.8%
Total	xx	10.37	9.32	9.32	-10.1%
Prep Plant Bituminous:					
Traumatic (1027)	\$34.91	\$1.04	\$0.94	\$0.94	-9.6%
State O.D. (1028)	34.91	0.30	0.29	0.29	-3.3%
*Federal Basic/Ex (0184)	34.91	0.46	0.44	0.44	-4.3%
Total	xx	1.80	1.67	1.67	-7.2%
Other Classifications:					
Traumatic	\$69.53	\$2.37	\$2.23	\$2.23	-5.9%
State O.D.	69.53	0.60	0.60	0.60	0.0%
*Federal Basic/Ex	67.46	0.55	0.50	0.51	-7.3%
Total	xx	3.52	3.33	3.34	-5.1%
Grand Total:					
Traumatic	\$330.71	\$4.10	\$3.98	\$4.00	-2.4%
State O.D.	330.71	0.62	0.64	0.64	3.2%
*Federal Basic/Ex	328.24	0.88	0.83	0.83	-5.7%
Total	xx	5.60	5.45	5.47	-2.3%

*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**

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 unloaded loss cost limited to -25% (Exhibit II).
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 loss cost.
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 4-1-2014**

	2012 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)	\$0.22	\$19.43	\$0.25	\$19.68	\$20.04	\$20.04
State O.D. (1011)	1.03	4.58				4.58
*Federal Basic/Ex (0160)	1.03	12.15				12.15
Total	xx	36.16				36.77
Underground Bituminous:						
Traumatic (1001)	\$157.10	\$5.33	\$0.25	\$5.58	\$5.68	\$5.68
State O.D. (1002)	156.28	0.54				0.54
*Federal Basic/Ex (0158)	156.28	0.66				0.66
Total	xx	6.53				6.88
Surface Anthracite:						
Traumatic (1012)	\$26.08	\$7.21	\$0.04	\$7.25	\$7.38	\$7.38
State O.D. (1016)	26.08	2.57				2.57
*Federal Basic/Ex (0153)	24.43	3.70				3.70
Total	xx	13.48				13.65
Surface Bituminous:						
Traumatic (1014)	\$77.77	\$1.78	\$0.04	\$1.82	\$1.85	\$1.85
State O.D. (1013)	77.77	0.16				0.16
*Federal Basic/Ex (0156)	79.04	0.40				0.40
Total	xx	2.34				2.41
Four Standard Classifications:						
Traumatic	\$261.17	\$4.47	\$0.17	\$4.64	\$4.72	\$4.72
State O.D.	261.17	0.65				0.65
*Federal Basic/Ex	260.78	0.91				0.91
Total	xx	6.03				6.28

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

Sources: Payroll from Exhibit X-A

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

Column (2) Catastrophe - Exhibit XII-A

Column (3) (1)+(2)

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

	Exper. Rating	1.0000
Exhibit XIV-A	Merit Rating	1.0004
Exhibit XIV-B	Safety Rating	1.0177
	Combined	1.0181

(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 4-1-2014**

	2012 Developed Payroll (\$ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance ^(a)	(5) Loss Cost Inc. Off-Balance ^(a) & Assessment ^(b)
Coke:						
Traumatic (1469)	\$5.74	\$6.25	\$0.04	\$6.29	\$6.40	\$6.40
State O.D. (1017)	5.74	0.12				0.12
*Federal Basic/Ex (0154)	5.74	0.11				0.11
Total	xx	6.48				6.63
Auger:						
Traumatic (1015)	\$0.79	\$14.38	\$0.11	\$14.49	\$14.75	\$14.75
State O.D. (1019)	0.79	0.25				0.25
*Federal Basic/Ex (0157)	0.79	0.39				0.39
Total	xx	15.02				15.39
Co-Gen Anthracite:						
Traumatic (1021)	\$10.35	\$1.90	\$0.04	\$1.94	\$1.98	\$1.98
State O.D. (1022)	10.35	0.40				0.40
*Federal Basic/Ex (0181)	9.39	0.54				0.54
Total	xx	2.84				2.92
Co-Gen Bituminous:						
Traumatic (1023)	\$9.12	\$1.01	\$0.04	\$1.05	\$1.07	\$1.07
State O.D. (1024)	9.12	0.38				0.38
*Federal Basic/Ex (0182)	9.12	0.33				0.33
Total	xx	1.72				1.78
Prep Plant Anthracite:						
Traumatic (1025)	\$8.62	\$5.35	\$0.04	\$5.39	\$5.49	\$5.49
State O.D. (1026)	8.62	2.67				2.67
*Federal Basic/Ex (0183)	7.51	1.30				1.30
Total	xx	9.32				9.46
Prep Plant Bituminous:						
Traumatic (1027)	\$34.91	\$0.94	\$0.04	\$0.98	\$1.00	\$1.00
State O.D. (1028)	34.91	0.29				0.29
*Federal Basic/Ex (0184)	34.91	0.44				0.44
Total	xx	1.67				1.73
Other Classifications:						
Traumatic	\$69.53	\$2.23	\$0.04	\$2.27	\$2.31	\$2.31
State O.D.	69.53	0.60				0.60
*Federal Basic/Ex	67.46	0.50				0.50
Total	xx	3.33				3.41
Grand Total:						
Traumatic	\$330.71	\$4.00	\$0.14	\$4.14	\$4.21	\$4.21
State O.D.	330.71	0.64				0.64
*Federal Basic/Ex	328.24	0.83				0.83
Total	xx	5.47				5.68

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

Sources: Payroll from Exhibit X-A

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

Column (2) Catastrophe - Exhibit XII-A

Column (3) (1)+(2)

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

Experience Rating	1.0000
Exhibit XIV-A Merit Rating	1.0004
Exhibit XIV-B Safety Rating	1.0177
Combined	1.0181

(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)
			2012	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>
Underground:	Anthracite	1010	\$219,407	22.31	19.22	19.43	-12.9%
	Bituminous	1001	157,097,542	5.07	5.33	5.33	5.1%
Surface:	Anthracite	1012	26,084,307	9.61	6.96	7.21	-25.0%
	Bituminous	1014	77,771,908	<u>1.78</u>	<u>1.78</u>	<u>1.78</u>	<u>0.0%</u>
Four Standard Classes			261,173,164	4.56	4.45	4.47	-2.0%
Other Classes	Coke	1469	5,738,105	6.31	6.25	6.25	-1.0%
	Auger	1015	793,397	15.22	14.38	14.38	-5.5%
Co-Gen:	Anthracite	1021	10,354,131	1.65	1.90	1.90	15.2%
	Bituminous	1023	9,117,950	1.09	1.01	1.01	-7.3%
Prep Plants:	Anthracite	1025	8,624,221	6.18	5.35	5.35	-13.4%
	Bituminous	1027	34,906,795	<u>1.04</u>	<u>0.94</u>	<u>0.94</u>	<u>-9.6%</u>
Other Classes			69,534,599	2.37	2.23	2.23	-5.9%
All Classes Combined			330,707,763	4.10	3.98	4.00	-2.4%

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 Col.(10), Loss Cost is unloaded.
Column (5) Exhibit V-A-1 Col.(9)

FTI - OMG/PAB
Filing Date - November 29, 2013

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

Exhibit III

<u>Classification</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<u>2012 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	\$1,032,094	\$4.04	0.064428	\$710,648	\$4.58	13.4%	13.4%	\$4.58
1002 Bituminous	\$156,284,855	\$0.52	0.016357	\$329,088	0.54	3.8%	3.8%	0.54
Surface								
1016 Anthracite	\$26,084,307	\$2.52	0.062667	\$410,446	2.57	2.0%	2.0%	2.57
1013 Bituminous	\$77,771,908	0.17	0.004100	\$378,220	0.16	-5.9%	-5.9%	0.16
Four Standard Classes	\$261,173,164	\$0.63			\$0.65	3.2%	3.2%	\$0.65
1017 Coke	\$5,738,105	0.12	0.003192	378,220	0.12	0.0%	0.0%	0.12
1019 Auger	\$793,397	0.25	0.006631	378,220	0.25	0.0%	0.0%	0.25
Co-Gen								
1022 Anthracite	\$10,354,131	0.37	0.009843	410,446	0.40	8.1%	8.1%	0.40
1024 Bituminous	\$9,117,950	0.35	0.010003	378,220	0.38	8.6%	8.6%	0.38
Prep Plant								
1026 Anthracite	\$8,624,221	2.70	0.065048	410,446	2.67	-1.1%	-1.1%	2.67
1028 Bituminous	\$34,906,795	0.30	0.007756	378,220	0.29	-3.3%	-3.3%	0.29
Other Classes	\$69,534,599	\$0.60			\$0.60	0.0%	0.0%	\$0.60
All Classes Combined	\$330,707,763	\$0.62			\$0.64	3.2%	3.2%	\$0.64

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.

FTI Inc. - PAB/OMG

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Run Date: 11-09-2013 04:08:13 PM

Filing Date: 11/29/2013
Checksum:996,339,265.815582

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

Exhibit IV-A

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		2012 Developed Payroll	Approved Unloaded Loss Cost	Average Freq. per \$1 mill.	Average Severity	Loss Cost (Rate)	Indicated Change	Loss Cost w/ Limitation 25%	% Change w/Limitation 25%
Classification									
Underground									
Anthracite:	Basic			0.308746	386,478	11.93			
	Excess			0.049457	43,635	0.22			
	Total	\$1,032,094	\$12.63			12.15	-3.8%	\$ 12.15	-3.8%
Bituminous:	Basic			0.014894	340,581	0.51			
	Excess			0.006377	233,739	0.15			
	Total	\$156,284,855	\$0.77			0.66	-14.3%	\$ 0.66	-14.3%
Surface									
Anthracite:	Basic			0.121693	289,554	3.52			
	Excess			0.024454	74,182	0.18			
	Total	\$24,425,642	\$3.58			3.70	3.4%	\$ 3.70	3.4%
Bituminous:	Basic			0.012045	309,216	0.37			
	Excess			0.001793	195,058	0.03			
	Total	\$79,036,977	\$0.38			0.40	5.3%	\$ 0.40	5.3%
Four Standard Classes	Basic					0.79			
	Excess					0.12			
	Total	\$260,779,568	\$0.96			0.91	-5.2%	\$ 0.91	-5.2%
Coke	Basic			0.002467	309,216	0.08			
	Excess			0.001393	195,058	0.03			
	Total	\$5,738,105	\$0.10			0.11	10.0%	\$ 0.11	10.0%
Auger	Basic			0.010660	309,216	0.33			
	Excess			0.002839	195,058	0.06			
	Total	\$793,397	\$0.40			0.39	-2.5%	\$ 0.39	-2.5%
Co-Gen									
Anthracite:	Basic			0.017720	289,554	0.51			
	Excess			0.003612	74,182	0.03			
	Total	\$9,392,458	\$0.63			0.54	-14.3%	\$ 0.54	-14.3%
Bituminous:	Basic			0.008419	309,216	0.26			
	Excess			0.003551	195,058	0.07			
	Total	\$9,117,950	\$0.33			0.33	0.0%	\$ 0.33	0.0%
Prep Plants									
Anthracite:	Basic			0.037291	289,554	1.08			
	Excess			0.030281	74,182	0.22			
	Total	\$7,512,745	\$1.49			1.30	-12.8%	\$ 1.30	-12.8%
Bituminous:	Basic			0.012131	309,216	0.38			
	Excess			0.003179	195,058	0.06			
	Total	\$34,906,795	\$0.46			0.44	-4.3%	\$ 0.44	-4.3%
Other Classes	Basic					0.43			
	Excess					0.07			
	Total	\$67,461,450	\$0.55			0.50	-9.1%	\$ 0.50	-9.1%
All Classes Combined	Basic					0.72			
	Excess					0.11			
	Total	\$328,241,018	\$0.88			0.83	-5.7%	\$ 0.83	-5.7%

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: 11/29/2013

File: 17-C:\C:\Clients\Coal Mine\2013 Rate Filing\04-A.xlsm\IV-A
Run Date: November 09, 2013 - 04:08:13 PM

Checksum: 989,342,131.550214

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

Exhibit IV-B-1

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Estimated Miner Years 2003-2012	Claim Frequency Per 100 Miner Years Approved (Eff 4/1/2013)	Trended to 4/1/2014	Indicated (Eff 4/1/2014)	Credibility Expected Awarded Claims	Credibility Factor	Claim Frequency Indicated w/ Credibility	Change in Indication After Cred.	Payroll 2003-2012	Frequency Per \$1M Payroll
Classification		Class Code										
Underground:	Anthracite	0160	340.8	1.353353	1.353353	1.158407	4.612	0.304	1.294090	-4.4%	14,284,420	0.308746
	Bituminous	0158	15,773.2	0.090456	0.090456	0.085879	14.268	0.534	0.088012	-2.7%	932,084,521	0.014894
Surface:	Anthracite	0153	3,570.9	0.457795	0.457795	0.567381	16.347	0.572	0.520478	13.7%	152,726,744	0.121693
	Bituminous	0156	15,901.5	0.045952	0.045952	<u>0.059804</u>	7.307	0.382	0.051244	11.5%	676,499,781	0.012045
Four Standard Classifications			35,586.4	0.119524	0.119524	0.132815	42.534		0.126528		1,775,595,466	0.025359
	Coke	0154	2,268.0	0.009613	0.009613	0.016500	0.218	0.066	0.010067	4.7%	92,559,051	0.002467
	Auger	0157	276.7	0.045357	0.045357	0.034039	0.126	0.050	0.044791	-1.2%	11,626,415	0.010660
Co-Gen:	Anthracite	0181	1,966.1	0.081802	0.081802	0.043751	1.608	0.179	0.074991	-8.3%	83,203,938	0.017720
	Bituminous	0182	1,912.9	0.034892	0.034892	0.043352	0.667	0.116	0.035874	2.8%	81,505,836	0.008419
Prep Plants:	Anthracite	0183	1,270.5	0.172781	0.172781	0.107539	2.195	0.210	0.159080	-7.9%	54,198,973	0.037291
	Bituminous	0184	3,637.7	0.072172	0.072172	<u>0.068068</u>	2.625	0.229	0.071232	-1.3%	213,603,134	0.012131
Other Classes			11,331.9	0.065654	0.065654	0.052950	7.439		0.062877		536,697,347	0.013276
Total			46,918.3	0.106513	0.106513	0.113526	49.973		0.111155		2,312,292,813	0.022554

Source: Column (1) 2003-2012 Miner Years; Exhibit VIII-B-2, pgs 1-3

Column (2) Approved Claim Frequency (Eff 4/1/2013) converted to Miner Years.

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

Column (3) Approved claim frequency trended to 4/1/2014@ 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 49.973]^(0.5)

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

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

Column (9) 2003-2012 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:11/29/2013

File: 17-C:\C:\Clients\Coal Mine\2013 Rate Filing\04-B.xlsm\IV-B-1

Date: November 14, 2013 - 04:58:21 PM

Checksum:6,937,061,087.583410

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

Exhibit IV-B
Page 2

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Estimated	Claim Frequency Per 100 Miner Years			Credibility		Claim			
			Miner Years	Approved	Trended to	Indicated	Expected	Awarded	Frequency	Change in		Claim Freq.
			2003-2012	(Eff 4/1/2013)	4/1/2014	(Eff 4/1/2014)	Claims	Factor	Indicated w/ Credibility	Indication After Cred.	Payroll	Per \$1M Payroll
Classification		Class Code										
Underground:	Anthracite	0160	340.8	0.223676	0.223676	0.150870	0.762	0.225	0.207295	-7.3%	14,284,420	0.049457
	Bituminous	0158	15,773.2	0.037465	0.037465	0.037818	5.909	0.627	0.037686	0.6%	932,084,521	0.006377
Surface:	Anthracite	0153	3,570.9	0.104404	0.104404	0.104773	3.728	0.498	0.104588	0.2%	152,726,744	0.024454
	Bituminous	0156	15,901.5	0.008791	0.008791	0.004983	1.398	0.305	0.007630	-13.2%	676,499,781	0.001793
Four Standard Classifications			35,586.4	0.033152	0.033152	0.030947	11.797		0.032593		1,775,595,466	0.006532
	Coke	0154	2,268.0	0.005942	0.005942	0.003230	0.135	0.095	0.005684	-4.3%	92,559,051	0.001393
	Auger	0157	276.7	0.012362	0.012362	0.003339	0.034	0.048	0.011929	-3.5%	11,626,415	0.002839
Co-Gen:	Anthracite	0181	1,966.1	0.014654	0.014654	0.019226	0.288	0.138	0.015285	4.3%	83,203,938	0.003612
	Bituminous	0182	1,912.9	0.014916	0.014916	0.016471	0.285	0.138	0.015131	1.4%	81,505,836	0.003551
Prep Plants:	Anthracite	0183	1,270.5	0.137447	0.137447	0.113193	1.746	0.341	0.129176	-6.0%	54,198,973	0.030281
	Bituminous	0184	3,637.7	0.020488	0.020488	0.012327	0.745	0.223	0.018668	-8.9%	213,603,134	0.003179
Other Classes			11,331.9	0.028539	0.028539	0.023492	3.233		0.027111		536,697,347	0.005724
Total			46,918.3	0.032038	0.032038	0.029147	15.030		0.031269		2,312,292,813	0.006345

Source: Column (1) 2003-2012 Miner Years; Exhibit VIII-B-2, pgs 1-3

Column (2) Approved Claim Frequency (Eff 4/1/2013) converted to Miner Years.

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

Column (3) Approved claim frequency trended to 4/1/2014 @ 0.0%

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

Column (5) Expected Awarded Claims = (1) x (3) / 100

Column (6) Factor Z = [(5) / 15.030]^(-.5)

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

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

Column (9) 2003-2012 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:11/29/2013

File: 17-C:\Clients\Coal Mine\2013 Rate Filing\[04-B.xlsm]IV-B-2

Run Date: November 14, 2013 - 04:58:21 PM

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Coal Mine Compensation Rating Bureau

Federal Basic Occupational Disease Classification Frequency

		(1)	(2)	(3)	(4)	(5)	(6)
		Estimated	Approved			Weighted	
		Miner Years	Basic Freq.	Modelled	Experience	Average	Percent
		Year 2012	Equivalent Per	Indication	Indication	of Cols.	Change
Classification	Class Code		100 Miner Years			(3) & (4)	
Underground:	Anthracite	0160	21.5	1.353353	0.814388	1.158407	-14.40%
	Bituminous	0158	2,403.8	0.090456	0.203115	0.085879	-5.06%
Surface:	Anthracite	0153	509.1	0.457795	0.448672	0.567381	23.94%
	Bituminous	0156	1,647.4	0.045952	0.096147	0.059804	30.14%
Four Standard Classifications		4,581.8	0.121197	0.194807	0.115115	0.135038	
	Coke	0154	119.6	0.009613	0.016470	0.016510	71.65%
	Auger	0157	16.5	0.045357	0.037216	0.034039	-24.95%
Co-Gen:	Anthracite	0181	195.8	0.081802	0.051404	0.043751	-46.52%
	Bituminous	0182	190.0	0.034892	0.049779	0.043352	24.25%
Prep Plants:	Anthracite	0183	156.6	0.172781	0.124217	0.107539	-37.76%
	Bituminous	0184	536.9	0.072172	0.082791	0.068068	-5.69%
Other Classes		1,215.4	0.074338	0.070767	0.056192	0.059836	
Total		5,797.2	0.111373	0.168802	0.102762	0.119272	7.09%

Source: Column (1) 2012 Estimated Miner Years Exhibit VIII-B-2
Column (2) Approved 4/1/2013 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

COAL MINE COMPENSATION RATING BUREAU
Federal Basic Occupational Disease Classification Frequency

Exhibit IV-B-4

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Approved Claim Freq. 4/1/2013	Payroll 000,000's 2002-2011	Estimated Awarded Claims 2002-2011 (1) x (2)	Estimated Miner Years 2003-2012	Estimated Miner Years 2012	Adjustment Factor	Average Weekly Wage 2002	Payroll 000,000's 2002	Estimated Miner Years 2002-2011	Approved Frequency Equivalent Per 100 Miner Years
Underground:	Anthracite	0160	0.331030	14.638871	4.845905	340.8	21.5	1.039	662	1.386545	358.1	1.353353
	Bituminous	0158	0.015742	816.637661	12.855510	15,773.2	2,403.8	1.408	662	40.837995	14,212.0	0.090456
Surface:	Anthracite	0153	0.110735	139.347672	15.430664	3,570.9	509.1	1.039	662	11.046570	3,370.7	0.457795
	Bituminous	0156	0.011118	650.964889	7.237428	15,901.5	1,647.4	1.039	662	53.502085	15,750.0	0.045952
Four Standard Classifications				1,621.589093		35,586.4	4,581.8			106.773195	33,690.6	
	Coke	0154	0.002412	97.305951	0.234702	2,268.0	119.6	1.039	662	10.485005	2,441.6	0.009613
	Auger	0157	0.011066	11.983861	0.132613	276.7	16.5	1.039	662	1.150843	292.4	0.045357
Co-Gen:	Anthracite	0181	0.019851	79.470254	1.577564	1,966.1	195.8	1.039	662	5.658774	1,928.5	0.081802
	Bituminous	0182	0.008351	74.774010	0.624438	1,912.9	190.0	1.039	662	2.386124	1,789.6	0.034892
Prep Plants:	Anthracite	0183	0.041560	49.009043	2.036816	1,270.5	156.6	1.039	662	2.322815	1,178.8	0.172781
	Bituminous	0184	0.012650	188.790888	2.388205	3,637.7	536.9	1.408	662	10.094549	3,309.1	0.072172
Other Classes				501.334007		11,331.9	1,215.4			32.098110	10,940.0	
Total				2,122.923100		46,918.3	5,797.2			138.871305	44,630.6	

Source: (1) From Approved Filing Eff. 4/1/2013 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, 2013

File: 17-C:\Clients\Coal Mine\2013 Rate Filing\04-B.xlsm\IV-B-4
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Coal Mine Compensation Rating Bureau

		(1)	(2)	(3)	(4)	(5)	(6)
		Estimated Miner Years 2012	Approved Frequency Per 100 Miner Years 4/1/2013	Modelled Indication	Experience Indication	Weighted Average of Cols. (3) & (4)	Percent Change
<u>Classification</u>	<u>Class Code</u>						
Underground:	Anthracite	0160	21.5	0.223676	0.132430	0.157017	-32.55%
	Bituminous	0158	2,403.8	0.037465	0.034579	0.038898	0.94%
Surface:	Anthracite	0153	509.1	0.104404	0.094011	0.108360	0.35%
	Bituminous	0156	1,647.4	0.008791	0.006379	0.004518	-43.31%
Four Standard Classifications		4,581.8	0.035467	0.031503	0.034809	0.033982	-4.19%
	Coke	0154	119.6	0.005942	0.000209	0.004237	-45.64%
	Auger	0157	16.5	0.012362	0.000707	0.004216	-72.99%
Co-Gen:	Anthracite	0181	195.8	0.014654	0.002878	0.024675	31.20%
	Bituminous	0182	190.0	0.014916	0.001794	0.021364	10.43%
Prep Plants:	Anthracite	0183	156.6	0.137447	0.136684	0.105363	-17.65%
	Bituminous	0184	536.9	0.020488	0.003119	0.015396	-39.83%
Other Classes		1,215.4	0.032205	0.019763	0.028166	0.026065	-19.07%
Total		5,797.2	0.034783	0.029042	0.033416	0.032322	-7.08%

Source: Column (1) 2012 Estimated Miner Years Exhibit VIII-B-2 pp. 1-3
Column (2) Approved 4/1/2013 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 Frequency

Exhibit IV-B-6

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			Approved Claim Freq. Per \$1M Payroll 4/1/2013	Payroll 000,000's 2002-2011	Estimated Awarded Claims 2002-2011 (1) x (2)	Estimated Miner Years 2003-2012	Estimated Miner Years 2012	Adjustment Factor	Average Weekly Wage 2002	Payroll 000,000's 2002	Estimated Miner Years 2002-2011	Frequency Per 100 Miner Years
Classification		Class Code										
Underground:	Anthracite	0160	0.054711	14.638871	0.800907	340.8	21.5	1.039	662	1.386545	358.1	0.223676
	Bituminous	0158	0.006520	816.637661	5.324478	15,773.2	2,403.8	1.408	662	40.837995	14,212.0	0.037465
Surface:	Anthracite	0153	0.025254	139.347672	3.519086	3,570.9	509.1	1.039	662	11.046570	3,370.7	0.104404
	Bituminous	0156	0.002127	650.964889	1.384602	15,901.5	1,647.4	1.039	662	53.502085	15,750.0	0.008791
Four Standard Classifications				1,621.589093		35,586.4	4,581.8			106.773195	33,690.6	
	Coke	0154	0.001491	97.305951	0.145083	2,268.0	119.6	1.039	662	10.485005	2,441.6	0.005942
	Auger	0157	0.003016	11.983861	0.036143	276.7	16.5	1.039	662	1.150843	292.4	0.012362
Co-Gen:	Anthracite	0181	0.003556	79.470254	0.282596	1,966.1	195.8	1.039	662	5.658774	1,928.5	0.014654
	Bituminous	0182	0.003570	74.774010	0.266943	1,912.9	190.0	1.039	662	2.386124	1,789.6	0.014916
Prep Plants:	Anthracite	0183	0.033061	49.009043	1.620288	1,270.5	156.6	1.039	662	2.322815	1,178.8	0.137447
	Bituminous	0184	0.003591	188.790888	0.677948	3,637.7	536.9	1.408	662	10.094549	3,309.1	0.020488
Other Classes				501.334007		11,331.9	1,215.4			32.098110	10,940.0	
Total				2,122.923100		46,918.3	5,797.2			138.871305	44,630.6	

Source: (1) From Approved Filing Eff. 4/1/2013 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, 2013

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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		Proposed	Proposed	Proposed
Classification		Code	5 Year Payroll	2012 Payroll	Approved (Eff 4/01/2013)	Approved on Level	Indicated (Eff 04/01/2014)	Five Year Expected Losses	Credibility Factor	Loss Cost	Indicated Change	Change after Limitation	Loss Cost	Change Excluding Trend
Underground:	Bituminous	1001	\$639,593,230	\$157,097,542	\$5.07	\$5.03	5.33	32,427,377	1.00	5.33	5.1%	5.1%	5.33	5.9%
Surface:	Anthracite	1012	94,813,970	26,084,307	9.61	9.54	6.96	9,111,623	1.00	6.96	-27.6%	-25.0%	7.21	-24.4%
	Bituminous	1014	371,396,406	77,771,908	1.78	1.77	1.78	6,610,856	1.00	1.78	0.0%	0.0%	1.78	0.7%
Three Major Classifications			1,105,803,606	260,953,757	4.35	4.32	4.28	48,149,856						
	Coke	1469	29,707,547	5,738,105	6.31	6.27	6.24	1,874,546	0.53	6.25	-1.0%	-1.0%	6.25	-0.3%
Co-Gen:	Anthracite	1021	46,518,373	10,354,131	1.65	1.64	2.41	767,553	0.34	1.90	15.2%	15.2%	1.90	16.0%
	Bituminous	1023	43,288,036	9,117,950	1.09	1.08	0.82	471,840	0.27	1.01	-7.3%	-7.3%	1.01	-6.7%
Prep Plants:	Anthracite	1025	34,763,405	8,624,221	6.18	6.14	4.76	2,148,378	0.57	5.35	-13.4%	-13.4%	5.35	-12.8%
	Bituminous	1027	137,453,261	34,906,795	1.04	1.03	0.83	1,429,514	0.47	0.94	-9.6%	-9.6%	0.94	-9.0%
	Auger	1015	6,191,069	793,397	15.22	15.11	13.19	942,281	0.38	14.38	-5.5%	-5.5%	14.38	-4.9%
Subtotal (6)			297,921,691	69,534,599	2.56	2.54	2.33	7,634,112					2.42	
Underground:	Anthracite	1010	335,232	219,407	22.31	22.15	16.28 ^(a)	74,790	0.11	19.22 ^(b)	-13.9%	-12.9%	19.43 ^(c)	-12.3%
Subtotal (7)			298,256,923	69,754,006	2.58		2.35	7,708,902						
Total (Based on 5-year Payroll)			\$1,404,060,529		3.98		3.87	\$55,858,758		3.89				
Total (Based on 2012 Payroll, see Exhibit II)				\$330,707,763	4.10					3.98	-2.4%		4.00	

Source: (1) Exhibit V-B

(2) Unloaded Loss Cost Current (Eff 4/01/2013) Exhibit X-B page 2

(3) = (2) X Trend =(2) X(0.993)

0.993=Weighted average of 0.974 and 1.015

Weights derived from 5 year Medical (25,682,680) and Indemnity (29,416,798) 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 6,610,856]^(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) Loss costs changes limited to +25% increase , -25% decrease

(10) Col.(2) x (1.0 +Col.(9))

(11) Col.(10)/.993/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

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 Cost	6.96 *	7.21 *
Indicated Anthracite Underground Loss Cost	<u>18.51</u>	<u>19.18</u>
Comparative Hazard Method #1 (Anthracite vs. Bituminous)		
Differential Factor from Study	2.41	2.41
Indicated Bituminous Underground Loss Cost:	5.33 *	5.33 *
Indicated Anthracite Underground Loss Cost	<u>12.85</u>	<u>12.85</u>
Comparative Hazard Method #2 (Surface vs. Underground)		
Differential Factor from Study	2.51	2.51
Indicated Anthracite Surface Loss Cost:	6.96 *	7.21 *
Indicated Anthracite Underground Loss Cost	<u>17.47</u>	<u>18.10</u>
Average	16.28	16.71

* Souce: Exhibit V-A-1

All Classifications Combined (10 Classes)

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>					
2008	9,406,949	1.0229	0.6010	5,783,043	2.31
2009	5,276,335	1.0542	0.6170	3,431,947	1.50
2010	5,837,644	1.0961	0.8824	5,646,161	2.10
2011	6,714,362	1.2802	0.9059	7,786,868	2.40
<u>2012</u>	<u>3,724,530</u>	2.0140	0.9301	<u>6,768,779</u>	<u>2.05</u>
5 Years	\$30,959,820			\$29,416,798	2.10
<u>Medical</u>					
2008	3,837,840	1.1849	0.7939	3,610,226	1.45
2009	2,991,503	1.1955	0.7822	2,797,415	1.22
2010	4,167,466	1.2065	1.0733	5,396,604	2.00
2011	5,517,261	1.2397	1.0574	7,232,350	2.23
<u>2012</u>	<u>4,806,118</u>	1.3712	1.0418	<u>6,646,085</u>	<u>2.01</u>
5 Years	\$21,320,188			\$25,682,680	1.83
 (6)					
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>				
2008	249,817,108			9,393,269	3.76
2009	229,462,394			6,229,362	2.71
2010	269,231,509			11,042,765	4.10
2011	324,841,755			15,019,218	4.63
<u>2012</u>	<u>330,707,763</u>			<u>13,414,864</u>	<u>4.06</u>
5 Years	\$1,404,060,529			\$55,099,478	3.92

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

(2) Exhibit V-C

(3) Exhibit V-F

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

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

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

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Filing Date - November 29, 2013

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Three 100% Credibility Classifications (3 Classes)

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>					
2008	8,559,603	1.0229	0.6010	5,262,127	2.72
2009	4,554,961	1.0542	0.6170	2,962,736	1.64
2010	5,146,177	1.0961	0.8824	4,977,375	2.33
2011	5,837,007	1.2802	0.9059	6,769,372	2.64
<u>2012</u>	<u>3,179,886</u>	2.0140	0.9301	<u>5,748,541</u>	<u>2.20</u>
5 Years	\$27,277,634			\$25,720,151	2.33
<u>Medical</u>					
2008	3,213,948	1.1849	0.7939	3,023,336	1.56
2009	2,410,176	1.1955	0.7822	2,253,804	1.25
2010	3,626,354	1.2065	1.0733	4,695,898	2.20
2011	4,487,024	1.2397	1.0574	5,881,855	2.29
<u>2012</u>	<u>4,144,891</u>	1.3712	1.0418	<u>5,701,510</u>	<u>2.18</u>
5 Years	\$17,882,393			\$21,556,403	1.95
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	193,499,485			8,285,463	4.28
2009	180,913,862			5,216,540	2.88
2010	213,694,310			9,673,273	4.53
2011	256,742,192			12,651,227	4.93
<u>2012</u>	<u>260,953,757</u>			<u>11,450,051</u>	<u>4.38</u>
5 Years	\$1,105,803,606			\$47,276,554	4.28

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

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Sum of Exhibit V-B, pages 3,4 and 5 - column (6)

FTI - OMG,PAB

Filing Date - November 29, 2013

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Run Date: 10-11-2013 02:48:32 PM

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

Exhibit V-B

Page 3a

	(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>					
2008	6,018,641	1.0229	0.6010	3,700,037	3.58
2009	3,155,122	1.0542	0.6170	2,052,222	2.00
2010	3,928,363	1.0961	0.8824	3,799,507	3.00
2011	4,186,704	1.2802	0.9059	4,855,460	3.24
<u>2012</u>	<u>2,385,224</u>	2.0140	0.9301	<u>4,259,963</u> *	<u>2.71</u>
5 Years	\$19,674,054			\$18,667,189	2.92
<u>Medical</u>					
2008	1,895,551	1.1849	0.7939	1,783,130	1.72
2009	1,817,246	1.1955	0.7822	1,699,343	1.65
2010	2,784,126	1.2065	1.0733	3,605,266	2.85
2011	2,900,075	1.2397	1.0574	3,801,589	2.54
<u>2012</u>	<u>3,319,367</u>	1.3712	1.0418	<u>4,522,236</u> *	<u>2.88</u>
5 Years	\$12,716,365			\$15,411,564	2.41
 (6)					
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>				
2008	103,490,690			5,483,167	5.30
2009	102,684,006			3,751,565	3.65
2010	126,687,464			7,404,773	5.85
2011	149,633,528			8,657,049	5.78
<u>2012</u>	<u>157,097,542</u>			<u>8,782,199</u>	<u>5.59</u>
5 Years	\$639,593,230			\$34,078,753	5.33

Source: (1) CMCRB Database as of 04-30-2013

(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

* Claim 46135 has been
capped at \$1,250,000.
See V-B, page 3b

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Filing Date - November 29, 2013

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Run Date: 10-11-2013 02:48:32 PM

Checksum:1,480,351,180.350200

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

Exhibit V-B

Page 3b

Adjustment for Large Claim 46135 (Accident Year 2012)

	Indemnity	Medical	Total
Uncapped Claim 46135 as of 04-30-2013	288,773	795,712	1,084,485
Percent of Total	26.6%	73.4%	100.00%
Percent x 1,250,000	332,846	917,154	1,250,000
Total Reported Loss as of 04-30-2013	2,385,224	3,319,367	
Uncapped Claim 46135	288,773	795,712	
Reported Loss ex. Claim 46135	2,096,451	2,523,655	
Loss Development Factor	2.0140	1.3712	
Trend Factor	0.9301	1.0418	
Dev & Trended Loss ex. Claim 46135	3,927,117	3,605,082	
Claim 46135 Capped at \$1,250,000	332,846	917,154	
Dev & Trended Loss w/Claim 46135 Capped	4,259,963	4,522,236	

Reported losses do not need to be adjusted for capping because reported total loss on Claim 46135 is less than 1,250,000

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Filing Date - November 29, 2012

File: PAB-C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-3-b

Run Date: 10-11-2013 02:48:32 PM

Checksum:33,681,193.357100

Surface Anthracite 1012

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>					
2008	1,795,080	1.0229	0.6010	1,103,549	6.51
2009	851,581	1.0542	0.6170	553,904	3.37
2010	926,707	1.0961	0.8824	896,310	6.27
2011	715,797	1.2802	0.9059	830,134	3.95
<u>2012</u>	<u>362,190</u>	2.0140	0.9301	<u>678,462</u>	<u>2.60</u>
5 Years	\$4,651,355			\$4,062,359	4.28
<u>Medical</u>					
2008	584,726	1.1849	0.7939	550,047	3.24
2009	215,184	1.1955	0.7822	201,223	1.22
2010	339,399	1.2065	1.0733	439,500	3.07
2011	643,389	1.2397	1.0574	843,392	4.01
<u>2012</u>	<u>354,745</u>	1.3712	1.0418	<u>506,759</u>	<u>1.94</u>
5 Years	\$2,137,443			\$2,540,921	2.68
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	16,954,313			1,653,596	9.75
2009	16,445,462			755,127	4.59
2010	14,295,288			1,335,810	9.34
2011	21,034,600			1,673,526	7.96
<u>2012</u>	<u>26,084,307</u>			<u>1,185,221</u>	<u>4.54</u>
5 Years	\$94,813,970			\$6,603,280	6.96

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-4

Run Date: 10-11-2013 02:48:32 PM

Checksum:229,648,913.630200

Surface Bituminous 1014

	(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>					
2008	745,882	1.0229	0.6010	458,541	0.63
2009	548,258	1.0542	0.6170	356,610	0.58
2010	291,107	1.0961	0.8824	281,558	0.39
2011	934,506	1.2802	0.9059	1,083,778	1.26
<u>2012</u>	<u>432,472</u>	2.0140	0.9301	<u>810,116</u>	<u>1.04</u>
5 Years	\$2,952,225			\$2,990,603	0.81
<u>Medical</u>					
2008	733,671	1.1849	0.7939	690,159	0.94
2009	377,746	1.1955	0.7822	353,238	0.57
2010	502,829	1.2065	1.0733	651,132	0.90
2011	943,560	1.2397	1.0574	1,236,874	1.44
<u>2012</u>	<u>470,779</u>	1.3712	1.0418	<u>672,515</u>	<u>0.86</u>
5 Years	\$3,028,585			\$3,603,918	0.97
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	73,054,482			1,148,700	1.57
2009	61,784,394			709,848	1.15
2010	72,711,558			932,690	1.29
2011	86,074,064			2,320,652	2.70
<u>2012</u>	<u>77,771,908</u>			<u>1,482,631</u>	<u>1.90</u>
5 Years	\$371,396,406			\$6,594,521	1.78

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-5

Run Date: 10-11-2013 02:48:32 PM

Checksum:781,162,708.130200

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>					
2008	847,346	1.0229	0.6010	520,917	0.92
2009	721,374	1.0542	0.6170	469,211	0.97
2010	691,467	1.0961	0.8824	668,786	1.20
2011	877,355	1.2802	0.9059	1,017,497	1.49
<u>2012</u>	<u>544,644</u>	2.0140	0.9301	<u>1,020,238</u>	<u>1.46</u>
5 Years	\$3,682,186			\$3,696,649	1.24
<u>Medical</u>					
2008	623,892	1.1849	0.7939	586,891	1.04
2009	581,327	1.1955	0.7822	543,610	1.12
2010	541,112	1.2065	1.0733	700,706	1.26
2011	1,030,237	1.2397	1.0574	1,350,495	1.98
<u>2012</u>	<u>661,227</u>	1.3712	1.0418	<u>944,575</u>	<u>1.35</u>
5 Years	\$3,437,795			\$4,126,277	1.38
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	56,317,623			1,107,808	1.97
2009	48,548,532			1,012,821	2.09
2010	55,537,199			1,369,492	2.46
2011	68,099,563			2,367,992	3.47
<u>2012</u>	<u>69,754,006</u>			<u>1,964,813</u>	<u>2.81</u>
5 Years	\$298,256,923			\$7,822,926	2.62

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, 2013

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Run Date: 10-11-2013 02:48:32 PM

Checksum:642,075,714.180200

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Exhibit V-B

Page 7

Coke 1469

	(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>					
2008	459,410	1.0229	0.6010	282,428	2.89
2009	273,129	1.0542	0.6170	177,654	3.43
2010	19,717	1.0961	0.8824	19,070	0.35
2011	351,889	1.2802	0.9059	408,097	11.34
<u>2012</u>	<u>0</u>	2.0140	0.9301	<u>0</u>	<u>0.00</u>
5 Years	\$1,104,145			\$887,249	2.99
 <u>Medical</u>					
2008	310,598	1.1849	0.7939	292,177	2.99
2009	225,042	1.1955	0.7822	210,441	4.07
2010	62,830	1.2065	1.0733	81,361	1.50
2011	288,864	1.2397	1.0574	378,660	10.52
<u>2012</u>	<u>2,816</u>	1.3712	1.0418	<u>4,023</u>	<u>0.07</u>
5 Years	\$890,150			\$966,662	3.25
 <u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	9,761,146			574,605	5.89
2009	5,173,552			388,095	7.50
2010	5,435,658			100,431	1.85
2011	3,599,086			786,757	21.86
<u>2012</u>	<u>5,738,105</u>			<u>4,023</u>	<u>0.07</u>
5 Years	\$29,707,547			\$1,853,911	6.24

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-7

Run Date: 10-11-2013 02:48:32 PM

Checksum:70,849,586.160200

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>					
2008	26,675	1.0229	0.6010	16,399	0.66
2009	96,212	1.0542	0.6170	62,580	6.76
2010	148,689	1.0961	0.8824	143,812	17.83
2011	84,253	1.2802	0.9059	97,711	8.31
<u>2012</u>	<u>46,717</u>	2.0140	0.9301	<u>87,511</u>	<u>11.03</u>
5 Years	\$402,546			\$408,013	6.59
<u>Medical</u>					
2008	21,898	1.1849	0.7939	20,599	0.83
2009	61,677	1.1955	0.7822	57,675	6.23
2010	141,912	1.2065	1.0733	183,767	22.78
2011	30,464	1.2397	1.0574	39,934	3.40
<u>2012</u>	<u>74,729</u>	1.3712	1.0418	<u>106,752</u>	<u>13.46</u>
5 Years	\$330,680			\$408,727	6.60
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	2,488,558			36,998	1.49
2009	926,163			120,255	12.98
2010	806,696			327,579	40.61
2011	1,176,255			137,645	11.71
<u>2012</u>	<u>793,397</u>			<u>194,263</u>	<u>24.49</u>
5 Years	\$6,191,069			\$816,740	13.19

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-8

Run Date: 10-11-2013 02:48:32 PM

Checksum:17,145,930.300200

Co-Gen Anthracite 1021

	(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>					
2008	1,937	1.0229	0.6010	1,191	0.01
2009	280,343	1.0542	0.6170	182,347	2.28
2010	131,153	1.0961	0.8824	126,851	1.50
2011	37,158	1.2802	0.9059	43,093	0.37
<u>2012</u>	<u>121,413</u>	2.0140	0.9301	<u>227,433</u>	<u>2.20</u>
5 Years	\$572,004			\$580,915	1.25
<u>Medical</u>					
2008	9,737	1.1849	0.7939	9,160	0.12
2009	175,798	1.1955	0.7822	164,392	2.05
2010	54,777	1.2065	1.0733	70,933	0.84
2011	13,608	1.2397	1.0574	17,838	0.15
<u>2012</u>	<u>195,621</u>	1.3712	1.0418	<u>279,448</u>	<u>2.70</u>
5 Years	\$449,541			\$541,771	1.16
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	7,958,335			10,351	0.13
2009	8,004,644			346,739	4.33
2010	8,481,228			197,784	2.34
2011	11,720,035			60,931	0.52
<u>2012</u>	<u>10,354,131</u>			<u>506,881</u>	<u>4.90</u>
5 Years	\$46,518,373			\$1,122,686	2.41

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-9

Run Date: 10-11-2013 02:48:32 PM

Checksum:99,600,780.610200

Co-Gen Bituminous 1023

	(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>					
2008	57,366	1.0229	0.6010	35,266	0.42
2009	0	1.0542	0.6170	0	0.00
2010	12,131	1.0961	0.8824	11,733	0.13
2011	6,299	1.2802	0.9059	7,305	0.08
<u>2012</u>	<u>19,117</u>	2.0140	0.9301	<u>35,810</u>	<u>0.39</u>
5 Years	\$94,913			\$90,114	0.21
<u>Medical</u>					
2008	80,335	1.1849	0.7939	75,571	0.89
2009	13,188	1.1955	0.7822	12,332	0.16
2010	31,159	1.2065	1.0733	40,349	0.46
2011	40,514	1.2397	1.0574	53,108	0.58
<u>2012</u>	<u>57,347</u>	1.3712	1.0418	<u>81,921</u>	<u>0.90</u>
5 Years	\$222,543			\$263,281	0.61
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	8,468,561			110,837	1.31
2009	7,866,413			12,332	0.16
2010	8,732,701			52,082	0.59
2011	9,102,411			60,413	0.66
<u>2012</u>	<u>9,117,950</u>			<u>117,731</u>	<u>1.29</u>
5 Years	\$43,288,036			\$353,395	0.82

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-10

Run Date: 10-11-2013 02:48:32 PM

Checksum:88,654,745.010200

Prep Plants Anthracite 1025

	(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>					
2008	261,954	1.0229	0.6010	161,040	2.52
2009	35,973	1.0542	0.6170	23,398	0.35
2010	275,848	1.0961	0.8824	266,800	4.63
2011	146,414	1.2802	0.9059	169,801	2.35
<u>2012</u>	<u>244,136</u>	2.0140	0.9301	<u>457,321</u>	<u>5.30</u>
5 Years	\$964,325			\$1,078,360	3.10
<u>Medical</u>					
2008	132,350	1.1849	0.7939	124,501	1.95
2009	32,649	1.1955	0.7822	30,531	0.45
2010	104,112	1.2065	1.0733	134,818	2.34
2011	79,376	1.2397	1.0574	104,051	1.44
<u>2012</u>	<u>127,217</u>	1.3712	1.0418	<u>181,732</u>	<u>2.11</u>
5 Years	\$475,704			\$575,633	1.66
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	6,390,767			285,541	4.47
2009	6,749,748			53,929	0.80
2010	5,762,086			401,618	6.97
2011	7,236,583			273,852	3.79
<u>2012</u>	<u>8,624,221</u>			<u>639,053</u>	<u>7.41</u>
5 Years	\$34,763,405			\$1,653,993	4.76

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-11

Run Date: 10-11-2013 02:48:32 PM

Checksum:79,053,067.750200

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>					
2008	40,004	1.0229	0.6010	24,593	0.12
2009	35,717	1.0542	0.6170	23,232	0.12
2010	103,929	1.0961	0.8824	100,520	0.38
2011	57,143	1.2802	0.9059	66,271	0.19
<u>2012</u>	<u>113,261</u>	2.0140	0.9301	<u>212,163</u>	<u>0.61</u>
5 Years	\$350,054			\$426,779	0.31
<u>Medical</u>					
2008	68,974	1.1849	0.7939	64,883	0.31
2009	72,973	1.1955	0.7822	68,239	0.34
2010	146,322	1.2065	1.0733	189,478	0.72
2011	77,411	1.2397	1.0574	101,475	0.29
<u>2012</u>	<u>203,497</u>	1.3712	1.0418	<u>290,699</u>	<u>0.83</u>
5 Years	\$569,177			\$714,774	0.52
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	21,250,256			89,476	0.43
2009	19,828,012			91,471	0.46
2010	26,313,130			289,998	1.10
2011	35,155,068			167,746	0.48
<u>2012</u>	<u>34,906,795</u>			<u>502,862</u>	<u>1.44</u>
5 Years	\$137,453,261			\$1,141,553	0.83

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-12

Run Date: 10-11-2013 02:48:32 PM

Checksum:281,341,376.830200

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>					
2008	0	1.0229	0.6010	0	0.00
2009	0	1.0542	0.6170	0	0.00
2010	0	1.0961	0.8824	0	0.00
2011	194,199	1.2802	0.9059	225,219	204.51
<u>2012</u>	<u>0</u>	2.0140	0.9301	<u>0</u>	<u>0.00</u>
5 Years	\$194,199			\$225,219	67.18
 <u>Medical</u>					
2008	0	1.1849	0.7939	0	0.00
2009	0	1.1955	0.7822	0	0.00
2010	0	1.2065	1.0733	0	0.00
2011	500,000	1.2397	1.0574	655,429	595.17
<u>2012</u>	<u>0</u>	1.3712	1.0418	<u>0</u>	<u>0.00</u>
5 Years	\$500,000			\$655,429	195.52
 <u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	0			0	0.00
2009	0			0	0.00
2010	5,700			0	0.00
2011	110,125			880,648	799.68
<u>2012</u>	<u>219,407</u>			<u>0</u>	<u>0.00</u>
5 Years	\$335,232			\$880,648	262.70

Source: (1) CMCRB Database as of 04-30-2013

(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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-13

Run Date: 10-11-2013 02:48:32 PM

Checksum:5,613,750.110200

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>					
2008	820,671	1.0229	0.6010	504,518	0.94
2009	625,162	1.0542	0.6170	406,631	0.85
2010	542,778	1.0961	0.8824	524,974	0.96
2011	598,903	1.2802	0.9059	694,568	1.04
<u>2012</u>	<u>497,927</u>	2.0140	0.9301	<u>932,728</u>	<u>1.36</u>
5 Years	\$3,085,441			\$3,063,419	1.05
<u>Medical</u>					
2008	601,994	1.1849	0.7939	566,291	1.05
2009	519,650	1.1955	0.7822	485,935	1.02
2010	399,200	1.2065	1.0733	516,939	0.94
2011	499,773	1.2397	1.0574	655,132	0.98
<u>2012</u>	<u>586,498</u>	1.3712	1.0418	<u>837,822</u>	<u>1.22</u>
5 Years	\$2,607,115			\$3,062,119	1.05
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2008	53,829,065			1,070,809	1.99
2009	47,622,369			892,566	1.87
2010	54,724,803			1,041,913	1.90
2011	66,813,183			1,349,700	2.02
<u>2012</u>	<u>68,741,202</u>			<u>1,770,550</u>	<u>2.58</u>
5 Years	\$291,730,622			\$6,125,538	2.10

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, 2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[05-B.xlsm]V-B-14

Run Date: 10-11-2013 02:48:32 PM

Checksum:619,378,704.270200

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	1.5732	1.4065	0.1667	1.5732	1.5732	0.0000	2.0140
2:3	1.1680	1.1119	0.0561	1.1680	1.1680	0.0000	1.2802
3:4	1.0397	1.0366	0.0031	1.0397	1.0397	0.0000	1.0961
4:5	1.0306	1.0176	0.0130	1.0306	1.0306	0.0000	1.0542
5:6	1.0018	1.0132	-0.0114	1.0016	1.0016	0.0002	1.0229
6:7	0.9997	1.0136	-0.0139	1.0015	1.0015	-0.0018	1.0213
7:8	0.9950	1.0113	-0.0163	1.0015	1.0015	-0.0065	1.0198
8:9	0.9934	1.0059	-0.0125	1.0014	1.0014	-0.0080	1.0183
9:10	1.0035	1.0034	0.0001	1.0013	1.0013	0.0022	1.0169
10:11	1.0020	1.0019	0.0001	1.0013	1.0013	0.0007	1.0155
11:12	1.0043	1.0009	0.0034	1.0012	1.0012	0.0031	1.0142
12:13	1.0018	0.9999	0.0019	1.0011	1.0011	0.0007	1.0130
13:14	1.0057	1.0009	0.0048	1.0011	1.0011	0.0046	1.0118
14:15	1.0040	1.0006	0.0034	1.0010	1.0010	0.0030	1.0107
15:16	1.0027	1.0000	0.0027	1.0010	1.0010	0.0017	1.0097
16:17	0.9977	1.0013	-0.0036	1.0009	1.0009	-0.0032	1.0087
17:18	1.0010	1.0006	0.0004	1.0008	1.0008	0.0002	1.0078
18:19	1.0024	1.0025	-0.0001	1.0008	1.0008	0.0016	1.0070
19:20	1.0022	1.0005	0.0017	1.0007	1.0007	0.0015	1.0062
						Sum	0.0000
20:Ult	xx	1.0072	xx	1.0055	1.0055		1.0055

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

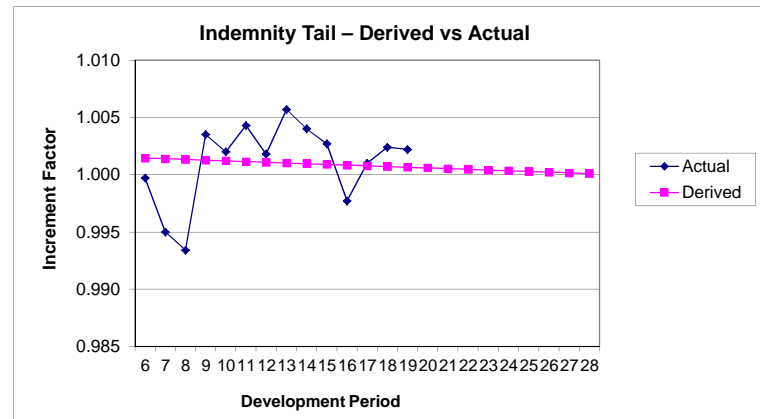
(1) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs Selected	(8) Accumulated Selected Factor
1:2	1.1061	1.0815	0.0246	1.1061	1.1061	0.0000	1.3712
2:3	1.0275	1.0318	-0.0043	1.0275	1.0275	0.0000	1.2397
3:4	1.0107	1.0210	-0.0103	1.0092	1.0092	0.0015	1.2065
4:5	1.0111	1.0117	-0.0006	1.0089	1.0089	0.0022	1.1955
5:6	1.0165	1.0172	-0.0007	1.0087	1.0087	0.0078	1.1849
6:7	1.0034	1.0130	-0.0096	1.0084	1.0084	-0.0050	1.1747
7:8	1.0047	1.0105	-0.0058	1.0082	1.0082	-0.0035	1.1649
8:9	1.0051	1.0109	-0.0058	1.0079	1.0079	-0.0028	1.1555
9:10	1.0159	1.0113	0.0046	1.0076	1.0076	0.0083	1.1464
10:11	1.0137	1.0050	0.0087	1.0074	1.0074	0.0063	1.1377
11:12	1.0062	1.0139	-0.0077	1.0071	1.0071	-0.0009	1.1294
12:13	1.0045	0.9976	0.0069	1.0069	1.0069	-0.0024	1.1214
13:14	1.0016	1.0087	-0.0071	1.0066	1.0066	-0.0050	1.1138
14:15	1.0042	1.0054	-0.0012	1.0063	1.0063	-0.0021	1.1065
15:16	1.0028	1.0030	-0.0002	1.0061	1.0061	-0.0033	1.0995
16:17	1.0022	1.0120	-0.0098	1.0058	1.0058	-0.0036	1.0929
17:18	1.0069	1.0076	-0.0007	1.0056	1.0056	0.0013	1.0866
18:19	0.9995	1.0079	-0.0084	1.0053	1.0053	-0.0058	1.0806
19:20	0.9996	1.0052	-0.0056	1.0050	1.0050	-0.0054	1.0749
						Sum	-0.0124
20:Ult.		1.0917		1.0695	1.0695		1.0695

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	1.5732	1.5732	2.0029	1.5732	xx	xx	xx			
2	1.1680	1.1680	1.2731	1.1680	xx	xx	xx			
3	1.0397	1.0397	1.0900	1.0397	xx	xx	xx			
4	1.0306	1.0306	1.0484	1.0306	xx	xx	xx			
5	1.0018	1.0016	1.0173	1.0016	1.0173	1.0016	1.0173			
6	0.9997	1.0015	1.0154	1.0015	1.0157	1.0015	1.0157			
7	0.9950	1.0015	1.0157	1.0015	1.0142	1.0015	1.0142			
8	0.9934	1.0014	1.0208	1.0014	1.0127	1.0014	1.0127			
9	1.0035	1.0013	1.0276	1.0013	1.0113	1.0013	1.0113			
10	1.0020	1.0013	1.0240	1.0013	1.0100	1.0013	1.0100			
11	1.0043	1.0012	1.0220	1.0012	1.0087	1.0012	1.0087			
12	1.0018	1.0011	1.0176	1.0011	1.0075	1.0011	1.0075			
13	1.0057	1.0011	1.0158	1.0011	1.0063	1.0011	1.0063			
14	1.0040	1.0010	1.0100	1.0010	1.0052	1.0010	1.0052			
15	1.0027	1.0010	1.0060	1.0010	1.0042	1.0010	1.0042			
16	0.9977	1.0009	1.0033	1.0009	1.0032	1.0009	1.0032			
17	1.0010	1.0008	1.0056	1.0008	1.0023	1.0008	1.0023			
18	1.0024	1.0008	1.0046	1.0008	1.0015	1.0008	1.0015			
19	1.0022	1.0007	1.0022	1.0007	1.0007	1.0007	1.0007			
20		1.0007						20	1.0007	1.0038
21		1.0006						21	1.0006	1.0031
22		1.0005						22	1.0005	1.0025
23		1.0005						23	1.0005	1.0020
24		1.0004						24	1.0004	1.0015
25		1.0003						25	1.0003	1.0011
26		1.0003						26	1.0003	1.0008
27		1.0002						27	1.0002	1.0005
28		1.0002						28	1.0002	1.0003
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 4 Col.(2)
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	1.0038
PCRB tail factor	1.0072
Selected Tail Factor	1.0055

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	1.4065	1 to Ult	1.7576
2 to 3	1.1119	2 to Ult	1.2497
3 to 4	1.0366	3 to Ult	1.1239
4 to 5	1.0176	4 to Ult	1.0842
5 to 6	1.0132	5 to Ult	1.0655
6 to 7	1.0136	6 to Ult	1.0516
7 to 8	1.0113	7 to Ult	1.0375
8 to 9	1.0059	8 to Ult	1.0259
9 to 10	1.0034	9 to Ult	1.0199
10 to 11	1.0019	10 to Ult	1.0164
11 to 12	1.0009	11 to Ult	1.0145
12 to 13	0.9999	12 to Ult	1.0136
13 to 14	1.0009	13 to Ult	1.0137
14 to 15	1.0006	14 to Ult	1.0128
15 to 16	1.0000	15 to Ult	1.0121
16 to 17	1.0013	16 to Ult	1.0121
17 to 18	1.0006	17 to Ult	1.0108
18 to 19	1.0025	18 to Ult	1.0102
19 to 20	1.0005	19 to Ult	1.0077
20 to Ult	1.0072	20 to Ult	1.0072

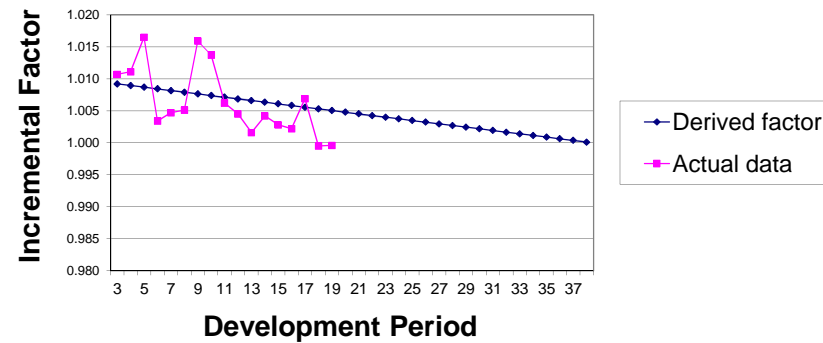
Source:
 PCRB Loss Cost Filing effective April 1, 2013 Exhibit 6, page 6.2

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	1.1061		1.1061	1.2821	1.1061	1.2821	20	1.0048	1.0473
2	1.0275		1.0275	1.1592	1.0275	1.1591	21	1.0045	1.0423
3	1.0107		1.0107	1.1281	1.0092	1.1281	22	1.0043	1.0376
4	1.0111		1.0111	1.1162	1.0089	1.1178	23	1.0040	1.0332
5	1.0165		1.0165	1.1039	1.0087	1.1079	24	1.0037	1.0291
6	1.0034		1.0034	1.0860	1.0084	1.0984	25	1.0035	1.0253
7	1.0047		1.0047	1.0823	1.0082	1.0892	26	1.0032	1.0217
8	1.0051		1.0051	1.0773	1.0079	1.0804	27	1.0030	1.0185
9	1.0159		1.0159	1.0718	1.0076	1.0719	28	1.0027	1.0155
10	1.0137	1.0050	1.0094	1.0550	1.0074	1.0638	29	1.0024	1.0127
11	1.0062	1.0139	1.0101	1.0453	1.0071	1.0560	30	1.0022	1.0103
12	1.0045	0.9976	1.0011	1.0349	1.0069	1.0486	31	1.0019	1.0081
13	1.0016	1.0087	1.0052	1.0338	1.0066	1.0414	32	1.0017	1.0062
14	1.0042	1.0054	1.0048	1.0285	1.0063	1.0346	33	1.0014	1.0045
15	1.0028	1.0030	1.0029	1.0236	1.0061	1.0281	34	1.0011	1.0031
16	1.0022	1.0120	1.0071	1.0206	1.0058	1.0219	35	1.0009	1.0020
17	1.0069	1.0076	1.0073	1.0134	1.0056	1.0160	36	1.0006	1.0011
18	0.9995	1.0079	1.0037	1.0061	1.0053	1.0104	37	1.0004	1.0005
19	0.9996	1.0052	1.0024	1.0024	1.0050	1.0050	38	1.0001	1.0001

Medical Tail – Derived vs Actual



CMCRB derived tail factor	1.0473
PCRB tail factor	1.0917
Selected	1.0695

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

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

(1)	(2)	(3)	(4)
<u>Span of</u> <u>Maturities</u>	<u>Age-to-Age</u> <u>Incurred Loss</u> <u>Factors</u>	<u>Span of</u> <u>Maturities</u>	<u>Cumulative</u> <u>Incurred Loss</u> <u>Factors</u>
1 to 2	1.0815	1 to Ult.	1.4309
2 to 3	1.0318	2 to Ult.	1.3230
3 to 4	1.0210	3 to Ult.	1.2823
4 to 5	1.0117	4 to Ult.	1.2559
5 to 6	1.0172	5 to Ult.	1.2414
6 to 7	1.0130	6 to Ult.	1.2204
7 to 8	1.0105	7 to Ult.	1.2047
8 to 9	1.0109	8 to Ult.	1.1922
9 to 10	1.0113	9 to Ult.	1.1793
10 to 11	1.0050	10 to Ult.	1.1662
11 to 12	1.0139	11 to Ult.	1.1604
12 to 13	0.9976	12 to Ult.	1.1445
13 to 14	1.0087	13 to Ult.	1.1472
14 to 15	1.0054	14 to Ult.	1.1373
15 to 16	1.0030	15 to Ult.	1.1312
16 to 17	1.0120	16 to Ult.	1.1278
17 to 18	1.0076	17 to Ult.	1.1145
18 to 19	1.0079	18 to Ult.	1.1060
19 to 20	1.0052	19 to Ult.	1.0974
20 to Ult.	1.0917	20 to Ult.	1.0917

Source:

PCRB Loss Cost Filing effective April 1, 2013 Exhibit 6, page 6.14

Coal Mine Compensation Rating Bureau

Summary

Traumatic Loss Trend

Indemnity, Funeral and Medical for All Classes Combined

Trend Factors

Indemnity and Funeral

Annual Percentage Change:		-2.6%	Annual		Frequency	Adjusted
			Percentage		Trend	Trend
<u>Accident Year</u>	<u>Trend Period - Years</u>		<u>Change</u>	<u>Formula</u>	<u>Factor</u>	<u>Factor</u>
2008	7-1-08 to 4-1-2015	6.75	-2.6%	$(1 - 0.026)^{\wedge} 6.75$	0.8371	0.718
2009	7-1-09 to 4-1-2015	5.75	-2.6%	$(1 - 0.026)^{\wedge} 5.75$	0.8594	0.718
2010	7-1-10 to 4-1-2015	4.75	-2.6%	$(1 - 0.026)^{\wedge} 4.75$	0.8824	1.000
2011	7-1-11 to 4-1-2015	3.75	-2.6%	$(1 - 0.026)^{\wedge} 3.75$	0.9059	1.000
2012	7-1-12 to 4-1-2015	2.75	-2.6%	$(1 - 0.026)^{\wedge} 2.75$	0.9301	1.000

Medical and Medical Only

Annual Percentage Change:		1.5%	Annual		Frequency	Adjusted
			Percentage		Trend	Trend
<u>Accident Year</u>	<u>Trend Period - Years</u>		<u>Change</u>	<u>Formula</u>	<u>Factor</u>	<u>Factor</u>
2008	7-1-08 to 4-1-2015	6.75	1.5%	$(1 + 0.015)^{\wedge} 6.75$	1.1057	0.718
2009	7-1-09 to 4-1-2015	5.75	1.5%	$(1 + 0.015)^{\wedge} 5.75$	1.0894	0.718
2010	7-1-10 to 4-1-2015	4.75	1.5%	$(1 + 0.015)^{\wedge} 4.75$	1.0733	1.000
2011	7-1-11 to 4-1-2015	3.75	1.5%	$(1 + 0.015)^{\wedge} 3.75$	1.0574	1.000
2012	7-1-12 to 4-1-2015	2.75	1.5%	$(1 + 0.015)^{\wedge} 2.75$	1.0418	1.000

Source: Annual Percentage Change - Exhibit V-K

Frequency adjustment factor is from V-K Supplemental

Filing Date - November 29, 2013

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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	0.995	---	<u>Weight</u>
Total Medical - page 2	---	1.022	50%
Medical Only - page 3	---	1.054	10%
Lost Time Medical - page 6	---	1.056	40%
Weighted Average	0.995	1.039	
Selected Severity Trend	0.995	1.039	
b. Frequency			
Combined Freq. And Wage - page 4	0.905	0.905	
Frequency- page 5	0.933	0.933	
Wage Inflation Exh. XII-D	<u>1.030</u>	<u>1.030</u>	
Combined(Freq./Wage)	0.906	0.906	
Average	0.905	0.905	
Selected Frequency Trend	0.979	0.979	
c. Total(Freq. And Sev. Combined)	0.974	1.017	
Approved Filing(Effective 04-01-2013)	0.949	0.985	
Selected Final Trend (Effective 04-01-2014) *	0.974	1.015	

Source:

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

Filing Date - November 29, 2013

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>
2003	7,494,451	1.0155	7,610,615	6,625,462
2004	7,539,604	1.0169	7,702,481 *	7,552,987
2005	12,484,769	1.0183	12,713,240	8,116,740
2006	5,237,407	1.0198	5,341,108	8,034,759
2007	6,349,621	1.0213	6,220,366 *	8,999,234
2008	9,406,949	1.0229	9,622,368	10,596,647
2009	5,276,335	1.0542	5,562,312	9,750,682
2010	5,837,644	1.0961	6,398,642	11,083,381
2011	6,714,362	1.2802	8,595,726	13,467,225
2012	3,724,530	2.0140	7,252,114 *	14,383,441

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 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

Filing Date - November 29, 2013

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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>
2003	3,110,017	1.1377	3,538,266	6,625,462
2004	4,190,701	1.1464	4,766,248 *	7,552,987
2005	4,411,495	1.1555	5,097,482	8,116,740
2006	3,381,086	1.1649	3,938,627	8,034,759
2007	5,864,639	1.1747	5,537,291 *	8,999,234
2008	3,837,840	1.1849	4,547,457	10,596,647
2009	2,991,503	1.1955	3,576,342	9,750,682
2010	4,167,466	1.2065	5,028,048	11,083,381
2011	5,517,261	1.2397	6,839,748	13,467,225
2012	4,806,118	1.3712	6,416,569 *	14,383,441

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 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

Filing Date - November 29, 2013

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

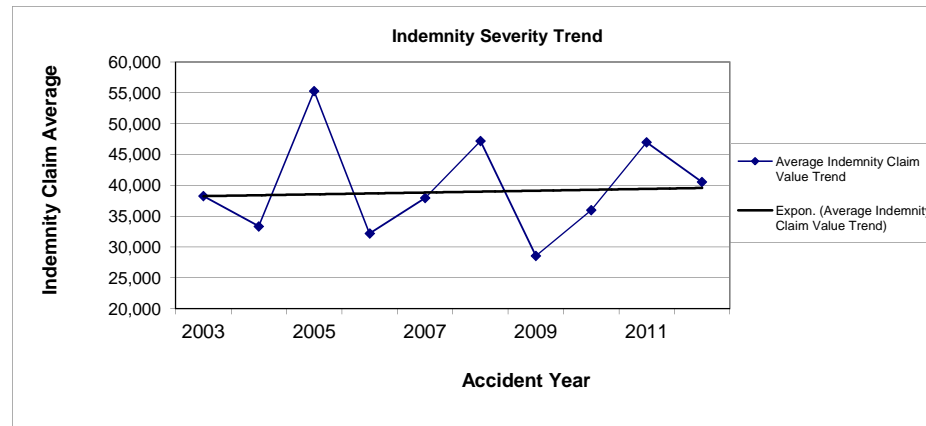
Exhibit V-I
Page 1
Summary

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change
2003	7,610,615	199	38,244	
2004	7,702,481 *	231	33,344	-12.8%
2005	12,713,240	230	55,275	65.8%
2006	5,341,108	166	32,175	-41.8%
2007	6,220,366 *	164	37,929	17.9%
2008	9,622,368	204	47,168	24.4%
2009	5,562,312	195	28,525	-39.5%
2010	6,398,642	178	35,947	26.0%
2011	8,595,726	183	46,971	30.7%
2012	7,252,114 *	179	40,515	-13.7%

Indemnity Severity Trend Factor: 0.995
Source: Summary Exhibit (V-K)

$$\text{Fitted} = 38092.3089 \times e^{(0.0038 \times (\text{YEAR} - 2002))}$$



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 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1, 2 & 3.

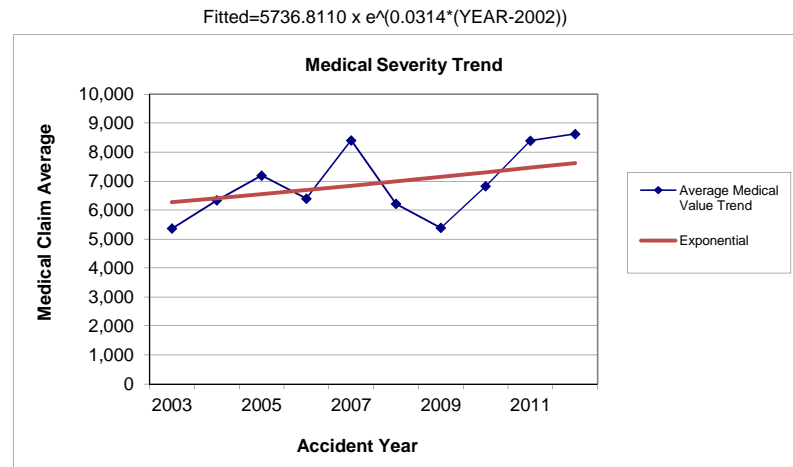
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combined

Exhibit V-I
Page 2
Summary

Severity Trend

	(1)	(2)	(3)	(4)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>
2003	3,538,266	660	5,361	
2004	4,766,248 *	753	6,330	18.1%
2005	5,097,482	709	7,190	13.6%
2006	3,938,627	616	6,394	-11.1%
2007	5,537,291 *	659	8,403	31.4%
2008	4,547,457	732	6,212	-26.1%
2009	3,576,342	664	5,386	-13.3%
2010	5,028,048	737	6,822	26.7%
2011	6,839,748	815	8,392	23.0%
2012	6,416,569 *	744	8,624	2.8%

Medical Severity Trend Factor: 1.022
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 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1, 2 & 3.

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

Exhibit V-I
Page 3
Summary

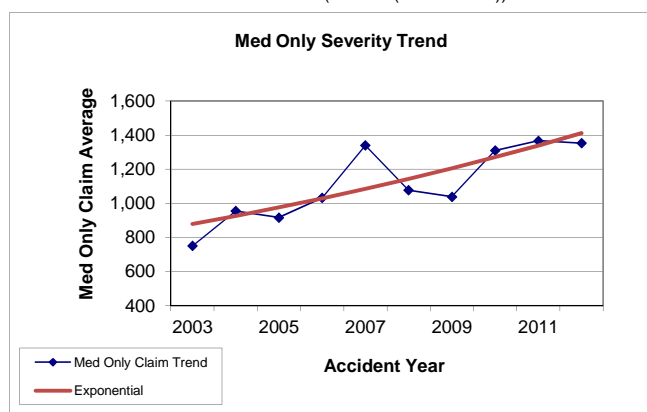
Severity Trend

<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>
2003	461	346,318	751	
2004	522	499,182	956	27.3%
2005	479	439,393	917	-4.1%
2006	450	464,210	1,032	12.5%
2007	495	663,201	1,340	29.8%
2008	528	569,251	1,078	-19.6%
2009	469	487,349	1,039	-3.6%
2010	559	732,324	1,310	26.1%
2011	632	864,057	1,367	4.4%
2012	565	764,305	1,353	-1.0%

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

1.054

$$\text{Fitted} = 800.5433 \times e^{(0.0569 \times (\text{YEAR} - 2002))}$$



Sources:

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

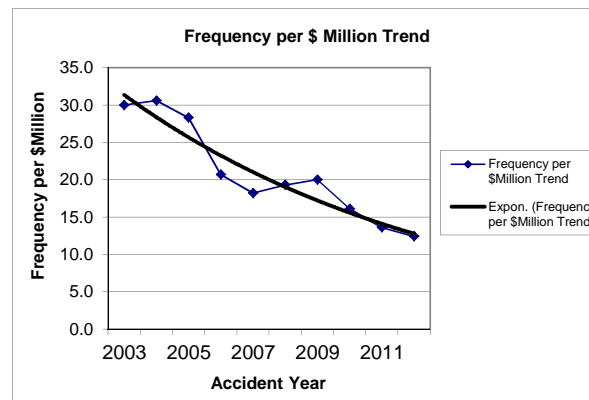
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change
2003	199	6,625,462	30.0	
2004	231	7,552,987	30.6	2.0%
2005	230	8,116,740	28.3	-7.5%
2006	166	8,034,759	20.7	-26.9%
2007	164	8,999,234	18.2	-12.1%
2008	204	10,596,647	19.3	6.0%
2009	195	9,750,682	20.0	3.6%
2010	178	11,083,381	16.1	-19.5%
2011	183	13,467,225	13.6	-15.5%
2012	179	14,383,441	12.4	-8.8%

Frequency per \$Million Trend: 0.905
Source: Summary Exhibit (V-K)

$$\text{Fitted} = 34.6626 \times e^{(-0.1000 \times (\text{YEAR} - 2002))}$$



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'

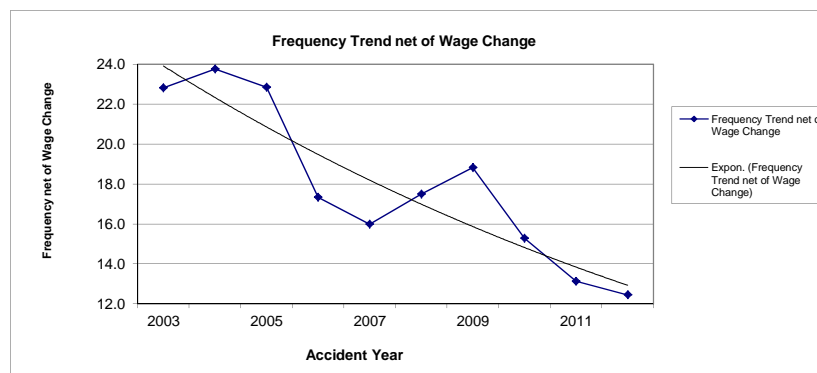
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Frequency Trend Net of Wage Trend

	(1) Loss Cost	(2) Statewide Average Weekly Wage	(3) On 2012 Level	(4) Loss Cost Premium on 2012 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change
Year	Premium						
2003	6,625,462	675	1.316	8,719,108	199	22.8	
2004	7,552,987	690	1.287	9,720,694	231	23.8	4.1%
2005	8,116,740	716	1.240	10,064,758	230	22.9	-3.8%
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.2%
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.8%
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.5%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.6%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.9%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.1%
2012	14,383,441	888	1.000	14,383,441	179	12.4	-5.2%

Frequency net of Wage Change Trend: 0.933
Source: Summary Exhibit (V-K)

$$\text{Fitted} = 25.6134 \times e^{(-0.0684 \times (\text{YEAR} - 2002))}$$



Sources:

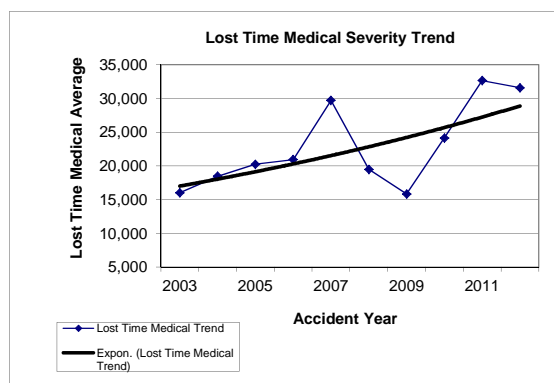
- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2012 is 1,000. Values for other years divided into 2012 value to determine factor
- (4) (1) x (3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

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
	Medical Losses	Ultimate	Lost Time	Claim	Loss	Average Loss
<u>Year</u>	<u>Incurred</u>	<u>Losses</u>	<u>Claims</u>	<u>Counts</u>		<u>Change</u>
2003	3,538,266	346,318	3,191,948	199	16,040	
2004	4,766,248 *	499,182	4,267,066	231	18,472	15.2%
2005	5,097,482	439,393	4,658,089	230	20,253	9.6%
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%
2012	6,416,569 *	764,305	5,652,264	179	31,577	-3.3%

Lost Time Medical Trend
Source: Summary Exhibit (V-K) 1.056

Fitted=16043.8249 x e^{(0.0588*(YEAR-2002))}



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

* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1, 2 & 3.

Coal Mine Compensation Rating Bureau

Exhibit V-J
Page 1

Allocation of Claim 41102 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%	1.0169	514,542
Medical	<u>643,730</u>	<u>56.0%</u>	1.1464	<u>737,972</u>
Total	1,149,721	100.0%		1,252,514

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

Total Reported Indemnity(2004) = 7,539,604

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	7,539,604	1.0169	7,667,023
This claim	<u>505,991</u>	1.0169	<u>514,542</u>
Total excluding this claim =			7,152,481

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

Total Indemnity including this limited claim = 7,702,481

Total Reported Medical(2004) = 4,190,701

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	4,190,701	1.1464	4,804,220
This claim	<u>643,730</u>	1.1464	<u>737,972</u>
Total excluding this claim =			4,066,248

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <u>Medical</u>
1,250,000	56.0%	700,000

Total Medical including this limited claim = 4,766,248

Filing Date - November 29, 2013

Coal Mine Compensation Rating Bureau

Exhibit V-J

Page 2

Allocation of Claim 43059 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	506,220	20.2%	1.0213	517,002
Medical	<u>2,000,000</u>	<u>79.8%</u>	1.1747	<u>2,349,400</u>
Total	2,506,220	100.0%		2,866,402

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

Total Reported Indemnity (2007) = 6,349,621

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	6,349,621	1.0213	6,484,868
This claim	<u>506,220</u>	1.0213	<u>517,002</u>
Total excluding this claim =			5,967,866

Maximum <u>Claim Size</u>	% <u>Indemnity</u>	Limited <u>Indemnity</u>
1,250,000	20.2%	252,500

Total Indemnity including this limited claim = 6,220,366

Total Reported Medical (2007) = 5,864,639

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	5,864,639	1.1747	6,889,191
This claim	<u>2,000,000</u>	1.1747	<u>2,349,400</u>
Total excluding this claim =			4,539,791

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <u>Medical</u>
1,250,000	79.8%	997,500

Total Medical including this limited claim = 5,537,291

Filing Date - November 29, 2013

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Allocation Of Claim 46135 Between Indemnity and Medical
Accident Year 2012

	Reported <u>Incurred</u>	Percent <u>Distribution</u>	Loss Development <u>Factor</u>	Developed <u>Losses</u>
Indemnity	288,773	26.6%	2.0140	581,589
Medical	<u>795,712</u>	<u>73.4%</u>	1.3712	<u>1,091,080</u>
Total	1,084,485	100.0%		1,672,669

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

Total Reported Indemnity (2012) = 3,724,530

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	3,724,530	2.0140	7,501,203
This Claim	<u>288,773</u>	2.0140	<u>581,589</u>
Total excluding this claim =			6,919,614

Maximum <u>Claim Size</u>	% <u>Indemnity</u>	Limited <u>Indemnity</u>
1,250,000	26.6%	332,500

Total Indemnity including this limited claim = 7,252,114

Total Reported Medical (2012) = 4,806,118

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	4,806,118	1.3712	6,590,149
This Claim	<u>795,712</u>	1.3712	<u>1,091,080</u>
Total excluding this claim =			5,499,069

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <u>Medical</u>
1,250,000	73.4%	917,500

Total Medical including this limited claim = 6,416,569

Filing Date - November 29, 2013

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 MA	Indm	100.5%	101.4%	97.3%	101.4%	102.6%	97.7%	100.1%	Severity
		Indm	99.6%	100.4%	99.7%	97.9%	98.4%	97.1%	98.8%	Severity
									99.5%	Average
V-I-2	Trad MA	Med	104.3%	103.1%	102.4%	104.1%	102.6%	101.6%	103.0%	Severity
		Med	103.4%	103.0%	101.6%	101.5%	100.7%	98.4%	101.4%	Severity
									102.2%	Average
V-I-3	Trad MA	Med	106.3%	104.6%	105.3%	107.0%	105.1%	106.0%	105.7%	Severity
		Med	106.3%	105.6%	104.1%	106.0%	105.0%	103.1%	105.0%	Severity
									105.4%	Average
V-I-4	Trad MA	Frequency	90.6%	89.7%	89.8%	90.6%	89.7%	89.8%	90.0%	Frequency
		Frequency	89.9%	89.9%	91.1%	90.8%	91.0%	92.7%	90.9%	Frequency
									90.5%	Average
V-I-5	Trad MA	Frequency	93.4%	92.6%	92.5%	93.5%	92.5%	92.5%	92.8%	Frequency
		Frequency	92.7%	92.8%	93.8%	93.8%	94.1%	95.7%	93.8%	Frequency
									93.3%	Average
V-I-6	Trad MA	Med	106.9%	106.2%	106.0%	107.3%	106.4%	106.1%	106.5%	Severity
		Med	107.1%	106.8%	104.5%	104.8%	104.0%	100.6%	104.6%	Severity
									105.6%	Average
			Average Frequency Indication							
	Trad MA	Trad Freq	90.6%	89.8%	89.8%	90.7%	89.8%	89.8%	90.1%	
MA Freq		89.9%	90.0%	91.1%	90.9%	91.2%	92.8%	91.0%		
								90.6%		

Indicated Frequency from "Exh. V-K Supplemental" analysis*
97.9% =1 - 2.1%

	Selected Frequency Increase/Decrease		97.9% *
	Indemnity	Medical	
Selected Freq Factor	97.9%	97.9%	
Selected Sev. Factor	99.5%	103.9% **	
Composite Trend Factor	97.4%	101.7%	

* 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%.

Approved 4-01-13 94.9%

98.5%

Selected 4-01-14 97.4% ***

101.5% ***

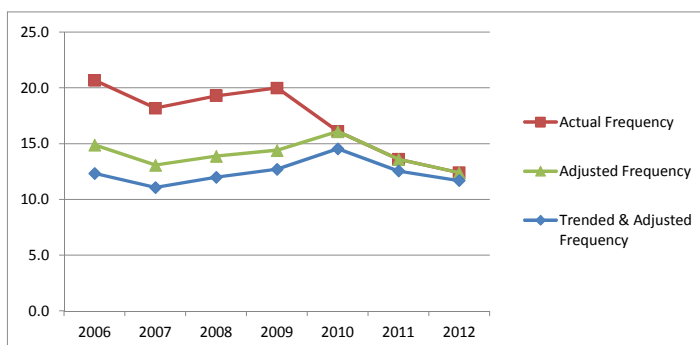
*** Limited to a maximum change of +-3.0 points.

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

Supplemental

	(1)	(2)	(3)	(4)	(5)	(6)
	Actual	Frequency Adjustment	Adjusted	Change from Prior	Trend	Trended & Adjusted
<u>Year</u>	<u>Frequency</u>	<u>Factor</u>	<u>Frequency</u>	<u>Year</u>	<u>Period</u>	<u>Frequency</u>
2006	20.7	0.718	14.9		8.75	12.3
2007	18.2	0.718	13.1	0.879	7.75	11.1
2008	19.3	0.718	13.9	1.061	6.75	12.0
2009	20.0	0.718	14.4	1.036	5.75	12.7
2010	16.1	1.000	16.1	1.118	4.75	14.6
2011	13.6	1.000	13.6	0.845	3.75	12.6
2012	12.4	1.000	12.4	0.912	2.75	11.7

A) Geometric Mean (2006 - 2012) of Column 4 -3.0%
 B) Regression (2006 - 2012) of Column 3 -1.2%
 Average of (A) & (B) -2.1%
 Selected Frequency Trend -2.1%



The data for years 2006 through 2012 appears to have two eras - the first from 2006 to 2009 and the second from 2010 to 2012. Neither era is of sufficient length to be used to produce a reliable estimate of trend. To remedy this, it was decided to adjust the data so that all points would be from the same era. This was accomplished by adjusting the data from 2006 - 2009 so that it would have the same average value as that of the period 2010-2012. The ratio of the second period to the first period was found to be 0.718, i.e., $14.03 / 19.55 = 0.718$.

Source: Column 1: Column (3) of Exhibit V-I Page 4 Summary
 Column 2: For 2006 - 2009, $0.718 = 14.03 / 19.55$
 For 2010 - 2012, $1.000 = 14.03 / 14.03$
 Column 3: Column (1) times Column (2)
 Column 4: Current Column (3) value divided by Prior Column (3) value
 Column 5: Trend Period from each Accident Year to the Project Average Accident Date
 Column 6: Column (3) times $[(1 + \text{Selected Frequency Trend})^{\text{Column (5)}}]$

Filing Date - November 29, 2013

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Estimates 01 & 02

Earliest Year: 2003

Severity Trend

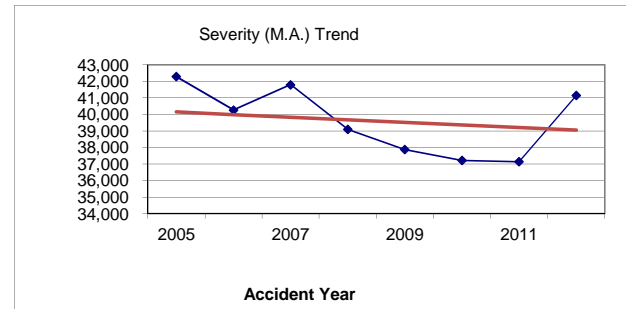
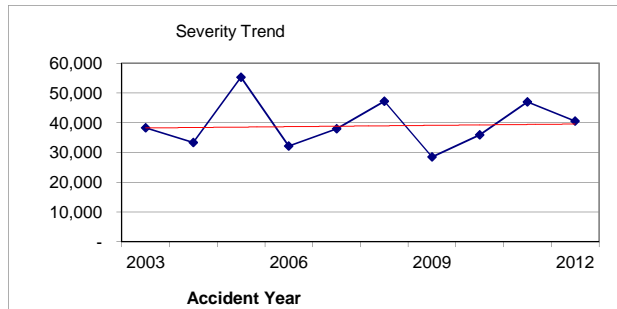
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
2003	7,610,615	199	38,244			
2004	7,702,481 *	231	33,344	-12.8%		
2005	12,713,240	230	55,275	65.8%	42,288	
2006	5,341,108	166	32,175	-41.8%	40,265	-4.8%
2007	6,220,366 *	164	37,929	17.9%	41,793	3.8%
2008	9,622,368	204	47,168	24.4%	39,091	-6.5%
2009	5,562,312	195	28,525	-39.5%	37,874	-3.1%
2010	6,398,642	178	35,947	26.0%	37,214	-1.7%
2011	8,595,726	183	46,971	30.7%	37,148	-0.2%
2012	7,252,114 *	179	40,515	-13.7%	41,144	10.8%

Geometric Average: 0.6% -0.4%

Regression Indication: 0.4%
 Selected: 0.5% -0.4%

$$\text{Fitted} = 38092.5880 \times e^{(0.0038 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 40148.5369 \times e^{(-0.0039 \times (\text{YEAR} - 2005))}$$



* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

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

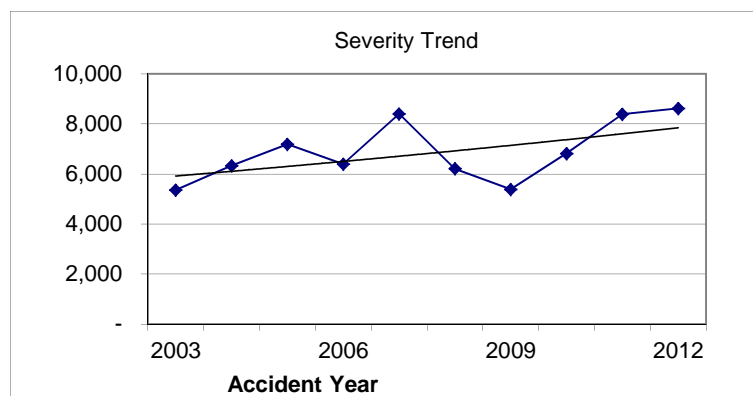
Estimates 01 & 02

Earliest Year: 2003

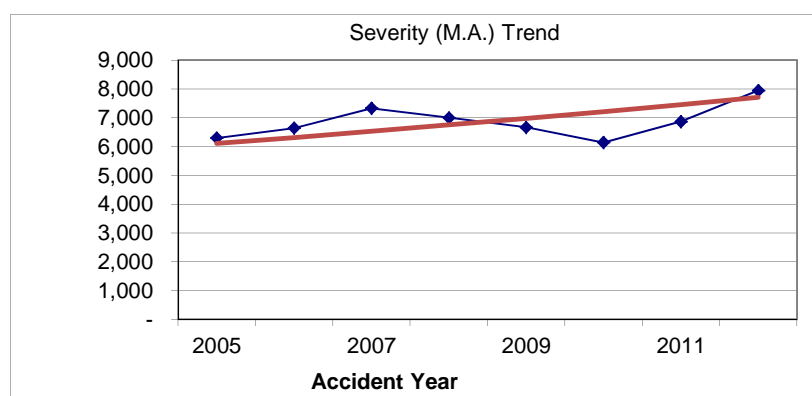
Severity Trend

	(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
2003	3,538,266	660	5,361			
2004	4,766,248 *	753	6,330	18.1%		
2005	5,097,482	709	7,190	13.6%	6,293	
2006	3,938,627	616	6,394	-11.1%	6,638	5.5%
2007	5,537,291 *	659	8,403	31.4%	7,329	10.4%
2008	4,547,457	732	6,212	-26.1%	7,003	-4.4%
2009	3,576,342	664	5,386	-13.3%	6,667	-4.8%
2010	5,028,048	737	6,822	26.7%	6,140	-7.9%
2011	6,839,748	815	8,392	23.0%	6,867	11.8%
2012	6,416,569 *	744	8,624	2.8%	7,946	15.7%
Geometric Average:				5.4%		3.4%
Regression Indication:				3.2%		
Selected:				4.3%		3.4%

$$\text{Fitted} = 5736.5070 \times e^{(0.0314 \times (\text{YEAR} - 2002))}$$



$$\text{Fitted} = 6105.3590 \times e^{(0.0333 \times (\text{YEAR} - 2005))}$$



* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

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: 2003

Severity Trend

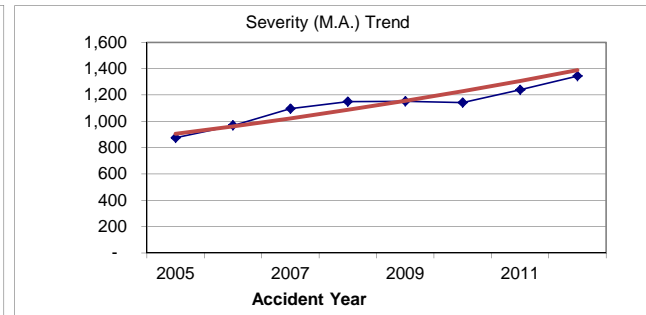
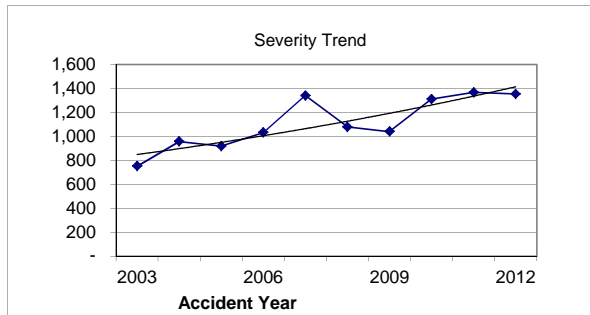
<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	461	346,318	751			
2004	522	499,182	956	27.3%		
2005	479	439,393	917	-4.1%	875	
2006	450	464,210	1,032	12.5%	968	10.7%
2007	495	663,201	1,340	29.9%	1,096	13.2%
2008	528	569,251	1,078	-19.5%	1,150	4.9%
2009	469	487,349	1,039	-3.6%	1,152	0.2%
2010	559	732,324	1,310	26.1%	1,142	-0.9%
2011	632	864,057	1,367	4.4%	1,239	8.4%
2012	565	764,305	1,353	-1.1%	1,343	8.4%

Geometric Average: 6.8% 6.3%

Regression Indication: 5.9%
 Selected: 6.3% 6.3%

Fitted=800.7330 x e^{^(0.0569*(YEAR-2002))}

Fitted=904.5285 x e^{^(0.0612*(YEAR-2005))}



Sources:

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

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Filing Date - November 29, 2013

Checksum:5,874,936.271614

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 4
Estimates 01 & 02
Earliest Year: 2003

Frequency Trend

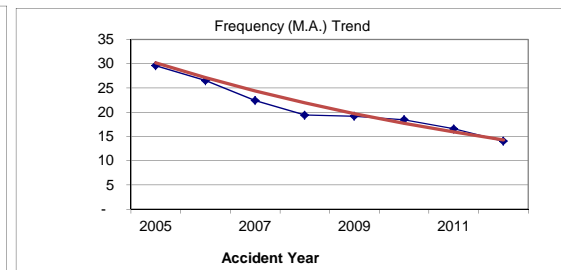
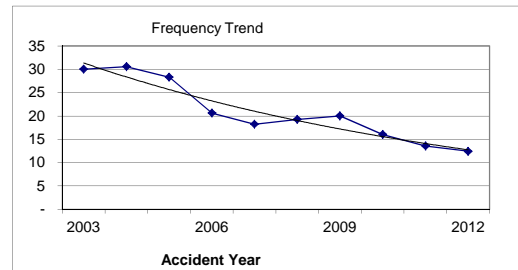
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	199	6,625,462	30.0			
2004	231	7,552,987	30.6	2.0%		
2005	230	8,116,740	28.3	-7.5%	29.6	
2006	166	8,034,759	20.7	-26.9%	26.5	-10.5%
2007	164	8,999,234	18.2	-12.1%	22.4	-15.6%
2008	204	10,596,647	19.3	6.0%	19.4	-13.4%
2009	195	9,750,682	20.0	3.6%	19.2	-1.2%
2010	178	11,083,381	16.1	-19.5%	18.5	-3.7%
2011	183	13,467,225	13.6	-15.5%	16.6	-10.3%
2012	179	14,383,441	12.4	-8.8%	14.0	-15.3%

Geometric Average: -9.4% -10.1%

Regression Indication: -9.5%
Selected: -9.4% -10.1%

$$\text{Fitted} = 34.6626 \times e^{(-0.1000 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 30.1893 \times e^{(-0.1068 \times (\text{YEAR} - 2005))}$$



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'

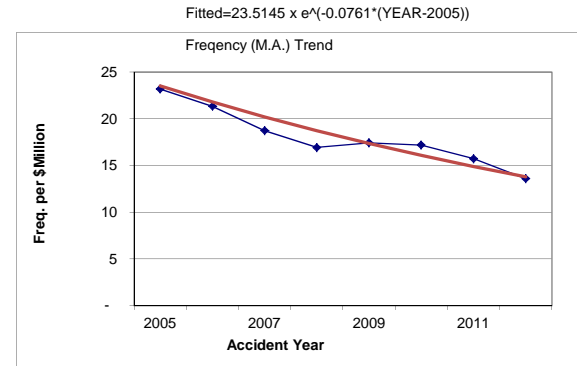
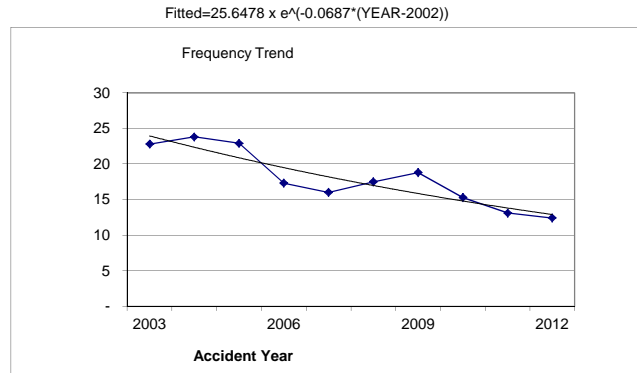
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5
Estimates 01 & 02
Earliest Year: 2003

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2012 Level	(4) Loss Cost Premium on 2012 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2003	6,625,462	675	1.316	8,719,108	199	22.8			
2004	7,552,987	690	1.287	9,720,694	231	23.8	4.4%		
2005	8,116,740	716	1.240	10,064,758	230	22.9	-3.8%	23.2	
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.5%	21.3	-7.9%
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.5%	18.7	-12.2%
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.4%	16.9	-9.6%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.4%	17.4	3.0%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.6%	17.2	-1.3%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.4%	15.7	-8.5%
2012	14,383,441	888	1.000	14,383,441	179	12.4	-5.3%	13.6	-13.6%

Geometric Average: -6.5%
Regression Indication: -6.6%
Selected: -6.6%
-7.3%



Sources:

- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2012 is 1,000. Values for other years divided into 2012 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

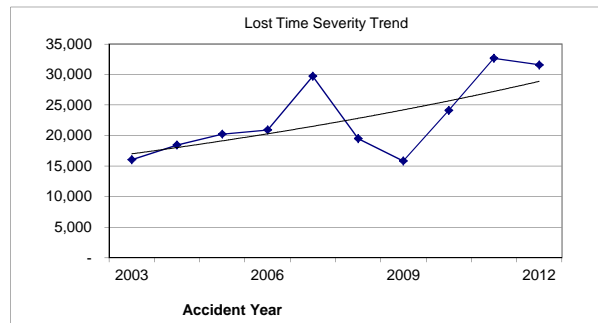
Exhibit V-I
Page 6
Estimates 01 & 02
Earliest Year: 2003

	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
Year	Ultimate Medical Losses Incurred	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
2003	3,538,266	346,318	3,191,948	199	16,040			
2004	4,766,248 *	499,182	4,267,066	231	18,472	15.2%		
2005	5,097,482	439,393	4,658,089	230	20,253	9.6%	18,255	
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%	19,885	8.9%
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%	23,634	18.9%
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%	23,384	-1.1%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%	21,687	-7.3%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%	19,825	-8.6%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%	24,209	22.1%
2012	6,416,569 *	764,305	5,652,264	179	31,577	-3.3%	29,455	21.7%

Geometric Average: 7.8% 7.1%

Regression Indication: 6.1%
Selected: 6.9% 7.1%

Fitted= $16043.7859 \times e^{(0.0588 \times (\text{YEAR}-2002))}$



Fitted= $17746.0150 \times e^{(0.0683 \times (\text{YEAR}-2005))}$



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

* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1, 2 & 3.

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Estimates 03 & 04

Earliest Year: 2004

Severity Trend

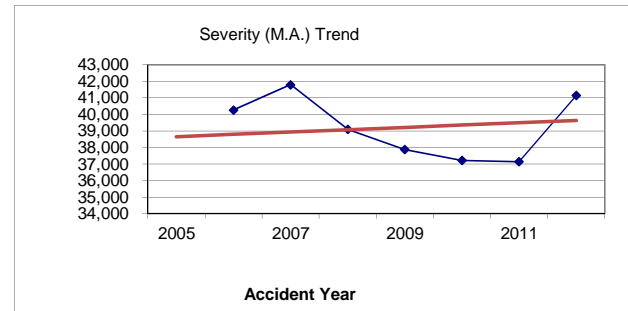
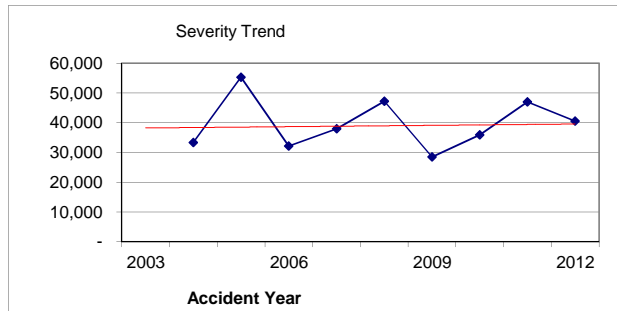
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
2003	7,610,615	199	38,244			
2004	7,702,481 *	231	33,344			
2005	12,713,240	230	55,275	65.8%		
2006	5,341,108	166	32,175	-41.8%	40,265	
2007	6,220,366 *	164	37,929	17.9%	41,793	3.8%
2008	9,622,368	204	47,168	24.4%	39,091	-6.5%
2009	5,562,312	195	28,525	-39.5%	37,874	-3.1%
2010	6,398,642	178	35,947	26.0%	37,214	-1.7%
2011	8,595,726	183	46,971	30.7%	37,148	-0.2%
2012	7,252,114 *	179	40,515	-13.7%	41,144	10.8%

Geometric Average: 2.5% 0.4%

Regression Indication: 0.4%
 Selected: 1.4% 0.4%

$$\text{Fitted} = 38087.9561 \times e^{(0.0038 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 38796.8945 \times e^{(0.0036 \times (\text{YEAR} - 2006))}$$



* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

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: 2004

Severity Trend

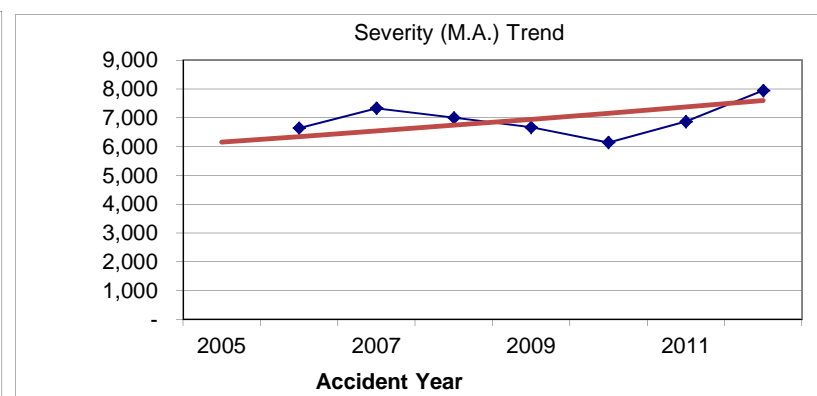
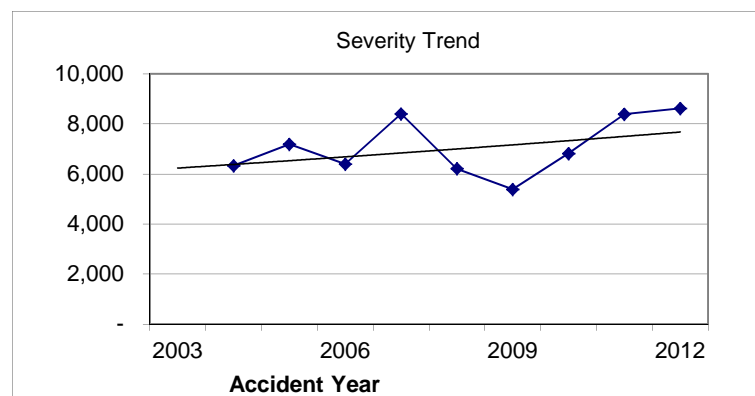
	(1)	(2)	(3)	(4)	(5)	(6)
Year	Ultimate Losses	Claim Counts	Average Loss	Annual Average Loss Change	3-Year Moving Average	Annual Mov. Avg. Change
2003	3,538,266	660	5,361			
2004	4,766,248 *	753	6,330			
2005	5,097,482	709	7,190	13.6%		
2006	3,938,627	616	6,394	-11.1%	6,638	
2007	5,537,291 *	659	8,403	31.4%	7,329	10.4%
2008	4,547,457	732	6,212	-26.1%	7,003	-4.4%
2009	3,576,342	664	5,386	-13.3%	6,667	-4.8%
2010	5,028,048	737	6,822	26.7%	6,140	-7.9%
2011	6,839,748	815	8,392	23.0%	6,867	11.8%
2012	6,416,569 *	744	8,624	2.8%	7,946	15.7%

Geometric Average: 3.9% 3.0%

Regression Indication: 2.3%
Selected: 3.1% 3.0%

$$\text{Fitted} = 6094.5020 \times e^{(0.0231 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 6344.1602 \times e^{(0.0300 \times (\text{YEAR} - 2006))}$$



* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

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: 2004

Severity Trend

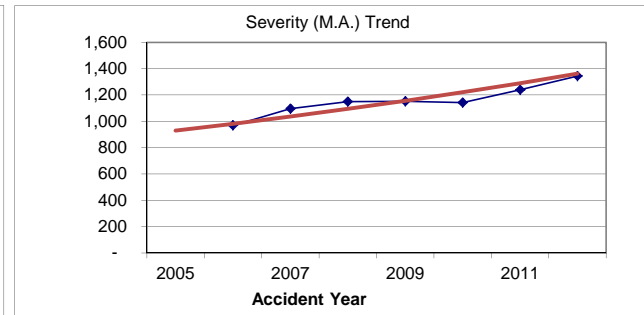
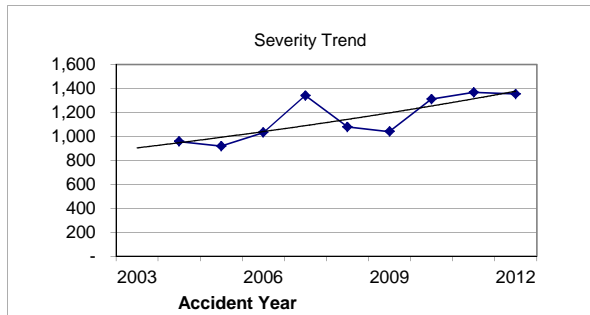
<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	461	346,318	751			
2004	522	499,182	956			
2005	479	439,393	917	-4.1%		
2006	450	464,210	1,032	12.5%	968	
2007	495	663,201	1,340	29.9%	1,096	13.2%
2008	528	569,251	1,078	-19.5%	1,150	4.9%
2009	469	487,349	1,039	-3.6%	1,152	0.2%
2010	559	732,324	1,310	26.1%	1,142	-0.9%
2011	632	864,057	1,367	4.4%	1,239	8.4%
2012	565	764,305	1,353	-1.1%	1,343	8.4%

Geometric Average: 4.4% 5.6%

Regression Indication: 4.8%
 Selected: 4.6% 5.6%

Fitted=862.0156 x e^{(0.0468*(YEAR-2002))}

Fitted=981.4270 x e^{(0.0545*(YEAR-2006))}



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 03 & 04
Earliest Year: 2004

Frequency Trend

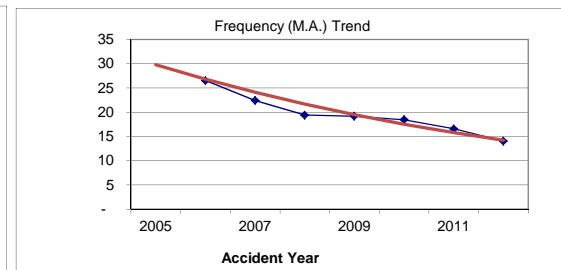
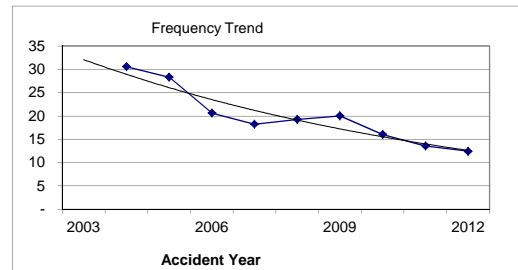
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	199	6,625,462	30.0			
2004	231	7,552,987	30.6			
2005	230	8,116,740	28.3	-7.5%		
2006	166	8,034,759	20.7	-26.9%	26.5	
2007	164	8,999,234	18.2	-12.1%	22.4	-15.6%
2008	204	10,596,647	19.3	6.0%	19.4	-13.4%
2009	195	9,750,682	20.0	3.6%	19.2	-1.2%
2010	178	11,083,381	16.1	-19.5%	18.5	-3.7%
2011	183	13,467,225	13.6	-15.5%	16.6	-10.3%
2012	179	14,383,441	12.4	-8.8%	14.0	-15.3%

Geometric Average: -10.7% -10.1%

Regression Indication: -9.8%
Selected: -10.3% -10.1%

$$\text{Fitted} = 35.6184 \times e^{(-0.1037 \times (\text{YEAR} - 2002))}$$

$$\text{Fitted} = 26.8266 \times e^{(-0.1062 \times (\text{YEAR} - 2006))}$$



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'

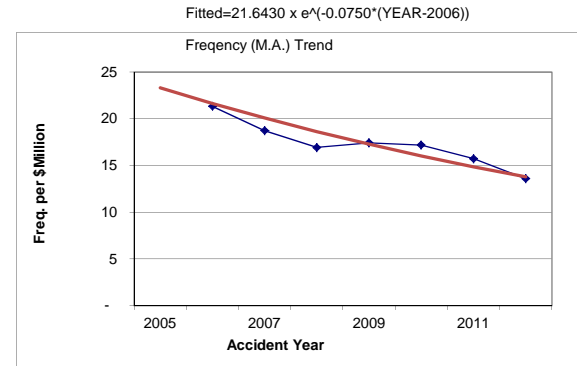
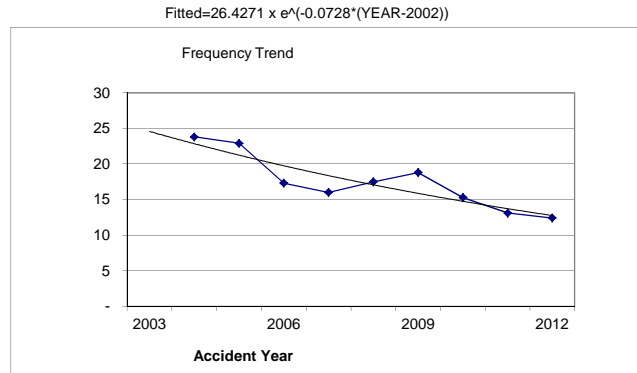
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5
Estimates 03 & 04
Earliest Year: 2004

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost <u>Premium</u>	(2) Statewide Average <u>Weekly Wage</u>	(3) On 2012 <u>Level</u>	(4) Loss Cost Premium <u>on 2012 Level</u>	(5) Claim <u>Count</u>	(6) Adjusted Frequency <u>per(\$M)</u>	(7) Annual Frequency <u>Change</u>	(8) 3-Year Moving <u>Average</u>	(9) Annual Mov. Avg. <u>Change</u>
2003	6,625,462	675	1.316	8,719,108	199	22.8			
2004	7,552,987	690	1.287	9,720,694	231	23.8			
2005	8,116,740	716	1.240	10,064,758	230	22.9	-3.8%		
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.5%	21.3	
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.5%	18.7	-12.2%
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.4%	16.9	-9.6%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.4%	17.4	3.0%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.6%	17.2	-1.3%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.4%	15.7	-8.5%
2012	14,383,441	888	1.000	14,383,441	179	12.4	-5.3%	13.6	-13.6%

Geometric Average: -7.8%
Regression Indication: -7.0%
Selected: -7.4%
-7.2%



Sources:

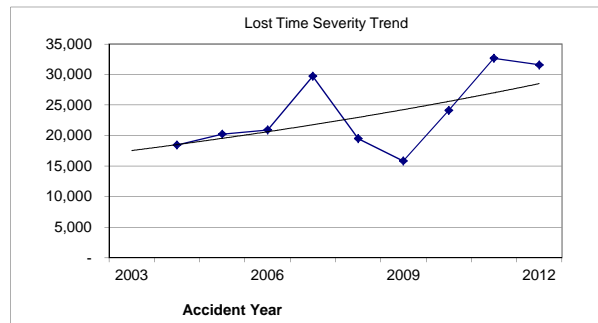
- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2012 is 1,000. Values for other years divided into 2012 value to determine factor
- (4) (1)x(3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

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

Exhibit V-I
Page 6
Estimates 03 & 04
Earliest Year: 2004

	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
Year	Ultimate Medical Losses Incurred	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
2003	3,538,266	346,318	3,191,948	199	16,040			
2004	4,766,248 *	499,182	4,267,066	231	18,472			
2005	5,097,482	439,393	4,658,089	230	20,253	9.6%		
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%	19,885	
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%	23,634	18.9%
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%	23,384	-1.1%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%	21,687	-7.3%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%	19,825	-8.6%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%	24,209	22.1%
2012	6,416,569 *	764,305	5,652,264	179	31,577	-3.3%	29,455	21.7%
Geometric Average:						6.9%		6.8%
Regression Indication:						5.5%		
Selected:						6.2%		6.8%

Fitted=16633.3004 x e^{(0.0539*(YEAR-2002))}



Fitted=19024.5941 x e^{(0.0655*(YEAR-2006))}



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

* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1, 2 & 3.

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I

Page 1

Estimates 05 & 06

Earliest Year: 2005

Severity Trend

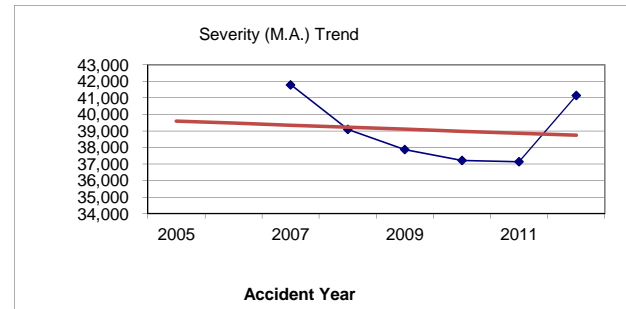
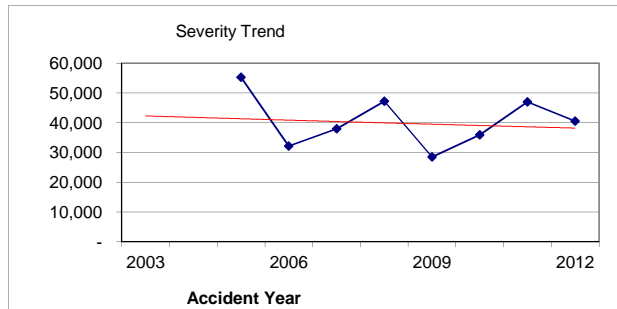
	(1)	(2)	(3)	(4)	(5)	(6)
<u>Year</u>	<u>Ultimate Losses</u>	<u>Claim Counts</u>	<u>Average Loss</u>	<u>Annual Average Loss Change</u>	<u>3-Year Moving Average</u>	<u>Annual Mov. Avg. Change</u>
2003	7,610,615	199	38,244			
2004	7,702,481 *	231	33,344			
2005	12,713,240	230	55,275			
2006	5,341,108	166	32,175	-41.8%		
2007	6,220,366 *	164	37,929	17.9%	41,793	
2008	9,622,368	204	47,168	24.4%	39,091	-6.5%
2009	5,562,312	195	28,525	-39.5%	37,874	-3.1%
2010	6,398,642	178	35,947	26.0%	37,214	-1.7%
2011	8,595,726	183	46,971	30.7%	37,148	-0.2%
2012	7,252,114 *	179	40,515	-13.7%	41,144	10.8%

Geometric Average: -4.3% -0.3%

Regression Indication: -1.1%
 Selected: -2.7% -0.3%

Fitted=42751.0253 x e[^](-0.0113*(YEAR-2002))

Fitted=39350.5708 x e[^](-0.0031*(YEAR-2007))



* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

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

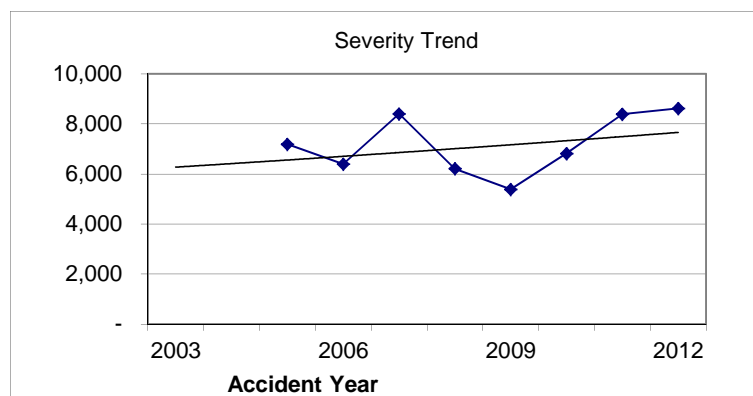
Estimates 05 & 06

Earliest Year: 2005

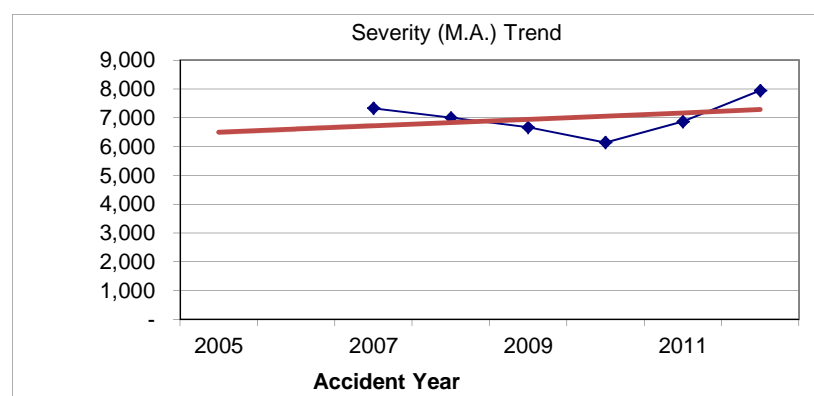
Severity Trend

	(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
2003	3,538,266	660	5,361			
2004	4,766,248 *	753	6,330			
2005	5,097,482	709	7,190			
2006	3,938,627	616	6,394	-11.1%		
2007	5,537,291 *	659	8,403	31.4%	7,329	
2008	4,547,457	732	6,212	-26.1%	7,003	-4.4%
2009	3,576,342	664	5,386	-13.3%	6,667	-4.8%
2010	5,028,048	737	6,822	26.7%	6,140	-7.9%
2011	6,839,748	815	8,392	23.0%	6,867	11.8%
2012	6,416,569 *	744	8,624	2.8%	7,946	15.7%
Geometric Average:				2.6%		1.6%
Regression Indication:				2.2%		
Selected:				2.4%		1.6%

$$\text{Fitted} = 6136.4525 \times e^{(0.0222 \times (\text{YEAR} - 2002))}$$



$$\text{Fitted} = 6714.7931 \times e^{(0.0162 \times (\text{YEAR} - 2007))}$$



* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims, see Exhibits V-J pp. 1,2 & 3.

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: 2005

Severity Trend

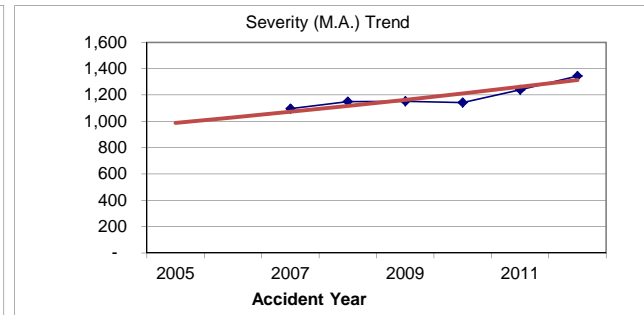
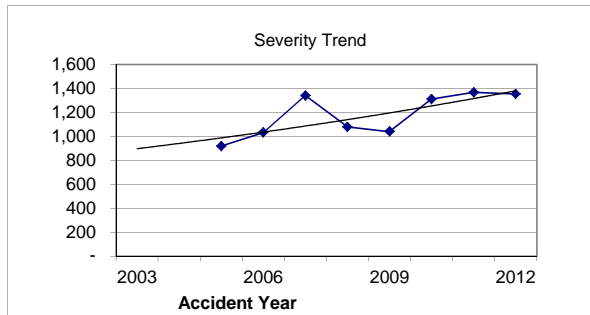
<u>Year</u>	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	461	346,318	751			
2004	522	499,182	956			
2005	479	439,393	917			
2006	450	464,210	1,032	12.5%		
2007	495	663,201	1,340	29.9%	1,096	
2008	528	569,251	1,078	-19.5%	1,150	4.9%
2009	469	487,349	1,039	-3.6%	1,152	0.2%
2010	559	732,324	1,310	26.1%	1,142	-0.9%
2011	632	864,057	1,367	4.4%	1,239	8.4%
2012	565	764,305	1,353	-1.1%	1,343	8.4%

Geometric Average: 5.7% 4.1%

Regression Indication: 4.9%
 Selected: 5.3% 4.1%

Fitted=854.8419 x e^{(0.0479*(YEAR-2002))}

Fitted=1072.4307 x e^{(0.0407*(YEAR-2007))}



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: 2005

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
2003	199	6,625,462	30.0			
2004	231	7,552,987	30.6			
2005	230	8,116,740	28.3			
2006	166	8,034,759	20.7	-26.9%		
2007	164	8,999,234	18.2	-12.1%	22.4	
2008	204	10,596,647	19.3	6.0%	19.4	-13.4%
2009	195	9,750,682	20.0	3.6%	19.2	-1.2%
2010	178	11,083,381	16.1	-19.5%	18.5	-3.7%
2011	183	13,467,225	13.6	-15.5%	16.6	-10.3%
2012	179	14,383,441	12.4	-8.8%	14.0	-15.3%

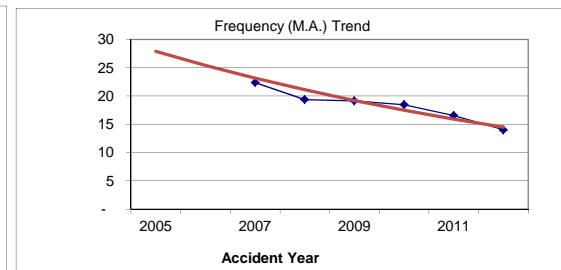
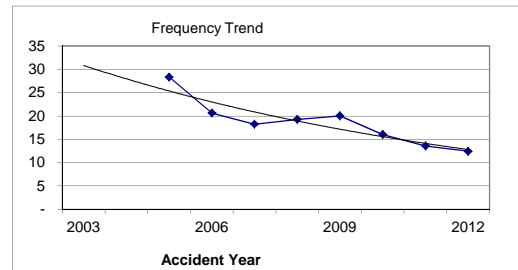
Geometric Average: -11.1% -8.9%

Regression Indication: -9.3%

Selected: -10.2% -8.9%

Fitted= $34.0319 \times e^{(-0.0977 \times (\text{YEAR}-2002))}$

Fitted= $23.1699 \times e^{(-0.0935 \times (\text{YEAR}-2007))}$



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

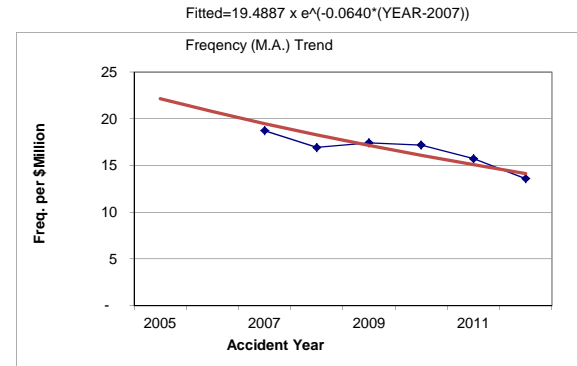
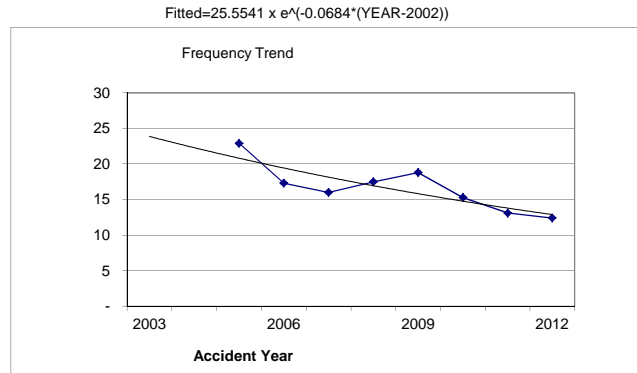
Exhibit V-I
Page 5
Estimates 05 & 06
Earliest Year: 2005

Frequency Trend Net of Wage Trend

Year	(1) Loss Cost <u>Premium</u>	(2) Statewide Average <u>Weekly Wage</u>	(3) On 2012 <u>Level</u>	(4) Loss Cost Premium <u>on 2012 Level</u>	(5) Claim <u>Count</u>	(6) Adjusted Frequency <u>per(\$M)</u>	(7) Annual Frequency <u>Change</u>	(8) 3-Year Moving <u>Average</u>	(9) Annual Mov. Avg. <u>Change</u>
2003	6,625,462	675	1.316	8,719,108	199	22.8			
2004	7,552,987	690	1.287	9,720,694	231	23.8			
2005	8,116,740	716	1.240	10,064,758	230	22.9			
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.5%		
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.5%	18.7	
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.4%	16.9	-9.6%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.4%	17.4	3.0%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.6%	17.2	-1.3%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.4%	15.7	-8.5%
2012	14,383,441	888	1.000	14,383,441	179	12.4	-5.3%	13.6	-13.6%

Geometric Average: -8.4%
Regression Indication: -6.6%
Selected: -7.5%

-6.2%
-6.2%



Sources:

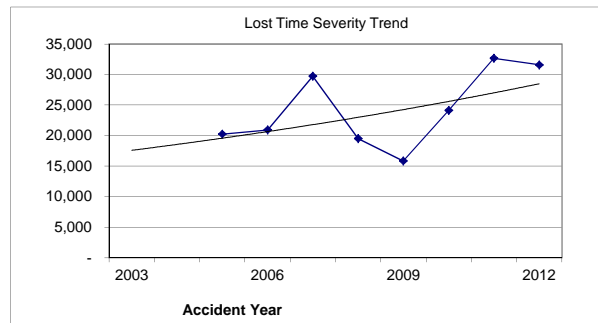
- (1) Exhibit X-B
- (2) Exhibit XII-D
- (3) 2012 is 1,000. Values for other years divided into 2012 value to determine factor
- (4) (1)x(3)
- (5) Exhibit VI-C-1
- (6) (5) / (4) * 1,000,000
- (7) (Current Freq./Prior Freq.-1.0)x100

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

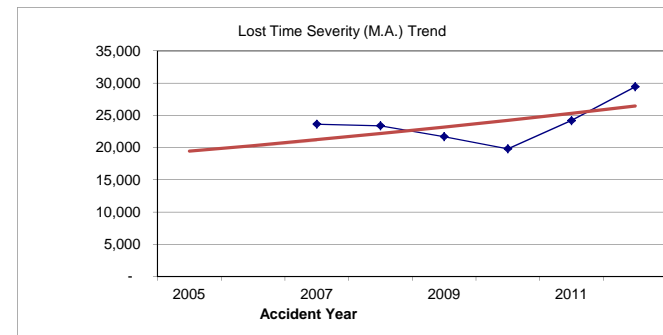
Exhibit V-I
Page 6
Estimates 05 & 06
Earliest Year: 2005

	(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
Year	Ultimate Medical Losses Incurred	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
2003	3,538,266	346,318	3,191,948	199	16,040			
2004	4,766,248 *	499,182	4,267,066	231	18,472			
2005	5,097,482	439,393	4,658,089	230	20,253			
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%		
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%	23,634	
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%	23,384	-1.1%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%	21,687	-7.3%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%	19,825	-8.6%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%	24,209	22.1%
2012	6,416,569 *	764,305	5,652,264	179	31,577	-3.3%	29,455	21.7%
Geometric Average:						6.6%		4.5%
Regression Indication:						5.5%		
Selected:						6.0%		4.5%

Fitted=16673.2279 x e^{(0.0536*(YEAR-2002))}



Fitted=21228.8110 x e^{(0.0440*(YEAR-2007))}



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

* Note: Ultimate losses for the years 2004, 2007 & 2012 reflect limitations on large claims,
see Exhibits V-J pp. 1, 2 & 3.

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

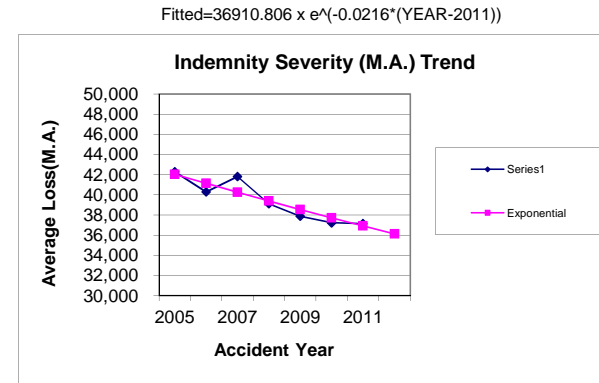
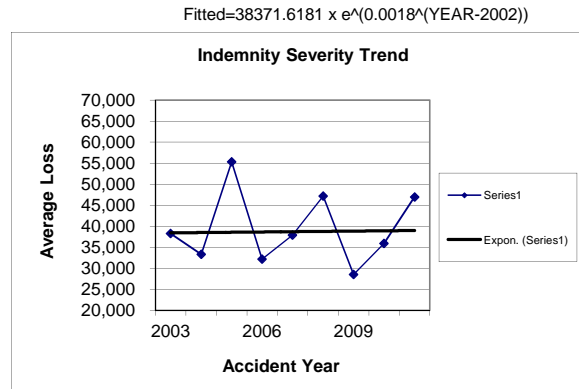
Exhibit V-I
Page 1
Estimates 07 & 08

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	7,610,615	199	38,244			
2004	7,702,481 *	231	33,344	-12.8%		
2005	12,713,240	230	55,275	65.8%	42,288	
2006	5,341,108	166	32,175	-41.8%	40,265	-4.8%
2007	6,220,366 *	164	37,929	17.9%	41,793	3.8%
2008	9,622,368	204	47,168	24.4%	39,091	-6.5%
2009	5,562,312	195	28,525	-39.5%	37,874	-3.1%
2010	6,398,642	178	35,947	26.0%	37,214	-1.7%
2011	8,595,726	183	46,971	30.7%	37,148	-0.2%

Geometric Average: 2.6% -2.1%

Regression Indication: 0.2%
Selected: 1.4% -2.1%



* 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 07 & 08

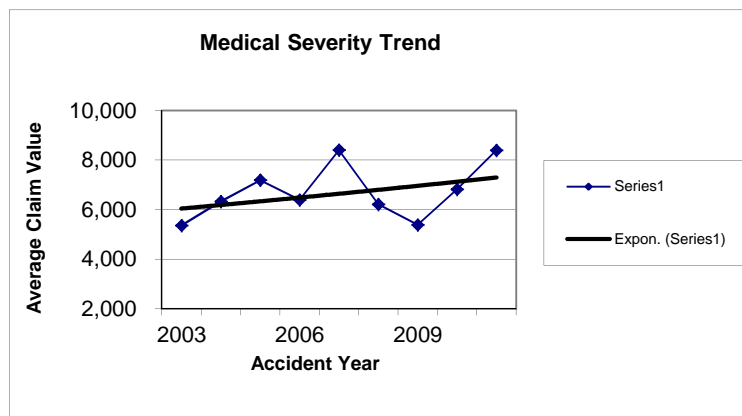
Severity Trend

	(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>
2003	3,538,266	660	5,361			
2004	4,766,248 *	753	6,330	18.1%		
2005	5,097,482	709	7,190	13.6%	6,293	
2006	3,938,627	616	6,394	-11.1%	6,638	5.5%
2007	5,537,291 *	659	8,403	31.4%	7,329	10.4%
2008	4,547,457	732	6,212	-26.1%	7,003	-4.4%
2009	3,576,342	664	5,386	-13.3%	6,667	-4.8%
2010	5,028,048	737	6,822	26.7%	6,140	-7.9%
2011	6,839,748	815	8,392	23.0%	6,867	11.8%

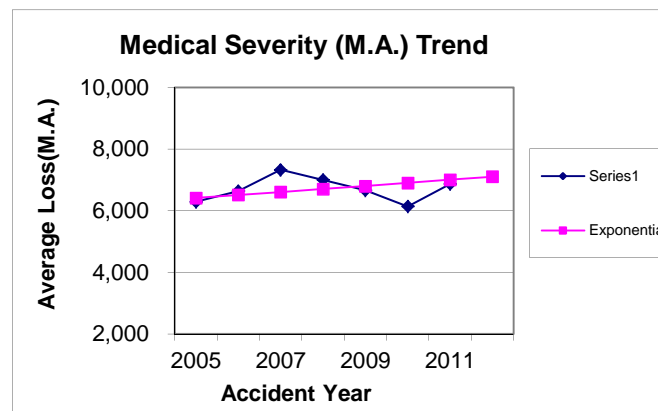
Geometric Average: 5.8% 1.5%

Regression Indication: 2.4%
Selected: 4.1% 1.5%

$$\text{Fitted} = 5903.8966 \times e^{(0.0235 \times (\text{YEAR} - 2002))}$$



$$\text{Fitted} = 7004.111 \times e^{(0.0145 \times (\text{YEAR} - 2011))}$$



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

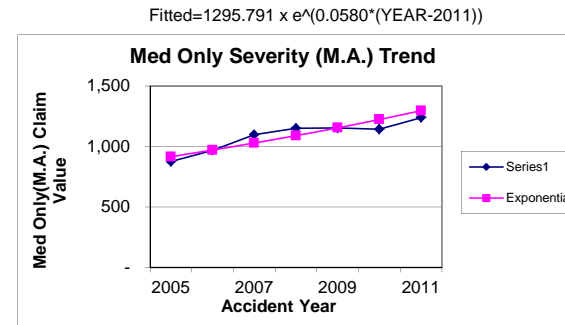
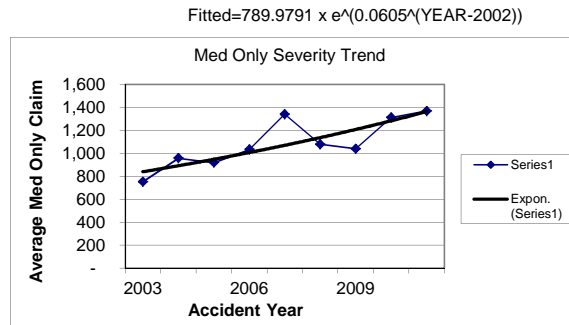
Exhibit V-I
Page 3
Estimates 07 & 08

Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	461	346,318	751			
2004	522	499,182	956	27.3%		
2005	479	439,393	917	-4.1%	875	
2006	450	464,210	1,032	12.5%	968	10.7%
2007	495	663,201	1,340	29.9%	1,096	13.2%
2008	528	569,251	1,078	-19.5%	1,150	4.9%
2009	469	487,349	1,039	-3.6%	1,152	0.2%
2010	559	732,324	1,310	26.1%	1,142	-0.9%
2011	632	864,057	1,367	4.4%	1,239	8.4%

Geometric Average: 7.8% 6.0%

Regression Indication: 6.2%
Selected: 7.0% 6.0%



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

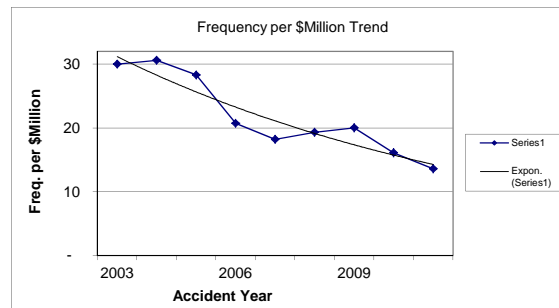
Exhibit V-I
Page 4
Estimates 07 & 08

Frequency Trend

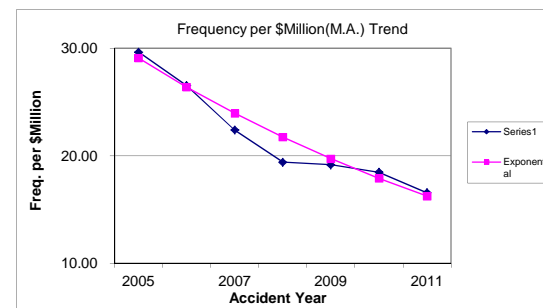
<u>Year</u>	(1) <u>Ultimate Claim Counts</u>	(2) <u>Loss Cost Premium</u>	(3) <u>Frequency per(\$M)</u>	(4) <u>Annual Average Loss Change</u>	(5) <u>3-Year Moving Average</u>	(6) <u>Annual Mov. Avg. Change</u>
2003	199	6,625,462	30.0			
2004	231	7,552,987	30.6	2.0%		
2005	230	8,116,740	28.3	-7.5%	29.6	
2006	166	8,034,759	20.7	-26.9%	26.5	-10.5%
2007	164	8,999,234	18.2	-12.1%	22.4	-15.6%
2008	204	10,596,647	19.3	6.0%	19.4	-13.4%
2009	195	9,750,682	20.0	3.6%	19.2	-1.2%
2010	178	11,083,381	16.1	-19.5%	18.5	-3.7%
2011	183	13,467,225	13.6	-15.5%	16.6	-10.3%

Geometric Average:	-9.4%	-9.2%
Regression Indication:	-9.3%	
Selected:	-9.4%	-9.2%

Fitted= $34.3631 \times e^{(-0.0976 \times (\text{YEAR}-2002))}$



Fitted= $16.254 \times e^{(-0.0969 \times (\text{YEAR}-2011))}$



Sources:

- (1) Exhibit V-I-1 Col. 2
- (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, 2013

C:\Clients\Coal Mine\2013 Rate Filing\05-GHI-estimates 07-12.xlsm\V-I-4
October 10, 2013 - 11:33:57 AM

Checksum:84,247,277.257780

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5
Estimates 07 & 08

Frequency Trend net of Wage Trend

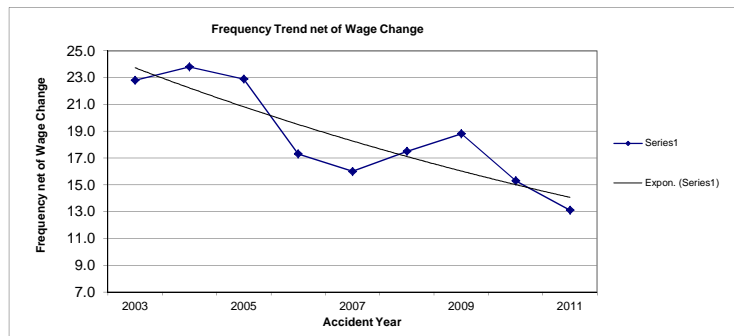
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2012 Level	(4) Loss Cost Premium on 2012 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2003	6,625,462	675	1.316	8,719,108	199	22.8			
2004	7,552,987	690	1.287	9,720,694	231	23.8	4.4%		
2005	8,116,740	716	1.240	10,064,758	230	22.9	-3.8%	23.2	
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.5%	21.3	-7.9%
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.5%	18.7	-12.2%
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.4%	16.9	-9.6%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.4%	17.4	3.0%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.6%	17.2	-1.3%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.4%	15.7	-8.5%
2012		888							

Geometric Average: -6.7% -6.2%

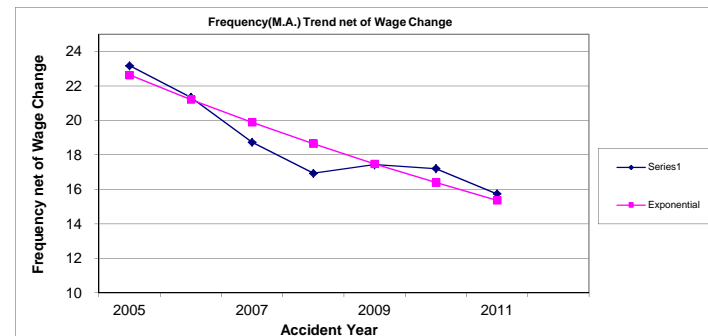
Regression Indication: -6.3%

Selected: -6.5% -6.2%

Fitted= $25.3395 \times e^{(-0.0654 \times (\text{YEAR}-2002))}$



Fitted= $15.367 \times e^{(0.9375 \times (\text{YEAR}-2011))}$



- Sources:
- (1) Exhibit X-B
 - (2) Exhibit XII-D
 - (3) 2012 is 1.000. Values for other years divided into 2012 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 07 & 08

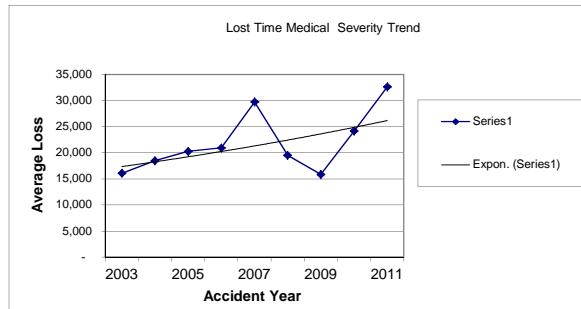
Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Ultimate Medical Losses <u>Incurred</u>	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								
2003	3,538,266	346,318	3,191,948	199	16,040			
2004	4,766,248 *	499,182	4,267,066	231	18,472	15.2%		
2005	5,097,482	439,393	4,658,089	230	20,253	9.6%	18,255	
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%	19,885	8.9%
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%	23,634	18.9%
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%	23,384	-1.1%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%	21,687	-7.3%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%	19,825	-8.6%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%	24,209	22.1%

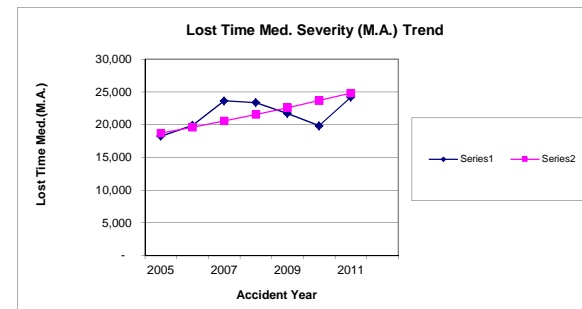
Geometric Average: 9.3% 4.8%

Regression Indication: 5.3%
Selected: 7.3% 4.8%

Fitted=16486.1578 x e^{(0.0514*(YEAR-2002))}



Fitted=24821.949 x e^{(1.0482*(YEAR-2011))}



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

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

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

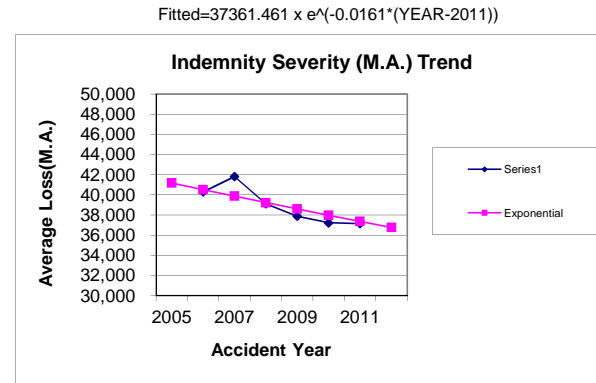
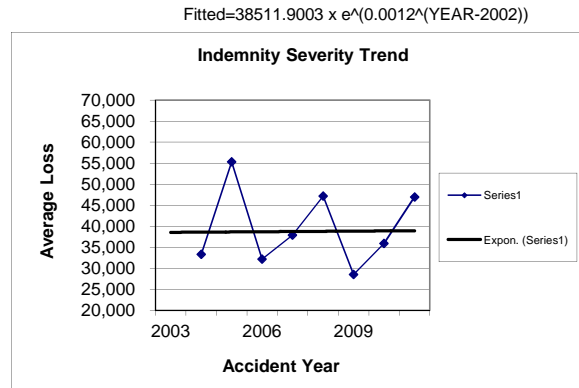
Exhibit V-I
Page 1
Estimates 09 & 10

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	7,610,615	199	38,244			
2004	7,702,481 *	231	33,344			
2005	12,713,240	230	55,275	65.8%		
2006	5,341,108	166	32,175	-41.8%	40,265	
2007	6,220,366 *	164	37,929	17.9%	41,793	3.8%
2008	9,622,368	204	47,168	24.4%	39,091	-6.5%
2009	5,562,312	195	28,525	-39.5%	37,874	-3.1%
2010	6,398,642	178	35,947	26.0%	37,214	-1.7%
2011	8,595,726	183	46,971	30.7%	37,148	-0.2%

Geometric Average: 5.0% -1.6%

Regression Indication: 0.1%
Selected: 2.6% -1.6%



* 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

Traumatic Loss Trend

Medical and Medical Only Losses for All Classes Combined

Exhibit V-I
Page 2
Estimates 09 & 10

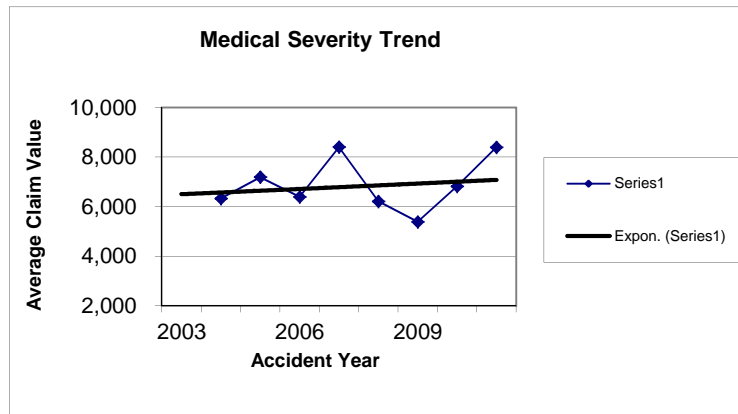
Severity Trend

	(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>
2003	3,538,266	660	5,361			
2004	4,766,248 *	753	6,330			
2005	5,097,482	709	7,190	13.6%		
2006	3,938,627	616	6,394	-11.1%	6,638	
2007	5,537,291 *	659	8,403	31.4%	7,329	10.4%
2008	4,547,457	732	6,212	-26.1%	7,003	-4.4%
2009	3,576,342	664	5,386	-13.3%	6,667	-4.8%
2010	5,028,048	737	6,822	26.7%	6,140	-7.9%
2011	6,839,748	815	8,392	23.0%	6,867	11.8%

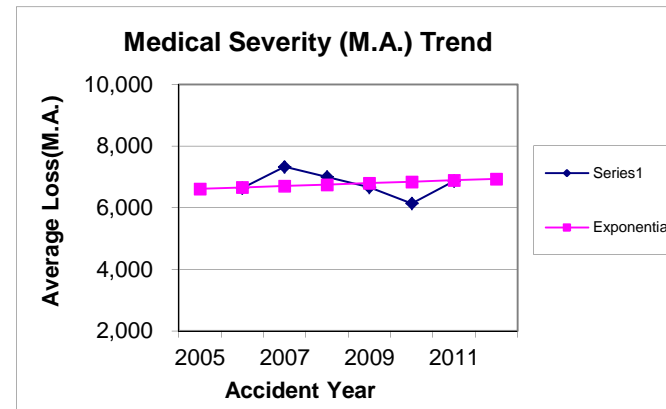
Geometric Average: 4.1% 0.7%

Regression Indication: 1.1%
Selected: 2.6% 0.7%

Fitted=6432.1635 x e^{(0.0107*(YEAR-2002))}



Fitted=6889.860 x e^{(0.0068*(YEAR-2011))}



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

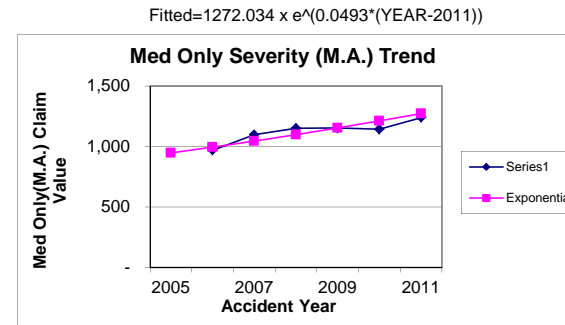
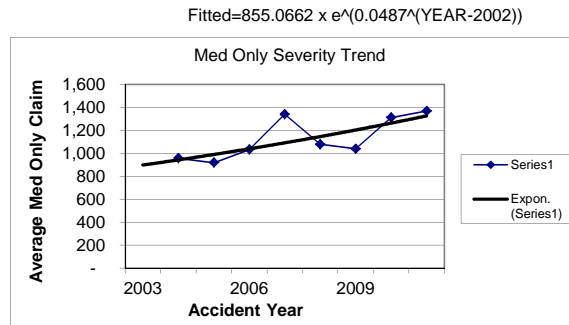
Exhibit V-I
Page 3
Estimates 09 & 10

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
2003	461	346,318	751			
2004	522	499,182	956			
2005	479	439,393	917	-4.1%		
2006	450	464,210	1,032	12.5%	968	
2007	495	663,201	1,340	29.9%	1,096	13.2%
2008	528	569,251	1,078	-19.5%	1,150	4.9%
2009	469	487,349	1,039	-3.6%	1,152	0.2%
2010	559	732,324	1,310	26.1%	1,142	-0.9%
2011	632	864,057	1,367	4.4%	1,239	8.4%

Geometric Average: 5.2% 5.0%

Regression Indication: 5.0%
Selected: 5.1% 5.0%



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 09 & 10

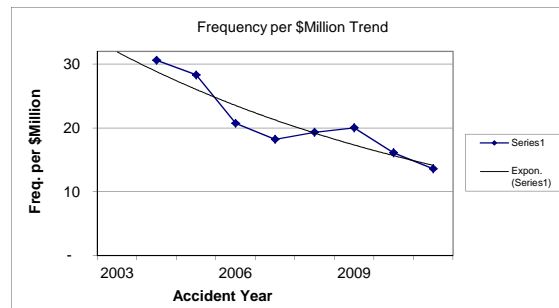
Frequency Trend

<u>Year</u>	(1) <u>Ultimate Claim Counts</u>	(2) <u>Loss Cost Premium</u>	(3) <u>Frequency per(\$M)</u>	(4) <u>Annual Average Loss Change</u>	(5) <u>3-Year Moving Average</u>	(6) <u>Annual Mov. Avg. Change</u>
2003	199	6,625,462	30.0			
2004	231	7,552,987	30.6			
2005	230	8,116,740	28.3	-7.5%		
2006	166	8,034,759	20.7	-26.9%	26.5	
2007	164	8,999,234	18.2	-12.1%	22.4	-15.6%
2008	204	10,596,647	19.3	6.0%	19.4	-13.4%
2009	195	9,750,682	20.0	3.6%	19.2	-1.2%
2010	178	11,083,381	16.1	-19.5%	18.5	-3.7%
2011	183	13,467,225	13.6	-15.5%	16.6	-10.3%

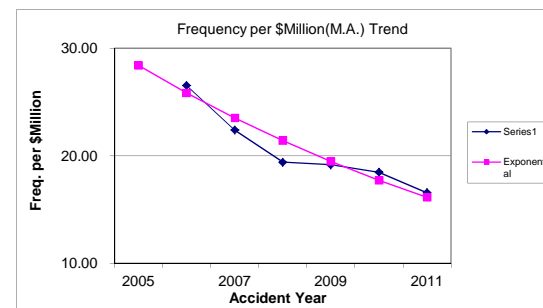
Geometric Average: -10.9% -9.0%

Regression Indication:
Selected: -9.7% -9.0%

Fitted= $35.3135 \times e^{(-0.1017 \times (\text{YEAR}-2002))}$



Fitted= $16.137 \times e^{(-0.0942 \times (\text{YEAR}-2011))}$



Sources:

- (1) Exhibit V-I-1 Col. 2
- (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, 2013

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5
Estimates 09 & 10

Frequency Trend net of Wage Trend

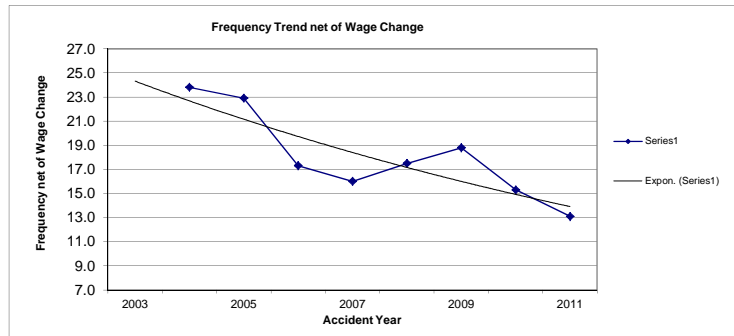
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2012 Level	(4) Loss Cost Premium on 2012 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2003	6,625,462	675	1.316	8,719,108	199	22.8			
2004	7,552,987	690	1.287	9,720,694	231	23.8			
2005	8,116,740	716	1.240	10,064,758	230	22.9	-3.8%		
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.5%	21.3	
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.5%	18.7	-12.2%
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.4%	16.9	-9.6%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.4%	17.4	3.0%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.6%	17.2	-1.3%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.4%	15.7	-8.5%
2012		888							

Geometric Average: -8.2% -5.9%

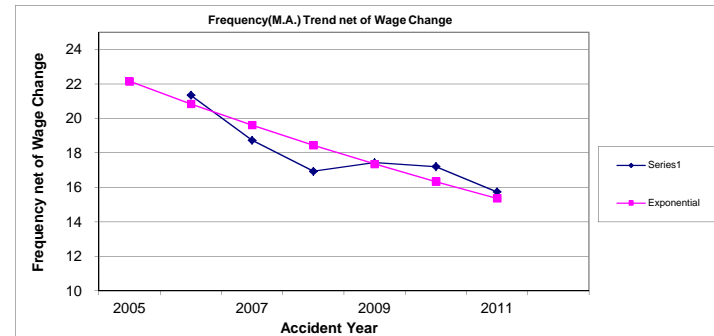
Regression Indication: -6.7%

Selected: -7.5% -5.9%

Fitted= $26.0773 \times e^{(-0.0697 \times (\text{YEAR}-2002))}$



Fitted= $15.367 \times e^{(0.9409 \times (\text{YEAR}-2011))}$



- Sources:
- (1) Exhibit X-B
 - (2) Exhibit XII-D
 - (3) 2012 is 1.000. Values for other years divided into 2012 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 09 & 10

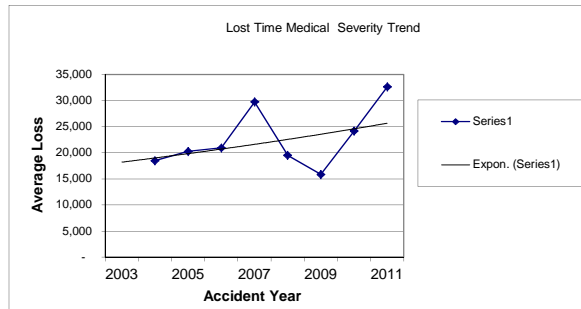
Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Ultimate Medical Losses Incurred	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
2003	3,538,266	346,318	3,191,948	199	16,040			
2004	4,766,248 *	499,182	4,267,066	231	18,472			
2005	5,097,482	439,393	4,658,089	230	20,253	9.6%		
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%	19,885	
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%	23,634	18.9%
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%	23,384	-1.1%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%	21,687	-7.3%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%	19,825	-8.6%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%	24,209	22.1%

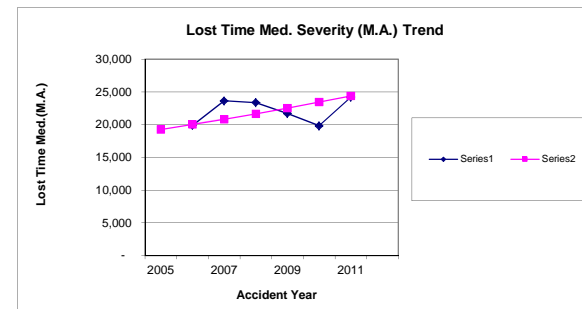
Geometric Average: 8.5% 4.0%

Regression Indication: 4.4%
Selected: 6.4% 4.0%

Fitted=17441.0766 x e^(0.0429*(YEAR-2002))



Fitted=24389.543 x e^(1.0401*(YEAR-2011))



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

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

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

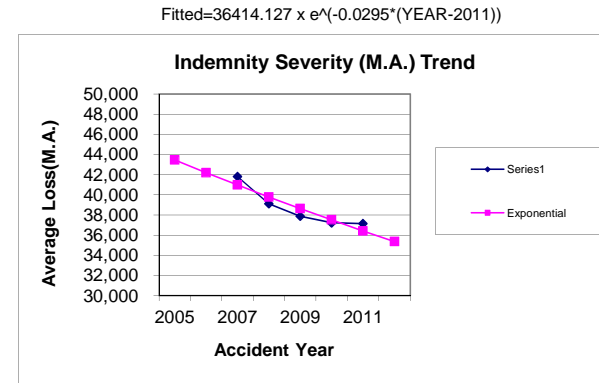
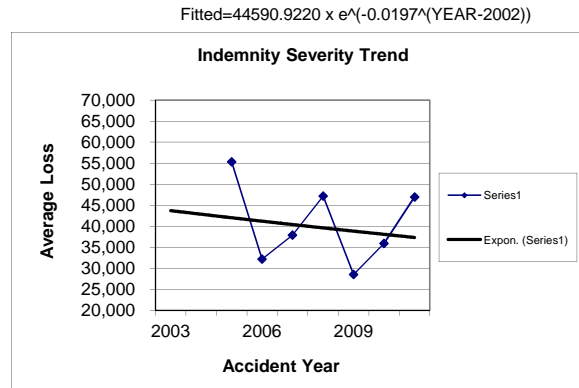
Exhibit V-I
Page 1
Estimates 11 & 12

Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2003	7,610,615	199	38,244			
2004	7,702,481 *	231	33,344			
2005	12,713,240	230	55,275			
2006	5,341,108	166	32,175	-41.8%		
2007	6,220,366 *	164	37,929	17.9%	41,793	
2008	9,622,368	204	47,168	24.4%	39,091	-6.5%
2009	5,562,312	195	28,525	-39.5%	37,874	-3.1%
2010	6,398,642	178	35,947	26.0%	37,214	-1.7%
2011	8,595,726	183	46,971	30.7%	37,148	-0.2%

Geometric Average: -2.7% -2.9%

Regression Indication: -2.0%
Selected: -2.3% -2.9%



* 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 11 & 12

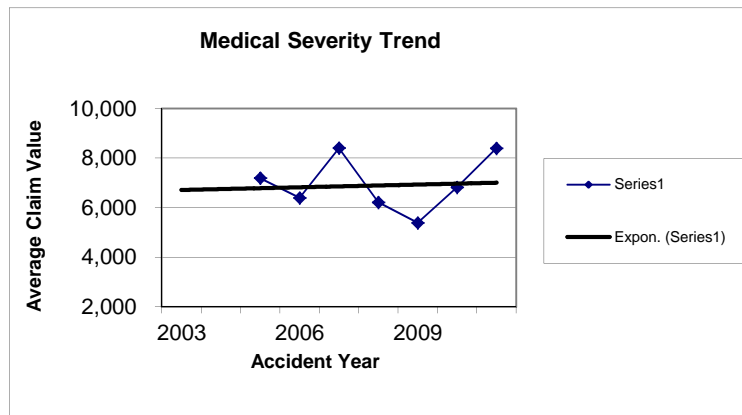
Severity Trend

	(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>
2003	3,538,266	660	5,361			
2004	4,766,248 *	753	6,330			
2005	5,097,482	709	7,190			
2006	3,938,627	616	6,394	-11.1%		
2007	5,537,291 *	659	8,403	31.4%	7,329	
2008	4,547,457	732	6,212	-26.1%	7,003	-4.4%
2009	3,576,342	664	5,386	-13.3%	6,667	-4.8%
2010	5,028,048	737	6,822	26.7%	6,140	-7.9%
2011	6,839,748	815	8,392	23.0%	6,867	11.8%

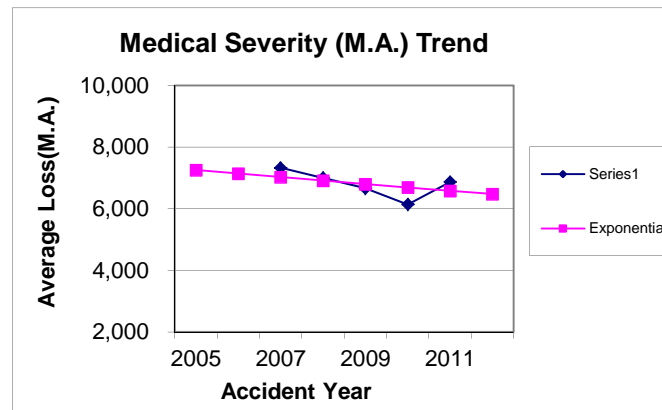
Geometric Average: 2.6% -1.6%

Regression Indication: 0.5%
Selected: 1.6% -1.6%

$$\text{Fitted} = 6677.1943 \times e^{(0.0053 \times (\text{YEAR} - 2002))}$$



$$\text{Fitted} = 6583.390 \times e^{(-0.0163 \times (\text{YEAR} - 2011))}$$



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

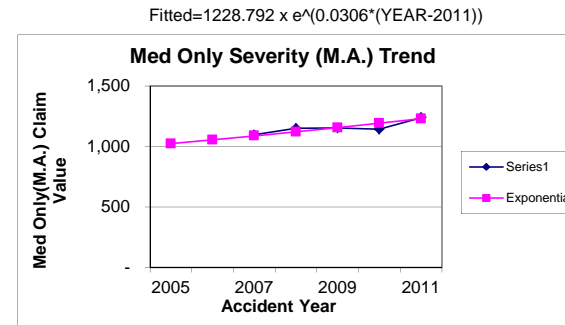
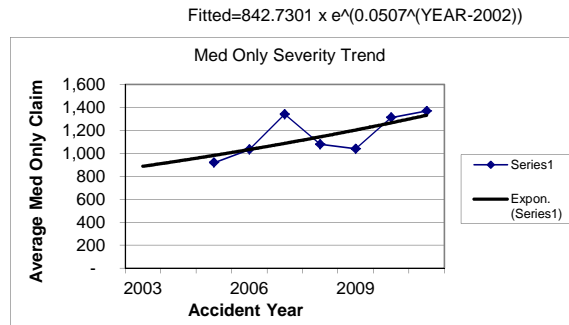
Exhibit V-I
Page 3
Estimates 11 & 12

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
2003	461	346,318	751			
2004	522	499,182	956			
2005	479	439,393	917			
2006	450	464,210	1,032	12.5%		
2007	495	663,201	1,340	29.9%	1,096	
2008	528	569,251	1,078	-19.5%	1,150	4.9%
2009	469	487,349	1,039	-3.6%	1,152	0.2%
2010	559	732,324	1,310	26.1%	1,142	-0.9%
2011	632	864,057	1,367	4.4%	1,239	8.4%

Geometric Average: 6.9% 3.1%

Regression Indication: 5.2%
Selected: 6.0% 3.1%



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 11 & 12

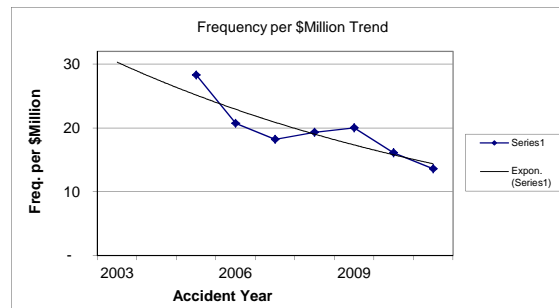
Frequency Trend

<u>Year</u>	(1) <u>Ultimate Claim Counts</u>	(2) <u>Loss Cost Premium</u>	(3) <u>Frequency per(\$M)</u>	(4) <u>Annual Average Loss Change</u>	(5) <u>3-Year Moving Average</u>	(6) <u>Annual Mov. Avg. Change</u>
2003	199	6,625,462	30.0			
2004	231	7,552,987	30.6			
2005	230	8,116,740	28.3			
2006	166	8,034,759	20.7	-26.9%		
2007	164	8,999,234	18.2	-12.1%	22.4	
2008	204	10,596,647	19.3	6.0%	19.4	-13.4%
2009	195	9,750,682	20.0	3.6%	19.2	-1.2%
2010	178	11,083,381	16.1	-19.5%	18.5	-3.7%
2011	183	13,467,225	13.6	-15.5%	16.6	-10.3%

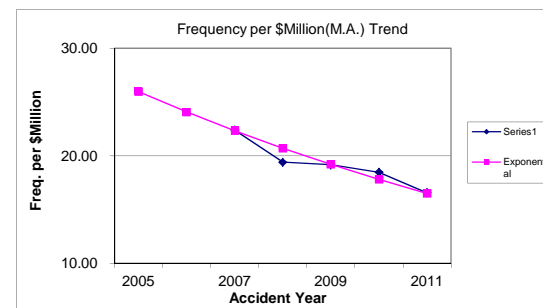
Geometric Average: -11.5% -7.3%

Regression Indication:
Selected: -8.9% -7.3%

Fitted= $33.2538 \times e^{(-0.0931 \times (\text{YEAR}-2002))}$



Fitted= $16.512 \times e^{(-0.0754 \times (\text{YEAR}-2011))}$



Sources:

- (1) Exhibit V-I-1 Col. 2
- (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, 2013

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Exhibit V-I
Page 5
Estimates 11 & 12

Frequency Trend net of Wage Trend

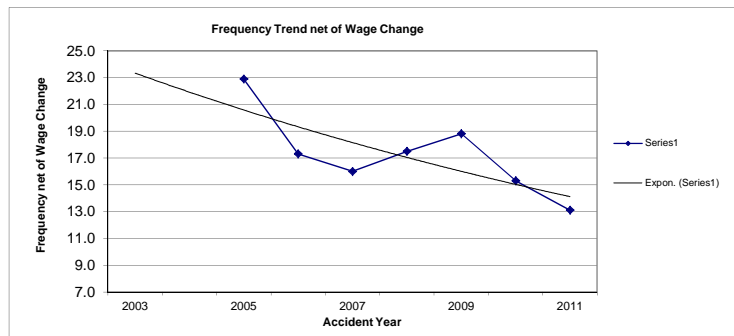
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2012 Level	(4) Loss Cost Premium on 2012 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2003	6,625,462	675	1.316	8,719,108	199	22.8			
2004	7,552,987	690	1.287	9,720,694	231	23.8			
2005	8,116,740	716	1.240	10,064,758	230	22.9			
2006	8,034,759	745	1.192	9,577,433	166	17.3	-24.5%		
2007	8,999,234	779	1.140	10,259,127	164	16.0	-7.5%	18.7	
2008	10,596,647	807	1.100	11,656,312	204	17.5	9.4%	16.9	-9.6%
2009	9,750,682	836	1.062	10,355,224	195	18.8	7.4%	17.4	3.0%
2010	11,083,381	845	1.051	11,648,633	178	15.3	-18.6%	17.2	-1.3%
2011	13,467,225	858	1.035	13,938,578	183	13.1	-14.4%	15.7	-8.5%
2012		888							

Geometric Average: -8.9% -4.3%

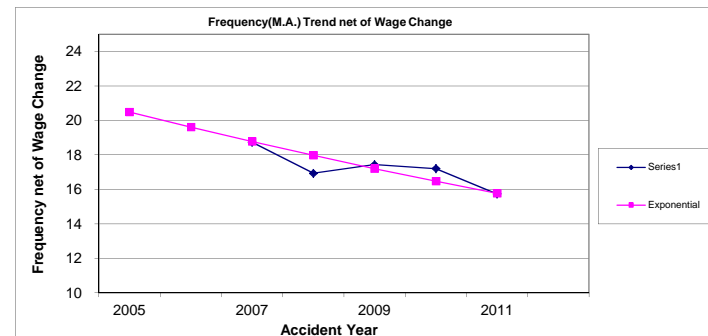
Regression Indication: -6.1%

Selected: -7.5% -4.3%

Fitted= $24.8534 \times e^{(-0.0629 \times (\text{YEAR}-2002))}$



Fitted= $15.769 \times e^{(0.9573 \times (\text{YEAR}-2011))}$



- Sources:
- (1) Exhibit X-B
 - (2) Exhibit XII-D
 - (3) 2012 is 1.000. Values for other years divided into 2012 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

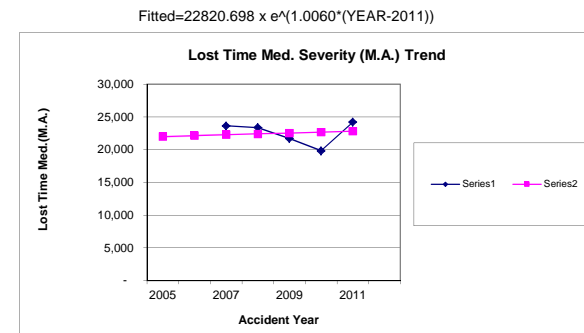
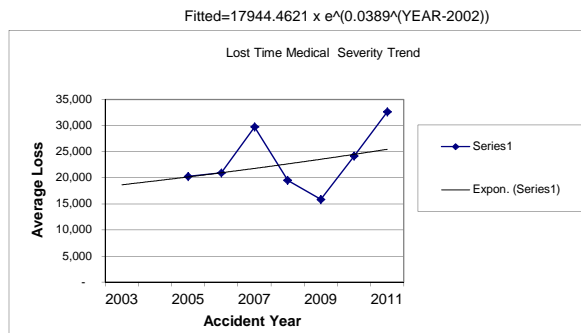
Exhibit V-I
Page 6
Estimates 11 & 12

Severity Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Ultimate Medical Losses Incurred	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
2003	3,538,266	346,318	3,191,948	199	16,040			
2004	4,766,248 *	499,182	4,267,066	231	18,472			
2005	5,097,482	439,393	4,658,089	230	20,253			
2006	3,938,627	464,210	3,474,417	166	20,930	3.3%		
2007	5,537,291 *	663,201	4,874,090	164	29,720	42.0%	23,634	
2008	4,547,457	569,251	3,978,206	204	19,501	-34.4%	23,384	-1.1%
2009	3,576,342	487,349	3,088,993	195	15,841	-18.8%	21,687	-7.3%
2010	5,028,048	732,324	4,295,724	178	24,133	52.3%	19,825	-8.6%
2011	6,839,748	864,057	5,975,691	183	32,654	35.3%	24,209	22.1%

Geometric Average: 8.3% 0.6%

Regression Indication: 4.0%
Selected: 6.1% 0.6%



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

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

Exhibit VI-A

Page 1

Indemnity Incurred Losses Adjusted to Act 57 Law Level as of 04/30/13																								
1	5,939,000	6,088,000	9,427,000	6,304,000	9,437,000	7,641,000	7,283,000	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	3,724,530
2	10,076,000	10,713,000	12,736,000	11,644,000	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	6,714,362
3	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	5,837,644	
4	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	5,276,335		
5	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	9,406,949			
6	14,235,000	17,348,000	23,899,000	16,094,000	19,971,000	16,067,000	16,902,000	9,904,000	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	6,349,621					
7	14,440,000	16,810,000	25,092,000	16,480,000	19,893,000	16,607,000	17,087,000	8,897,000	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	5,237,407					
8	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	12,484,769						
9	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	7,539,604							
10	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	7,494,451								
11	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	12,023,866									
12	13,028,000	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	8,582,610										
13	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	7,481,735											
14	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	8,050,069												
15	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	8,763,703													
16	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	8,629,585														
17	12,947,000	15,288,000	24,461,000	15,107,000	17,163,000	16,328,000	16,948,000	10,126,000	11,084,000															
18	13,000,000	15,322,000	24,611,000	15,052,000	16,844,000	16,436,000	17,037,000	10,149,000																
19	13,052,000	15,357,000	24,500,000	15,074,000	16,881,000	16,550,000	17,126,000																	
20	13,106,000	15,391,000	24,430,000	15,086,000	16,917,000	16,674,000																		

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

Complement: 0.8871 0.8247

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Checksum:8,165,989,740.727970

Exhibit VI-A
Page 2

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					
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0243	1.0450	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0230	1.0485	1.0677	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0219	1.0461	1.0727	1.0902	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
5	1.0000	1.0000	1.0000	1.0000	1.0206	1.0436	1.0691	1.0971	1.1071	1.1000	1.0000	1.0000	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	1.0194	1.0412	1.0655	1.0922	1.1152	1.1183	1.1000	1.0000	1.0000	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	1.0182	1.0388	1.0618	1.0873	1.1094	1.1273	1.1241	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
8	1.0000	1.0170	1.0364	1.0582	1.0825	1.1037	1.1209	1.1334	1.1273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
9	1.0158	1.0340	1.0545	1.0776	1.0979	1.1146	1.1267	1.1395	1.1273	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
10	1.0315	1.0509	1.0727	1.0921	1.1082	1.1201	1.1324	1.1455	1.1272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
11	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	1.0504	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	1.0576	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	1.0623	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	1.0647	1.0781	1.0928	1.1067	1.1185	1.1277	1.1382	1.1492	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					
16	1.0662	1.0798	1.0945	1.1076	1.1185	1.1277	1.1383	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					
17	1.0678	1.0815	1.0955	1.1077	1.1185	1.1277	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					
18	1.0694	1.0824	1.0955	1.1077	1.1185	1.1277	1.1383	1.1491	1.0000	1.0000	1.0000	1.0000	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	1.0702	1.0823	1.0955	1.1077	1.1185	1.1277	1.1383	1.0000	1.0000	1.0000	1.0000	1.0000	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	1.0701	1.0823	1.0955	1.1076	1.1186	1.1277	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					
										Example: 1995 (2) 0.8447 (Page 3) divided by 0.8247 equals 1.0243										Selected Years 0 to 10					Selected Years 11 to 20				
										Claim Settlement Level Additives										Claim Settlement Level Additives									
										9th Last +2.0% per year										14th Last +1.2% per year									
										8th Last +2.0% per year										13th Last +1.2% per year									
										7th Last +2.0% per year										12th Last +1.2% per year									
										6th Last +2.0% per year										11th Last +1.2% per year									
										5th Last +1.5% per year										10th Last +0.9% per year									
										4th Last +1.0% per year										9th Last +0.6% per year									
										3rd Last +0.5% per year										8th Last +0.3% per year									
										2nd Last +0.5% per year										7th Last +0.2% per year									
										1st Last +0.5% per year										6th Last +0.2% per year									
																				5th Last +0.2% per year									
																				4th Last +0.1% per year									
																				3rd Last +0.0% per year									

Indemnity Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/13																				2013 Actual per year					
																			1st Last	+0.0% per year					
1	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	3,724,530
2	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	6,714,362	
3	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	5,837,644		
4	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	5,276,335			
5	13,434,000	14,745,000	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	9,406,949				
6	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	6,349,621					
7	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	8,429,402	7,685,857	7,462,274	8,879,879	12,772,686	8,140,325	7,469,216	12,178,272	5,237,407						
8	13,936,000	16,707,000	25,983,000	16,956,000	20,636,000	18,102,000	19,529,000	11,059,000	12,057,750	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421	7,498,081	12,484,769							
9	13,178,000	16,292,000	25,790,000	17,032,000	19,947,000	18,411,000	19,217,000	11,185,000	12,181,640	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797	7,459,231	7,539,604								
10	13,638,000	16,361,000	25,946,000	17,165,000	20,358,000	17,884,000	18,768,000	11,295,000	12,047,901	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273	12,228,895	7,494,451									
11	13,662,000	16,408,000	25,359,000	16,720,000	20,035,000	17,862,000	19,024,000	11,324,000	12,121,809	8,504,790	8,647,604	8,094,480	7,481,252	8,549,118	12,023,866										
12	13,683,000	16,382,000	25,711,000	16,347,000	19,626,000	18,172,000	19,204,000	11,334,000	12,194,216	8,674,576	8,654,986	8,095,907	7,481,862	8,582,610											
13	13,890,000	16,772,000	25,758,000	16,442,000	19,163,000	18,380,000	19,370,000	11,343,000	12,323,984	8,712,300	8,662,397	8,054,458	7,481,735												
14	13,837,000	16,758,000	26,063,000	16,540,000	19,281,000	18,396,000	19,522,000	11,350,000	12,373,446	8,797,458	8,760,619	8,050,069													
15	13,941,000	16,783,000	26,438,000	16,612,000	19,063,000	18,362,000	19,637,000	11,518,000	12,414,145	8,824,907	8,763,703														
16	13,932,000	16,477,000	26,547,000	16,691,000	19,130,000	18,500,000	19,971,000	11,629,000	12,454,657	8,629,585															
17	13,825,000	16,534,000	26,797,000	16,734,000	19,197,000	18,413,000	19,290,000	11,636,000	12,494,644																
18	13,902,000	16,584,000	26,962,000	16,673,000	18,840,000	18,535,000	19,393,000	11,662,000																	
19	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000	18,663,000	19,494,000																		
20	14,025,000	16,658,000	26,763,000	16,710,000	18,923,000	18,803,000																			

OMG,PAB - FTI, 11/29/2013
Checksum:7 488 920 441 471720

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

Report	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1	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	3,724,530	
2	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	6,714,362		
3	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	5,837,644			
4	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	5,276,335				
5	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	9,406,949					
6	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	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	5,237,407							
8	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	12,484,769								
9	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	7,539,604									
10	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	7,494,451										
11	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	12,023,866											
12	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	8,582,610												
13	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	7,481,735													
14	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	8,050,069														
15	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	8,763,703															
16	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	8,629,585																
17	15,699,528	18,537,957	29,660,654	18,318,328	20,810,640	19,799,167	20,549,947	12,278,302	12,494,644																	
18	15,763,155	18,579,406	29,842,897	18,251,803	20,424,387	19,930,173	20,658,968	12,305,704																		
19	15,826,843	18,620,830	29,707,542	18,277,999	20,468,682	20,068,163	20,766,504																			
20	15,891,544	18,662,299	29,623,426	18,292,186	20,513,393	20,217,996																				
		65	70	75	80	85	90	95	100	Claim Settlement Level Additions are multiplied by the percentages at the top of each column.																
B.		Act 57 Indemnity Law 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	0.9071	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8447	0.9271	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8437	0.8647	0.9471	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4	0.8247	0.8247	0.8247	0.8247	0.8247	0.8247	0.8427	0.8627	0.8847	0.9671	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
5	0.8247	0.8247	0.8247	0.8247	0.8247	0.8417	0.8607	0.8817	0.9047	0.9821	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
6	0.8247	0.8247	0.8247	0.8407	0.8587	0.8787	0.8987	0.9007	0.9197	0.9921	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
7	0.8247	0.8247	0.8397	0.8567	0.8757	0.8967	0.9150	0.9297	0.9971	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
8	0.8247	0.8387	0.8547	0.8727	0.8927	0.9102	0.9245	0.9347	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
9	0.8377	0.8527	0.8697	0.8887	0.9055	0.9192	0.9292	0.9397	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
10	0.8507	0.8667	0.8847	0.9007	0.9140	0.9237	0.9340	0.9447	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
11	0.8585	0.8751	0.8915	0.9055	0.9165	0.9255	0.9359	0.9467	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
12	0.8663	0.8814	0.8960	0.9079	0.9182	0.9273	0.9378	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8722	0.8856	0.8982	0.9095	0.9199	0.9291	0.9387	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8761	0.8877	0.8997	0.9111	0.9216	0.9300	0.9387	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8780	0.8891	0.9012	0.9127	0.9225	0.9300	0.9387	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8793	0.8905	0.9027	0.9135	0.9225	0.9300	0.9387	0.9477	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8806	0.8919	0.9035	0.9135	0.9225																					

Coal Mine Compensation Rating Bureau

Traumatic Loss Development

Incurred Indemnity and Funeral Losses for All Classes Combined

Exhibit V-D Page 1

Exhibit VI-A Page 4

A. Indemnity Reported Incurred Losses Adjusted to Act 57 Law Level and Claim Settlement Levels as of 04/30/13

Report	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	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	3,724,530
2	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	6,714,362	
3	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	5,837,644		
4	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	5,276,335			
5	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	9,406,949				
6	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	6,349,621					
7	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	5,237,407						
8	13,936,000	16,707,000	25,983,000	16,956,000	20,636,000	18,102,000	19,529,000	11,059,000	12,057,750	8,453,559	8,382,835	7,718,721	7,475,918	8,693,906	12,539,319	7,865,421	7,498,081	12,484,769							
9	13,178,000	16,292,000	25,790,000	17,032,000	19,947,000	18,411,000	19,217,000	11,185,000	12,181,640	8,385,552	8,467,821	7,754,976	7,486,544	8,481,353	12,455,797	7,459,231	7,539,604								
10	13,638,000	16,361,000	25,946,000	17,165,000	20,358,000	17,884,000	18,768,000	11,295,000	12,047,901	8,461,485	8,565,347	8,091,638	7,480,132	8,515,273	12,228,895	7,494,451									
11	13,662,000	16,408,000	25,359,000	16,720,000	20,035,000	17,862,000	19,024,000	11,324,000	12,121,809	8,504,790	8,647,604	8,094,480	7,481,252	8,549,118	12,023,866										
12	13,683,000	16,382,000	25,711,000	16,347,000	19,626,000	18,172,000	19,204,000	11,334,000	12,194,216	8,674,576	8,654,986	8,095,907	7,481,862	8,582,610											
13	13,890,000	16,772,000	25,758,000	16,442,000	19,163,000	18,380,000	19,370,000	11,343,000	12,323,984	8,712,300	8,662,379	8,054,458	7,481,735												
14	13,837,000	16,758,000	26,063,000	16,540,000	19,281,000	18,396,000	19,522,000	11,350,000	12,373,446	8,797,458	8,760,619	8,050,069													
15	13,941,000	16,783,000	26,438,000	16,612,000	19,063,000	18,362,000	19,671,000	11,518,000	12,414,145	8,824,907	8,763,703														
16	13,932,000	16,477,000	26,547,000	16,691,000	19,130,000	18,500,000	19,937,000	11,629,000	12,454,657	8,629,585															
17	13,825,000	16,534,000	26,797,000	16,734,000	19,197,000	18,413,000	19,290,000	11,636,000	12,494,644																
18	13,902,000	16,584,000	26,962,000	16,673,000	18,840,000	18,535,000	19,393,000	11,662,000																	
19	13,968,000	16,621,000	26,839,000	16,697,000	18,881,000	18,663,000	19,494,000																		
20	14,025,000	16,658,000	26,763,000	16,710,000	18,923,000	18,803,000																			

B. Annual Loss Development Factors

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	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	1.5716	1.5891	1.5440	1.5879	1.6305	1.5418	1.5732
2:3	1.1608	1.1847	1.1584	1.1501	1.1710	1.1818	1.1680
3:4	1.0455	1.0282	1.0557	1.0444	1.0173	1.0409	1.0397
4:5	1.0306	1.0360	1.0316	1.0233	1.0242	1.0375	1.0306
5:6	1.0047	0.9971	1.0068	1.0041	0.9920	1.0011	1.0018
6:7	1.0004	0.9985	0.9992	1.0016	1.0006	0.9968	0.9997
7:8	0.9964	0.9930	0.9972	0.9966	0.9916	0.9939	0.9950
8:9	0.9953	0.9882	0.9962	0.9991	0.9938	0.9881	0.9934
9:10	1.0029	1.0074	0.9988	1.0011	1.0048	1.0052	1.0035
10:11	1.0024	1.0004	1.0026	1.0033	1.0024	0.9992	1.0020
11:12	1.0039	1.0052	1.0031	1.0049	1.0028	1.0053	1.0043
12:13	1.0014	1.0019	1.0011	1.0032	1.0015	1.0025	1.0018
13:14	1.0058	1.0055	1.0062	1.0058	1.0056	1.0057	1.0057
14:15	1.0036	1.0046	1.0039	1.0041	1.0036	1.0045	1.0040
15:16	1.0005	1.0026	1.0018	1.0018	1.0060	1.0048	1.0027
16:17	0.9975	0.9955	0.9976	1.0001	1.0004	0.9941	0.9977
17:18	1.0008	0.9997	1.0009	1.0031	1.0025	1.0000	1.0010
18:19	1.0026	1.0022	1.0021	1.0031	1.0028	1.0018	1.0024
19:20	1.0023	1.0023	1.0019	1.0023	1.0023	1.0019	1.0022

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.

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Run Time: September 23, 2013 - 01:49:55 PM

OMG.PAB - FTI, 11/29/2013

Checksum:3,844,702,377.085130

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	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1987	18,806	759	4.0%	xx
1988	15,731	926	5.9%	xx
1989	19,920	856	4.3%	xx
1990	30,426	478	1.6%	xx
1991	19,515	319	1.6%	xx
1992	23,283	0	0.0%	xx
1993	17,896	445	2.5%	xx
1994	19,319	0	0.0%	xx
1995	10,133	0	0.0%	xx
Total	175,029	3,783	2.2%	2.0%

Accident	(1) 4/30/1998 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1988	16,032	0	0.0%	xx
1989	19,106	874	4.6%	xx
1990	30,400	1150	3.8%	xx
1991	19,984	544	2.7%	xx
1992	24,216	651	2.7%	xx
1993	19,117	919	4.8%	xx
1994	21,058	337	1.6%	xx
1995	10,822	349	3.2%	xx
1996	9,862	0	0.0%	xx
Total	170,597	4,824	2.8%	2.0%

Accident	(1) 4/30/1999 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1989	18,878	368	1.9%	xx
1990	29,654	1150	3.9%	xx
1991	19,430	596	3.1%	xx
1992	24,122	491	2.0%	xx
1993	19,482	440	2.3%	xx
1994	21,755	656	3.0%	xx
1995	11,322	127	1.1%	xx
1996	10,813	296	2.7%	xx
1997	xx	xx	xx	xx
Total	155,456	4,124	2.7%	2.0%

Accident	(1) 4/30/2000 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1990	29,328	800	2.7%	xx
1991	19,165	457	2.4%	xx
1992	23,117	988	4.3%	xx
1993	20,137	0	0.0%	xx
1994	20,495	1321	6.4%	xx
1995	12,031	0	0.0%	xx
1996	10,936	663	6.1%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
Total	135,209	4,229	3.1%	2.0%

Accident	(1) 4/30/2001 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1991	19,058	244	1.3%	xx
1992	22,030	813	3.7%	xx
1993	19,887	522	2.6%	xx
1994	20,719	434	2.1%	xx
1995	12,009	162	1.3%	xx
1996	11,474	156	1.4%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
Total	105,177	2,331	2.2%	1.5%

Accident	(1) 4/30/2002 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1992	22,275	0	0.0%	xx
1993	20,029	314	1.6%	xx
1994	21,125	214	1.0%	xx
1995	12,001	354	2.9%	xx
1996	12,046	0	0.0%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
Total	87,476	882	1.0%	1.0%

Accident	(1) 4/30/2003 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1993	19,361	236	1.2%	xx
1994	20,681	637	3.1%	xx
1995	11,831	0	0.0%	xx
1996	11,985	0	0.0%	xx
1997	xx	xx	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
Total	63,858	873	1.4%	0.5%

Accident	(1) 4/30/2004 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(3) (2) / (1)	(4) Selection
1994	20,243	368	1.8%	xx
1995	11,907	0	0.0%	xx
1996	11,994	0	0.0%	xx
1997	xx	0	xx	xx
1998	xx	xx	xx	xx
1999	xx	xx	xx	xx
2000	xx	xx	xx	xx
2001	xx	xx	xx	xx
2002	xx	xx	xx	xx
Total	44,144	368	0.8%	0.5%

Accident	(1) 4/30/2005 Year	(2) 12 Month Rpt.Loss ⁽¹⁾ Fav.Dev ⁽¹⁾	(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) 4/30/07	(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	253,760	573	0.2%	0.2%	Total	266,273	176	0.1%	0.1%	1996	12,194	40	0.3%	xx
															1997	8,505	0	0.0%	xx
															Total	275,397	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 FTL 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 04/30/13 - Validated 08/16/13 and prior

Exhibit VI-B
Page 1

Report	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	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	4,806,118
2	4,354,347	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	2,821,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	3,914,782	5,517,261	
3	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	3,620,890	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	4,167,466			
4	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	3,728,860	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	2,991,503			
5	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	3,837,840				
6	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	5,864,639					
7	5,860,153	8,720,012	7,929,203	7,215,882	7,086,080	5,767,492	5,059,712	4,666,619	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	3,381,086						
8	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	4,411,495							
9	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	4,145,406	3,080,177	4,190,701								
10	5,227,686	8,524,905	7,808,315	7,347,568	7,100,992	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623	4,160,518	3,110,017									
11	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	2,863,075	4,164,525										
12	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	3,005,905											
13	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	3,021,095												
14	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	3,851,694	3,532,688													
15	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	3,851,841														
16	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	4,694,564															
17	5,324,275	7,910,771	7,822,500	7,490,067	7,047,415	6,019,026	5,290,059	4,883,436	4,514,259																
18	5,253,219	7,927,236	7,870,056	7,528,919	7,028,385	6,100,724	5,370,678	4,927,115																	
19	5,261,599	7,905,531	7,847,501	7,453,318	7,029,188	6,154,033	5,371,095																		
20	5,264,773	7,888,944	7,852,764	7,374,324	7,063,572	6,153,930																			

[illegible]

C.	Medical Incurred Losses Adjusted to Act 44 Low Level as of 04/30/13																									
1	2,223,000	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	4,806,118	
2	3,070,000	4,133,000	4,235,000	4,583,000	5,398,000	5,164,000	4,884,000	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	3,914,782	5,517,261		
3	3,408,000	4,507,000	5,010,000	5,349,000	5,630,000	5,510,000	5,042,000	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814	2,891,686	4,167,466			
4	3,537,000	5,619,000	6,010,000	5,660,000	5,635,000	5,428,000	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912	3,804,580	2,991,503				
5	4,046,000	5,592,000	5,896,000	5,695,000	5,501,000	5,452,000	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038	5,757,902	3,837,840					
6	4,383,000	6,933,000	6,008,000	5,766,000	5,634,000	5,216,608	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	5,864,639						
7	4,490,000	6,837,000	6,172,000	5,698,000	5,739,000	5,192,000	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965	4,349,353	3,381,086							
8	4,191,000	6,410,000	6,021,000	5,648,000	5,665,000	5,167,000	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067	4,187,418	4,411,495								
9	4,075,000	6,264,000	6,029,000	5,687,000	5,639,000	5,250,000	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,570	2,782,114	4,145,606	3,080,177	4,190,701									
10	4,006,000	6,681,000	6,102,000	5,834,000	5,774,000	5,402,000	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,257,242	2,950,698	2,879,623	4,160,518	3,110,017										
11	3,974,000	6,434,000	6,119,000	5,947,000	5,781,000	5,454,000	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865	2,963,075	4,164,525											
12	3,941,000	6,153,000	6,127,000	5,940,000	5,844,000	5,300,000	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251	3,021,208	3,005,905												
13	4,060,000	6,265,000	6,103,000	5,946,000	5,857,000	5,212,000	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653	3,531,522	3,021,095													
14	3,955,000	6,515,000	6,128,000	5,999,000	5,798,000	5,299,000	5,366,481	4,793,570	4,501,155	4,627,844	3,851,694	3,532,688														
15	4,054,000	6,216,000	6,136,000	6,009,000	5,845,000	5,345,000	5,384,567	4,836,117	4,491,418	4,702,741	3,851,841															
16	4,010,000	6,198,000	6,137,000	5,974,000	5,795,000	5,424,000	5,423,525	4,865,082	4,520,959	4,694,564																
17	4,082,000	6,194,000	6,171,000	6,023,000	5,784,000	5,509,000	5,290,059	4,883,436	4,514,259																	
18	4,028,000	6,207,000	6,217,000	6,065,000	5,777,000	5,593,000	5,370,678	4,927,115																		
19	4,035,000	6,189,000	6,208,000	6,015,000	5,785,000	5,651,000	5,371,095																			
20	4,037,000	6,175,000	6,220,000	5,962,000	5,821,000	5,661,000																				

Large Loss is excluded from Accident Year 1992

Source: A. Loss Development Data: CMCRB Database as of 04/30/13 - Validated 08/16/13

B. Act 44 Medical Law Adjustment Factors from Exhibit VI-B Page 2 (A) & VI-D Page 1

C. Medical Incurred Losses Adjusted to Act 44 Law Level = A x B

File: 17-C-C:\Clients\Coal Mine\2013 Rate Filing\[06-A,B,C,Exlsm]B-1

Run Time: September 23, 2013 - 01:49:55 PM

OMG,PAB - FTI, 11/29/2013

File Date:November 29, 2013

Checksum:2.960.046.685.560740

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

Exhibit VI-B
Page 2

Report	Adjustment to Act 44 Law Level																								
	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	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	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.8045	0.8926	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	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	1.0000	1.0000
4	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	1.0000	1.0000
5	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	1.0000	1.0000
6	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	1.0000	1.0000
7	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	1.0000	1.0000
8	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	1.0000	1.0000
9	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	1.0000	1.0000
10	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	1.0000
11	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	1.0000
12	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	1.0000
13	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	1.0000
14	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	1.0000
15	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	1.0000
16	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	1.0000
17	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	1.0000
18	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	1.0000
19	0.7668	0.7828	0.7910	0.8070	0.8230	0.9183	1.0000																		
20	0.7669	0.7827	0.7921	0.8085	0.8241	0.9198																			
	60	65	70	75	80	85	90	95	100	100	Claim Settlement Level Additions are multiplied by the percentages at the top of each column.														
B.	Claim Settlement Adjustments Additions																								
1	0.0000	0.0000	0.0000	0.0000	0.0000	0.0180	0.0190	0.0200	0.0200	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2	0.0000	0.0000	0.0000	0.0000	0.0170	0.0360	0.0380	0.0400	0.0400	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3	0.0000	0.0000	0.0000	0.0000	0.0160	0.0340	0.0540	0.0600	0.0550	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4	0.0000	0.0000	0.0150	0.0320	0.0510	0.0720	0.0760	0.0750	0.0690	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5	0.0000	0.0140	0.0300	0.0480	0.0680	0.0900	0.0903	0.0890	0.0820	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6	0.0130	0.0280	0.0450	0.0640	0.0850	0.1035	0.1036	0.1020	0.0940	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7	0.0260	0.0420	0.0600	0.0800	0.0978	0.1161	0.1159	0.1140	0.1050	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
8	0.0390	0.0560	0.0750	0.0920	0.1097	0.1278	0.1273	0.1250	0.1150	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
9	0.0520	0.0700	0.0863	0.1032	0.1207	0.1386	0.1378	0.1350	0.1230	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
10	0.0650	0.0805	0.0968	0.1136	0.1309	0.1485	0.1473	0.1430	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
11	0.0748	0.0903	0.1065	0.1232	0.1403	0.1575	0.1549	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
12	0.0839	0.0994	0.1155	0.1320	0.1488	0.1647	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
13	0.0923	0.1078	0.1238	0.1400	0.1556	0.1692	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
14	0.1001	0.1155	0.1313	0.1464	0.1598	0.1692	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
15	0.1073	0.1225	0.1373	0.1504	0.1598	0.1692	0.1596	0.1480	0.1280	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
16	0.1138	0.1281	0.1410	0.1504	0																				

A.	Report	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1		3,361,960	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	4,806,118
2		4,354,347	5,836,016	5,979,955	6,471,259	6,709,723	5,785,980	4,929,891	4,443,755	4,353,884	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	3,414,782	3,709,814	4,167,466
3		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	4,167,466		
4		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	2,991,503			
5		5,713,182	8,404,823	7,595,281	7,239,653	6,815,575	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	3,837,840				
6		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	5,864,639					
7		5,860,153	8,280,712	7,929,203	7,215,882	7,086,080	5,767,492	5,059,712	4,466,919	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	3,381,086						
8		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	4,411,495							
9		5,138,132	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	4,190,701								
10		5,227,686	8,524,905	7,808,315	7,347,568	7,100,992	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623	4,160,518	3,110,017									
11		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	4,164,525										
12		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	3,005,905											
13		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	3,021,095												
14		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	3,851,694	3,532,688													
15		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	3,851,841														
16		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	4,694,564															
17		5,324,275	7,910,771	7,822,500	7,490,067	7,047,415	6,019,026	5,290,059	4,883,436	4,514,259																
18		5,253,219	7,927,236	7,800,056	7,528,919	7,028,385	6,100,724	5,370,678	4,927,115																	
19		5,261,599	7,905,531	7,847,501	7,453,318	7,029,188	6,154,033	5,371,095																		
20		5,264,773	7,888,944	7,852,764	7,374,324	7,063,572	6,153,930																			

Act 44 Medical Law Adjustment Factors and Claim Settlement Levels																								
B.	0.7082	0.7082	0.7082	0.7082	0.7082	0.9091	0.9963	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	0.7082	0.7082	0.7082	0.7082	0.8215	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7998	0.8396	0.9481	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	0.7082	0.7082	0.7902	0.8173	0.8577	0.9676	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	0.7082	0.7983	0.8062	0.8347	0.8758	0.9871	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	0.7791	0.8122	0.8223	0.8522	0.8938	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	0.7921	0.8261	0.8383	0.8696	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	0.8052	0.8400	0.8544	0.8831	0.9207	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8	0.8182	0.8539	0.8667	0.8957	0.9328	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9	0.8313	0.8642	0.8783	0.9076	0.9441	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10	0.8411	0.8739	0.8891	0.9186	0.9545	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11	0.8503	0.8829	0.8991	0.9289	0.9641	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12	0.8588	0.8912	0.9084	0.9383	0.9720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8666	0.8988	0.9170	0.9462	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	1.0000	1.0000
14	0.8738	0.9057	0.9240	0.9516	0.9784	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8804	0.9112	0.9289	0.9531	0.9795	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8857	0.9146	0.9299	0.9545	0.9806	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8890	0.9145	0.9310	0.9560	0.9817	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8890	0.9144	0.9320	0.9574	0.9828	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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	0.8891	0.9143	0.9331	0.9589	0.9839	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	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																								

Act 44 Discount Factor: 0.7082
Selected Claim Settlement Factor

Note: Act 44 effective in 1993

C.	Medical Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels as of 04/30/13																								
1	2,253,000	3,379,000	3,627,000	3,601,000	4,223,000	4,346,000	3,889,000	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,674	2,761,649	3,630,574	4,362,098	4,806,118
2	3,070,000	4,133,000	4,235,000	4,583,000	5,512,000	5,373,000	4,929,891	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	3,914,782	5,517,261	
3	3,408,000	4,507,000	5,010,000	5,458,000	5,868,000	5,843,000	5,062,121	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814	2,891,686	4,167,466		
4	3,537,000	5,619,000	6,126,000	5,890,000	5,991,000	5,865,000	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912	3,804,580	2,991,503			
5	4,046,000	6,709,000	6,123,000	6,043,000	5,964,000	5,999,000	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,188,781	2,885,530	2,816,076	3,874,531	2,912,119	4,131,369	4,143,155	3,401,038	5,757,902	3,837,840				
6	4,457,000	7,181,000	6,356,000	6,234,000	6,227,000	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151	3,370,262	5,864,639					
7	4,642,000	7,203,000	6,647,000	6,275,000	6,432,000	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,945	4,349,353	3,381,086						
8	4,405,000	6,688,000	6,600,000	6,305,000	6,431,000	5,730,009	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067	4,187,418	4,411,495							
9	4,352,000	6,823,000	6,696,000	6,427,000	6,477,000	5,812,365	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606	3,080,177	4,190,701								
10	4,346,000	7,368,000	6,858,000	6,668,000	6,704,000	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623	4,160,518	3,110,017									
11	4,361,000	7,175,000	6,951,000	6,869,000	6,777,000	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865	2,963,075	4,164,525										
12	4,372,000	6,934,000	7,030,000	6,924,000	6,910,000	5,838,773	5,295,932	4,815,890	4,584,566	4,594,309	3,843,219	3,409,251	3,021,208	3,005,905											
13	4,549,000	7,127,000	7,066,000	6,988,000	6,973,000	5,732,687	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653	3,531,522	3,021,095												
14	4,471,000	7,475,000	7,152,000	7,097,000	6,931,000	5,818,810	5,366,481	4,793,570	4,501,155	4,627,844	3,851,694	3,532,688													
15	4,621,000	7,188,000	7,206,000	7,137,000	6,986,000	5,859,155	5,384,567	4,836,117	4,491,418	4,702,741	3,851,841														
16	4,605,000	7,212,000	7,235,000	7,093,000	6,925,000	5,935,724	5,423,525	4,865,082	4,520,959	4,694,564															
17	4,715,000	7,236,000	7,274,000	7,150,000	6,911,000	6,019,026	5,290,059	4,883,436	4,514,259																
18	4,670,000	7,250,000	7,327,000	7,198,000	6,900,000	6,100,724	5,370,678	4,927,115																	
19	4,678,000	7,229,000	7,314,000	7,136,000	6,908,000	6,154,033	5,371,095																		
20	4,681,000	7,213,000	7,327,000	7,071,000	6,950,000	6,153,930																			
											</														

*Large Loss is excluded from Accident Year 1992

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

B. Act 44 Medical Law Adjustment Factors and Claim Settlement Levels: Exhibit VI-B-2 (C)

C. Medical Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels= A x B

Exhibit V-E-1
and
Exhibit VI-B-4

A.	Report	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
	1	2,523,000	3,379,000	3,627,000	3,601,000	4,223,000	4,346,000	3,889,000	3,946,197	4,135,165	3,185,472	3,370,548	2,714,671	2,468,601	2,225,216	3,150,255	2,579,313	3,189,109	3,700,850	2,871,489	5,478,955	3,509,474	2,761,649	3,630,572	4,362,098	4,806,118
	2	3,070,000	4,133,000	4,235,000	4,583,000	5,512,000	5,373,000	4,929,891	4,443,755	4,315,884	3,374,998	3,630,642	3,012,839	2,716,963	2,589,253	3,609,439	2,812,481	3,555,290	4,031,513	3,286,804	5,501,458	3,749,858	3,021,605	3,914,782	5,517,261	
	3	3,408,000	4,507,000	5,010,000	5,458,000	5,868,000	5,843,000	5,062,121	4,353,568	4,689,720	3,598,928	3,628,890	3,186,033	2,818,387	2,646,248	3,762,837	2,794,988	4,147,713	4,161,949	3,511,501	5,575,559	3,709,814	2,891,686	4,167,466		
	4	3,537,000	5,619,000	6,126,000	5,890,000	5,991,000	5,865,000	5,216,951	4,294,114	4,808,246	3,571,097	3,720,868	3,057,663	2,836,912	2,629,910	3,890,149	2,756,587	4,166,709	4,249,331	3,418,585	5,632,912	3,804,580	2,991,503			
	5	4,046,000	6,709,000	6,123,000	6,043,000	5,964,000	5,999,000	5,111,218	4,116,259	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	3,837,840				
	6	4,457,000	7,181,000	6,356,000	6,234,000	6,227,000	5,804,110	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,178,086	2,937,414	2,896,624	4,191,261	2,899,687	4,080,336	4,299,151	3,370,262	5,864,639					
	7	4,642,000	7,203,000	6,647,000	6,275,000	6,432,000	5,767,492	5,059,712	4,666,919	4,578,161	3,932,216	3,760,723	3,133,358	2,927,989	2,822,196	4,257,734	2,897,577	4,180,965	4,349,353	3,381,086						
	8	4,405,000	6,868,000	6,600,000	6,305,000	6,431,000	5,730,009	5,113,134	4,706,403	4,617,085	3,951,475	3,791,456	3,171,882	2,921,384	2,789,664	4,339,920	2,890,067	4,187,418	4,411,495							
	9	4,352,000	6,823,000	6,696,000	6,427,000	6,477,000	5,812,365	5,124,726	4,685,434	4,625,715	4,015,857	3,741,005	3,236,426	2,952,750	2,782,114	4,145,606	3,080,177	4,190,701								
	10	4,346,000	7,368,000	6,858,000	6,668,000	6,704,000	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,777,626	3,357,242	2,950,698	2,879,623	4,160,518	3,110,017									
	11	4,361,000	7,175,000	6,951,000	6,869,000	6,777,000	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	3,353,094	2,948,865	2,963,075	4,164,525										
	12	4,372,000	6,934,000	7,030,000	6,924,000	6,910,000	5,888,773	5,295,932	4,815,890	4,594,309	4,586,566	3,843,219	3,409,251	3,021,208	3,005,905											
	13	4,549,000	7,127,000	7,066,000	6,988,000	6,973,000	5,732,687	5,346,840	4,869,709	4,485,294	4,602,844	3,868,653	3,531,522	3,021,095												
	14	4,471,000	7,475,000	7,152,000	7,097,000	6,931,000	5,818,810	5,366,481	4,793,570	4,501,155	4,627,844	3,851,694	3,532,688													
	15	4,621,000	7,188,000	7,206,000	7,137,000	6,986,000	5,859,155	5,384,567	4,836,117	4,491,418	4,702,741	3,851,841														
	16	4,605,000	7,212,000	7,235,000	7,093,000	6,925,000	5,935,724	5,423,525	4,865,082	4,520,959	4,694,564															
	17	4,715,000	7,236,000	7,274,000	7,150,000	6,911,000	6,019,026	5,290,059	4,883,436	4,514,259																
	18	4,670,000	7,250,000	7,327,000	7,198,000	6,900,000	6,100,724	5,370,678	4,927,115																	
	19	4,678,000	7,229,000	7,314,000	7,136,000	6,908,000	6,154,033	5,371,095																		
	20	4,681,000	7,213,000	7,327,000	7,071,000	6,950,000	6,153,930																			

[illegible]

	10 Year Straight	6 Year Straight	10 Year Weighted	10 Year Average	6 Year Average	6 Year Weighted	Average of Middle
C. Summary	Average	Average	Average	Ex. Hi/Low	Ex. Hi/Low	Average	Four
1:2	1.1095	1.1091	1.1069	1.1032	1.0964	1.1051	1.1061
2:3	1.0350	1.0209	1.0360	1.0283	1.0249	1.0218	1.0275
3:4	1.0090	1.0116	1.0099	1.0102	1.0154	1.0111	1.0107
4:5	1.0176	1.0081	1.0139	1.0162	1.0043	1.0064	1.0111
5:6	1.0169	1.0187	1.0179	1.0125	1.0107	1.0200	1.0165
6:7	1.0000	1.0049	1.0014	1.0001	1.0075	1.0070	1.0034
7:8	1.0053	1.0031	1.0063	1.0056	1.0027	1.0049	1.0047
8:9	1.0051	1.0084	1.0024	1.0037	1.0073	1.0043	1.0051
9:10	1.0195	1.0158	1.0183	1.0130	1.0145	1.0149	1.0159
10:11	1.0129	1.0160	1.0129	1.0111	1.0129	1.0170	1.0137
11:12	1.0063	1.0071	1.0047	1.0083	1.0063	1.0051	1.0062
12:13	1.0043	1.0056	1.0037	1.0039	1.0053	1.0045	1.0045
13:14	1.0030	0.9988	1.0039	1.0037	1.0008	0.9988	1.0016
14:15	1.0016	1.0055	1.0005	1.0048	1.0048	1.0057	1.0042
15:16	1.0020	1.0038	1.0017	1.0020	1.0045	1.0033	1.0028
16:17	1.0034	0.9996	1.0033	1.0044	1.0021	1.0001	1.0022
17:18	1.0053	1.0084	1.0054	1.0061	1.0091	1.0079	1.0069
18:19	0.9998	0.9995	0.9994	0.9997	0.9992	0.9991	0.9995
19:20	0.9995	0.9995	0.9994	1.0001	1.0001	0.9994	0.9996
	Source: A. Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels: Exhibit VI-B-3						

Source: A. Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels: Exhibit VI-B-3

B. Annual Loss Development Ratios

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

Weighted Averages for 10 and 6 years,

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

Average of middle 4 of above 6 averages.

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

Accident	(1) Year	(2) 4/30/1994 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1984	7,380	243	3.3%	xx
	1985	4,469	105	2.3%	xx
	1986	5,192	222	4.3%	xx
	1987	4,941	262	5.3%	xx
	1988	5,722	396	6.9%	xx
	1989	8,405	532	6.3%	xx
	1990	7,754	298	3.8%	xx
	1991	6,824	328	4.8%	xx
	1992	5,389	437	8.1%	xx
Total		56,076	2,823	5.0%	2.0%

Accident	(1) Year	(2) 4/30/1995 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1985	4,303	199	4.6%	xx
	1986	5,166	122	2.4%	xx
	1987	4,805	122	2.5%	xx
	1988	5,860	161	2.7%	xx
	1989	8,842	299	3.4%	xx
	1990	7,595	471	6.2%	xx
	1991	7,208	83	1.2%	xx
	1992	4,462	198	4.4%	xx
	1993	5,786	164	2.8%	xx
Total		54,027	1,819	3.4%	2.0%

Accident	(1) Year	(2) 4/30/1996 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1986	5,126	84	1.6%	xx
	1987	4,959	72	1.5%	xx
	1988	5,470	451	8.2%	xx
	1989	8,720	575	6.6%	xx
	1990	7,730	220	2.8%	xx
	1991	7,240	281	3.9%	xx
	1992	4,458	269	6.0%	xx
	1993	6,163	189	3.1%	xx
	1994	4,930	231	4.7%	xx
Total		54,796	2,372	4.3%	2.0%

Accident	(1) Year	(2) 4/30/1997 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1987	4,895	93	1.9%	xx
	1988	5,318	202	3.8%	xx
	1989	8,177	793	9.7%	xx
	1990	7,929	274	3.5%	xx
	1991	7,315	141	1.9%	xx
	1992	4,284	319	7.4%	xx
	1993	6,061	216	3.6%	xx
	1994	5,062	155	3.1%	xx
	1995	4,444	211	4.7%	xx
Total		53,485	2,404	4.5%	2.0%

Accident	(1) Year	(2) 4/30/1998 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1988	5,228	70	1.3%	xx
	1989	7,991	321	4.0%	xx
	1990	7,725	436	5.6%	xx
	1991	7,216	173	2.4%	xx
	1992	4,439	85	1.9%	xx
	1993	6,077	194	3.2%	xx
	1994	5,217	77	1.5%	xx
	1995	4,354	272	6.2%	xx
	1996	4,316	87	2.0%	xx
Total		52,563	1,715	3.3%	2.0%

Accident	(1) Year	(2) 4/30/1999 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1989	8,525	96	1.1%	xx
	1990	7,726	83	1.1%	xx
	1991	7,140	208	2.9%	xx
	1992	2,428	74	3.0%	xx
	1993	5,804	322	5.5%	xx
	1994	5,111	198	3.9%	xx
	1995	4,294	164	3.8%	xx
	1996	4,690	106	2.3%	xx
	1997	xx	xx	xx	xx
Total		45,718	1,251	2.7%	1.5%

Accident	(1) Year	(2) 4/30/2000 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1990	7,808	52	0.7%	xx
	1991	7,176	15	0.2%	xx
	1992	2,327	125	5.4%	xx
	1993	5,767	161	2.8%	xx
	1994	5,029	130	2.6%	xx
	1995	4,416	97	2.2%	xx
	1996	4,808	119	2.5%	xx
	1997	xx	xx	xx	xx
	1998	xx	xx	xx	xx
Total		37,331	699	1.9%	1.4%

Accident	(1) Year	(2) 4/30/2001 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1991	7,348	85	1.2%	xx
	1992	2,286	86	3.8%	xx
	1993	5,730	77	1.3%	xx
	1994	5,060	29	0.6%	xx
	1995	4,484	150	3.3%	xx
	1996	4,806	187	3.9%	xx
	1997	xx	xx	xx	xx
	1998	xx	xx	xx	xx
	1999	xx	xx	xx	xx
Total		29,714	614	2.1%	1.3%

Accident	(1) Year	(2) 4/30/2002 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1992	2,939	16	0.5%	xx
	1993	5,812	57	1.0%	xx
	1994	5,113	40	0.8%	xx
	1995	4,667	101	2.2%	xx
	1996	4,704	242	5.1%	xx
	1997	xx	xx	xx	xx
	1998	xx	xx	xx	xx
	1999	xx	xx	xx	xx
	2000	xx	xx	xx	xx
Total		23,235	456	2.0%	1.2%

Accident	(1) Year	(2) 4/30/2003 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1993	5,971	0	0.0%	xx
	1994	5,125	0	0.0%	xx
	1995	4,706	0	0.0%	xx
	1996	4,578	145	3.2%	xx
	1997	xx	xx	xx	xx
	1998	xx	xx	xx	xx
	1999	xx	xx	xx	xx
	2000	xx	xx	xx	xx
	2001	xx	xx	xx	xx
Total		20,380	145	0.7%	1.1%

Accident	(1) Year	(2) 4/30/2004 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1994	5,179	59	1.1%	xx
	1995	4,740	83	1.8%	xx
	1996	4,702	32	0.7%	xx
	1997	xx	xx	xx	xx
	1998	xx	xx	xx	xx
	1999	xx	xx	xx	xx
	2000	xx	xx	xx	xx
	2001	xx	xx	xx	xx
	2002	xx	xx	xx	xx
Total		14,621	174	1.2%	1.0%

Accident	(1) Year	(2) 4/30/2005 Rpt.Loss ^(a)	(2) 12 Month Fav.Dev ^(a)	(3) (2) / (1)	(4) Selection
	1995	4,669	0	0.0%	xx
	1996	4,626	0	0.0%	xx
	1997	xx	xx	xx	xx
	1998	xx	xx	xx	xx
	1999	xx	xx	xx	xx
	2000	xx	xx	xx	xx
	2001	xx	xx	xx	xx
	2002	xx	xx	xx	xx
	2003	xx	xx	xx	xx
Total		9,295	0	0.0%	0.8%

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

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

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

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

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

Note: Personnel from 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 04/30/13																				
Report	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	521	508	428	415	339	297	263	240	227	241	196	219	203	156	163	193	170	168	175	169
2	531	547	442	422	358	301	269	250	238	244	196	227	228	163	164	206	193	177	182	
3	530	549	441	427	355	314	272	252	237	246	197	230	229	165	164	203	195	177		
4	530	540	439	428	358	313	274	254	237	246	198	231	230	166	164	205	195			
5	531	533	438	425	358	313	274	254	237	246	199	231	230	166	164	204				
6	529	531	438	426	357	312	274	254	237	246	199	231	230	166	164					
7	528	530	438	427	357	312	274	254	237	246	199	231	230	166						
8	528	530	438	427	357	312	274	254	237	246	199	231	230							
9	528	530	437	427	357	312	274	254	237	246	199	231								
10	528	530	437	427	357	312	274	254	237	246	199									
11	528	530	437	426	357	312	274	254	237	246										
12	528	530	437	426	357	312	274	254	237											
13	528	530	437	426	357	312	274	254												
14	528	530	437	426	357	312	274													
15	528	530	437	426	357	312														
16	528	530	437	426	357															
17	528	530	437	426																
18	528	530	437																	
19	528	530																		
20	528																			

B. Annual Claim Count Development																				
1:2																				
2:3									0.9958	1.0124	1.0000	1.0365	1.1232	1.0449	1.0061	1.0674	1.1353	1.0536	1.0400	
3:4								1.0079	1.0000	1.0082	1.0051	1.0132	1.0044	1.0123	1.0000	0.9854	1.0104	1.0000		
4:5							1.0000	1.0000	1.0000	1.0000	1.0051	1.0043	1.0044	1.0061	1.0000	1.0099	1.0000			
5:6						0.9968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9951				
6:7					1.0000	1.0000	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	1.0000						
8:9			0.9977	1.0000	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	1.0000	1.0000							
10:11	1.0000	1.0000	1.0000	0.9977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
12:13	1.0000	1.0000	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	1.0000	1.0000											
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
15:16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
16:17	1.0000	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		Cumulative	Acc. Year	Ultimate	
1:2	1.0519	1.0579	1.0510	1.0480	1.0515	1.0585	1.0531	1.0531	1.0604	2012	179		
2:3	1.0035	1.0021	1.0034	1.0045	1.0037	1.0018	1.0032	1.0038	1.0069	2011	183		
3:4	1.0038	1.0041	1.0038	1.0035	1.0037	1.0042	1.0038	1.0031	1.0031	2010	178		
4:5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2009	195		
5:6	0.9997	1.0000	0.9996	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000	2008	204		
6:7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2007	164		
7:8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2006	166		
8:9	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2005	230		
9:10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2004	231		
10:11	0.9998	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2003	199		
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2002	246		
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2001	237		
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2000	254		
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1999	274		
15:16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1998	312		
16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1997	357		
17:18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1996	426		
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1995	437		
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1994	530		
										1993	528		

Source: A. Loss Development Data: CMCRB Database as of 04/30/13 - Validated 08/16/13

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 - FTL 11/29/2013
File Date:November 29, 2013

Checksum:155,707.133836

**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 04/30/13

Report	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	1,147	1,094	940	911	867	684	641	488	519	487	453	516	476	456	488	523	479	559	628	563
2	1,167	1,167	940	923	863	685	640	500	536	499	462	524	479	453	494	527	469	560	632	
3	1,195	1,171	944	926	865	686	641	503	539	500	461	523	480	451	495	528	469	559		
4	1,196	1,176	945	926	863	684	641	497	535	500	461	522	479	450	495	527	469			
5	1,196	1,180	945	927	863	684	643	497	535	500	461	522	479	450	495	528				
6	1,196	1,180	945	927	864	685	643	498	535	500	461	522	479	450	495					
7	1,196	1,180	945	926	864	685	643	498	535	500	461	522	479	450						
8	1,196	1,180	945	926	864	685	643	498	535	500	461	522	479							
9	1,196	1,180	945	926	864	685	643	498	535	500	461	522								
10	1,196	1,180	945	926	864	685	643	498	535	500	461									
11	1,196	1,180	945	927	864	685	643	498	535	500										
12	1,196	1,180	945	927	864	685	643	498	535											
13	1,196	1,180	945	927	864	685	643	498												
14	1,196	1,180	945	927	864	685	643													
15	1,196	1,180	945	927	864	685														
16	1,196	1,180	945	927	864															
17	1,196	1,180	945	927																
18	1,196	1,180	945																	
19	1,196	1,180																		
20	1,196																			

B. Annual Claim Count Development

1:2										1.0246	1.0199	1.0155	1.0063	0.9934	1.0123	1.0076	0.9791	1.0018	1.0064
2:3									1.0056	1.0020	0.9978	0.9981	1.0021	0.9956	1.0020	1.0019	1.0000	0.9982	
3:4									0.9881	0.9926	1.0000	1.0000	0.9981	0.9979	1.0000	0.9981	1.0000		
4:5							1.0031	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0019			
5:6						1.0015	1.0000	1.0020	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				
6:7					1.0000	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	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000										
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000											
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000												
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
15:16	1.0000	1.0000	1.0000	1.0000	1.0000														
16:17	1.0000	1.0000	1.0000	1.0000															
17:18	1.0000	1.0000	1.0000																
18:19	1.0000	1.0000																	
19:20	1.0000																		

C. Summary

	10 Year Straight Average	6 Year Straight Average	10 Year Weighted Average	10 Year Average ex. Hi&Lo	6 Year Average ex. Hi&Lo	6 Year Weighted Average	Average of Middle Four	Selected	Cumulative	Acc. Year	Ultimate
1:2	1.0067	1.0001	1.0067	1.0079	1.0023	1.0006	1.0041	1.0028	1.0028	2012	565
2:3	1.0003	1.0000	1.0004	1.0003	1.0005	1.0000	1.0002	1.0000	1.0000	2011	632
3:4	0.9973	0.9987	0.9972	0.9981	0.9985	0.9986	0.9981	1.0000	1.0000	2010	559
4:5	1.0005	1.0003	1.0006	1.0002	1.0000	1.0003	1.0003	1.0000	1.0000	2009	469
5:6	1.0004	1.0000	1.0004	1.0002	1.0000	1.0000	1.0001	1.0000	1.0000	2008	528
6:7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2007	495
7:8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2006	450
8:9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2005	479
9:10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2004	522
10:11	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2003	461
11:12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2002	500
12:13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2001	535
13:14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2000	498
14:15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1999	643
15:16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1998	685
16:17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1997	864
17:18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1996	927
18:19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1995	945
19:20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1994	1180
										1993	1196

Source: A. Loss Development Data: CMCRB Database as of 04/30/13 - Validated 08/16/13

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.

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

OMG.PA8 - FTL 11/29/2013
File Date: November 29, 2013

Checksum: 251,365.078198

**Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Medical Only Incurred for All Classes Combined (excl. USLH)**

Exhibit VI-C-3

A. Medical Only Reported Incurred Losses Valued as of 04/30/13

Report	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1	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	740,247
2	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	864,057	
3	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	732,324		
4	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	487,349			
5	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	569,251				
6	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	663,201					
7	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	464,210						
8	634,834	528,443	416,875	430,802	392,408	412,623	405,010	305,104	347,675	345,393	346,252	499,182	439,393							
9	635,391	528,564	416,875	430,802	392,408	412,623	405,010	305,104	347,675	345,393	346,318	499,182								
10	635,391	524,654	416,875	430,802	392,408	412,623	405,010	305,104	347,675	345,393	346,318									

B. Annual Loss Development

1:2									1.0841	0.9990	1.1120	1.0067	1.0365	1.0333	1.0471	0.9520	1.0334	1.0405
2:3									0.9975	0.9907	0.9953	1.0210	1.4409	0.9431	0.9770	1.0178	1.0253	1.0272
3:4								1.0130	1.0009	0.9794	1.0123	0.9981	1.0123	0.9996	1.0036	0.9781	1.0001	
4:5							1.0008	1.0016	1.0000	1.0042	1.0000	1.0004	1.0000	1.0000	1.0060	1.0130		
5:6						0.9775	1.0000	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0080			
6:7					1.0000	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	0.9892	1.0000	1.0193	1.0000	1.0000	1.0000	0.7608					
8:9			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0002	1.0000						
9:10	0.9926	1.0000	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	1.0345	1.0238	1.0340	1.0351	1.0359	1.0264	1.0325	1.0325	1.0325	2012	764,305
2:3	1.0436	1.0719	1.0366	1.0065	1.0118	1.0522	1.0361	1.0000	1.0000	2011	864,057
3:4	0.9997	0.9986	0.9993	1.0008	1.0004	0.9987	0.9995	1.0000	1.0000	2010	732,324
4:5	1.0026	1.0032	1.0030	1.0016	1.0016	1.0037	1.0026	1.0000	1.0000	2009	487,349
5:6	0.9987	1.0013	0.9991	1.0002	1.0000	1.0018	1.0002	1.0000	1.0000	2008	569,251
6:7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2007	663,201
7:8	0.9769	0.9634	0.9665	0.9987	1.0000	0.9455	0.9764	1.0000	1.0000	2006	464,210
8:9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2005	439,393
9:10	0.9993	1.0000	0.9990	1.0000	1.0000	1.0000	0.9998	1.0000	1.0000	2004	499,182

Source: A. Loss Development Data: CMCRB Database as of 04/30/13 - Validated 08/16/13

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, 11/29/2013

File Date:November 29, 2013

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Checksum:76,069,551.968731

Run Time: September 23, 2013 - 01:49:55 PM

**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 04/30/13

<u>Report</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>	<u>2012</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	2,050,254
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	3,977,654	
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	4,339,688		
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	4,536,641			
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	6,986,131				
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	5,648,220					
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	4,990,574						
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	9,419,725							
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	7,018,184								
10	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	6,755,866									
11	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	7,474,646	7,789,732	10,873,650										
12	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	7,855,086											
13	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	7,481,735												
14	17,332,836	19,264,565	16,583,337	17,773,596	11,804,826	11,331,615	8,118,370	8,717,825	8,050,069													
15	17,269,649	19,426,729	16,817,609	18,027,853	11,995,979	11,414,237	8,170,070	8,731,745														
16	17,364,179	19,537,924	17,037,196	18,376,371	12,137,005	11,494,656	8,264,818															
17	17,454,727	19,648,893	17,253,705	18,642,449	12,156,503	11,575,737																
18	17,589,294	19,712,052	17,457,285	18,807,962	12,175,951																	
19	17,647,335	19,778,753	17,662,051	18,973,983																		
20	17,681,764	19,845,571	17,881,759																			

Medical Reported Paid Losses as of 04/30/13

<u>Report</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>	<u>2012</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	3,607,221
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	4,428,864	
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	3,681,854		
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	2,838,298			
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	3,482,499				
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	5,005,959					
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	3,238,444						
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	4,067,412							
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	4,069,440								
10	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	2,775,526									
11	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	3,738,687										
12	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	2,821,879											
13	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	2,794,972												
14	6,830,913	6,879,694	5,630,292	5,134,011	4,506,980	4,355,042	4,106,625	3,686,245	3,531,885													
15	6,883,370	6,904,878	5,669,851	5,173,710	4,530,249	4,371,918	4,152,798	3,716,598														
16	6,922,803	6,918,013	5,726,344	5,222,342	4,596,503	4,434,578	4,235,368															
17	6,958,482	6,937,949	5,786,245	5,243,874	4,642,586	4,437,180																
18	7,001,143	6,961,865	5,834,833	5,253,033	4,676,936																	
19	7,052,555	6,974,368	5,895,287	5,259,632																		
20	7,088,704	6,985,460	5,945,407																			

Note: Large loss was excluded from accident year 1992.

Source: CMCRB Database as of 04/30/13 - Validated 08/16/13

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Run Date: September 23, 2013 - 01:49:55 PM

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File Date:November 29, 2013

Checksum:2,885,460,861.000000

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	2012
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	1.0000
2	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	1.0000
3	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	1.0000	1.0000
4	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	1.0000	xx
5	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	1.0000	xx
6	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7661	0.7842	0.7773	0.7882	0.8088	0.8986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
7	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	1.0000	1.0000	1.0000	1.0000	1.0000	xx
8	0.7082	0.7082	0.7082	0.7652	0.7651	0.7662	0.7840	0.7794	0.7911	0.8110	0.9017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
9	0.7082	0.7082	0.7651	0.7669	0.7644	0.7662	0.7839	0.7804	0.7925	0.8121	0.9032	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
10	0.7082	0.7913	0.7649	0.7686	0.7638	0.7663	0.7837	0.7815	0.7940	0.8132	0.9047	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
11	0.7630	0.7891	0.7647	0.7702	0.7631	0.7664	0.7836	0.7826	0.7954	0.8143	0.9062	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
12	0.7631	0.7869	0.7646	0.7719	0.7625	0.7664	0.7835	0.7836	0.7969	0.8154	0.9077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
13	0.7633	0.7848	0.7644	0.7736	0.7618	0.7665	0.7834	0.7847	0.7983	0.8165	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
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	xx
15	0.7636	0.7804	0.7641	0.7770	0.7605	0.7666	0.7832	0.7868	0.8012	0.8186	0.9123	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
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	xx
17	0.7640	0.7761	0.7637	0.7804	0.7592	0.7667	0.7830	0.7889	0.8041	0.8208	0.9153	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx
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	xx
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	xx
20	0.7645	0.7695	0.7632	0.7855	0.7573	0.7669	0.7827	0.7921	0.8085	0.8241	0.9198	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	xx

Adjustments to development factors applicable to medical loss evaluated as of 04/30/2013
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

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Date: September 17, 2013 - 10:45:16 AM

FTI - OMG/PA8
File Date: November 29, 2013
Checksum: 48,417,312446

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	5,371,095	0.9944	5,340,814	30,281	10,406	10,406	30,281	5,371,095	5,259,632	111,463	6,599	6,599	111,463	5,371,095	1.0000	1.0000	1.0000	1.0000
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
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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 (O) and (R)
	(T)	Smoothed values based on values in (S)

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1993	4,780,471	0.6490	3,102,526	1,677,945	3,102,526	2,564,858	1,482,129	4,046,987	0	na	na	2,564,858	na	na	0.8466	xx	0.8466	0.8911
2	1994	5,785,980	0.7014	4,058,286	1,727,694	955,761	955,761	1,626,796	5,147,415	0	na	na	955,761	na	na	0.8896	xx	0.8896	0.8926
3	1995	6,162,904	0.7310	4,505,083	1,657,821	446,796	446,796	1,609,413	5,576,828	0	na	na	446,796	na	na	0.9049	xx	0.9049	0.8941
4	1996	6,061,248	0.7593	4,602,306	1,458,942	97,223	97,223	1,437,642	5,502,280	0	na	na	97,223	na	na	0.9078	xx	0.9078	0.8956
5	1997	6,077,440	0.8077	4,908,748	1,168,692	306,443	306,443	1,168,692	5,539,772	0	na	na	306,443	na	na	0.9115	xx	0.9115	0.8971
6	1998	5,804,110	0.8678	5,036,807	767,303	128,058	128,058	767,303	5,266,442	0	na	na	128,058	na	na	0.9074	xx	0.9074	0.8986
7	1999	5,767,492	0.8945	5,159,022	608,470	122,215	122,215	608,470	5,229,824	5,149,026	618,466	112,219	112,219	618,466	na	0.9068	xx	0.9068	0.9001
8	2000	5,730,009	0.9182	5,261,294	468,715	102,273	102,273	468,715	5,192,341	5,317,681	412,328	168,655	168,655	412,328	5,192,341	0.9062	0.9062	0.9062	0.9017
9	2001	5,812,365	0.9144	5,314,827	497,538	53,532	53,532	497,538	5,274,697	5,360,316	452,049	42,635	42,635	452,049	5,274,697	0.9075	0.9075	0.9075	0.9032
10	2002	5,971,283	0.9080	5,421,925	549,358	107,098	107,098	549,358	5,433,615	5,431,732	539,551	71,416	71,416	539,551	5,433,615	0.9100	0.9100	0.9100	0.9047
11	2003	6,018,440	0.9272	5,580,133	438,307	158,208	158,208	438,307	5,480,772	5,484,250	534,190	52,518	52,518	534,190	5,480,772	0.9107	0.9107	0.9107	0.9062
12	2004	5,838,773	0.9423	5,502,166	336,607	-77,967	-77,967	336,607	5,301,105	5,515,392	323,381	31,142	31,142	323,381	5,301,105	0.9079	0.9079	0.9079	0.9077
13	2005	5,732,687	0.9544	5,471,069	261,618	-31,096	-31,096	261,618	5,195,019	5,570,940	161,747	55,548	55,548	161,747	5,195,019	0.9062	0.9062	0.9062	0.9092
14	2006	5,818,810	0.9639	5,608,602	210,208	137,532	137,532	210,208	5,281,142	5,630,292	188,518	59,352	59,352	188,518	5,281,142	0.9076	0.9076	0.9076	0.9107
15	2007	5,859,155	0.9714	5,691,600	167,555	82,998	82,998	167,555	5,321,487	5,669,851	189,304	39,559	39,559	189,304	5,321,487	0.9082	0.9082	0.9082	0.9123
16	2008	5,935,724	0.9774	5,801,354	134,370	109,754	109,754	134,370	5,398,056	5,726,344	209,380	56,493	56,493	209,380	5,398,056	0.9094	0.9094	0.9094	0.9138
17	2009	6,019,026	0.9821	5,911,165	107,861	109,812	109,812	107,861	5,481,358	5,786,245	232,781	59,901	59,901	232,781	5,481,358	0.9107	0.9107	0.9107	0.9153
18	2010	6,100,724	0.9858	6,014,182	86,542	103,017	103,017	86,542	5,563,056	5,834,833	265,891	48,588	48,588	265,891	5,563,056	0.9119	0.9119	0.9119	0.9168
19	2011	6,154,033	0.9888	6,084,928	69,105	70,745	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	0.9126	0.9183
20	2012	6,153,930	0.9911	6,099,227	54,703	14,299	14,299	54,703	5,616,262	5,945,407	208,523	50,120	50,120	208,523	5,616,262	0.9126	0.9126	0.9126	0.9198

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
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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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	(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	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	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	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	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	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	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	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	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	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	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	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	5,780,814	0.8184	0.8184	0.8184	0.8241	

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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Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1991

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1991	5,085,069	0.3438	1,748,338	3,336,731	1,748,338	1,238,173	2,363,073	3,601,246	0	na	na	1,238,173	na	na	0.7082	xx	0.7082	0.7082
2	1992	6,471,250	0.7424	4,804,256	1,666,994	3,055,918	2,164,201	1,180,565	4,582,939	0	na	na	2,164,201	na	na	0.7082	xx	0.7082	0.7082
3	1993	6,824,261	0.7867	5,368,646	1,455,615	564,390	488,931	1,285,745	5,177,050	0	na	na	488,931	na	na	0.7586	xx	0.7586	0.7838
4	1994	7,207,603	0.7941	5,723,558	1,484,045	354,911	354,911	1,397,377	5,643,594	0	na	na	354,911	na	na	0.7830	xx	0.7830	0.7853
5	1995	7,239,653	0.8173	5,916,968	1,322,685	193,411	193,411	1,284,062	5,723,690	0	na	na	193,411	na	na	0.7906	xx	0.7906	0.7867
6	1996	7,315,361	0.8302	6,073,213	1,242,148	156,244	156,244	1,224,013	5,819,885	0	na	na	156,244	na	na	0.7956	xx	0.7956	0.7882
7	1997	7,215,882	0.8675	6,259,778	956,104	186,565	186,565	956,104	5,738,541	0	na	na	186,565	na	na	0.7953	xx	0.7953	0.7896
8	1998	7,140,026	0.9047	6,459,582	680,444	199,804	199,804	680,444	5,662,685	0	na	na	199,804	na	na	0.7931	xx	0.7931	0.7911
9	1999	7,175,630	0.9013	6,467,395	708,235	7,814	7,814	708,235	5,698,289	6,527,960	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	0.7940
11	2001	7,477,095	0.9090	6,796,519	680,576	263,797	263,797	680,576	5,999,754	6,640,700	836,395	39,399	39,399	836,395	5,999,754	0.8024	0.8024	0.8024	0.7954
12	2002	7,453,897	0.9253	6,897,046	556,851	100,527	100,527	556,851	5,976,556	6,688,050	765,847	47,350	47,350	765,847	5,976,556	0.8018	0.8018	0.8018	0.7969
13	2003	7,447,799	0.9387	6,991,137	456,662	94,090	94,090	456,662	5,970,458	6,781,221	666,578	93,171	93,171	666,578	5,970,458	0.8016	0.8016	0.8016	0.7983
14	2004	7,500,265	0.9497	7,122,818	377,447	131,682	131,682	377,447	6,022,924	6,830,913	669,352	49,692	49,692	669,352	6,022,924	0.8030	0.8030	0.8030	0.7998
15	2005	7,500,059	0.9587	7,190,277	309,782	67,459	67,459	309,782	6,022,718	6,883,370	616,689	52,457	52,457	616,689	6,022,718	0.8030	0.8030	0.8030	0.8012
16	2006	7,442,165	0.9661	7,189,874	252,291	-404	-404	252,291	5,964,824	6,922,803	519,362	39,433	39,433	519,362	5,964,824	0.8015	0.8015	0.8015	0.8027
17	2007	7,490,067	0.9722	7,281,666	208,401	91,792	91,792	208,401	6,012,726	6,958,482	531,585	35,679	35,679	531,585	6,012,726	0.8028	0.8028	0.8028	0.8041
18	2008	7,528,919	0.9772	7,356,986	171,933	75,320	75,320	171,933	6,051,578	7,001,143	527,776	42,661	42,661	527,776	6,051,578	0.8038	0.8038	0.8038	0.8056
19	2009	7,453,318	0.9813	7,313,621	139,697	-43,365	-43,365	139,697	5,975,977	7,052,555	400,763	51,412	51,412	400,763	5,975,977	0.8018	0.8018	0.8018	0.8070
20	2010	7,374,324	0.9846	7,260,882	113,442	-52,738	-52,738	113,442	5,896,983	7,088,704	285,620	36,149	36,149	285,620	5,896,983	0.7997	0.7997	0.7997	0.8085

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 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
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
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* 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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	(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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	(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

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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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Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year 1988

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1988	3,561,960	0.3386	1,206,133	2,355,827	1,206,133	854,183	1,668,397	2,522,580	0	na	na	854,183	na	na	0.7082	xx	0.7082	0.7082
2	1989	4,334,347	0.4584	1,986,900	2,347,447	780,767	552,939	1,662,462	3,069,585	0	na	na	552,939	na	na	0.7082	xx	0.7082	0.7082
3	1990	4,812,640	0.5565	2,678,253	2,134,387	691,353	489,616	1,511,573	3,408,312	0	na	na	489,616	na	na	0.7082	xx	0.7082	0.7082
4	1991	4,994,294	0.6368	3,180,526	1,813,768	502,273	355,710	1,284,510	3,536,959	0	na	na	355,710	na	na	0.7082	xx	0.7082	0.7082
5	1992	5,713,182	0.7200	4,113,491	1,599,691	932,965	660,726	1,132,901	4,046,075	0	na	na	660,726	na	na	0.7082	xx	0.7082	0.7082
6	1993	5,721,504	0.7525	4,305,432	1,416,072	191,941	166,278	1,250,817	4,330,269	0	na	na	166,278	na	na	0.7568	xx	0.7568	0.7661
7	1994	5,860,153	0.7484	4,385,739	1,474,414	80,307	80,307	1,388,309	4,548,068	0	na	na	80,307	na	na	0.7761	xx	0.7761	0.7661
8	1995	5,470,183	0.8283	4,530,953	939,230	145,214	145,214	911,805	4,216,778	0	na	na	145,214	na	na	0.7709	xx	0.7709	0.7662
9	1996	5,318,132	0.8600	4,573,594	744,538	42,641	42,641	733,668	4,081,283	0	na	na	42,641	na	na	0.7674	xx	0.7674	0.7662
10	1997	5,227,686	0.8905	4,655,254	572,432	81,661	81,661	572,432	4,001,707	0	na	na	81,661	na	na	0.7655	xx	0.7655	0.7663
11	1998	5,185,032	0.9103	4,720,107	464,925	64,852	64,852	464,925	3,959,053	0	na	na	64,852	na	na	0.7636	xx	0.7636	0.7664
12	1999	5,142,378	0.9266	4,764,794	377,584	44,687	44,687	377,584	3,916,399	4,278,680	863,698	-441,427	-441,427	863,698	na	0.7616	xx	0.7616	0.7664
13	2000	5,297,391	0.9399	4,978,876	318,515	214,082	214,082	318,515	4,071,412	4,312,042	985,349	33,362	33,362	985,349	4,071,412	0.7686	0.7686	0.7665	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	0.7664	0.7665
15	2002	5,288,513	0.9597	5,075,289	213,224	169,840	169,840	213,224	4,062,534	4,387,743	900,770	49,184	49,184	900,770	4,062,534	0.7682	0.7682	0.7682	0.7666
16	2003	5,230,743	0.9670	5,058,046	172,697	-17,243	-17,243	172,697	4,004,764	4,401,565	829,178	13,822	13,822	829,178	4,004,764	0.7656	0.7656	0.7656	0.7666
17	2004	5,324,275	0.9730	5,180,329	143,946	122,283	122,283	143,946	4,098,296	4,442,368	881,907	40,803	40,803	881,907	4,098,296	0.7697	0.7697	0.7697	0.7667
18	2005	5,253,219	0.9779	5,136,918	116,301	-43,411	-43,411	116,301	4,027,240	4,457,682	795,537	15,314	15,314	795,537	4,027,240	0.7666	0.7666	0.7666	0.7668
19	2006	5,261,599	0.9819	5,166,211	95,388	29,293	29,293	95,388	4,035,620	4,470,503	791,096	12,821	12,821	791,096	4,035,620	0.7670	0.7670	0.7670	0.7668
20	2007	5,264,773	0.9852	5,186,615	78,158	20,404	20,404	78,158	4,038,794	4,484,522	780,251	14,019	14,019	780,251	4,038,794	0.7671	0.7671	0.7671	0.7669

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

	Percentage	Factor		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 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
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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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* 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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	(Q)	(J) / (C)
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	(S)	Average of values in columns (Q) and (R)
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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]

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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]

	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 1984

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment [#]	(I) Est Res Adjustment [#]	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment [#]	(O) Act Res Adjustment [#]	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1984	3,166,777	0.3407	1,078,930	2,087,847	1,078,930	764,098	1,478,613	2,242,711	0	na	na	764,098	na	na	0.7082	xx	0.7082	0.7082
2	1985	3,937,953	0.3806	1,498,869	2,439,084	419,939	297,401	1,727,359	2,788,858	0	na	na	297,401	na	na	0.7082	xx	0.7082	0.7082
3	1986	4,285,484	0.4181	1,791,859	2,493,625	292,990	207,495	1,765,985	3,034,980	0	na	na	207,495	na	na	0.7082	xx	0.7082	0.7082
4	1987	4,578,195	0.4534	2,075,542	2,502,653	283,683	200,904	1,772,379	3,242,278	0	na	na	200,904	na	na	0.7082	xx	0.7082	0.7082
5	1988	4,961,373	0.4865	2,413,468	2,547,905	337,926	239,319	1,804,427	3,513,644	0	na	na	239,319	na	na	0.7082	xx	0.7082	0.7082
6	1989	5,094,623	0.5175	2,636,698	2,457,925	223,231	158,092	1,740,702	3,608,012	0	na	na	158,092	na	na	0.7082	xx	0.7082	0.7082
7	1990	5,367,145	0.5468	2,934,522	2,432,623	297,823	210,918	1,722,784	3,801,012	0	na	na	210,918	na	na	0.7082	xx	0.7082	0.7082
8	1991	5,505,438	0.5742	3,161,217	2,344,221	226,696	160,546	1,660,177	3,898,951	0	na	na	160,546	na	na	0.7082	xx	0.7082	0.7082
9	1992	6,518,693	0.6980	4,550,048	1,968,645	1,388,830	983,570	1,394,195	4,616,538	0	na	na	983,570	na	na	0.7082	xx	0.7082	0.7082
10	1993	7,380,313	0.6242	4,606,791	2,773,522	56,744	49,157	2,449,852	5,721,352	0	na	na	49,157	na	na	0.7752	xx	0.7752	0.7913
11	1994	7,125,760	0.6470	4,610,036	2,515,724	3,244	3,244	2,368,806	5,643,551	0	na	na	3,244	na	na	0.7920	xx	0.7920	0.7891
12	1995	6,871,206	0.6683	4,592,230	2,278,977	-17,806	-17,806	2,212,431	5,469,370	0	na	na	-17,806	na	na	0.7960	xx	0.7960	0.7869
13	1996	6,616,653	0.6884	4,554,977	2,061,676	-37,252	-37,252	2,031,575	5,251,262	0	na	na	-37,252	na	na	0.7936	xx	0.7936	0.7848
14	1997	6,362,100	0.7073	4,499,766	1,862,334	-55,211	-55,211	1,862,334	5,026,809	0	na	na	-55,211	na	na	0.7901	xx	0.7901	0.7826
15	1998	6,107,546	0.7250	4,427,973	1,679,573	-71,793	-71,793	1,679,573	4,772,256	0	na	na	-71,793	na	na	0.7814	xx	0.7814	0.7804
16	1999	5,852,993	0.7417	4,340,877	1,512,116	-87,097	-87,097	1,512,116	4,517,702	5,268,674	584,319	840,701	840,701	584,319	na	0.7719	xx	0.7719	0.7782
17	2000	5,833,597	0.7573	4,417,742	1,415,855	76,866	76,866	1,415,855	4,498,306	5,300,930	532,667	32,256	32,256	532,667	4,498,306	0.7711	0.7711	0.7711	0.7761
18	2001	5,804,575	0.7720	4,481,063	1,323,512	63,321	63,321	1,323,512	4,469,284	5,344,452	460,123	43,522	43,522	460,123	4,469,284	0.7700	0.7700	0.7700	0.7739
19	2002	5,815,319	0.7858	4,569,641	1,245,678	88,577	88,577	1,245,678	4,480,028	5,385,665	429,654	41,213	41,213	429,654	4,480,028	0.7704	0.7704	0.7704	0.7717
20	2003	5,880,080	0.7988	4,696,791	1,183,289	127,151	127,151	1,183,289	4,544,789	5,452,262	427,818	66,597	66,597	427,818	4,544,789	0.7729	0.7729	0.7729	0.7695

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

	Percentage	Factor		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]

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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
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	(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 (F)
	(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 (L); 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:

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

For example:

For 1984:

A = .3758

and

B = .0242

so that

C = A / (A+B).

At report 11 cumulative payment ratio for 1984 is (1-A)+BC or .6242 + .0242x.9395]= .6470

At report 12 cumulative payment ratio for 1984 is (1-A)+B[C+C^2] or .6242 + .0242 x [.9395+.8826]= .6683

At report 13 cumulative payment ratio for 1984 is (1-A)+B[C+C^2+C^3] or .6242 + .0242 x [.9395+.8826+.8291]= .6884

Source: Exhibit VI-D Page 15

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

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, 2013
Checksum: 1,215,247,888.591000

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>						
(1) Number of Claims	# 8			# 8		
(2) Average Amounts	\$825,694	\$401,339	\$825,694	\$24,990	\$206,966	\$24,990
(3) Index (Base)	100%		100.0000%	100%		100.0000%
<u>(b) Social Security Offset</u>						
(1) Total (including above)	-	-	-	\$36,402	\$206,966	\$36,402
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$101,521	\$0	\$101,521	11,412	0	11,412
(3) Index (to a(2))	12.2952%	0.0000%	12.2952%	45.6646%	0.0000%	45.6646%
(4) Complement	87.7048%	100.0000%	87.7048%	54.3354%	100.0000%	54.3354%
<u>(c) Pension Offset (after Social Security Offset)</u>						
(1) Total (including above)	-	-	-	\$94,268	\$214,313	\$94,268
(2) Difference (Federal= c-1 minus b-1)	\$108,201	\$26,125	\$108,201	57,866	7,347	57,866
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	13,525	3,266	13,525	7,233	918	7,233
(5) Index (to a-2)	1.6380%	0.8137%	1.6380%	28.9443%	0.4437%	28.9443%
(6) Complement	98.3620%	99.1863%	98.3620%			
<u>(d) Combined Social Security and Pension Offsets</u>						
(1) Average Amounts (b-2 plus c-4)	\$115,046	\$3,266	\$115,046	\$18,645	\$918	\$18,645
(2) Index (to a-2)	13.9333%	0.8137%	13.9333%			74.6089%
(3) Complement	86.0667%	99.1863%	86.0667%	Factor		174.6089%
(4) Total Average	710,648	398,073	710,648			43,635
<u>(e) Wage Level Decrease</u>						
(1) Percentage from Exhibit VII-G, Page 1			0.0000%			
(2) Complement			100.0000%			
(3) Dollar Decrease			0	Dollar Increase		\$0
(4) Factor						100.0000%
<u>(f) Combined Social Security, Pension and Wage Level</u>						
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			86.0667%	(d-3) times (e-4)		174.6089%
(2) AMA Guidelines (a-3)			100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			86.0667%			174.6089%
(4) Percentage Decrease			13.9333%	Increase		74.6089%
<u>(g) Combined Dollar Effect</u>						
(1) (d-1) plus (e-3) Decrease			\$115,046	Increase		\$18,645
(2) Average after Act 57 (a-2 plus or minus g-1)			\$710,648			\$43,635

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: 11/29/2013

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>						
(1) Number of Claims	# 38			# 38		
(2) Average Amounts	\$360,662	\$268,376	\$360,662	\$225,241	\$253,928	\$225,241
(3) Index (Base)	100%		100.0000%	100%		100.0000%
<u>(b) Social Security Offset</u>						
(1) Total (including above)	-	-	-	\$230,940	\$259,376	\$230,940
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$20,996	\$10,258	\$20,996	5,699	5,449	5,699
(3) Index (to a(2))	5.8214%	3.8223%	5.8214%	2.5304%	2.1457%	2.5304%
(4) Complement	94.1786%	96.1777%	94.1786%	97.4696%	97.8543%	97.4696%
<u>(c) Pension Offset (after Social Security Offset)</u>						
(1) Total (including above)	-	-	-	\$253,328	\$277,271	\$253,328
(2) Difference (Federal= c-1 minus b-1)	\$84,625	\$63,095	\$84,625	22,388	17,895	22,388
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	10,578	7,887	10,578	2,799	2,237	2,799
(5) Index (to a-2)	2.9330%	2.9387%	2.9330%	1.2425%	0.8809%	1.2425%
(6) Complement	97.0670%	97.0613%	97.0670%			
<u>(d) Combined Social Security and Pension Offsets</u>						
(1) Average Amounts (b-2 plus c-4)	\$31,574	\$18,145	\$31,574	\$8,498	\$7,685	\$8,498
(2) Index (to a-2)	8.7544%	6.7610%	8.7544%			3.7728%
(3) Complement	91.2456%	93.2390%	91.2456%	Factor		103.7728%
(4) Total Average	329,088	250,231	329,088			233,739
<u>(e) Wage Level Decrease</u>						
(1) Percentage from Exhibit VII-G, Page 1			0.0000%			
(2) Complement			100.0000%			
(3) Dollar Decrease			0	Dollar Increase		\$0
(4) Factor						100.0000%
<u>(f) Combined Social Security, Pension and Wage Level</u>						
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			91.2456%			103.7728%
(2) AMA Guidelines (a-3)			100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			91.2456%			103.7728%
(4) Percentage Decrease			8.7544%	Increase		3.7728%
<u>(g) Combined Dollar Effect</u>						
(1) (d-1) plus (e-3)			\$31,574	Increase		\$8,498
(2) Average after Act 57 (a-2 plus or minus g-1)			\$329,088			\$233,739

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: 11/29/2013

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	# 36			# 36		
(2) Average Amounts	\$426,917	\$331,971	\$426,917	\$72,568	\$118,883	\$72,568
(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)	-	-	-	\$72,723	\$118,916	\$72,723
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$7,342	\$3,570	\$7,342	155	33	155
(3) Index (to a(2))	1.7198%	1.0753%	1.7198%	0.2131%	0.0275%	0.2131%
(4) Complement	98.2802%	98.9247%	98.2802%	99.7869%	99.9725%	99.7869%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$84,391	\$128,144	\$84,391
(2) Difference (Federal= c-1 minus b-1)	\$73,035	\$56,234	\$73,035	11,668	9,228	11,668
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,129	7,029	9,129	1,458	1,153	1,458
(5) Index (to a-2)	2.1384%	2.1174%	2.1384%	2.0098%	0.9702%	2.0098%
(6) Complement	97.8616%	97.8826%	97.8616%			
<u>(d) Combined Social Security and Pension Offsets</u>				<u>(d) Combined Social Sec, Pension Onsets</u>		
(1) Average Amounts (b-2 plus c-4)	\$16,471	\$10,599	\$16,471	\$1,613	\$1,186	\$1,613
(2) Index (to a-2)	3.8582%	3.1927%	3.8582%			2.2229%
(3) Complement	96.1418%	96.8073%	96.1418%	Factor		102.2229%
(4) Total Average	410,446	321,372	410,446			74,182
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			0.0000%			
(2) Complement			100.0000%			
(3) Dollar Decrease			0	Dollar Increase		\$0
(4) Factor						100.0000%
<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)			96.1418%			102.2229%
(2) AMA Guidelines (a-3)			100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			96.1418%			102.2229%
(4) Percentage Decrease			3.8582%	Increase		2.2229%
<u>(g) Combined Dollar Effect</u>						
(1) (d-1) plus (e-3)			\$16,471	Increase		\$1,613
(2) Average after Act 57 (a-2 plus or minus g-1)			\$410,446			\$74,182

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>						
(1) Number of Claims	# 15			# 15		
(2) Average Amounts	\$438,206	\$265,684	\$438,206	\$179,219	\$257,089	\$179,219
(3) Index (Base)	100%		100.0000%	100%		100.0000%
<u>(b) Social Security Offset</u>						
(1) Total (including above)	-	-	-	\$189,640	\$259,706	\$189,640
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$50,403	\$8,962	\$50,403	10,421	2,617	10,421
(3) Index (to a(2))	11.5021%	3.3733%	11.5021%	5.8146%	1.0180%	5.8146%
(4) Complement	88.4979%	96.6267%	88.4979%	94.1854%	98.9820%	94.1854%
<u>(c) Pension Offset (after Social Security Offset)</u>						
(1) Total (including above)	-	-	-	\$232,986	\$280,898	\$232,986
(2) Difference (Federal= c-1 minus b-1)	\$76,666	\$43,398	\$76,666	43,346	21,192	43,346
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,583	5,425	9,583	5,418	2,649	5,418
(5) Index (to a-2)	2.1869%	2.0418%	2.1869%	3.0233%	1.0304%	3.0233%
(6) Complement	97.8131%	97.9582%	97.8131%			
<u>(d) Combined Social Security and Pension Offsets</u>						
(1) Average Amounts (b-2 plus c-4)	\$59,986	\$14,387	\$59,986	\$15,839	\$5,266	\$15,839
(2) Index (to a-2)	13.6891%	5.4151%	13.6891%			8.8378%
(3) Complement	86.3109%	94.5849%	86.3109%	Factor		108.8378%
(4) Total Average	378,220	251,297	378,220			195,058
<u>(e) Wage Level Decrease</u>						
(1) Percentage from Exhibit VII-G, Page 1			0.0000%			
(2) Complement			100.0000%			
(3) Dollar Decrease			0	Dollar Increase		\$0
(4) Factor						100.0000%
<u>(f) Combined Social Security, Pension and Wage Level</u>						
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			86.3109%			108.8378%
(2) AMA Guidelines (a-3)			100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			86.3109%			108.8378%
(4) Percentage Decrease			13.6891%	Increase		8.8378%
<u>(g) Combined Dollar Effect</u>						
(1) (d-1) plus (e-3)			\$59,986	Increase		\$15,839
(2) Average after Act 57 (a-2 plus or minus g-1)			\$378,220			\$195,058

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 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>						
(1) Number of Claims	# 11			# 11		
(2) Average Amounts	\$447,116	\$252,895	\$447,116	\$123,154	\$220,662	\$123,154
(3) Index (Base)	100%		100.0000%	100%		100.0000%
<u>(b) Social Security Offset</u>						
(1) Total (including above)	-	-	-	\$144,797	\$226,239	\$144,797
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$62,073	\$15,304	\$62,073	21,643	5,576	21,643
(3) Index (to a(2))	13.8830%	6.0514%	13.8830%	17.5737%	2.5271%	17.5737%
(4) Complement	86.1170%	93.9486%	86.1170%	82.4263%	97.4729%	82.4263%
<u>(c) Pension Offset (after Social Security Offset)</u>						
(1) Total (including above)	-	-	-	\$176,001	\$236,331	\$176,001
(2) Difference (Federal= c-1 minus b-1)	\$78,341	\$42,133	\$78,341	31,204	10,092	31,204
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,793	5,267	9,793	3,900	1,262	3,900
(5) Index (to a-2)	2.1902%	2.0825%	2.1902%	3.1671%	0.5717%	3.1671%
(6) Complement	97.8098%	97.9175%	97.8098%			
<u>(d) Combined Social Security and Pension Offsets</u>						
(1) Average Amounts (b-2 plus c-4)	\$71,866	\$20,570	\$71,866	\$25,543	\$6,838	\$25,543
(2) Index (to a-2)	16.0732%	8.1339%	16.0732%			20.7408%
(3) Complement	83.9268%	91.8661%	83.9268%	Factor		120.7408%
(4) Total Average	375,250	232,325	375,250			148,698
<u>(e) Wage Level Decrease</u>						
(1) Percentage from Exhibit VII-G, Page 1			0.0000%			
(2) Complement			100.0000%			
(3) Dollar Decrease			0	Dollar Increase		\$0
(4) Factor						100.0000%
<u>(f) Combined Social Security, Pension and Wage Level</u>						
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			83.9268%			120.7408%
(2) AMA Guidelines (a-3)			100.0000%			100.0000%
(3) Full Effect of Act 57 (1 X 2)			83.9268%			120.7408%
(4) Percentage Decrease			16.0732%	Increase		20.7408%
<u>(g) Combined Dollar Effect</u>						
(1) (d-1) plus (e-3)			\$71,866	Increase		\$25,543
(2) Average after Act 57 (a-2 plus or minus g-1)			\$375,250			\$148,698

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
State Occupational Disease Classification Credibility

Exhibit VII-B-1-A

B

			(1)	(2)	(3)	(4)	(5) (6) Credibility		(7)	(8)	(9)	(10)
			Estimated Miner Years <u>2003-2012</u>	Claim Frequency per 100 Miner Years			Expected Awarded		Claim Frequency Indicated w/ <u>Credibility</u>	Change in Indication <u>After Cred.</u>	10 Year 2003-2012 Payroll <u>(\$ millions)</u>	Claim Frequency Per \$100 of <u>Payroll</u>
<u>Classification</u>	<u>Code</u>			<u>Indicated</u> (Eff 4/1/2013)	<u>Trended to</u> 4/1/2014	<u>Indicated</u> (Eff 4/1/2014)	<u>Claims</u>	<u>Factor</u>				
Underground:	Anthracite	1011	340.8	0.2483	0.2483	0.3925	# 0.84600	0.151	0.270046	8.8%	14.284420	0.064428
	Bituminous	1002	16,603.8	0.0935	0.0935	0.0972	15.52700	0.648	0.095932	2.6%	973.822241	0.016357
Surface:	Anthracite	1016	3,685.1	0.2663	0.2663	0.2709	9.81300	0.515	0.268657	0.9%	157.982784	0.062667
	Bituminous	1013	<u>15,680.9</u>	<u>0.0200</u>	0.0200	<u>0.0113</u>	<u>3.12800</u>	0.291	<u>0.017432</u>	<u>-12.6%</u>	<u>666.663688</u>	0.004100
Four Standard Classifications			36,310.6	0.0807	0.0807	0.0805	29.31400		0.081195	-4.1%	1,812.753133	0.016264
	Coke	1017	2,268.0	0.0133	0.0133	0.0106	0.30100	0.090	0.013026	-1.8%	92.559051	0.003192
	Auger	1019	275.4	0.0287	0.0287	0.0105	0.07900	0.046	0.027849	-2.9%	11.566615	0.006631
Co-Gen:	Anthracite	1022	2,036.6	0.0384	0.0384	0.0617	0.78200	0.145	0.041770	8.8%	86.428674	0.009843
	Bituminous	1024	1,911.1	0.0408	0.0408	0.0534	0.78000	0.145	0.042620	4.5%	81.426588	0.010003
Prep Plants:	Anthracite	1026	1,370.1	0.2861	0.2861	0.2634	3.92000	0.326	0.278706	-2.6%	58.703744	0.065048
	Bituminous	1028	<u>3,842.9</u>	<u>0.0471</u>	0.0471	<u>0.0385</u>	<u>1.81000</u>	0.221	<u>0.045191</u>	<u>-4.0%</u>	<u>223.909382</u>	0.007756
Other Classes			11,704.1	0.0655		0.0652	7.67100		0.064871	0.2%	554.594054	0.013690
Total			48,014.7	0.0770		0.0768	# 36.98500		0.077216	-3.0%	2,367.347187	0.015661

Source: (1) Estimated Miner Years from Exhibit VII-B-2
(2) Exhibit VII-B-1-B Col. 10
(3) Approved claim frequency trended to 4/1/2014 @ 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) / 36.985)^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)

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Approved	Payroll	Expected	Estimated	Estimated	Adjustment	Average	Payroll	Estimated	Frequency
		Claim Freq.	2002-2011	Awarded Claims	Miner Years	Miner Years		Weekly	000,000's	Miner Years	Per 100
<u>Classification</u>	<u>Code</u>	<u>4/1/2013</u>	<u>2002-2011</u>	<u>(1) x (2)</u>	<u>2003-2012</u>	<u>2012</u>	<u>Factor</u>	<u>2002</u>	<u>2002</u>	<u>2002-2011</u>	<u>Miner Years</u>
Underground:	Anthracite 1011	0.060724	14.638871	0.888931	340.80	21.5	1.039	662.00	1.386545	358.1	0.2483
	Bituminous 1002	0.016416	866.787736	14.229187	16,603.80	2,403.8	1.408	662.00	49.250350	15,216.1	0.0935
Surface:	Anthracite 1016	0.064356	144.149735	9.276900	3,685.10	543.7	1.039	662.00	12.251258	3,483.9	0.2663
	Bituminous 1013	0.004831	642.393865	3.103405	15,680.90	1,621.0	1.039	662.00	53.502085	15,555.8	0.0200
Four Standard Classifications			1,667.970207	27.498423	36,310.60	4,590.0			116.390238	34,613.9	
	Coke 1017	0.003329	97.305951	0.323932	2,268.00	119.6	1.039	662.00	10.485005	2,441.6	0.0133
	Auger 1019	0.007002	11.924061	0.083492	275.40	16.5	1.039	662.00	1.150843	291.1	0.0287
Co-Gen:	Anthracite 1022	0.009308	82.433086	0.767287	2,036.60	215.8	1.039	662.00	6.358543	1,998.6	0.0384
	Bituminous 1024	0.009763	74.694762	0.729245	1,911.10	190.0	1.039	662.00	2.386124	1,787.8	0.0408
Prep Plants:	Anthracite 1026	0.068844	53.861216	3.708022	1,370.10	179.8	1.039	662.00	3.781693	1,296.0	0.2861
	Bituminous 1028	0.008330	201.652413	1.679765	3,842.90	536.9	1.408	662.00	12.649826	3,567.0	0.0471
Other Classes			521.871489		11,704.10	1,258.6			36.812034	11,382.0	
Total			2,189.841696		48,014.70	5,848.6			153.202272	45,995.9	

Source: (1) Approved Claim Frequency (4/1/13): See Exhibit III from filing effective 4/1/2013 (See Exhibit X-F)
(2) 10 years Payroll(2002-2011): See Exhibit X-A-1
(3) Expected Awarded Claims = (1)x(2)
(4) Estimated Miner Years 2003-2012: See Exhibit VII-B-2
(5) Estimated Miner Years 2012: See Exhibit VII-B-2
(6) Wage Adjustment Factor was derived from CMCRB data. See Exhibit X-G
(7) Average Weekly Wage 2002: See Exhibit XII-D
(8) Payroll 2002: See Exhibit X-A-1
(9) Estimated Miner Years 2002-2011 =(4)-(5)+(8)/((6)x(7)x52) x 1,000,000
(10) Frequency Per 100 Miner Years = (3)/((9)/100))

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STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

ANTHRACITE UNDERGROUND (1011)

FEDERAL EXCESS FREQUENCY (40.0%)										0.330	EXPECTED ULTIMATE	Statewide	Adjustment	Estimated	Frequency	Payroll
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	AWARDED	Average Weekly Wage	Factor	Miner Years	Claims per 100 Miner Years	Weighted Frequency		
2003	0	0	0	0	0.0000	0.0000	0.000000	1,354,265	0.000000	675	1.039	37.1	0.0000			
2004	0	0	0	0	0.0000	0.0000	0.000000	1,345,321	0.000000	690	1.039	36.1	0.0000			
2005	0	0	0	0	0.0000	0.0000	0.000000	1,417,568	0.000000	716	1.039	36.6	0.0000			
2006	0	0	0	0	0.0000	0.0000	0.000000	1,442,524	0.000000	745	1.039	35.8	0.0000			
2007	0	0	0	0	0.0000	0.0000	0.000000	1,662,537	0.000000	779	1.039	39.5	0.0000			
2008	0	0	0	0	0.0000	0.0000	0.000000	2,136,713	0.000000	807	1.039	49.0	0.0000			
2009	0	0	0	0	0.0000	0.0000	0.000000	1,335,866	0.000000	836	1.039	29.6	0.0000			
2010	0	0	0	0	0.0000	0.0000	0.000000	1,299,588	0.000000	845	1.039	28.5	0.0000			
2011	1	1	0	0	0.0591	0.0591	0.019510	1,257,944	1.019510	858	1.039	27.1	3.7620			
2012	0	0	0	0	0.1065	0.1065	0.035129	1,032,094	0.035129	888	1.039	21.5	0.1634			
TOTAL	1	1	0	0	0.1656	0.1656	0.054638	14,284,420	1.054638			340.8	3.9254			
Average: State Frequency														0.3925		
Federal Excess Frequency (times 40.0%)														0.1570		

BITUMINOUS UNDERGROUND (1002)

										0.636	EXPECTED	Statewide		Estimated	Frequency
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner Years	Claims per 100 Miner Years		
2003	2	0	0	2	0.0000	0.0000	0.000000	54,215,496	0.000000	675	1.408	1,097.0	0.0000		
2004	3	1	1	1	0.0766	1.0766	0.684737	65,497,665	1.684737	690	1.408	1,296.5	0.1299		
2005	4	3	0	1	0.1956	0.1956	0.124408	70,872,620	3.124408	716	1.408	1,351.9	0.2311		
2006	0	0	0	0	0.3227	0.3227	0.205256	70,465,937	0.205256	745	1.408	1,291.9	0.0159		
2007	0	0	0	0	0.5202	0.5202	0.330834	79,904,266	0.330834	779	1.408	1,401.0	0.0236		
2008	2	2	0	0	0.9771	0.9771	0.621404	101,353,977	2.621404	807	1.408	1,715.4	0.1528		
2009	0	0	0	0	1.3733	1.3733	0.873400	101,348,140	0.873400	836	1.408	1,655.8	0.0527		
2010	0	0	0	0	2.2145	2.2145	1.408390	125,393,576	1.408390	845	1.408	2,026.8	0.0695		
2011	1	1	0	0	3.6706	3.6706	2.334483	148,485,709	3.334483	858	1.408	2,363.7	0.1411		
2012	0	0	0	0	5.8873	5.8873	3.744291	156,284,855	3.744291	888	1.408	2,403.8	0.1558		
TOTAL	12	7	1	4	15.2377	16.2377	10.327203	973,822,241	17.327203			16,603.8	0.9724		
Average: State Frequency														0.0972	
Federal Excess Frequency (times 40.0%)														0.0389	

ANTHRACITE SURFACE (1016)

										0.889	EXPECTED	Statewide		Estimated	Frequency
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	PENDING +	IBNR +	AWARD	Payroll	ULTIMATE	Average	Adjustment	Miner	Claims per 100	
										AWARDED	Weekly Wage	Factor	Years	Miner Years	
2003	2	2	0	0	0.0000	0.0000	0.000000	12,166,211		2.000000	675	1.039	333.6	0.5995	
2004	1	1	0	0	0.0000	0.0000	0.000000	12,359,731		1.000000	690	1.039	331.5	0.3017	
2005	1	1	0	0	0.0000	0.0000	0.000000	12,140,911		1.000000	716	1.039	313.8	0.3187	
2006	0	0	0	0	0.0000	0.0000	0.000000	11,946,382		0.000000	745	1.039	296.8	0.0000	
2007	3	3	0	0	0.0000	0.0000	0.000000	14,555,579		3.000000	779	1.039	345.8	0.8676	
2008	1	0	0	1	0.0805	0.0805	0.071591	16,954,313		0.071591	807	1.039	388.9	0.0184	
2009	0	0	0	0	0.1562	0.1562	0.138888	16,445,462		0.138888	836	1.039	364.1	0.0381	
2010	0	0	0	0	0.2113	0.2113	0.187828	14,295,288		0.187828	845	1.039	313.1	0.0600	
2011	1	1	0	0	0.4430	0.4430	0.393818	21,034,600		1.393818	858	1.039	453.8	0.3071	
2012	0	0	0	0	1.2103	1.2103	1.075966	26,084,307		1.075966	888	1.039	543.7	0.1979	
TOTAL	9	8	0	1	2.1013	2.1013	1.868091	157,982,784		9.868091			3,685.1	2.7090	
Average: State Frequency															0.2709
Federal Excess Frequency (times 40.0%)															0.1084

BITUMINOUS SURFACE (1013)

									0.652	EXPECTED	Statewide		Estimated	Frequency
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner Years	Claims per 100 Miner Years	
2003	0	0	0	0	0.0000	0.0000	0.000000	47,873,740	0.000000	675	1.039	1,312.7	0.0000	
2004	0	0	0	0	0.0000	0.0000	0.000000	56,217,298	0.000000	690	1.039	1,508.0	0.0000	
2005	1	1	0	0	0.0000	0.0000	0.000000	64,871,562	1.000000	716	1.039	1,677.0	0.0596	
2006	0	0	0	0	0.0000	0.0000	0.000000	63,008,908	0.000000	745	1.039	1,565.4	0.0000	
2007	0	0	0	0	0.0000	0.0000	0.000000	63,295,774	0.000000	779	1.039	1,503.9	0.0000	
2008	0	0	0	0	0.0826	0.0826	0.053823	73,054,482	0.053823	807	1.039	1,675.5	0.0032	
2009	0	0	0	0	0.1396	0.1396	0.091039	61,784,394	0.091039	836	1.039	1,367.9	0.0067	
2010	0	0	0	0	0.2516	0.2516	0.164030	72,711,558	0.164030	845	1.039	1,592.7	0.0103	
2011	0	0	0	0	0.4020	0.4020	0.262084	86,074,064	0.262084	858	1.039	1,856.8	0.0141	
2012	0	0	0	0	0.4736	0.4736	0.308807	77,771,908	0.308807	888	1.039	1,621.0	0.0191	
TOTAL	1	1	0	0	1.3494	1.3494	0.879783	666,663,688	1.879783			15,680.9	0.1130	
Average: State Frequency													0.0113	
Federal Excess Frequency (times 40.0%)													0.0045	

FOUR STANDARD CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Minor Years	Claims per 100 Minor Years
2003	4	2	0	2	0.0000	0.0000	0.000000	115,609,712	2.000000	675		2,780.4	0.0719
2004	4	2	1	1	0.0766	1.0766	0.832235	135,420,015	2.684737	690		3,172.1	0.0846
2005	6	5	0	1	0.1956	0.1956	0.151207	149,302,661	5.124408	716		3,379.3	0.1516
2006	0	0	0	0	0.3227	0.3227	0.249470	146,863,751	0.205256	745		3,189.9	0.0064
2007	3	3	0	0	0.5202	0.5202	0.402099	159,418,156	3.330834	779		3,290.2	0.1012
2008	3	2	0	1	1.1401	1.1401	0.881320	193,499,485	2.746818	807		3,828.8	0.0717
2009	0	0	0	0	1.6691	1.6691	1.290237	180,913,862	1.103327	836		3,417.4	0.0323
2010	0	0	0	0	2.6773	2.6773	2.069561	213,700,010	1.760248	845		3,961.1	0.0444
2011	3	3	0	0	4.5747	4.5747	3.536204	256,852,317	6.009895	858		4,701.4	0.1278
2012	0	0	0	0	7.6776	7.6776	5.934816	261,173,164	5.164192	888		4,590.0	0.1125
TOTAL	23	17	1	5	18.8540	19.8540	15.347150	1,812,753,133	30.129715			36,310.6	0.8047
Average: State Frequency													0.0805
Federal Excess Frequency (times 40.0%)													0.0322

Source: Claim counts - CMCRB OD Database as of 08/16/2013

IBNR: Exhibit VII-C

Payroll: Exhibit X-A

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied).

For Classes 1011 and 1013, the Award Ratios were judgmentally selected due to the absence of either Awarded or Denied claims this year

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

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

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

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STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

COKE (1017)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.815 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
2003	0	0	0	0	0	0.0019	0.0019	0.001549	11,534,080	0.001549	675	1.039	316.3	0.0005
2004	0	0	0	0	0	0.0040	0.0040	0.003260	12,049,126	0.003260	690	1.039	323.2	0.0010
2005	0	0	0	0	0	0.0068	0.0068	0.005542	12,860,979	0.005542	716	1.039	332.5	0.0017
2006	0	0	0	0	0	0.0113	0.0113	0.009210	12,737,394	0.009210	745	1.039	316.5	0.0029
2007	0	0	0	0	0	0.0210	0.0210	0.017115	13,669,925	0.017115	779	1.039	324.8	0.0053
2008	0	0	0	0	0	0.0222	0.0222	0.018093	9,761,146	0.018093	807	1.039	223.9	0.0081
2009	0	0	0	0	0	0.0157	0.0157	0.012796	5,173,552	0.012796	836	1.039	114.5	0.0112
2010	0	0	0	0	0	0.0238	0.0238	0.019397	5,435,658	0.019397	845	1.039	119.1	0.0163
2011	0	0	0	0	0	0.0228	0.0228	0.018582	3,599,086	0.018582	858	1.039	77.6	0.0239
2012	0	0	0	0	0	0.0515	0.0515	0.041973	5,738,105	0.041973	888	1.039	119.6	0.0351
TOTAL	0	0	0	0	0	0.1810	0.1810	0.147515	92,559,051	0.147515			2,268.0	0.1059
Average: State Frequency														0.0106
Federal Excess Frequency (times 40.0%)														0.0042

AUGER (1019)

IBNR Factor adjusted by 0.4000

IBNR Factor adjusted by 0.4000					0.815		EXPECTED	Statewide	Estimated	Frequency			
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner Years	Claims per 100 Miner Years
2003	0	0	0	0	0.0002	0.0002	0.000163	1,102,223	0.000163	675	1.039	30.2	0.0005
2004	0	0	0	0	0.0004	0.0004	0.000326	1,058,799	0.000326	690	1.039	28.4	0.0011
2005	0	0	0	0	0.0005	0.0005	0.000408	1,026,537	0.000408	716	1.039	26.5	0.0015
2006	0	0	0	0	0.0009	0.0009	0.000734	1,066,831	0.000734	745	1.039	26.5	0.0028
2007	0	0	0	0	0.0017	0.0017	0.001386	1,121,156	0.001386	779	1.039	26.6	0.0052
2008	0	0	0	0	0.0057	0.0057	0.004646	2,488,558	0.004646	807	1.039	57.1	0.0081
2009	0	0	0	0	0.0028	0.0028	0.002282	926,163	0.002282	836	1.039	20.5	0.0111
2010	0	0	0	0	0.0035	0.0035	0.002853	806,696	0.002853	845	1.039	17.7	0.0161
2011	0	0	0	0	0.0074	0.0074	0.006031	1,176,255	0.006031	858	1.039	25.4	0.0237
2012	0	0	0	0	0.0071	0.0071	0.005787	793,397	0.005787	888	1.039	16.5	0.0351
TOTAL	0	0	0	0	0.0302	0.0302	0.024613	11,566,615	0.024613			275.4	0.1054
Average: State Frequency													0.0105
Federal Excess Frequency (times 40.0%)													0.0042

ANTHRACITE CO-GEN (1022)

IBNR Factor adjusted by 0.4000

IBNR Factor adjusted by 0.4000					0.815		EXPECTED	Statewide	Estimated	Frequency			
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner Years	Claims per 100 Miner Years	
2003	1	1	0	0	0.0012	0.0012	0.000978	7,137,655	1.000978	675	1.039	195.7	0.5115
2004	0	0	0	0	0.0024	0.0024	0.001956	7,351,514	0.001956	690	1.039	197.2	0.0010
2005	0	0	0	0	0.0042	0.0042	0.003423	7,855,289	0.003423	716	1.039	203.1	0.0017
2006	0	0	0	0	0.0074	0.0074	0.006031	8,405,393	0.006031	745	1.039	208.8	0.0029
2007	0	0	0	0	0.0141	0.0141	0.011492	9,160,450	0.011492	779	1.039	217.7	0.0053
2008	0	0	0	0	0.0181	0.0181	0.014752	7,958,335	0.014752	807	1.039	182.5	0.0081
2009	0	0	0	0	0.0243	0.0243	0.019805	8,004,644	0.019805	836	1.039	177.2	0.0112
2010	0	0	0	0	0.0371	0.0371	0.030237	8,481,228	0.030237	845	1.039	185.8	0.0163
2011	0	0	0	0	0.0742	0.0742	0.060473	11,720,035	0.060473	858	1.039	252.8	0.0239
2012	0	0	0	0	0.0929	0.0929	0.075714	10,354,131	0.075714	888	1.039	215.8	0.0351
TOTAL	1	1	0	0	0.2759	0.2759	0.224859	86,428,674	1.224859			2,036.6	0.6169
Average: State Frequency													0.0617
Federal Excess Frequency (times 40.0%)													0.0247

BITUMINOUS CO-GEN (1024)

IBNR Factor adjusted by 0.4000

IBNR Factor adjusted by 0.4000					0.815		EXPECTED	Statewide	Estimated	Frequency			
YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	Payroll	ULTIMATE AWARDED	Average Weekly Wage	Adjustment Factor	Miner Years	Claims per 100 Miner Years
2003	0	0	0	0	0.0005	0.0005	0.000408	3,052,523	0.000408	675	1.039	83.7	0.0005
2004	0	0	0	0	0.0021	0.0021	0.001712	6,374,483	0.001712	690	1.039	171.0	0.0010
2005	0	0	0	0	0.0045	0.0045	0.003668	8,524,752	0.003668	716	1.039	220.4	0.0017
2006	1	1	0	0	0.0083	0.0083	0.006765	9,397,580	0.006765	745	1.039	233.5	0.4312
2007	0	0	0	0	0.0166	0.0166	0.013529	10,789,214	0.013529	779	1.039	256.4	0.0053
2008	0	0	0	0	0.0192	0.0192	0.015648	8,468,561	0.015648	807	1.039	194.2	0.0081
2009	0	0	0	0	0.0239	0.0239	0.019479	7,866,413	0.019479	836	1.039	174.2	0.0112
2010	0	0	0	0	0.0382	0.0382	0.031133	8,732,701	0.031133	845	1.039	191.3	0.0163
2011	0	0	0	0	0.0576	0.0576	0.046944	9,102,411	0.046944	858	1.039	196.4	0.0239
2012	0	0	0	0	0.0818	0.0818	0.066667	9,117,950	0.066667	888	1.039	190.0	0.0351
TOTAL	1	1	0	0	0.2527	0.2527	0.205951	81,426,588	1.205951			1,911.1	0.5341
Average: State Frequency													0.0534
Federal Excess Frequency (times 40.0%)													0.0214

Source: Claim counts - CMCRB OD Database as of 08/16/2013

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: 0.815=22 / [22 + 05]

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, 2013

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	0.815 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
2003	0	0	0	0	0.0015	0.0015	0.001223	3,721,296	0.001223	675	1.039	102.0	0.0012	
2004	1	1	0	0	0.0037	0.0037	0.003016	4,406,653	1.003016	690	1.039	118.2	0.8486	
2005	0	0	0	0	0.0069	0.0069	0.005624	5,170,069	0.005624	716	1.039	133.6	0.0042	
2006	0	0	0	0	0.0108	0.0108	0.008802	4,885,882	0.008802	745	1.039	121.4	0.0073	
2007	1	1	0	0	0.0221	0.0221	0.018012	5,756,439	1.018012	779	1.039	136.8	0.7442	
2008	0	0	0	0	0.0363	0.0363	0.029585	6,390,767	0.029585	807	1.039	146.6	0.0202	
2009	0	0	0	0	0.0512	0.0512	0.041728	6,749,748	0.041728	836	1.039	149.4	0.0279	
2010	1	1	0	0	0.0630	0.0630	0.051345	5,762,086	1.051345	845	1.039	126.2	0.8331	
2011	0	0	0	0	0.1146	0.1146	0.093399	7,236,583	0.093399	858	1.039	156.1	0.0598	
2012	0	0	0	0	0.1934	0.1934	0.157621	8,624,221	0.157621	888	1.039	179.8	0.0877	
TOTAL	3	3	0	0	0.5035	0.5035	0.410353	58,703,744	3.410353			1,370.1	2.6341	
Average: State Frequency													0.6334	
Federal Excess Frequency (times 40.0%)													0.1054	

BITUMINOUS PREP PLANT (1028)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.815 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2003	0	0	0	0	0.0024	0.0024	0.001956	14,752,318	0.001956	675	1.408	298.5	0.0007	
2004	0	0	0	0	0.0060	0.0060	0.004890	18,067,286	0.004890	690	1.408	357.6	0.0014	
2005	1	0	1	0	0.0094	1.0094	0.822661	17,690,358	0.822661	716	1.408	337.5	0.2438	
2006	0	0	0	0	0.0151	0.0151	0.012307	17,050,967	0.012307	745	1.408	312.6	0.0039	
2007	0	0	0	0	0.0290	0.0290	0.023635	18,895,192	0.023635	779	1.408	331.3	0.0071	
2008	0	0	0	0	0.0483	0.0483	0.039365	21,250,256	0.039365	807	1.408	359.7	0.0109	
2009	0	0	0	0	0.0601	0.0601	0.048982	19,828,012	0.048982	836	1.408	323.9	0.0151	
2010	0	0	0	0	0.1150	0.1150	0.093725	26,313,130	0.093725	845	1.408	425.3	0.0220	
2011	0	0	0	0	0.2226	0.2226	0.181419	35,155,068	0.181419	858	1.408	559.6	0.0324	
2012	0	0	0	0	0.3132	0.3132	0.255258	34,906,795	0.255258	888	1.408	536.9	0.0475	
TOTAL	1	0	1	0	0.8211	1.8211	1.484197	223,909,382	1.484197			3,842.9	0.3849	
Average: State Frequency													0.0385	
Federal Excess Frequency (times 40.0%)													0.0154	

TOTAL OTHER CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.815 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2003	1	1	0	0	0.0077	0.0077	0.006276	41,300,095	1.006276	675		1,026.4	0.0980	
2004	1	1	0	0	0.0186	0.0186	0.015159	49,307,861	1.015159	690		1,195.6	0.0849	
2005	1	0	1	0	0.0323	1.0323	0.841325	53,127,984	0.841325	716		1,253.6	0.0671	
2006	1	1	0	0	0.0538	0.0538	0.043847	53,544,047	1.043847	745		1,219.3	0.0856	
2007	1	1	0	0	0.1045	0.1045	0.085168	59,392,376	1.085168	779		1,293.6	0.0839	
2008	0	0	0	0	0.1498	0.1498	0.122087	56,317,623	0.122087	807		1,164.0	0.0105	
2009	0	0	0	0	0.1780	0.1780	0.145070	48,548,532	0.145070	836		959.7	0.0151	
2010	1	1	0	0	0.2806	0.2806	0.228689	55,531,499	1.228689	845		1,065.4	0.1153	
2011	0	0	0	0	0.4992	0.4992	0.406848	67,989,438	0.406848	858		1,267.9	0.0321	
2012	0	0	0	0	0.7399	0.7399	0.603019	69,534,599	0.603019	888		1,258.6	0.0479	
TOTAL	6	5	1	0	2.0644	3.0644	2.497486	554,594,054	7.497486			11,704.1	0.6405	
Average: State Frequency													0.0640	0.043473
Federal Excess Frequency (times 40.0%)													0.0256	0.017389

GRAND TOTAL

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.815 AWARD RATIO	Payroll	EXPECTED ULTIMATE AWARDED	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	
2003	5	3	0	2	0.0077	0.0077	0.006276	156,909,807	3.006276	675		3,806.8	0.0790	
2004	5	3	1	1	0.0952	1.0952	0.892612	184,727,876	3.699896	690		4,367.7	0.0847	
2005	7	5	1	1	0.2279	1.2279	1.000747	202,430,645	5.965732	716		4,632.9	0.1288	
2006	1	1	0	0	0.3765	0.3765	0.306872	200,407,798	1.249103	745		4,409.2	0.0283	
2007	4	4	0	0	0.6247	0.6247	0.509114	218,810,532	4.416002	779		4,583.8	0.0963	
2008	3	2	0	1	1.2899	1.2899	1.051293	249,817,108	2.868905	807		4,992.8	0.0575	
2009	0	0	0	0	1.8471	1.8471	1.505411	229,462,394	1.248397	836		4,377.1	0.0285	
2010	1	1	0	0	2.9579	2.9579	2.410697	269,231,509	2.988937	845		5,026.5	0.0595	
2011	3	3	0	0	5.0739	5.0739	4.135188	324,841,755	6.416743	858		5,969.3	0.1075	
2012	0	0	0	0	8.4175	8.4175	6.860295	330,707,763	5.767210	888		5,848.6	0.0986	
TOTAL	29	22	2	5	20.9184	22.9184	18.678504	2,367,347,187	37.627201			48,014.7	0.7687	
Average: State Frequency													0.0769	0.071492
Federal Excess Frequency (times 40.0%)													0.0307	0.028597

Source: Claim counts - CMCRB OD Database as of 08/16/2013

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: 0.815=22 / [22 + 05]

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: 17-C:\Clients\Coal Mine\2013 Rate Filing\07-B-2.xlsm\VII-B-3

Run Date: 10-21-2013 02:09:10 PM

FTI. - PAB
Filing Date - November 29, 2013
Checksum:6,409,350,698.376380

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ANTHRACITE UNDERGROUND (1011)

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

[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

Payroll (\$Millions)	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	2012			
12-24	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	1.25794	1.03209	Average	Smoothed	
24-36														0.00000	0.72984	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.05614	0.05614	
36-48													0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																					
																											Total=	0.10314	0.10314	

[illegible]

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2013

Payrolls: Exhibit X-A pages 1 & 2

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[07-C.xlsm]VII-C-1

Run Date: 10-18-2013 02:40:04 PM

FTI - PAB

Filing Date 11/29/2013

Checksum:152,673.461680

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
BITUMINOUS UNDERGROUND (1002)

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

Reported Claims		Incremental Frequency and IBNR																								Claims with File Dates on or before 12-31-2012, valued as of 4-30-2013					
		Year																													
Months	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	2012				
12	8	8	6	4	0	1	8	0	3	0	0	1	0	0	0	2	1	1	1	1	0	0	0	0	0	0	0				
24	14	9	7	6	4	1	11	2	3	1	0	2	0	0	0	2	1	2	1	3	0	0	0	0	0	1	0				
36	21	9	8	6	4	1	14	2	3	3	0	3	1	2	1	2	2	2	1	3	0	0	0	0	0	0	0				
48	26	12	8	7	5	2	15	2	4	3	0	3	1	2	1	2	2	2	2	3	0	0	1	0	0	0					
60	28	14	8	8	6	2	15	2	4	3	0	3	1	2	1	3	3	2	2	3	0	0	2	0	0	0					
72	29	15	8	9	7	2	15	2	4	3	2	3	1	2	1	3	3	2	2	4	0	0	0	0	0	0					
84	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	3	3	2	2	4	0	0	0	0	0	0					
96	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	4	0	0	2	0	0	0					
108	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	3	0	0	0	0	0	0	0					
120	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
132	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	4	0	0	0	0	0	0					
144	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
156	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
168	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
180	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
192	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
204	30	16	8	9	7	2	15	2	4	3	2	3	1	2	9	4	3	2	2	0	0	0	0	0	0	0					
216	30	17	8	9	7	2	15	2	4	3																					
228	30	17	8	9	7	2	15	2	4																						
240	30	17	8	9	7	2	15	2																							

Incremental Changes

[illegible][illegible]

IBNR Claims

[illegible]

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2013

Payrolls: Exhibit X-A pages 1 & 2

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[07-C.xlsm]VII-C-2

Run Date: 10-18-2013 02:40:04 PM

FTI - PAB

Filing Date 11/29/2013

Checksum:156,192.146990

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

Exhibit VII-C-4

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

Reported Claims		Incremental Frequency and IBNR																										
Months		Year																										
		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	2012
12	2	8	2	1	0	4	1	1	1	1	1	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
24	2	10	3	1	0	4	3	2	4	1	2	2	2	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0
36	3	10	4	1	1	4	4	2	5	2	3	2	3	2	1	2	0	0	0	0	1	0	0	0	0	0	0	0
48	5	10	4	1	2	4	4	2	5	3	3	3	3	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0
60	5	10	4	2	2	5	4	2	5	3	3	3	3	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0
72	6	10	4	2	2	5	4	3	5	3	3	3	4	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0
84	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0
96	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
108	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0
120	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
132	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
144	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
156	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
168	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
180	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
192	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
204	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
216	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
228	6	10	4	2	2	5	5	3	5	3	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
240	6	10	4	2	2	6	5	3	3	5	3	3	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0

Incremental Changes																														
12-24															0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
24-36														0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36-48													0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48-60												0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60-72										0			0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72-84									0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84-96								0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96-108						0		0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108-120					0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120-132				0		0		0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
132-144			0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144-156			0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156-168	0		0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
168-180	0		0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180-192	0		0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192-204	0		0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204-216	0		0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
216-228	0		0		0			0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228-240	0		0		0			1			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Payroll (\$Millions)	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	2012	Average	Smoothed	
12-24	136.64157	134.30589	126.49321	125.36171	124.18907	104.58350	100.99938	94.55659	92.46464	78.75261	77.82841	67.90579	63.65156	54.16227	49.93562	58.15133	53.50209	47.87374	56.21730	64.87156	63.00891	63.29577	73.05448	61.78439	72.71156	86.07406	77.77191	0.00142	0.00142	
24-36													0.01571	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00121	0.00121		
36-48												0.01473	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00113	0.00120	0.00113	0.00113	
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	0.00113	0.00113	
60-72										0.00000		0.01473	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00113	0.00113	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	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	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	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	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	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	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	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	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	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	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	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	0.00000
228-240	0.00000	0.00000	0.00000	0.00000	0.00000	0.00956	0.00000	0.00000																			0.00120	0.00000	0.00000	0.00000
																											Total=	0.00609	0.00609	

OTHER CLASSIFICATIONS - STATE

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

Reported Claims		Incremental Frequency and IBNR																										
Months	Year	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	2012
12	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	1	1	0	0	0	0	0	0	1	0	0
24	0	0	0	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1	0	0	1	0	0
36	0	0	0	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1	0	0	1	0	0
48	0	1	0	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1	0	0	0	0	0
60	0	1	0	0	0	0	0	1	1	0	0	0	1	0	0	1	0	1	1	1	0	1	1	0	0	0	0	0
72	0	1	0	0	0	0	0	1	1	0	0	0	1	0	1	1	0	1	1	1	0	1	1	0	0	0	0	0
84	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	0	1	1	0	0	0	0	0
96	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
108	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
120	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
132	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
144	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
156	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
168	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
180	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
192	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
204	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
216	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
228	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0
240	0	1	0	0	0	0	0	1	1	0	0	0	2	0	1	1	0	1	1	1	1	1	0	0	0	0	0	0

Incremental Changes

[illegible][illegible]

IBNR Claims

Cumulative Factor times Payroll	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00104	0.00249	0.00502	0.01192
	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.05049	0.13827	0.34131	0.82885

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2013

Payrolls: Exhibit X-A pages 1 & 2

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[07-C.xlsm]VII-C-5

Run Date: 10-18-2013 02:40:04 PM

FTI - PAB

Filing Date 11/29/2013

Checksum:153,510.712970

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ALL CLASSIFICATIONS

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

[illegible][illegible][illegible]

IBNR Claims																				
Cumulative Factor	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00041	0.00083	0.00133	0.00221	0.00384	0.00568	0.00758	0.01093	0.01583	0.02243	
times Payroll	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.06433	0.15332	0.26923	0.44290	0.84023	1.41896	1.73932	2.94270	5.14225	7.41778	

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

FTI - PAB

Filing Date 11/29/2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[07-C.xlsm]VII-C-6

Run Date: 10-18-2013 02:40:04 PM

Checksum:164,637.141890

STATE OCCUPATIONAL DISEASE

ALL CLASSIFICATIONS

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>
	<u>1022</u>	<u>1024</u>	<u>1026</u>	<u>1028</u>		
2003	0.00041	0.00041	0.00041	0.00041	0.00041	0.00041
2004	0.00083	0.00083	0.00083	0.00083	0.00083	0.00083
2005	0.00133	0.00133	0.00133	0.00133	0.00133	0.00133
2006	0.00221	0.00221	0.00221	0.00221	0.00221	0.00221
2007	0.00384	0.00384	0.00384	0.00384	0.00384	0.00384
2008	0.00568	0.00568	0.00568	0.00568	0.00568	0.00568
2009	0.00758	0.00758	0.00758	0.00758	0.00758	0.00758
2010	0.01093	0.01093	0.01093	0.01093	0.01093	0.01093
2011	0.01583	0.01583	0.01583	0.01583	0.01583	0.01583
2012	0.02243	0.02243	0.02243	0.02243	0.02243	0.02243
B. Adjustment Factor	0.40000	0.40000	0.40000	0.40000	1.00000	0.40000
C. Payroll Per \$1M						
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	1.17626	11.72004	9.10241	7.23658	35.15507
2012	5.73811	0.79340	10.35413	9.11795	8.62422	34.90680
D. IBNR						
2003	0.0019	0.0002	0.0012	0.0005	0.0015	0.0024
2004	0.0040	0.0004	0.0024	0.0021	0.0037	0.0060
2005	0.0068	0.0005	0.0042	0.0045	0.0069	0.0094
2006	0.0113	0.0009	0.0074	0.0083	0.0108	0.0151
2007	0.0210	0.0017	0.0141	0.0166	0.0221	0.0290
2008	0.0222	0.0057	0.0181	0.0192	0.0363	0.0483
2009	0.0157	0.0028	0.0243	0.0239	0.0512	0.0601
2010	0.0238	0.0035	0.0371	0.0382	0.0630	0.1150
2011	0.0228	0.0074	0.0742	0.0576	0.1146	0.2226
2012	0.0515	0.0071	0.0929	0.0818	0.1934	0.3132

Source: IBNR Factor - Exhibit VII-C-6

Adjustment Factor - Judgement

Payrolls: Exhibit X-A pages 1 & 2

IBNR = A times B times C

FTI - PAB

Filing Date 11/29/2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[07-C.xlsm]VII-C-7

Run Date: 10-18-2013 02:40:04 PM

Checksum:108,528.084920

STATE OCCUPATIONAL DISEASE

ALL CLASSIFICATIONS

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>
			<u>1022</u>	<u>1024</u>	<u>1026</u>	<u>1028</u>
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
2002	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						
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
2002	10.48501	1.15084	6.35854	2.38612	3.78169	12.64983
D. IBNR						
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
2002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Source: IBNR Factor - Exhibit VII-C-6

Adjustment Factor - Judgement

Payrolls: Exhibit X-A pages 1 & 2

IBNR = A times B times C

FTI - PAB

Filing Date 11/29/2013

File: 17-C:C:\Clients\Coal Mine\2013 Rate Filing\[07-C.xlsm]VII-C-8

Run Date: 10-18-2013 02:40:04 PM

Checksum:108,147.917710

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 7 \$6,459,061	# 1 \$146,489	# 8 \$6,605,551	# 0 \$0	# 8 \$6,605,551
(ii) Average	\$922,723	\$146,489	\$825,694	\$0	\$825,694

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

(i) Number	7	1	8
(ii) Percentage	87.5000%	12.5000%	100%

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

(i) Average	\$922,723	\$146,489	
(ii) Difference (Col. 2 minus Col. 1)			(\$776,234)

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

(i) Awarded Mix	87.5000%	12.5000%	
(ii) Total	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	<u>(\$776,234)</u>	
(iii) (e-i) + (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)			

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 7	\$6,459,061	\$922,723	# 0.0000	\$0	\$0	# 7.0000	\$6,459,061	\$922,723
(ii) Comm./Comp.	# 1	\$146,489	\$146,489	# 0.0000	\$0	\$0	# 1.0000	\$146,489	\$146,489
(iii) Total	# 8	\$6,605,551	\$825,694	# 0.0000	\$0	\$0	# 8.0000	\$6,605,551	\$825,694
(iv) Average Severity before Adjustment									\$825,694
(v) Impact									\$0

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

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commutated and Compromised- As Settled		Total Awarded- Permanent plus Commutated/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	58,783	-	-	-	-	-	-
-	-	-	1	149,562	-	-	-	-	-	-
-	-	-	1	106,679	-	-	-	-	-	-
-	-	-	1	376,728	-	-	-	-	-	-
1	1,182,437	-	-	-	-	-	-	-	-	-
1	1,067,453	-	-	-	-	-	-	-	-	-
1	1,420,716	-	-	-	-	-	-	-	-	-
-	-	-	1	101,460	-	-	-	-	-	-
-	-	-	-	-	-	-	1	784,868	-	-
-	-	-	1	105,268	-	-	-	-	-	-
1	583,830	-	-	-	-	-	-	-	-	-
-	-	-	1	124,162	-	-	-	-	-	-
-	-	-	1	170,915	-	-	-	-	-	-
-	-	-	1	118,887	-	-	-	-	-	-
-	-	-	1	114,534	-	-	-	-	-	-
-	-	-	1	30,459	-	-	-	-	-	-
-	-	-	1	293,027	-	-	-	-	-	-
-	-	-	1	156,505	-	-	-	-	-	-
-	-	-	1	26,545	-	-	-	-	-	-
-	-	-	1	497,000	-	-	-	-	-	-
-	-	-	1	96,316	-	-	-	-	-	-
-	-	-	1	101,548	-	-	-	-	-	-
-	-	-	1	102,475	-	-	-	-	-	-
-	-	-	1	98,083	-	-	-	-	-	-
-	-	-	1	136,953	-	-	-	-	-	-
-	-	-	1	347,826	-	-	-	-	-	-
-	-	-	1	138,350	-	-	-	-	-	-
-	-	-	1	204,652	-	-	-	-	-	-
-	-	-	1	161,927	-	-	-	-	-	-
-	-	-	1	106,186	-	-	-	-	-	-
-	-	-	1	219,554	-	-	-	-	-	-
-	-	-	1	534,461	-	-	-	-	-	-
-	-	-	1	503,240	-	-	-	-	-	-
1	1,027,151	-	-	-	-	-	-	-	-	-
1	1,097,811	-	-	-	-	-	-	-	-	-
1	1,325,368	-	-	-	-	-	-	-	-	-
1	578,402	-	-	-	-	-	-	-	-	-
-	-	-	1	70,206	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$8,283,167	# 29	\$5,252,288	# 37	\$13,535,455	# 1	\$784,868	# 38	\$14,320,323
(ii) Average		\$1,035,396		\$181,113		\$365,823		\$784,868		\$376,851
b. Percentage of Awarded and Commuted/Compromised within Total Awarded										
(i) Number	# 8		# 29		# 37					
(ii) Percentage	21.6216%		78.3784%		100%					
c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim										
(i) Average		\$1,035,396		\$181,113						
(ii) Difference (Col. 2 minus Col. 1)						(\$854,282)				
d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix										
(i) Awarded Mix	21.6216%		78.3784%							
(ii) Number	# 0.2162		# 0.7838				# 1			
e. Pending Award from Above; Commuted and Compromised less Awarded Difference										
(i) Pending Ave.		\$784,868		\$784,868						
(ii) C/C Difference		\$0		(\$854,282)						
(iii) (e-i) + (e-ii)		\$784,868		\$0						limited to zero: negative offset is impossible
(iv) Total		\$169,701		\$0						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$169,701		
f. Calculation of Impact of Adjustment										
	Awarded			Pending			Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	# 8	\$8,283,167	\$1,035,396	# 0.2162	\$169,701	\$784,868	# 8.2162	\$8,452,868	\$1,028,803	
(ii) Comm./Comp.	# 29	\$5,252,288	\$181,113	# 0.7838	\$0	\$0	# 29.7838	\$5,252,288	\$176,347	
(iii) Total	# 37	\$13,535,455	\$365,823	# 1.0000	\$169,701	\$169,701	# 38.0000	\$13,705,156	\$360,662	
(iv) Average Severity before Adjustment										\$376,851
(v) Impact										(\$16,189)

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	474,509	-	-	-	-	-	-
	1	48,733	-	-	-	-	-	-	-	-
	1	506,800	-	-	-	-	-	-	-	-
	1	711,437	-	-	-	-	-	-	-	-
	1	518,444	-	-	-	-	-	-	-	-
	1	637,931	-	-	-	-	-	-	-	-
	-	-	1	105,461	-	-	-	-	-	-
	-	-	1	302,047	-	-	-	-	-	-
	-	-	1	472,473	-	-	-	-	-	-
	-	-	1	41,943	-	-	-	-	-	-
	-	-	1	25,798	-	-	-	-	-	-
	-	-	1	106,218	-	-	-	-	-	-
	-	-	1	201,680	-	-	-	-	-	-
	-	-	1	110,902	-	-	-	-	-	-
	-	-	1	51,483	-	-	-	-	-	-
	-	-	1	92,630	-	-	-	-	-	-
	1	422,808	-	-	-	-	-	-	-	-
	1	551,367	-	-	-	-	-	-	-	-
	1	459,686	-	-	-	-	-	-	-	-
	1	739,120	-	-	-	-	-	-	-	-
	1	245,385	-	-	-	-	-	-	-	-
	1	621,002	-	-	-	-	-	-	-	-
	1	659,305	-	-	-	-	-	-	-	-
	1	682,916	-	-	-	-	-	-	-	-
	1	629,792	-	-	-	-	-	-	-	-
	1	554,947	-	-	-	-	-	-	-	-
	1	871,443	-	-	-	-	-	-	-	-
	1	624,277	-	-	-	-	-	-	-	-
	-	-	1	496,554	-	-	-	-	-	-
	1	1,177,861	-	-	-	-	-	-	-	-
	1	365,208	-	-	-	-	-	-	-	-
	1	615,746	-	-	-	-	-	-	-	-
	1	546,329	-	-	-	-	-	-	-	-
	-	-	1	158,304	-	-	-	-	-	-
	-	-	1	28,879	-	-	-	-	-	-
	-	-	1	509,624	-	-	-	-	-	-

(i) Total	# 21	\$12,190,516	# 15	\$3,178,506	# 36	\$15,369,022	# 0	\$0	# 36	\$15,369,022
(ii) Average		\$580,501		\$211,900		\$426,917		\$0		\$426,917

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

(i) Number	# 21	# 15	# 36
(ii) Percentage	58.3333%	41.6667%	100%

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

(i) Average	\$580,501	\$211,900
(ii) Difference (Col. 2 minus Col. 1)		(\$368,600)

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

(i) Awarded Mix	58.3333%	41.6667%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$368,600)	
(iii) (e-i) + (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

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 21	\$12,190,516	\$580,501	# 0.0000	\$0	\$0	# 21.0000	\$12,190,516	\$580,501
(ii) Comm./Comp.	# 15	\$3,178,506	\$211,900	# 0.0000	\$0	\$0	# 15.0000	\$3,178,506	\$211,900
(iii) Total	# 36	\$15,369,022	\$426,917	# 0.0000	\$0	\$0	# 36.0000	\$15,369,022	\$426,917
(iv) Average Severity before Adjustment									\$426,917
(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

	<u>Awarded- Permanent Basis</u>		<u>Commuted and Compromised- As Settled</u>		<u>Total Awarded- Permanent plus Commutd/Comp.</u>	<u>Pending, on Permanent Basis</u>		<u>Total Claims</u>	
	(1) <u>Count</u>	<u>Amount</u>	(2) <u>Count</u>	<u>Amount</u>	(3) = (1) + (2) <u>Count</u> <u>Amount</u>	(4) <u>Count</u>	<u>Amount</u>	(5) <u>Count</u>	<u>Amount</u>
a. Numbers and Amounts									
(i) List	-	-	1	541,393		-	-		
	-	-	1	181,204		-	-		
	-	-	1	77,403		-	-		
	-	-	1	84,207		-	-		
	-	-	1	177,506		-	-		
	-	-	1	27,557		-	-		
	-	-	1	117,721		-	-		
	-	-	1	64,156		-	-		
	-	-	1	415,443		-	-		
	1	1,195,050	-	-		-	-		
	1	903,236	-	-		-	-		
	1	1,467,973	-	-		-	-		
	-	-	1	300,917		-	-		
	1	960,684	-	-		-	-		
	-	-	1	58,646		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
	-	-	-	-		-	-		
(i) Total	# 4	\$4,526,943	# 11	\$2,046,154	# 15 \$6,573,097	# 0	\$0	# 15	\$6,573,097
(ii) Average		\$1,131,736		\$186,014	\$438,206		\$0		\$438,206

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	\$1,131,736	\$186,014	
(ii) Difference (Col. 2 minus Col. 1)			(\$945,722)

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	# 0.0000

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$945,722)	
(iii) (e-i) + (e-ii)	\$0		limited to zero; negative offset is impossible
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 4	\$4,526,943	\$1,131,736	# 0.0000	\$0	\$0	# 4.0000	\$4,526,943	\$1,131,736
(ii) Comm./Comp.	# 11	\$2,046,154	\$186,014	# 0.0000	\$0	\$0	# 11.0000	\$2,046,154	\$186,014
(iii) Total	# 15	\$6,573,097	\$438,206	# 0.0000	\$0	\$0	# 15.0000	\$6,573,097	\$438,206
(iv) Average Severity before Adjustment									\$438,206
(v) Impact									\$0

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

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 4	\$3,307,068	# 6	\$646,645	# 10	\$3,953,713	# 1	\$1,395,962	# 11	\$5,349,675
(ii) Average		\$826,767		\$107,774		\$395,371		\$1,395,962		\$486,334

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

(i) Number	# 4	# 6	# 10
(ii) Percentage	40.0000%	60.0000%	100%

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

(i) Average	\$826,767	\$107,774
(ii) Difference (Col. 2 minus Col. 1)		(\$718,993)

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

(i) Awarded Mix	40.00000%	60.0000%	
(ii) Number	# 0.4000	# 0.6000	# 1

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

(i) Pending Ave.	\$1,395,962	\$1,395,962
(ii) C/C Difference	\$0	(\$718,993)
(iii) (e-i) + (e-ii)	\$1,395,962	\$676,969
(iv) Total	\$558,385	\$406,182
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$964,566

f. Calculation of Impact of Adjustment

[illegible]

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

[illegible]

(i) Total	# 7	\$812,169	# 1	\$0	# 8	\$812,169	# 0	\$0	# 8	\$812,169
(ii) Average		\$116,024		\$0		\$101,521		\$0		\$101,521

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

(i) Number	# 7	# 1	# 8
(ii) Percentage	87.5000%	12.5000%	100%

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

(i) Average	\$116,024	\$0
(ii) Difference (Col. 2 minus Col. 1)		(\$116,024)

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

(i) Awarded Mix	87.5000%	12.5000%	
(ii) Total	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$116,024)	
(iii) (e-i) + (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)			

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 7	\$812,169	\$116,024	# 0.0000	\$0	\$0	# 7.0000	\$812,169	\$116,024
(ii) Comm./Comp.	# 1	\$0	\$0	# 0.0000	\$0	\$0	# 1.0000	\$0	\$0
(iii) Total	# 8	\$812,169	\$101,521	# 0.0000	\$0	\$0	# 8.0000	\$812,169	\$101,521

(iv) Average Severity before Adjustment	\$101,521
(v) Impact	\$0

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

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		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	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	284,890	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	-	-	-
-	-	-	1	2,097	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	27,324	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	52,476	-	-	-	-	-	-
-	-	-	1	23,976	-	-	-	-	-	-
-	-	-	1	78	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	28,693	-	-	-	-	-	-
-	-	-	1	21,596	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	41,007	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	49,772	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	265,931	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$550,820	# 29	\$247,017	# 37	\$797,838	# 1	\$0	# 38	\$797,838
(ii) Average		\$68,853		\$8,518		\$21,563		\$0		\$20,996

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

(i) Number	# 8	# 29	# 37
(ii) Percentage	21.6216%	78.3784%	100%

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

(i) Average	\$68,853	\$8,518
(ii) Difference (Col. 2 minus Col. 1)		(\$60,335)

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

(i) Awarded Mix	21.6216%	78.3784%	
(ii) Number	# 0.2162	# 0.7838	# 1

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$60,335)	
(iii) (e-i) + (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

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 8	\$550,820	\$68,853	# 0.2162	\$0	\$0	# 8.2162	\$550,820	\$67,041
(ii) Comm./Comp.	# 29	\$247,017	\$8,518	# 0.7838	\$0	\$0	# 29.7838	\$247,017	\$8,294
(iii) Total	# 37	\$797,838	\$21,563	# 1.0000	\$0	\$0	# 38.0000	\$797,838	\$20,996
(iv) Average Severity before Adjustment									\$20,996
(v) Impact									\$0

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

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		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	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	46,015	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	218,296	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
(i) Total	# 21	\$218,296	# 15	\$46,015	# 36	\$264,311	# 0	\$0	# 36	\$264,311
(ii) Average		\$10,395		\$3,068		\$7,342		\$0		\$7,342

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

(i) Number	# 21	# 15	# 36
(ii) Percentage	58.3333%	41.6667%	100%

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

(i) Average	\$10,395	\$3,068	
(ii) Difference (Col. 2 minus Col. 1)			(\$7,327)

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

(i) Awarded Mix	58.3333%	41.6667%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$7,327)	
(iii) (e-i) + (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

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 21	\$218,296	\$10,395	# 0.0000	\$0	\$0	# 21.0000	\$218,296	\$10,395
(ii) Comm./Comp.	# 15	\$46,015	\$3,068	# 0.0000	\$0	\$0	# 15.0000	\$46,015	\$3,068
(iii) Total	# 36	\$264,311	\$7,342	# 0.0000	\$0	\$0	# 36.0000	\$264,311	\$7,342
(iv) Average Severity before Adjustment									\$7,342
(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

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 4	\$701,790	\$175,448	# 0.0000	\$0	\$0	# 4.0000	\$701,790	\$175,448
(ii) Comm./Comp.	# 11	\$54,256	\$4,932	# 0.0000	\$0	\$0	# 11.0000	\$54,256	\$4,932
(iii) Total	# 15	\$756,047	\$50,403	# 0.0000	\$0	\$0	# 15.0000	\$756,047	\$50,403
(iv) Average Severity before Adjustment									\$50,403
(v) Impact									\$0

Checksum:6.722.544.506693

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 4	\$357,934	# 6	\$80,011	# 10	\$437,945	# 1	\$290,550	# 11	\$728,495
(ii) Average		\$89,483		\$13,335		\$43,794		\$290,550		\$66,227

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

(i) Number	# 4	# 6	# 10
(ii) Percentage	40.0000%	60.0000%	100%

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

(i) Average	\$89,483	\$13,335	
(ii) Difference (Col. 2 minus Col. 1)			(\$76,148)

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

(i) Awarded Mix	40.0000%	60.0000%	
(ii) Number	# 0.4000	# 0.6000	# 1

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

(i) Pending Ave.	\$290,550	\$290,550	
(ii) C/C Difference	\$0	(\$76,148)	
(iii) (e-i) + (e-ii)	\$290,550	\$214,402	
(iv) Total	\$116,220	\$128,641	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$244,861

f. Calculation of Impact of Adjustment

[illegible]

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

[illegible]

(i) Total	# 7	\$801,500	# 1	\$64,108	# 8	\$865,608	# 0	\$0	# 8	\$865,608
(ii) Average		\$114,500		\$64,108		\$108,201		\$0		\$108,201

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

(i) Number	# 7	# 1	# 8
(ii) Percentage	87.5000%	12.5000%	100%

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

(i) Average	\$114,500	\$64,108	
(ii) Difference (Col. 2 minus Col. 1)			(\$50,392)

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

(i) Awarded Mix	87.5000%	12.5000%	
(ii) Total	# 0.0000	# 0.0000	# 0.0000

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$50,392)	
(iii) (e-i) + (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)			

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 7	\$801,500	\$114,500	# 0.0000	\$0	\$0	# 7.0000	\$801,500	\$114,500
(ii) Comm./Comp.	# 1	\$64,108	\$64,108	# 0.0000	\$0	\$0	# 1.0000	\$64,108	\$64,108
(iii) Total	# 8	\$865,608	\$108,201	# 0.0000	\$0	\$0	# 8.0000	\$865,608	\$108,201
(iv) Average Severity before Adjustment									\$108,201
(v) Impact									\$0

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

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		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	42,242	-	-	-	-	-	-
-	-	-	1	41,100	-	-	-	-	-	-
-	-	-	1	63,593	-	-	-	-	-	-
-	-	-	1	111,240	-	-	-	-	-	-
1	306,453	-	-	-	-	-	-	-	-	-
1	256,560	-	-	-	-	-	-	-	-	-
1	283,734	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1	329,523	-	-
-	-	-	1	-	-	-	-	-	-	-
1	180,762	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	125,048	-	-	-	-	-	-
-	-	-	1	83,087	-	-	-	-	-	-
-	-	-	1	84,561	-	-	-	-	-	-
-	-	-	1	12,372	-	-	-	-	-	-
-	-	-	1	19,455	-	-	-	-	-	-
-	-	-	1	67	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	132,484	-	-	-	-	-	-
-	-	-	1	62,955	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	48,108	-	-	-	-	-	-
-	-	-	1	117	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	70,686	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	121	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	120,968	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	1	143,856	-	-	-	-	-	-
1	310,001	-	-	-	-	-	-	-	-	-
1	316,567	-	-	-	-	-	-	-	-	-
1	222,533	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$1,876,610	# 29	\$1,162,059	# 37	\$3,038,669	# 1	\$329,523	# 38	\$3,368,192
(ii) Average		\$234,576		\$40,071		\$82,126		\$329,523		\$88,637

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

(i) Number	# 8	# 29	# 37
(ii) Percentage	21.6216%	78.3784%	100%

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

(i) Average	\$234,576	\$40,071	
(ii) Difference (Col. 2 minus Col. 1)			(\$194,505)

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

(i) Awarded Mix	21.6216%	78.3784%	
(ii) Number	# 0.2162	# 0.7838	# 1

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

(i) Pending Ave.	\$329,523	\$329,523	
(ii) C/C Difference	\$0	(\$194,505)	
(iii) (e-i) + (e-ii)	\$329,523	\$135,018	
(iv) Total	\$71,248	\$105,825	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$177,073

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 8	\$1,876,610	\$234,576	# 0.2162	\$71,248	\$329,523	# 8.2162	\$1,947,858	\$237,075
(ii) Comm./Comp.	# 29	\$1,162,059	\$40,071	# 0.7838	\$105,825	\$135,018	# 29.7838	\$1,267,884	\$42,570
(iii) Total	# 37	\$3,038,669	\$82,126	# 1.0000	\$177,073	\$177,073	# 38.0000	\$3,215,742	\$84,625

(iv) Average Severity before Adjustment									\$88,637
(v) Impact									(\$4,012)

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	116,125			-	-		
1	1	-	-	-			-	-		
1	1	123,473	-	-			-	-		
1	1	151,995	-	-			-	-		
1	1	145,967	-	-			-	-		
1	1	145,202	-	-			-	-		
-	-	-	1	45,128			-	-		
-	-	-	1	-			-	-		
-	-	-	1	44,450			-	-		
-	-	-	1	18,130			-	-		
-	-	-	1	11,733			-	-		
-	-	-	1	53,001			-	-		
-	-	-	1	73,627			-	-		
-	-	-	1	74,099			-	-		
-	-	-	1	27,571			-	-		
-	-	-	1	50,431			-	-		
1	1	-	-	-			-	-		
1	1	119,732	-	-			-	-		
1	1	-	-	-			-	-		
1	1	132,910	-	-			-	-		
1	1	-	-	-			-	-		
1	1	131,655	-	-			-	-		
1	1	142,480	-	-			-	-		
1	1	148,435	-	-			-	-		
1	1	171,647	-	-			-	-		
1	1	-	-	-			-	-		
1	1	187,712	-	-			-	-		
1	1	-	-	-			-	-		
-	-	-	1	64,030			-	-		
1	1	-	-	-			-	-		
1	1	76,417	-	-			-	-		
1	1	203,993	-	-			-	-		
1	1	169,300	-	-			-	-		
-	-	-	1	-			-	-		
-	-	-	1	-			-	-		
-	-	-	1	-			-	-		

(i) Total	# 21	\$2,050,919	# 15	\$578,326	# 36	\$2,629,245	# 0	\$0	# 36	\$2,629,245
(ii) Average		\$97,663		\$38,555		\$73,035		\$0		\$73,035

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

(i) Number	# 21	# 15	# 36
(ii) Percentage	58.3333%	41.6667%	100%

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

(i) Average	\$97,663	\$38,555
(ii) Difference (Col. 2 minus Col. 1)		(\$59,108)

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

(i) Awarded Mix	58.3333%	41.6667%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$59,108)	
(iii) (e-i) + (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

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 21	\$2,050,919	\$97,663	# 0.0000	\$0	\$0	# 21.0000	\$2,050,919	\$97,663
(ii) Comm./Comp.	# 15	\$578,326	\$38,555	# 0.0000	\$0	\$0	# 15.0000	\$578,326	\$38,555
(iii) Total	# 36	\$2,629,245	\$73,035	# 0.0000	\$0	\$0	# 36.0000	\$2,629,245	\$73,035
(iv) Average Severity before Adjustment									\$73,035
(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:10,216,315.166337

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 4	\$586,727	# 6	\$78,976	# 10	\$665,704	# 1	\$276,154	# 11	\$941,858
(ii) Average		\$146,682		\$13,163		\$66,570		\$276,154		\$85,623

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

(i) Number	# 4	# 6	# 10
(ii) Percentage	40.0000%	60.0000%	100%

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

(i) Average	\$146,682	\$13,163
(ii) Difference (Col. 2 minus Col. 1)		(\$133,519)

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

(i) Awarded Mix	40.0000%	60.0000%	
(ii) Number	# 0.4000	# 0.6000	# 1

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

(i) Pending Ave.	\$276,154	\$276,154	
(ii) C/C Difference	\$0	(\$133,519)	
(iii) (e-i) + (e-ii)	\$276,154	\$142,635	
(iv) Total	\$110,462	\$85,581	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$196,042

f. Calculation of Impact of Adjustment

	<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	# 4	\$586,727	\$146,682	# 0.4000	\$110,462	\$276,154	# 4.4000	\$697,189	\$158,452
(ii) Comm./Comp.	# 6	\$78,976	\$13,163	# 0.6000	\$85,581	\$142,635	# 6.6000	\$164,557	\$24,933
(iii) Total	# 10	\$665,704	\$66,570	# 1.0000	\$196,042	\$196,042	# 11.0000	\$861,746	\$78,341
									\$85,623
(iv) Average Severity before Adjustment									
(v) Impact									(\$7,283)

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:3,164,777.107544

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
<u>a. Numbers and Amounts</u>										
(i) List	-	-	1	213,019	-	-	-	-	-	-
-	-	-	1	208,390	-	-	-	-	-	-
-	-	-	1	94,323	-	-	-	-	-	-
-	-	-	1	240,612	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	646,795	-	-	-	-	-	-
-	-	-	-	-	-	-	1	-	-	-
-	-	-	1	337,959	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	339,342	-	-	-	-	-	-
-	-	-	1	195,155	-	-	-	-	-	-
-	-	-	1	197,446	-	-	-	-	-	-
-	-	-	1	200,951	-	-	-	-	-	-
-	-	-	1	223,384	-	-	-	-	-	-
-	-	-	1	251,568	-	-	-	-	-	-
-	-	-	1	262,254	-	-	-	-	-	-
-	-	-	1	438,581	-	-	-	-	-	-
-	-	-	1	209,234	-	-	-	-	-	-
-	-	-	1	174,464	-	-	-	-	-	-
-	-	-	1	266,774	-	-	-	-	-	-
-	-	-	1	290,125	-	-	-	-	-	-
-	-	-	1	230,344	-	-	-	-	-	-
-	-	-	1	263,277	-	-	-	-	-	-
-	-	-	1	460,031	-	-	-	-	-	-
-	-	-	1	250,589	-	-	-	-	-	-
-	-	-	1	494,414	-	-	-	-	-	-
-	-	-	1	240,424	-	-	-	-	-	-
-	-	-	1	391,010	-	-	-	-	-	-
-	-	-	1	197,202	-	-	-	-	-	-
-	-	-	1	442,463	-	-	-	-	-	-
-	-	-	1	158,435	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	415,335	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$0	# 29	\$8,333,902	# 37	\$8,333,902	# 1	\$0	# 38	\$8,333,902
(ii) Average		\$0		\$287,376		\$225,241		\$0		\$219,313

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

(i) Number	# 8	# 29	# 37
(ii) Percentage	21.6216%	78.3784%	100%

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

(i) Average	\$0	\$287,376	
(ii) Difference (Col. 2 minus Col. 1)			\$287,376

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

(i) Awarded Mix	21.6216%	78.3784%	
(ii) Number	# 0.2162	# 0.7838	# 1

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	\$287,376	
(iii) (e-i) + (e-ii)	\$0	\$287,376	
(iv) Total	\$0	\$225,241	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$225,241

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 8	\$0	\$0	# 0.2162	\$0	\$0	# 8.2162	\$0	\$0
(ii) Comm./Comp.	# 29	\$8,333,902	\$287,376	# 0.7838	\$225,241	\$287,376	# 29.7838	\$8,559,142	\$287,376
(iii) Total	# 37	\$8,333,902	\$225,241	# 1.0000	\$225,241	\$225,241	# 38.0000	\$8,559,142	\$225,241
(iv) Average Severity before Adjustment									\$219,313
(v) Impact									\$5,927

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

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		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	132,013			-	-		
	1	61,653	-	-			-	-		
	1	143	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	30	-	-			-	-		
	-	-	1	93,798			-	-		
	-	-	1	248,699			-	-		
	-	-	1	113,934			-	-		
	-	-	1	282,765			-	-		
	-	-	1	215,935			-	-		
	-	-	1	96,736			-	-		
	-	-	1	255,315			-	-		
	-	-	1	161,247			-	-		
	-	-	1	145,103			-	-		
	-	-	1	96,663			-	-		
	1	-	-	-			-	-		
	1	13	-	-			-	-		
	1	-	-	-			-	-		
	1	24,966	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	-	-	1	125,865			-	-		
	1	-	-	-			-	-		
	1	101	-	-			-	-		
	1	-	-	-			-	-		
	1	-	-	-			-	-		
	-	-	1	60,845			-	-		
	-	-	1	74,886			-	-		
	-	-	1	421,750			-	-		
(i) Total	# 21	\$86,906	# 15	\$2,525,555	# 36	\$2,612,461	# 0	\$0	# 36	\$2,612,461
(ii) Average		\$4,138		\$168,370		\$72,568		\$0		\$72,568

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

(i) Number	# 21	# 15	# 36
(ii) Percentage	58.3333%	41.6667%	100%

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

(i) Average	\$4,138	\$168,370	
(ii) Difference (Col. 2 minus Col. 1)			\$164,232

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

(i) Awarded Mix	58.3333%	41.6667%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	\$164,232	
(iii) (e-i) + (e-ii)	\$0	\$164,232	
(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	# 21	\$86,906	\$4,138	# 0.0000	\$0	\$0	# 21.0000	\$86,906	\$4,138
(ii) Comm./Comp.	# 15	\$2,525,555	\$168,370	# 0.0000	\$0	\$0	# 15.0000	\$2,525,555	\$168,370
(iii) Total	# 36	\$2,612,461	\$72,568	# 0.0000	\$0	\$0	# 36.0000	\$2,612,461	\$72,568
(iv) Average Severity before Adjustment									\$72,568
(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:24.154.727.382240

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

Checksum:12.992.007.505758

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	#7	\$91,387	#1	\$199,828	#8	\$291,216	#0	\$0	#8	\$291,216
(ii) Average		\$13,055		\$199,828		\$36,402		\$0		\$36,402

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

(i) Number	# 7	# 1	# 8
(ii) Percentage	87.5000%	12.5000%	100%

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

(i) Average	\$13,055	\$199,828	
(ii) Difference (Col. 2 minus Col. 1)			\$186,773

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

(i) Awarded Mix	87.5000%	12.5000%	
(ii) Total	# 0.0000	# 0.0000	# 0.0000

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	\$0	\$186,773
(iii) (e-i) + (e-ii)	\$0	\$186,773
(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	# 7	\$91,387	\$13,055	# 0.0000	\$0	\$0	# 7.0000	\$91,387	\$13,055
(ii) Comm./Comp.	# 1	\$199,828	\$199,828	# 0.0000	\$0	\$0	# 1.0000	\$199,828	\$199,828
(iii) Total	# 8	\$291,216	\$36,402	# 0.0000	\$0	\$0	# 8.0000	\$291,216	\$36,402
(iv) Average Severity before Adjustment									\$36,402
(v) Impact									\$0

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

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		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	213,019	-	-	-	-	-	-
-	-	-	1	208,390	-	-	-	-	-	-
-	-	-	1	94,323	-	-	-	-	-	-
-	-	-	1	240,612	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	3,264	-	-	-	-	-	-	-	-	-
-	-	-	1	646,795	-	-	-	-	-	-
-	-	-	-	-	-	-	1	-	-	-
-	-	-	1	340,056	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	366,499	-	-	-	-	-	-
-	-	-	1	195,155	-	-	-	-	-	-
-	-	-	1	197,446	-	-	-	-	-	-
-	-	-	1	200,951	-	-	-	-	-	-
-	-	-	1	223,384	-	-	-	-	-	-
-	-	-	1	268,389	-	-	-	-	-	-
-	-	-	1	285,216	-	-	-	-	-	-
-	-	-	1	438,659	-	-	-	-	-	-
-	-	-	1	209,234	-	-	-	-	-	-
-	-	-	1	174,464	-	-	-	-	-	-
-	-	-	1	295,467	-	-	-	-	-	-
-	-	-	1	311,720	-	-	-	-	-	-
-	-	-	1	230,344	-	-	-	-	-	-
-	-	-	1	303,629	-	-	-	-	-	-
-	-	-	1	460,031	-	-	-	-	-	-
-	-	-	1	250,589	-	-	-	-	-	-
-	-	-	1	494,414	-	-	-	-	-	-
-	-	-	1	284,618	-	-	-	-	-	-
-	-	-	1	391,010	-	-	-	-	-	-
-	-	-	1	197,202	-	-	-	-	-	-
-	-	-	1	442,463	-	-	-	-	-	-
-	-	-	1	158,435	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
1	4,625	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	415,335	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$7,889	# 29	\$8,537,852	# 37	\$8,545,741	# 1	\$0	# 38	\$8,545,741
(ii) Average		\$986		\$294,409		\$230,966		\$0		\$224,888

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

(i) Number	# 8	# 29	# 37
(ii) Percentage	21.6216%	78.3784%	100%

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

(i) Average	\$986	\$294,409
(ii) Difference (Col. 2 minus Col. 1)		\$293,423

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

(i) Awarded Mix	21.6216%	78.3784%
(ii) Number	# 0.2162	# 0.7838
		# 1

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	\$0	\$293,423
(iii) (e-i) + (e-ii)	\$0	\$293,423
(iv) Total	\$0	\$229,980
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$229,980

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 8	\$7,889	\$986	# 0.2162	\$0	\$0	# 8.2162	\$7,889	\$960
(ii) Comm./Comp.	# 29	\$8,537,852	\$294,409	# 0.7838	\$229,980	\$293,423	# 29.7838	\$8,767,832	\$294,383
(iii) Total	# 37	\$8,545,741	\$230,966	# 1.0000	\$229,980	\$229,980	# 38.0000	\$8,775,721	\$230,940
(iv) Average Severity before Adjustment									\$224,888
(v) Impact									\$6,052

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

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commutated/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	132,013	-	-	-	-	-	-
1	1	61,653	-	-	-	-	-	-	-	-
1	1	143	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	30	-	-	-	-	-	-	-	-
-	-	-	1	93,798	-	-	-	-	-	-
-	-	-	1	248,699	-	-	-	-	-	-
-	-	-	1	113,934	-	-	-	-	-	-
-	-	-	1	282,765	-	-	-	-	-	-
-	-	-	1	215,935	-	-	-	-	-	-
-	-	-	1	96,736	-	-	-	-	-	-
-	-	-	1	255,315	-	-	-	-	-	-
-	-	-	1	161,247	-	-	-	-	-	-
-	-	-	1	145,103	-	-	-	-	-	-
-	-	-	1	96,663	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	13	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	24,966	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	5,568	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
-	-	-	1	125,865	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	101	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
-	-	-	1	60,845	-	-	-	-	-	-
-	-	-	1	74,886	-	-	-	-	-	-
-	-	-	1	421,750	-	-	-	-	-	-
(i) Total	# 21	\$92,474	# 15	\$2,525,555	# 36	\$2,618,030	# 0	\$0	# 36	\$2,618,030
(ii) Average		\$4,404		\$168,370		\$72,723		\$0		\$72,723

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

(i) Number	# 21	# 15	# 36
(ii) Percentage	58.3333%	41.6667%	100%

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

(i) Average	\$4,404	\$168,370
(ii) Difference (Col. 2 minus Col. 1)		\$163,967

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

(i) Awarded Mix	58.3333%	41.6667%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	\$0	\$163,967
(iii) (e-i) + (e-ii)	\$0	\$163,967
(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	# 21	\$92,474	\$4,404	# 0.0000	\$0	\$0	# 21.0000	\$92,474	\$4,404
(ii) Comm./Comp.	# 15	\$2,525,555	\$168,370	# 0.0000	\$0	\$0	# 15.0000	\$2,525,555	\$168,370
(iii) Total	# 36	\$2,618,030	\$72,723	# 0.0000	\$0	\$0	# 36.0000	\$2,618,030	\$72,723
(iv) Average Severity before Adjustment									\$72,723
(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

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 4	\$119,615	\$29,904	# 0.0000	\$0	\$0	# 4.0000	\$119,615	\$29,904
(ii) Comm./Comp.	# 11	\$2,724,979	\$247,725	# 0.0000	\$0	\$0	# 11.0000	\$2,724,979	\$247,725
(iii) Total	# 15	\$2,844,595	\$189,640	# 0.0000	\$0	\$0	# 15.0000	\$2,844,595	\$189,640
(iv) Average Severity before Adjustment									\$189,640
(v) Impact									\$0

FTI Inc. - PAB
Report date: 11/29/2013
Checksum:25.510.605.266321

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 4	\$212,210	# 6	\$1,279,745	# 10	\$1,491,955	# 1	\$4,672	# 11	\$1,496,627
(ii) Average		\$53,053		\$213,291		\$149,195		\$4,672		\$136,057

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

(i) Number	# 4	# 6	# 10
(ii) Percentage	40.0000%	60.0000%	100%

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

(i) Average	\$53,053	\$213,291	
(ii) Difference (col. 2 minus Col.1)			\$160,238

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

(i) Awarded Mix	40.0000%	60.0000%	
(ii) Number	# 0.4000	# 0.6000	# 1

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

(i) Pending Ave.	\$4,672	\$4,672
(ii) C/C Difference	\$0	\$160,238
(iii) (e-i) + (e-ii)	\$4,672	\$164,911
(iv) Total	\$1,869	\$98,946
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$100,815

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 4	\$212,210	\$53,053	# 0.4000	\$1,869	\$4,672	# 4.4000	\$214,079	\$48,654
(ii) Comm./Comp.	# 6	\$1,279,745	\$213,291	# 0.6000	\$98,946	\$164,911	# 6.6000	\$1,378,691	\$208,893
(iii) Total	# 10	\$1,491,955	\$149,195	# 1.0000	\$100,815	\$100,815	# 11.0000	\$1,592,770	\$144,797

(iv) Average Severity before Adjustment	\$136,057
(v) Impact	\$8,740

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

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	255,261	-	-	-	-	-	-
-	-	-	1	227,154	-	-	-	-	-	-
-	-	-	1	145,608	-	-	-	-	-	-
-	-	-	1	240,612	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	0	-	-	-	-	-	-	-	-	-
1	118,082	-	-	-	-	-	-	-	-	-
-	-	-	1	646,795	-	-	-	-	-	-
-	-	-	-	-	-	-	1	-	-	-
-	-	-	1	340,056	-	-	-	-	-	-
1	2	-	-	-	-	-	-	-	-	-
-	-	-	1	366,499	-	-	-	-	-	-
-	-	-	1	290,719	-	-	-	-	-	-
-	-	-	1	280,533	-	-	-	-	-	-
-	-	-	1	284,836	-	-	-	-	-	-
-	-	-	1	235,756	-	-	-	-	-	-
-	-	-	1	284,247	-	-	-	-	-	-
-	-	-	1	285,284	-	-	-	-	-	-
-	-	-	1	438,659	-	-	-	-	-	-
-	-	-	1	211,079	-	-	-	-	-	-
-	-	-	1	237,419	-	-	-	-	-	-
-	-	-	1	295,467	-	-	-	-	-	-
-	-	-	1	311,720	-	-	-	-	-	-
-	-	-	1	278,436	-	-	-	-	-	-
-	-	-	1	303,747	-	-	-	-	-	-
-	-	-	1	460,031	-	-	-	-	-	-
-	-	-	1	319,533	-	-	-	-	-	-
-	-	-	1	494,414	-	-	-	-	-	-
-	-	-	1	284,739	-	-	-	-	-	-
-	-	-	1	391,010	-	-	-	-	-	-
-	-	-	1	259,443	-	-	-	-	-	-
-	-	-	1	442,463	-	-	-	-	-	-
-	-	-	1	158,435	-	-	-	-	-	-
1	23	-	-	-	-	-	-	-	-	-
1	0	-	-	-	-	-	-	-	-	-
1	95,782	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
-	-	-	1	415,335	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
(i) Total	# 8	\$213,890	# 29	\$9,185,288	# 37	\$9,399,178	# 1	\$0	# 38	\$9,399,178
(ii) Average		\$26,736		\$316,734		\$254,032		\$0		\$247,347

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

(i) Number	# 8	# 29	# 37
(ii) Percentage	21.6216%	78.3784%	100%

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

(i) Average	\$26,736	\$316,734	
(ii) Difference (Col. 2 minus Col. 1)			\$289,998

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

(i) Awarded Mix	21.6216%	78.3784%	
(ii) Number	# 0.2162	# 0.7838	# 1

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	\$289,998	
(iii) (e-i) + (e-ii)	\$0	\$289,998	
(iv) Total	\$0	\$227,296	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$227,296

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	# 8	\$213,890	\$26,736	# 0.2162	\$0	\$0	# 8.2162	\$213,890	\$26,033
(ii) Comm./Comp.	# 29	\$9,185,288	\$316,734	# 0.7838	\$227,296	\$289,998	# 29.7838	\$9,412,583	\$316,030
(iii) Total	# 37	\$9,399,178	\$254,032	# 1.0000	\$227,296	\$227,296	# 38.0000	\$9,626,474	\$253,328
(iv) Average Severity before Adjustment									\$247,347
(v) Impact									\$5,981

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

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		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	132,013	-	-	-	-	-	-
1	1	61,653	-	-	-	-	-	-	-	-
1	1	10,933	-	-	-	-	-	-	-	-
1	1	0	-	-	-	-	-	-	-	-
1	1	0	-	-	-	-	-	-	-	-
1	1	3,872	-	-	-	-	-	-	-	-
-	-	-	1	138,926	-	-	-	-	-	-
-	-	-	1	248,699	-	-	-	-	-	-
-	-	-	1	113,934	-	-	-	-	-	-
-	-	-	1	300,896	-	-	-	-	-	-
-	-	-	1	227,668	-	-	-	-	-	-
-	-	-	1	146,365	-	-	-	-	-	-
-	-	-	1	291,600	-	-	-	-	-	-
-	-	-	1	235,346	-	-	-	-	-	-
-	-	-	1	172,673	-	-	-	-	-	-
-	-	-	1	147,095	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	2,004	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	39,911	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	0	-	-	-	-	-	-	-	-
1	1	5	-	-	-	-	-	-	-	-
1	1	16	-	-	-	-	-	-	-	-
1	1	73,859	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	0	-	-	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
-	-	-	1	125,865	-	-	-	-	-	-
1	1	-	-	-	-	-	-	-	-	-
1	1	7,247	-	-	-	-	-	-	-	-
1	1	0	-	-	-	-	-	-	-	-
1	1	9	-	-	-	-	-	-	-	-
-	-	-	1	60,845	-	-	-	-	-	-
-	-	-	1	74,886	-	-	-	-	-	-
-	-	-	1	421,750	-	-	-	-	-	-

(i) Total	# 21	\$199,509	# 15	\$2,838,560	# 36	\$3,038,069	# 0	\$0	# 36	\$3,038,069
(ii) Average		\$9,500		\$189,237		\$84,391		\$0		\$84,391

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

(i) Number	# 21	# 15	# 36
(ii) Percentage	58.3333%	41.6667%	100%

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

(i) Average	\$9,500	\$189,237
(ii) Difference (Col. 2 minus Col. 1)		\$179,737

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

(i) Awarded Mix	58.3333%	41.6667%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	\$0	\$179,737
(iii) (e-i) + (e-ii)	\$0	\$179,737
(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	# 21	\$199,509	\$9,500	# 0.0000	\$0	\$0	# 21.0000	\$199,509	\$9,500
(ii) Comm./Comp.	# 15	\$2,838,560	\$189,237	# 0.0000	\$0	\$0	# 15.0000	\$2,838,560	\$189,237
(iii) Total	# 36	\$3,038,069	\$84,391	# 0.0000	\$0	\$0	# 36.0000	\$3,038,069	\$84,391
(iv) Average Severity before Adjustment									\$84,391
(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

FTI Inc. - PAB
Report date: 11/29/2013
Checksum:31.200.842.046756

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

[illegible]

(i) Total	# 4	\$366,937	# 6	\$1,358,672	# 10	\$1,715,609	# 1	\$138,074	# 11	\$1,853,683
(ii) Average		\$89,234		\$226,445		\$171,561		\$138,074		\$168,517

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

(i) Number	# 4	# 6	# 10
(ii) Percentage	40.0000%	60.0000%	100%

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

(i) Average	\$89,234	\$226,445	
(ii) Difference (Col. 2 minus Col. 1)			\$137,211

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

(i) Awarded Mix	40.0000%	60.0000%	
(ii) Number	# 0.4000	# 0.6000	# 1

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

(i) Pending Ave.	\$138,074	\$138,074
(ii) C/C Difference	\$0	\$137,211
(iii) (e-i) + (e-ii)	\$138,074	\$275,285
(iv) Total	\$55,230	\$165,171
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$220,401

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
Wage Level Adjustment to Current Level
 State Occupational Disease Model

Exhibit VII-G
 Page 1

a) Average Weekly Wage (Smoothed):

		U/G	U/G	Surface	Surface	Wage Level	
	Year	Anthracite	Bituminous	Anthracite	Bituminous	Decrease	
Pre Act 57:	1990	\$510.44	709.95	514.93	541.53	5.1817%	
	1991	527.52	731.90	525.39	558.23	5.1817%	
	1992	545.17	754.52	536.07	575.45	5.1817%	
	1993	563.41	777.85	546.96	593.20	5.1817%	
	1994	582.26	801.90	558.07	611.50	5.1817%	
Mixed Pre & Post Act 57:	1995	601.74	826.69	569.41	630.36	5.1817%	
	1996	621.87	852.24	580.98	649.81	3.3220% ***	
	Post Act 57:	1997	642.68 *	878.59 *	592.79 *	669.85 *	0.0%
	1998	664.18 *	905.75 *	604.83 *	690.51 *	0.0%	
	1999	686.40 *	933.75 *	617.12 *	711.81 *	0.0%	
	2000	709.36 *	962.62 *	629.66 *	733.77 *	0.0%	
	2001	733.10 *	992.38 *	642.45 *	756.40 *	0.0%	
	2002	757.63 *	1,023.05 *	655.51 *	779.74 *	0.0%	
	2003	782.97 *	1,054.68 *	668.83 *	803.79 *	0.0%	
	2004	809.17 *	1,087.29 *	682.42 *	828.58 *	0.0%	
	2005	836.24 *	1,120.90 *	696.28 *	854.14 *	0.0%	
	2006	864.22 *	1,155.55 *	710.43 *	880.49 *	0.0%	
	2007	893.13 *	1,191.27 *	724.86 *	907.65 *	0.0%	
	2008	923.02 *	1,228.10 *	739.59 *	935.64 *	0.0%	
	2009	953.90 *	1,266.07 *	754.62 *	964.51 *	0.0%	
	2010	985.81 *	1,305.21 *	769.95 *	994.26 *	0.0%	
	2011	1,018.79 *	1,345.56 *	785.59 *	1,024.93 *	0.0%	
		2012	1,052.88 *	1,387.15 *	801.56 *	1,056.54 *	0.0%
		Average:					1.4962%
Projected to:							
Pre Act 57:	4/1/2015	1,134.75	1,549.76	1,007.06	1,173.58		
Post Act 57:	4/1/2015	1,075.95 *	1,469.46 *	954.88 *	1,112.77 *		

b) Conversion Calculation:

Pre Act 57:	1996	\$621.87	\$852.24	\$580.98	\$649.81	
Pre Act 57:	1997	642.68	878.59	592.79	669.85	
Pre Act 57:	1998	664.18	905.75	604.83	690.51	
Pre Act 57:	1999	686.40	933.75	617.12	711.81	
Pre Act 57:	2000	709.36	962.62	629.66	733.77	
Pre Act 57:	2001	733.10	992.38	642.45	756.40	
Pre Act 57:	2002	757.63	1,023.05	655.51	779.74	
Pre Act 57:	2003	782.97	1,054.68	668.83	803.79	
Pre Act 57:	2004	809.17	1,087.29	682.42	828.58	
Pre Act 57:	2005	836.24	1,120.90	696.28	854.14	
Pre Act 57:	2006	864.22	1,155.55	710.43	880.49	
Pre Act 57:	2007	893.13	1,191.27	724.86	907.65	
Pre Act 57:	2008	923.02	1,228.10	739.59	935.64	
Pre Act 57:	2009	953.90	1,266.07	754.62	964.51	
Pre Act 57:	2010	985.81	1,305.21	769.95	994.26	
Pre Act 57:	2011	1,018.79	1,345.56	785.59	1,024.93	
Pre Act 57:	2012	1,052.88	1,387.15	801.56	1,056.54	
Pre Act 57:	4/1/2015	1,134.75	1,549.76	1,007.06	1,173.58	
Conversion Factor:		5.1817%	5.1817%	5.1817%	5.1817%	
Note:						
Post Act 57:	1996	\$589.65	\$808.08	\$550.88	\$616.14	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1997	609.37	833.06	562.07	635.14	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1998	629.76	858.82	573.49	654.73	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1999	650.83	885.37	585.14	674.93	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2000	672.61	912.74	597.03	695.75	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2001	695.11	940.95	609.16	717.21	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2002	718.37	970.04	621.54	739.33	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2003	742.40	1,000.03	634.17	762.14	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2004	767.24	1,030.95	647.05	785.65	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2005	792.91	1,062.82	660.20	809.88	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2006	819.44	1,095.67	673.62	834.86	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2007	846.85	1,129.55	687.30	860.62	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2008	875.19	1,164.46	701.27	887.16	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2009	904.47	1,200.46	715.52	914.53	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2010	934.73	1,237.57	730.05	942.74	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2011	966.00	1,275.83	744.89	971.82	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2012	998.32	1,315.28	760.02	1,001.79	Pre Act 57 times (1.0 - Factor)
Post Act 57:	4/1/2015	1,075.95	1,469.46	\$954.88	\$1,112.77	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 04/01/1	\$1,134.75	\$1,549.76	\$954.88	\$1,112.77	
(iv) Wage during year	563.41	826.69	592.79	711.81	
(v) Adjustment Factor	2.014081	1.874668	1.610831	1.563291	(iii) divided by (iv)
(vi) Adjusted to Level	\$805.63	\$843.60	\$676.55	\$672.22	(ii) times (v)

* Post Act 57 for 1997-2012 and Projected to 04/01/2015

** 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 04/01/2015 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: 11/29/13

Run Time: October 28, 2013 - 07:46:34 PM

Filename: 17-C:\Clients\Coal Mine\2013 Rate Filing\J07-G.H.xlsm\G-1

Checksum:508.869.520028

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
		Before	After	Claim Count
		<u>Offset</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 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.

\$0.00-289.94 - 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
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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 Model

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	510.44
1991	436.00	0.00				512.16	512.16	527.52
1992	455.00	608.33	608.33	1.3370	608.33		608.33	545.17
1993	475.00	419.67	419.67	0.8835 Low		557.98	557.98	563.41
1994	493.00	0.00				579.12	579.12	582.26
1995	509.00	0.00				597.92	597.92	601.74
1996	527.00	0.00				619.06	619.06	621.87
1997	542.00	0.00				636.68	636.68	642.68
1998	561.00	0.00				659.00	659.00	664.18
1999	588.00	501.00	528.38	0.8986	528.38		528.38	686.40
2000	611.00	0.00				717.73	717.73	709.36
2001	644.00	0.00				756.50	756.50	733.10
2002	662.00	0.00				777.64	777.64	757.63
2003	675.00	0.00				792.91	792.91	782.97
2004	690.00	0.00				810.54	810.54	809.17
2005	716.00	0.00				841.08	841.08	836.24
2006	745.00	0.00				875.14	875.14	864.22
2007	779.00	0.00				915.08	915.08	893.13
2008	807.00	0.00				947.97	947.97	923.02
2009	836.00	0.00				982.04	982.04	953.90
2010	845.00	0.00				992.61	992.61	985.81
2011	858.00	1400.00	1476.51	1.7209 High		1007.88	1007.88	1018.79
2012	888.00	0.00				1043.12	1043.12	1052.88
2013	917.00							

High 1.7209

Low 0.8835

Average Ratio Claimant/State - High & Low 1.1747

Projected

2014	945.00
2015	973.00
2016	1,002.00

Projected Avg. Wage at Claimants' Level

4/ 1/ 2015 966.00 $966.00 * 1.1747 =$ \$1,134.75

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: 11-29-13

Run Time: October 28, 2013 - 07:46:34 PM

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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
	Avg Wage	Actual	For Act 57	(3)/(1)	& Low	To Claimants'	Adjusted	Fitted
		Avg Wage				Wage Level	Avg Wages	Wages
1990	419.00	779.92	779.92	1.8614	779.92		779.92	709.95
1991	436.00	827.00	827.00	1.8968	827.00		827.00	731.90
1992	455.00	702.04	702.04	1.5429	702.04		702.04	754.52
1993	475.00	729.40	729.40	1.5356	729.40		729.40	777.85
1994	493.00	1043.85	1043.85	2.1173	1043.85		1043.85	801.90
1995	509.00	1525.00	1525.00	2.9961 High		816.59	816.59	826.69
1996	527.00	706.64	706.64	1.3409	706.64		706.64	852.24
1997	542.00	672.19	708.92	1.3080	708.92		708.92	878.59
1998	561.00	1058.08	1115.90	1.9891	1115.90		1115.90	905.75
1999	588.00	675.00	711.89	1.2107	711.89		711.89	933.75
2000	611.00	902.80	952.14	1.5583	952.14		952.14	962.62
2001	644.00	653.59	689.31	1.0704 Low		1033.18	1033.18	992.38
2002	662.00	800.15	843.88	1.2747	843.88		843.88	1023.05
2003	675.00	1324.39	1396.77	2.0693	1396.77		1396.77	1054.68
2004	690.00	1038.34	1095.08	1.5871	1095.08		1095.08	1087.29
2005	716.00	877.22	925.16	1.2921	925.16		925.16	1120.90
2006	745.00	0.00				1195.21	1195.21	1155.55
2007	779.00	0.00				1249.76	1249.76	1191.27
2008	807.00	1164.02	1227.63	1.5212	1227.63		1227.63	1228.10
2009	836.00	0.00				1341.20	1341.20	1266.07
2010	845.00	0.00				1355.64	1355.64	1305.21
2011	858.00	1271.94	1341.45	1.5635	1341.45		1341.45	1345.56
2012	888.00	0.00				1424.63	1424.63	1387.15
2013	917.00							

High 2.9961

Low 1.0704

Average Ratio Claimant/State - High & Low 1.6043

Projected

2014	945.00
2015	973.00
2016	1,002.00

Projected Avg. Wage at Claimants' Level

4/ 1/ 2015 966.00 966.00 * 1.6043 = \$1,549.76

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)

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Checksum: 221,740.394352

COAL MINE COMPENSATION RATING BUREAU

Exhibit VII-H

Wage Level Adjustment to Current Level - State Occupational Disease Model

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	514.93
1991	436.00	492.75	492.75	1.1302	492.75		492.75	525.39
1992	455.00	565.40	565.40	1.2426	565.40		565.40	536.07
1993	475.00	544.73	544.73	1.1468	544.73		544.73	546.96
1994	493.00	543.95	543.95	1.1033	543.95		543.95	558.07
1995	509.00	645.11	645.11	1.2674	645.11		645.11	569.41
1996	527.00	453.71	453.71	0.8609	453.71		453.71	580.98
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	604.83
1999	588.00	571.47	602.70	1.0250	602.70		602.70	617.12
2000	611.00	133.68	140.99	0.2307 Low		636.97	636.97	629.66
2001	644.00	517.49	545.77	0.8475	545.77		545.77	642.45
2002	662.00	589.00	621.19	0.9384	621.19		621.19	655.51
2003	675.00	633.40	668.01	0.9897	668.01		668.01	668.83
2004	690.00	1568.35	1654.06	2.3972 High		719.33	719.33	682.42
2005	716.00	575.91	607.38	0.8483	607.38		607.38	696.28
2006	745.00	0.00				776.67	776.67	710.43
2007	779.00	733.08	773.14	0.9925	773.14		773.14	724.86
2008	807.00	775.13	817.49	1.0130	817.49		817.49	739.59
2009	836.00	0.00				871.53	871.53	754.62
2010	845.00	0.00				880.92	880.92	769.95
2011	858.00	466.84	492.35	0.5738	492.35		492.35	785.59
2012	888.00	0.00				925.74	925.74	801.56
2013	917.00							

High 2.3972

Low 0.2307

Average Ratio Claimant/State - High & Low 1.0425

Projected

2014	945.00
2015	973.00
2016	1,002.00

Projected Avg. Wage at Claimants' Level

4/ 1/ 2015 966.00 966.00 * 1.0425 = \$1,007.06

Act 57 Factor: 94.8183%

(1) Statewide average weekly wage

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

the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .051817)

(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: 11-29-13

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Checksum: 185,535.788960

COAL MINE COMPENSATION RATING BUREAU

Exhibit VII-H

Wage Level Adjustment to Current Level - State Occupational Disease Model

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	541.53
1991	436.00	612.13	612.13	1.4040	612.13		612.13	558.23
1992	455.00	652.89	652.89	1.4349	652.89		652.89	575.45
1993	475.00	705.41	705.41	1.4851 High		577.07	577.07	593.20
1994	493.00	621.91	621.91	1.2615	621.91		621.91	611.50
1995	509.00	477.90	477.90	0.9389 Low		618.38	618.38	630.36
1996	527.00	628.07	628.07	1.1918	628.07		628.07	649.81
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	690.51
1999	588.00	569.19	600.30	1.0209	600.30		600.30	711.81
2000	611.00	0.00				742.29	742.29	733.77
2001	644.00	0.00				782.39	782.39	756.40
2002	662.00	0.00				804.25	804.25	779.74
2003	675.00	0.00				820.05	820.05	803.79
2004	690.00	0.00				838.27	838.27	828.58
2005	716.00	676.00	712.94	0.9957	712.94		712.94	854.14
2006	745.00	0.00				905.09	905.09	880.49
2007	779.00	0.00				946.40	946.40	907.65
2008	807.00	0.00				980.41	980.41	935.64
2009	836.00	0.00				1015.64	1015.64	964.51
2010	845.00	0.00				1026.58	1026.58	994.26
2011	858.00	0.00				1042.37	1042.37	1024.93
2012	888.00	0.00				1078.82	1078.82	1056.54
2013	917.00							

High 1.4851

Low 0.9389

Average Ratio Claimant/State - High & Low 1.2149

Projected

2014	945.00
2015	973.00
2016	1,002.00

Projected Avg. Wage at Claimants' Level

4/ 1/ 2015 966.00 966.00 * 1.2149 = **\$1,173.58**

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: 11-29-13

Run Time: October 28, 2013 - 07:46:34 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>
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%
2013	1.5%
Average All years	2.8%
Average latest 10 years	2.5%
Average latest 5 years	1.4%
Average latest 3 years	2.3%
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:								
	90%	Percent	Plus	Percent	Plus	Percent	Annual	
Year	of First:	Change	32%	Change	15%	Change	SS Wage	Percent
			of next:		of next:		Base	Change
1984	267		1,345		1,538		37,800	
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%
2014	816	3.2%	4,101	3.1%	4,833	2.7%	117,000	2.9%
Average All years		3.8%		3.8%		3.9%		3.9%
Average latest 10 years		2.9%		2.9%		2.9%		2.9%
Average latest 5 years		1.9%		1.9%		1.8%		1.9%
Average latest 3 years		2.9%		2.9%		3.3%		3.1%
Last Year's Selection		2.5%		2.5%		2.5%		2.5%
Selection		2.5%		2.5%		2.5%		2.5%
Projections		Selected		Selected		Selected		Selected
2014	816	Actual	4,101	Actual	4,833	Actual	117,000	Actual
2015	836	2.5%	4,204	2.5%	4,954	2.5%	119,900	2.5%
2016	857	2.5%	4,309	2.5%	5,078	2.5%	122,900	2.5%
Average Break Point		831		4,178		4,924		119,200
For Policies effective between 4-1-2014 and 4-1-2015								

Note: Weighted average of the three calendar years: 2014, 2015, 2016.

Weights: 2014 28.125%
2015 68.750%
2016 3.125%
100.00%

Notes:

The above weights assume 1-year policies effective between 4-1-2014 and 4-1-2015
E.G.: 28.125% of the losses will occur between 4-1-2014 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.

FTI - PAB,OMG
Report date: 11/29/2013

Source: Social Security Administration Web Site

Social Security Formulas - Primary Insurance Amount (PIA) Calculations
Example Calculations

I. Break Point Monthly Wage Amounts and Factors (Exhibit VII-J, Page 2)

Break Points (Projected to average accident date of 4-1-2015 with a 4-1-2014 filing effective date.)

	Yearly Maximum	Monthly Wages		
		First Break Point	Second Break Point	Third Break Point
Wage Amount:	119,200	831	4,178	4,924
Factor:		90%	32%	15%

II. Example Calculations

Example Number	Monthly Wage	Adjusted Monthly Wage (a)	PIA at each Breakpoint			Total PIA
			First (b)	Second (c)	Third (d)	
1	2,000	2,000	831 90% 748	1,169 32% 374	0 15% 0	1,122
2	4,000	4,000	831 90% 748	3,169 32% 1,014	0 15% 0	1,762
3	6,000	6,000	831 90% 748	4,178 32% 1,337	991 15% 149	2,234
4	8,000	8,000	831 90% 748	4,178 32% 1,337	2,991 15% 449	2,534
5	10,000	9,933	831 90% 748	4,178 32% 1,337	4,924 15% 739	2,823
6	12,000	9,933	831 90% 748	4,178 32% 1,337	4,924 15% 739	2,823

Notes:

- (a) Monthly Wage limited to Monthly Maximum (\$119,200/12 = \$9,933)
- (b) minimum of adjusted monthly wage and \$831
- (c) minimum of (adjusted monthly wage less \$831) and \$4,178
- (d) minimum of (adjusted monthly wage less \$831 less \$4,178) and \$4,924

Source: Exhibit VII-J, Page 2

FTI - PAB,OMG
11-29-2013

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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) (2)+ (5)+ (7)	(9) Ultimate Denied (1)-(8) (1)-(8)	(10) IBNR	(11) IBNR Awarded (10)xAwd Ratio (10)x Awd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
1993	3	1	0	2	0.00	0.30	0.06	1.06	1.94	0.0000	0.0000
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	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	0.0236	0.0095
2012	-	-	-	-	-	-	-	-	-	0.0426	0.0171
Total	4	1	-	3	-	0.45	0.09	1.09	2.91	0.0662	0.0266

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll		Statewide		Estimated	Frequency
	Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100
	(8)+(11)		(12)/(13)	Weekly Wage	Factor	Years	Miner Years
1993	# 1.0600	\$ 1.1820	0.8968	475	1.039	46.1	2.2993
1994	-	1.3107	-	493	1.039	49.2	-
1995	-	1.4935	-	509	1.039	54.3	-
1996	-	1.6127	-	527	1.039	56.6	-
1997	-	1.5716	-	542	1.039	53.7	-
1998	-	1.7623	-	561	1.039	58.1	-
1999	0.0300	1.8142	0.0165	588	1.039	57.1	0.0525
2000	-	1.3702	-	611	1.039	41.5	-
2001	-	1.6365	-	644	1.039	47.0	-
2002	-	1.3865	-	662	1.039	38.8	-
2003	-	1.3543	-	675	1.039	37.1	-
2004	-	1.3453	-	690	1.039	36.1	-
2005	-	1.4176	-	716	1.039	36.6	-
2006	-	1.4425	-	745	1.039	35.8	-
2007	-	1.6625	-	779	1.039	39.5	-
2008	-	2.1367	-	807	1.039	49.0	-
2009	-	1.3359	-	836	1.039	29.6	-
2010	-	1.2996	-	845	1.039	28.5	-
2011	0.0095	1.2579	0.0076	858	1.039	27.1	0.0351
2012	0.0171	1.0321	0.0166	888	1.039	21.5	0.0797
Total	1.1166	29.4246	0.0379			843.2	0.1324

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)
times 1000000

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

IBNR Award Ratio(2000 & Prior): 0.3100

IBNR Award Ratio(2001 & Subseq.): 0.4024

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 # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 1.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied							
	# 1	# 1	# 0	# 0							
1993	1	1	-	-	-	-	-	1.00	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1996	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
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	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0307	0.0123
2004	1	1	-	-	-	-	-	1.00	-	0.0782	0.0315
2005	-	-	-	-	-	-	-	-	-	0.1291	0.0519
2006	-	-	-	-	-	-	-	-	-	0.2081	0.0837
2007	2	1	-	1	-	0.05	0.05	1.05	0.95	0.3908	0.1573
2008	-	-	-	-	-	-	-	-	-	0.5493	0.2210
2009	-	-	-	-	-	-	-	-	-	0.8858	0.3564
2010	1	-	1	-	0.30	-	-	0.30	0.70	1.4682	0.5908
2011	1	-	1	-	0.30	-	-	0.30	0.70	2.3549	0.9476
2012	1	-	1	-	0.30	-	-	0.30	0.70	2.3549	0.9476
Total	19	7	2	10	0.60	1.00	0.40	8.00	11.00	6.0951	2.4526

Year	(12) Total	(13) Payroll	(14) Frequency	(15) Statewide	(16) Estimated	(17) Frequency	(18) Frequency
	Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100
	(8)+(11) # 1.0000		(12)/(13)	Weekly Wage	Factor	Years	Miner Years
1993	1.0000	\$ 52.7565	0.0190	475	1.408	1,517.0	0.0659
1994	1.0000	60.5909	0.0165	493	1.408	1,678.6	0.0596
1995	-	65.2711	-	509	1.408	1,751.4	-
1996	0.0300	75.2230	0.0004	527	1.408	1,949.5	0.0015
1997	0.0600	70.3967	0.0009	542	1.408	1,774.0	0.0034
1998	-	61.0873	-	561	1.408	1,487.2	-
1999	1.0300	58.6852	0.0176	588	1.408	1,363.2	0.0756
2000	1.0300	47.5206	0.0217	611	1.408	1,062.3	0.0970
2001	1.1000	48.5226	0.0227	644	1.408	1,029.1	0.1069
2002	0.0500	40.8380	0.0012	662	1.408	842.6	0.0059
2003	-	36.4984	-	675	1.408	738.5	-
2004	0.0623	46.0739	0.0014	690	1.408	912.0	0.0068
2005	1.0315	66.2758	0.0156	716	1.408	1,264.3	0.0816
2006	0.0519	70.4659	0.0007	745	1.408	1,291.9	0.0040
2007	0.0837	79.9043	0.0010	779	1.408	1,401.0	0.0060
2008	1.2073	101.3540	0.0119	807	1.408	1,715.4	0.0704
2009	0.2210	101.3481	0.0022	836	1.408	1,655.8	0.0133
2010	0.3564	125.3936	0.0028	845	1.408	2,026.8	0.0176
2011	0.8908	148.4857	0.0060	858	1.408	2,363.7	0.0377
2012	1.2476	156.2849	0.0080	888	1.408	2,403.8	0.0519
Total	10.4526	1,512.9765	0.0069			30,228.1	0.0346

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)
times 1000000

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

IBNR Award Ratio(2000 & Prior): 0.3100

IBNR Award Ratio(2001 & Subseq.): 0.4024

FTI - PAB

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

Exhibit VII-L

Page 3

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)xAwrd Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 6	# 3	# 0	# 3							
1993	5	-	-	5	0.00	0.45	0.09	3.09	2.91	0.0000	0.0000
1994	3	1	-	2	-	0.30	0.06	1.06	1.94	-	-
1995	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1996	3	1	-	2	-	0.30	0.06	1.06	1.94	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	1	-	1	-	0.30	-	-	0.30	0.70	-	-
2000	1	1	-	-	-	-	-	1.00	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2003	1	1	-	-	-	-	-	1.00	-	-	-
2004	-	-	-	-	-	-	-	-	-	-	-
2005	1	-	1	-	0.30	-	-	0.30	0.70	-	-
2006	2	-	-	2	-	0.10	0.10	0.10	1.90	-	-
2007	-	-	-	-	-	-	-	-	-	0.0322	0.0130
2008	-	-	-	-	-	-	-	-	-	0.0625	0.0251
2009	-	-	-	-	-	-	-	-	-	0.0845	0.0340
2010	-	-	-	-	-	-	-	-	-	0.1772	0.0713
2011	1	-	-	1	-	0.05	0.05	0.05	0.95	0.4841	0.1948
2012	-	-	-	-	-	-	-	-	-	0.8405	0.3382
Total	27	8	2	17	0.60	2.15	0.59	9.19	17.81	0.8405	0.3382

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll		Statewide		Estimated	Frequency
	Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100
	(8)+(11)		(12)/(13)	Weekly Wage	Factor	Years	Miner Years
1993	# 3.0900	\$ 30.1034	0.1026	475	1.039	1,173.0	0.2634
1994	0.1500	30.2105	0.0050	493	1.039	1,134.2	0.0132
1995	1.0600	20.2889	0.0522	509	1.039	737.8	0.1437
1996	0.0300	16.1922	0.0019	527	1.039	568.7	0.0053
1997	1.0600	17.7831	0.0596	542	1.039	607.3	0.1745
1998	-	17.3763	-	561	1.039	573.3	-
1999	-	18.4411	-	588	1.039	580.5	-
2000	0.3000	16.8078	0.0178	611	1.039	509.2	0.0589
2001	1.0000	12.9237	0.0774	644	1.039	371.4	0.2693
2002	-	11.0466	-	662	1.039	308.9	-
2003	1.0500	11.9282	0.0880	675	1.039	327.1	0.3210
2004	1.0000	12.3597	0.0809	690	1.039	331.5	0.3017
2005	-	12.1409	-	716	1.039	313.8	-
2006	0.3000	12.0653	0.0249	745	1.039	299.8	0.1001
2007	0.1000	14.8666	0.0067	779	1.039	353.2	0.0283
2008	0.0130	16.2202	0.0008	807	1.039	372.0	0.0035
2009	0.0251	15.8935	0.0016	836	1.039	351.9	0.0071
2010	0.0340	13.3192	0.0026	845	1.039	291.7	0.0117
2011	0.1213	19.5074	0.0062	858	1.039	420.8	0.0288
2012	0.1948	24.4256	0.0080	888	1.039	509.1	0.0383
Total	9.5282	343.9002	0.0277			10,135.2	0.0940

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)
 times 1000000
 Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.3100
 IBNR Award Ratio(2001 & Subseq.): 0.4024

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

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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 # 1	Awarded # 1	Pending # 0	Denied # 0							
1993	3	1	-	2	# 0.00	# 0.00	# 0.00	# 1.00	# 0.00	# 0.0000	# 0.0000
1994	2	-	-	2	-	0.30	0.06	1.06	1.94	-	-
1995	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1996	2	-	-	2	-	0.30	0.06	0.06	1.94	-	-
1997	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	-	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	0.0330	0.0133
2009	-	-	-	-	-	-	-	-	-	0.0559	0.0225
2010	-	-	-	-	-	-	-	-	-	0.1006	0.0405
2011	-	-	-	-	-	-	-	-	-	0.1608	0.0647
2012	-	-	-	-	-	-	-	-	-	0.1895	0.0762
Total	12	2	-	10	-	1.50	0.30	2.30	9.70	0.5397	0.2172

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
1993	# 1.0000	\$ 94.5566	0.0106	475	1.039	3,684.5	0.0271
1994	1.0600	92.4646	0.0115	493	1.039	3,471.4	0.0305
1995	0.0600	78.7526	0.0008	509	1.039	2,863.7	0.0021
1996	0.0600	77.8284	0.0008	527	1.039	2,733.4	0.0022
1997	0.0600	67.9058	0.0009	542	1.039	2,318.9	0.0026
1998	0.0300	63.6516	0.0005	561	1.039	2,100.0	0.0014
1999	0.0300	54.1623	0.0006	588	1.039	1,704.9	0.0018
2000	-	49.9356	-	611	1.039	1,512.7	-
2001	-	58.1513	-	644	1.039	1,671.3	-
2002	-	53.5021	-	662	1.039	1,495.9	-
2003	-	47.8737	-	675	1.039	1,312.7	-
2004	-	56.2173	-	690	1.039	1,508.0	-
2005	-	64.8716	-	716	1.039	1,677.0	-
2006	-	63.7985	-	745	1.039	1,585.0	-
2007	-	64.8081	-	779	1.039	1,539.8	-
2008	0.0133	74.6012	0.0002	807	1.039	1,711.0	0.0008
2009	0.0225	63.3067	0.0004	836	1.039	1,401.6	0.0016
2010	0.0405	74.2552	0.0005	845	1.039	1,626.5	0.0025
2011	0.0647	87.7305	0.0007	858	1.039	1,892.5	0.0034
2012	0.0762	79.0370	0.0010	888	1.039	1,647.4	0.0046
Total	2.5172	1,367.4107	0.0018			39,458.2	0.0064

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)
 times 1000000
 Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.3100
 IBNR Award Ratio(2001 & Subseq.): 0.4024

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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

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)xAward Ratio
	(1)	(2)	(3)	(4)							
	Reported	Awarded	Pending	Denied							
	# 11	# 6	# 0	# 5	# 0.00	# 0.75	# 0.15	# 6.15	# 4.85	# 0.0000	# 0.0000
1993											
1994	9	2	-	7	-	1.05	0.21	2.21	6.79	-	-
1995	5	1	-	4	-	0.60	0.12	1.12	3.88	-	-
1996	4	-	-	4	-	0.60	0.12	0.12	3.88	-	-
1997	7	1	-	6	-	0.90	0.18	1.18	5.82	-	-
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	2	-	2	-	0.10	0.10	2.10	1.90	-	-
2002	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2003	2	1	-	1	-	0.05	0.05	1.05	0.95	-	-
2004	2	1	-	1	-	0.05	0.05	1.05	0.95	0.0307	0.0123
2005	1	1	-	-	-	-	-	1.00	-	0.0782	0.0315
2006	1	-	1	-	0.30	-	-	0.30	0.70	0.1291	0.0519
2007	2	-	-	2	-	0.10	0.10	0.10	1.90	0.2081	0.0837
2008	2	1	-	1	-	0.05	0.05	1.05	0.95	0.4561	0.1835
2009	-	-	-	-	-	-	-	-	-	0.6677	0.2687
2010	-	-	-	-	-	-	-	-	-	1.0709	0.4309
2011	2	-	1	1	0.30	0.05	0.05	0.35	1.65	1.8299	0.7363
2012	1	-	1	-	0.30	-	-	0.30	0.70	3.0711	1.2357
Total	62	18	4	40	1.20	5.10	1.38	20.58	41.42	7.5416	3.0346
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				
1993	# 6.1500	\$ 178.5985	0.0344	475		6,420.6	0.0958				
1994	2.2100	184.5767	0.0120	493		6,333.4	0.0349				
1995	1.1200	165.8061	0.0068	509		5,407.2	0.0207				
1996	0.1200	170.8563	0.0007	527		5,308.2	0.0023				
1997	1.1800	157.6572	0.0075	542		4,753.9	0.0248				
1998	0.0300	143.8775	0.0002	561		4,218.6	0.0007				
1999	1.0900	133.1028	0.0082	588		3,705.7	0.0294				
2000	1.3300	115.6342	0.0115	611		3,125.7	0.0426				
2001	2.1000	121.2341	0.0173	644		3,118.8	0.0673				
2002	0.0500	106.7732	0.0005	662		2,686.2	0.0019				
2003	1.0500	97.6546	0.0108	675		2,415.4	0.0435				
2004	1.0623	115.9962	0.0092	690		2,787.6	0.0381				
2005	1.0315	144.7059	0.0071	716		3,291.7	0.0313				
2006	0.3519	147.7722	0.0024	745		3,212.5	0.0110				
2007	0.1837	161.2415	0.0011	779		3,333.5	0.0055				
2008	1.2335	194.3121	0.0063	807		3,847.4	0.0321				
2009	0.2687	181.8842	0.0015	836		3,438.9	0.0078				
2010	0.4309	214.2676	0.0020	845		3,973.5	0.0108				
2011	1.0863	256.9815	0.0042	858		4,704.1	0.0231				
2012	1.5357	260.7796	0.0059	888		4,581.8	0.0335				
Total	23.6146	3,253.7120	0.0073			80,664.7	0.0293				

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

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

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): N/A

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

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

IBNR Award Ratio(2000 & Prior): 0.3100

IBNR Award Ratio(2001 & Subseq.): 0.4024

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

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COKE(0154)

Year	Counts				(5) Pending Awarded (3) * 30% # 0.00	(6) Denied Reopened # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 0.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	0.0008	0.0003
2004	-	-	-	-	-	-	-	-	-	0.0016	0.0006
2005	-	-	-	-	-	-	-	-	-	0.0027	0.0011
2006	-	-	-	-	-	-	-	-	-	0.0045	0.0018
2007	-	-	-	-	-	-	-	-	-	0.0084	0.0034
2008	-	-	-	-	-	-	-	-	-	0.0089	0.0036
2009	-	-	-	-	-	-	-	-	-	0.0063	0.0025
2010	-	-	-	-	-	-	-	-	-	0.0095	0.0038
2011	-	-	-	-	-	-	-	-	-	0.0091	0.0037
2012	-	-	-	-	-	-	-	-	-	0.0206	0.0083
Total	-	-	-	-	-	-	-	-	-	0.0724	0.0291

Year	(12) Total Awarded (8)+(11) # 0.0000	(13) Payroll (\$M) 11.5341	(14) Frequency (12)/(13) 0.0000	(15) Statewide Average Weekly Wage 475	(16) Adjustment Factor 1.039	(17) Estimated Miner Years 2,089.4	(18) Frequency Per 100 Miner Years -
1993	-	54.7213	-	493	1.039	2,054.4	-
1994	-	55.0002	-	509	1.039	2,000.0	-
1995	-	54.5712	-	527	1.039	1,916.6	-
1996	-	53.1191	-	542	1.039	1,814.0	-
1997	-	13.3539	-	561	1.039	440.6	-
1998	-	12.2935	-	588	1.039	387.0	-
1999	-	12.0926	-	611	1.039	366.3	-
2000	-	10.3758	-	644	1.039	298.2	-
2001	-	10.4850	-	662	1.039	293.2	-
2002	0.0003	11.5341	0.0000	675	1.039	316.3	0.0001
2003	0.0006	12.0491	0.0001	690	1.039	323.2	0.0002
2004	0.0011	12.8610	0.0001	716	1.039	332.5	0.0003
2005	0.0018	12.7374	0.0001	745	1.039	316.5	0.0006
2006	0.0034	13.6699	0.0002	779	1.039	324.8	0.0010
2007	0.0036	9.7611	0.0004	807	1.039	223.9	0.0016
2008	0.0025	5.1736	0.0005	836	1.039	114.5	0.0022
2009	0.0038	5.4357	0.0007	845	1.039	119.1	0.0032
2010	0.0037	3.5991	0.0010	858	1.039	77.6	0.0047
2011	0.0083	5.7381	0.0014	888	1.039	119.6	0.0069
2012	-	-	-	-	-	-	-
Total	0.0291	422.1914	0.0001			13,927.7	0.0002

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)
 times 1000000
 Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.3100
 IBNR Award Ratio(2001 & Subseq.): 0.4024

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

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AUGER(0157)

Year	Counts				(5) Pending Awarded (3) * 30% # 0.00	(6) Denied Reopened # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 0.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	0.0001	0.0000
2004	-	-	-	-	-	-	-	-	-	0.0002	0.0001
2005	-	-	-	-	-	-	-	-	-	0.0002	0.0001
2006	-	-	-	-	-	-	-	-	-	0.0004	0.0001
2007	-	-	-	-	-	-	-	-	-	0.0007	0.0003
2008	-	-	-	-	-	-	-	-	-	0.0023	0.0009
2009	-	-	-	-	-	-	-	-	-	0.0011	0.0005
2010	-	-	-	-	-	-	-	-	-	0.0014	0.0006
2011	-	-	-	-	-	-	-	-	-	0.0030	0.0012
2012	-	-	-	-	-	-	-	-	-	0.0028	0.0011
Total	-	-	-	-	-	-	-	-	-	0.0121	0.0049

Year	(12) Total Awarded (8)+(11) # 0.0000	(13) Payroll (\$M) 1.1122	(14) Frequency (12)/(13) -	(15) Statewide Average Weekly Wage 475	(16) Adjustment Factor 1.039	(17) Estimated Miner Years 43.3	(18) Frequency Per 100 Miner Years -
1993	-	1.4850	-	493	1.039	55.8	-
1994	-	1.4996	-	509	1.039	54.5	-
1995	-	0.8466	-	527	1.039	29.7	-
1996	-	1.1935	-	542	1.039	40.8	-
1997	-	1.2379	-	561	1.039	40.8	-
1998	-	1.1369	-	588	1.039	35.8	-
1999	-	1.2059	-	611	1.039	36.5	-
2000	-	1.4291	-	644	1.039	41.1	-
2001	-	1.1508	-	662	1.039	32.2	-
2002	0.0000	1.1022	0.0000	675	1.039	30.2	0.0001
2003	0.0001	1.0588	0.0001	690	1.039	28.4	0.0002
2004	0.0001	1.0265	0.0001	716	1.039	26.5	0.0003
2005	0.0001	1.0668	0.0001	745	1.039	26.5	0.0005
2006	0.0003	1.1212	0.0002	779	1.039	26.6	0.0010
2007	0.0009	2.5068	0.0004	807	1.039	57.5	0.0016
2008	0.0005	0.9470	0.0005	836	1.039	21.0	0.0021
2009	0.0006	0.8275	0.0007	845	1.039	18.1	0.0031
2010	0.0012	1.1763	0.0010	858	1.039	25.4	0.0047
2011	0.0011	0.7934	0.0014	888	1.039	16.5	0.0069
Total	0.0049	23.9240	0.0002			687.2	0.0007

IBNR Award Ratio(2000 & Prior): 0.3100
IBNR Award Ratio(2001 & Subseq.): 0.4024

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)
times 1000000
Col.(18): (12) / (17) x 100

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Coal Mine Compensation Rating Bureau
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ANTHRACITE CO-GEN(0181)

Year	Counts				(5) Pending Awarded (3) * 30% # 0.00	(6) Denied Reopened # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 0.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0005	0.0002
2004	-	-	-	-	-	-	-	-	-	0.0010	0.0004
2005	-	-	-	-	-	-	-	-	-	0.0017	0.0007
2006	-	-	-	-	-	-	-	-	-	0.0030	0.0012
2007	-	-	-	-	-	-	-	-	-	0.0056	0.0023
2008	-	-	-	-	-	-	-	-	-	0.0072	0.0029
2009	-	-	-	-	-	-	-	-	-	0.0097	0.0039
2010	-	-	-	-	-	-	-	-	-	0.0148	0.0060
2011	-	-	-	-	-	-	-	-	-	0.0297	0.0119
2012	-	-	-	-	-	-	-	-	-	0.0372	0.0150
Total	1	-	-	1	-	0.05	0.05	0.05	0.95	0.1104	0.0444

Year	(12) Total Awarded (8)+(11) # 0.0000	(13) Payroll (\$M) 7.0096 3.6244	(14) Frequency (12)/(13) # 0.0000	(15) Statewide Average Weekly Wage 475	(16) Adjustment Factor 1.039	(17) Estimated Miner Years 141.2	(18) Frequency Per 100 Miner Years -
1993	-	3.7045	-	493	1.039	139.1	-
1994	-	3.4818	-	509	1.039	126.6	-
1995	-	3.7590	-	527	1.039	132.0	-
1996	-	3.5202	-	542	1.039	120.2	-
1997	-	3.4588	-	561	1.039	114.1	-
1998	-	3.6043	-	588	1.039	113.5	-
1999	-	4.4735	-	611	1.039	135.5	-
2000	-	4.6618	-	644	1.039	134.0	-
2001	-	5.6588	-	662	1.039	158.2	-
2002	0.0502	7.0096	0.0072	675	1.039	192.2	0.0261
2003	0.0004	7.3515	0.0001	690	1.039	197.2	0.0002
2004	0.0007	7.8553	0.0001	716	1.039	203.1	0.0003
2005	0.0012	8.4125	0.0001	745	1.039	209.0	0.0006
2006	0.0023	9.1867	0.0002	779	1.039	218.3	0.0010
2007	0.0029	7.5214	0.0004	807	1.039	172.5	0.0017
2008	0.0039	7.5347	0.0005	836	1.039	166.8	0.0023
2009	0.0060	7.9580	0.0008	845	1.039	174.3	0.0034
2010	0.0119	10.9816	0.0011	858	1.039	236.9	0.0050
2011	0.0150	9.3925	0.0016	888	1.039	195.8	0.0076
Total	0.0944	123.1509	0.0008			3,280.5	0.0029

IBNR Award Ratio(2000 & Prior): 0.3100
IBNR Award Ratio(2001 & Subseq.): 0.4024

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)
times 1000000
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% # 0.00	(6) Denied Reopened # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 0.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	0.0002	0.0001
2004	-	-	-	-	-	-	-	-	-	0.0008	0.0003
2005	-	-	-	-	-	-	-	-	-	0.0018	0.0007
2006	-	-	-	-	-	-	-	-	-	0.0033	0.0013
2007	-	-	-	-	-	-	-	-	-	0.0066	0.0027
2008	-	-	-	-	-	-	-	-	-	0.0077	0.0031
2009	-	-	-	-	-	-	-	-	-	0.0096	0.0038
2010	-	-	-	-	-	-	-	-	-	0.0153	0.0061
2011	-	-	-	-	-	-	-	-	-	0.0230	0.0093
2012	-	-	-	-	-	-	-	-	-	0.0327	0.0132
Total	-	-	-	-	-	-	-	-	-	0.1011	0.0407

Year	(12) Total Awarded (8)+(11) # 0.0000	(13) Payroll (\$M) 3.0525	(14) Frequency (12)/(13) # 0.0000	(15) Statewide Average Weekly Wage 475	(16) Adjustment Factor 1.039	(17) Estimated Miner Years 15.3	(18) Frequency Per 100 Miner Years -
1993	-	0.3776	-	493	1.039	14.2	-
1994	-	0.3602	-	509	1.039	13.1	-
1995	-	0.3702	-	527	1.039	13.0	-
1996	-	0.8561	-	542	1.039	29.2	-
1997	-	1.1612	-	561	1.039	38.3	-
1998	-	1.4943	-	588	1.039	47.0	-
1999	-	1.8707	-	611	1.039	56.7	-
2000	-	2.1213	-	644	1.039	61.0	-
2001	-	2.3861	-	662	1.039	66.7	-
2002	0.0001	3.0525	0.0000	675	1.039	83.7	0.0001
2003	0.0003	6.3745	0.0001	690	1.039	171.0	0.0002
2004	0.0007	8.5248	0.0001	716	1.039	220.4	0.0003
2005	0.0013	9.4236	0.0001	745	1.039	234.1	0.0006
2006	0.0027	10.8291	0.0002	779	1.039	257.3	0.0010
2007	0.0031	8.4819	0.0004	807	1.039	194.5	0.0016
2008	0.0038	7.8664	0.0005	836	1.039	174.2	0.0022
2009	0.0061	8.7327	0.0007	845	1.039	191.3	0.0032
2010	0.0093	9.1024	0.0010	858	1.039	196.4	0.0047
2011	0.0132	9.1180	0.0014	888	1.039	190.0	0.0069
Total	0.0407	92.8951	0.0004			2,267.4	0.0018

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)
 times 1000000
 Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.3100
 IBNR Award Ratio(2001 & Subseq.): 0.4024

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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 PREP PLANT(0183)

Year	Counts				(5) Pending Awarded (3) * 30% # 0.00	(6) Denied Reopened # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 0.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	0.0006	0.0002
2004	-	-	-	-	-	-	-	-	-	0.0015	0.0006
2005	-	-	-	-	-	-	-	-	-	0.0028	0.0011
2006	-	-	-	-	-	-	-	-	-	0.0043	0.0017
2007	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0088	0.0036
2008	-	-	-	-	-	-	-	-	-	0.0145	0.0058
2009	-	-	-	-	-	-	-	-	-	0.0205	0.0082
2010	1	1	-	-	-	-	-	1.00	-	0.0252	0.0101
2011	-	-	-	-	-	-	-	-	-	0.0458	0.0184
2012	-	-	-	-	-	-	-	-	-	0.0774	0.0311
Total	3	2	-	1	-	0.05	0.05	2.05	0.95	0.2014	0.0810

	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total	Payroll		Statewide		Estimated	Frequency
	Awarded	(\$M)	Frequency	Average	Adjustment	Miner	Per 100
Year	<u>(8)+(11)</u>	<u></u>	<u>(12)/(13)</u>	<u>Weekly Wage</u>	<u>Factor</u>	<u>Years</u>	<u>Miner Years</u>
	# 0.0000	\$ 0.0000	# 0.0000	475	1.039	-	-
1993	-	-	-	493	1.039	-	-
1994	-	-	-	509	1.039	-	-
1995	-	0.2211	-	527	1.039	7.8	-
1996	1.0000	1.1494	0.8700	542	1.039	39.3	2.5445
1997	-	1.0329	-	561	1.039	34.1	-
1998	-	1.2311	-	588	1.039	38.8	-
1999	-	1.3195	-	611	1.039	40.0	-
2000	-	2.2163	-	644	1.039	63.7	-
2001	-	2.3228	-	662	1.039	64.9	-
2002	0.0002	3.4080	0.0001	675	1.039	93.4	0.0003
2003	0.0006	4.4067	0.0001	690	1.039	118.2	0.0005
2004	0.0011	5.1701	0.0002	716	1.039	133.6	0.0008
2005	0.0017	4.8859	0.0004	745	1.039	121.4	0.0014
2006	0.0536	5.8173	0.0092	779	1.039	138.2	0.0388
2007	0.0058	5.7335	0.0010	807	1.039	131.5	0.0044
2008	0.0082	6.2646	0.0013	836	1.039	138.7	0.0059
2009	1.0101	4.8769	0.2071	845	1.039	106.8	0.9458
2010	0.0184	6.1233	0.0030	858	1.039	132.1	0.0140
2011	<u>0.0311</u>	<u>7.5127</u>	<u>0.0041</u>	888	1.039	<u>156.6</u>	<u>0.0199</u>
Total	2.1310	63.6921	0.0335			1,559.1	0.1367

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)
 times 1000000
 Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.3100
 IBNR Award Ratio(2001 & Subseq.): 0.4024

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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% # 0.00	(6) Denied Reopened # 0.00	(7) Denied Awarded # 0.00	(8) Ultimate Awarded (2)+(5)+(7) # 0.00	(9) Ultimate Denied (1)-(8) # 0.00	(10) IBNR # 0.0000	(11) IBNR Awarded (10)xAwd Ratio # 0.0000
	(1)	(2)	(3)	(4)							
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0							
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	0.0010	0.0004
2004	-	-	-	-	-	-	-	-	-	0.0024	0.0010
2005	-	-	-	-	-	-	-	-	-	0.0038	0.0015
2006	-	-	-	-	-	-	-	-	-	0.0060	0.0024
2007	-	-	-	-	-	-	-	-	-	0.0116	0.0047
2008	-	-	-	-	-	-	-	-	-	0.0193	0.0078
2009	-	-	-	-	-	-	-	-	-	0.0240	0.0097
2010	-	-	-	-	-	-	-	-	-	0.0460	0.0185
2011	-	-	-	-	-	-	-	-	-	0.0890	0.0358
2012	-	-	-	-	-	-	-	-	-	0.1253	0.0504
Total	1	-	-	1	-	0.15	0.03	0.03	0.97	0.3284	0.1322

Year	(12) Total Awarded (8)+(11) # 0.0000	(13) Payroll (\$M) # 0.0000	(14) Frequency (12)/(13) # 0.0000	(15) Statewide Average Weekly Wage 475	(16) Adjustment Factor 1.408	(17) Estimated Miner Years -	(18) Frequency Per 100 Miner Years -
1993	-	-	-	475	1.408	-	-
1994	-	-	-	493	1.408	-	-
1995	-	-	-	509	1.408	-	-
1996	-	3.0666	-	527	1.408	79.5	-
1997	-	13.7836	-	542	1.408	347.3	-
1998	-	11.1121	-	561	1.408	270.5	-
1999	-	10.6918	-	588	1.408	248.4	-
2000	0.0300	8.5748	0.0035	611	1.408	191.7	0.0156
2001	-	10.1550	-	644	1.408	215.4	-
2002	-	10.0945	-	662	1.408	208.3	-
2003	0.0004	10.1952	0.0000	675	1.408	206.3	0.0002
2004	0.0010	13.4602	0.0001	690	1.408	266.4	0.0004
2005	0.0015	16.5483	0.0001	716	1.408	315.7	0.0005
2006	0.0024	17.0510	0.0001	745	1.408	312.6	0.0008
2007	0.0047	18.8952	0.0002	779	1.408	331.3	0.0014
2008	0.0078	21.2503	0.0004	807	1.408	359.7	0.0022
2009	0.0097	19.8280	0.0005	836	1.408	323.9	0.0030
2010	0.0185	26.3131	0.0007	845	1.408	425.3	0.0044
2011	0.0358	35.1551	0.0010	858	1.408	559.6	0.0064
2012	0.0504	34.9068	0.0014	888	1.408	536.9	0.0094
Total	0.1622	281.0816	0.0006			5,198.8	0.0031

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)
 times 1000000
 Col.(18): (12) / (17) x 100

IBNR Award Ratio(2000 & Prior): 0.3100
 IBNR Award Ratio(2001 & Subseq.): 0.4024

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Coal Mine Compensation Rating Bureau

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

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TOTAL OTHER 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
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00	# 0.00	# 0.00	# 0.0000	# 0.0000
1993	-	-	-	-	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-	1.00	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
2001	-	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0031	0.0012
2004	-	-	-	-	-	-	-	-	-	0.0074	0.0030
2005	-	-	-	-	-	-	-	-	-	0.0129	0.0052
2006	-	-	-	-	-	-	-	-	-	0.0215	0.0087
2007	1	-	-	1	-	0.05	0.05	0.05	0.95	0.0418	0.0168
2008	-	-	-	-	-	-	-	-	-	0.0599	0.0241
2009	-	-	-	-	-	-	-	-	-	0.0712	0.0286
2010	1	1	-	-	-	-	-	1.00	-	0.1122	0.0452
2011	-	-	-	-	-	-	-	-	-	0.1997	0.0803
2012	-	-	-	-	-	-	-	-	-	0.2960	0.1191
Total	5	2	-	3	-	0.25	0.13	2.13	2.87	0.8258	0.3323

	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total Awarded	Payroll (\$M)	Frequency	Statewide Average	Adjustment	Estimated Miner	Frequency Per 100
Year	(8)+(11)		(12)/(13)	Weekly Wage	Factor	Years	Miner Years
1993	# 0.0000	\$ 58.7478	# 0.0000	475		2,289.2	-
1994	-	60.2884	-	493		2,263.5	-
1995	-	60.3418	-	509		2,194.2	-
1996	-	62.8347	-	527		2,178.6	-
1997	1.0000	73.6219	0.0136	542		2,390.8	0.0418
1998	-	31.3568	-	561		938.4	-
1999	-	30.4519	-	588		870.5	-
2000	0.0300	29.5370	0.0010	611		826.7	0.0036
2001	-	30.9593	-	644		813.4	-
2002	-	32.0980	-	662		823.5	-
2003	0.0512	36.3016	0.0014	675		922.1	0.0056
2004	0.0030	44.7008	0.0001	690		1,104.4	0.0003
2005	0.0052	51.9860	0.0001	716		1,231.8	0.0004
2006	0.0087	53.5772	0.0002	745		1,220.1	0.0007
2007	0.0668	59.5194	0.0011	779		1,296.5	0.0052
2008	0.0241	55.2550	0.0004	807		1,139.6	0.0021
2009	0.0286	47.6143	0.0006	836		939.1	0.0031
2010	1.0452	54.1439	0.0193	845		1,034.9	0.1010
2011	0.0803	66.1378	0.0012	858		1,228.0	0.0065
2012	0.1191	67.4615	0.0018	888		1,215.4	0.0098
Total	2.4623	1,006.9351	0.0024			26,920.7	0.0091

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

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

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

Col.(13): Exh. X-A

Col.(15): Exhibit XII-D

Col.(16): N/A

Col.(17): Total of other classes

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

IBNR Award Ratio(2000 & Prior): 0.3100

IBNR Award Ratio(2001 & Subseq.): 0.4024

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Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

Page 13

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							
1993	# 11	# 6	# 0	# 5	# 0.00	# 0.75	# 0.15	# 6.15	# 4.85	# 0.0000	# 0.0000
1994	9	2	-	7	-	1.05	0.21	2.21	6.79	-	-
1995	5	1	-	4	-	0.60	0.12	1.12	3.88	-	-
1996	4	-	-	4	-	0.60	0.12	0.12	3.88	-	-
1997	8	2	-	6	-	0.90	0.18	2.18	5.82	-	-
1998	1	-	-	1	-	0.15	0.03	0.03	0.97	-	-
1999	4	1	-	3	-	0.45	0.09	1.09	2.91	-	-
2000	4	1	1	2	0.30	0.30	0.06	1.36	2.64	-	-
2001	4	2	-	2	-	0.10	0.10	2.10	1.90	-	-
2002	1	-	-	1	-	0.05	0.05	0.05	0.95	-	-
2003	3	1	-	2	-	0.10	0.10	1.10	1.90	0.0031	0.0012
2004	2	1	-	1	-	0.05	0.05	1.05	0.95	0.0381	0.0153
2005	1	1	-	-	-	-	-	1.00	-	0.0912	0.0367
2006	1	-	1	-	0.30	-	-	0.30	0.70	0.1506	0.0606
2007	3	-	-	3	-	0.15	0.15	0.15	2.85	0.2499	0.1005
2008	2	1	-	1	-	0.05	0.05	1.05	0.95	0.5160	0.2076
2009	-	-	-	-	-	-	-	-	-	0.7389	0.2973
2010	1	1	-	-	-	-	-	1.00	-	1.1832	0.4761
2011	2	-	1	1	0.30	0.05	0.05	0.35	1.65	2.0295	0.8166
2012	1	-	1	-	0.30	-	-	0.30	0.70	3.3670	1.3548
Total	67	20	4	43	1.20	5.35	1.51	22.71	44.29	8.3674	3.3669

Year	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Per 100 Miner Years
	# 6.1500	\$ 237.3463	# 0.0259	475		8,709.8	0.0706
1993	# 6.1500	\$ 237.3463	# 0.0259	475		8,709.8	0.0706
1994	2.2100	244.8651	0.0090	493		8,596.9	0.0257
1995	1.1200	226.1479	0.0050	509		7,601.4	0.0147
1996	0.1200	233.6910	0.0005	527		7,486.8	0.0016
1997	2.1800	231.2791	0.0094	542		7,144.7	0.0305
1998	0.0300	175.2343	0.0002	561		5,157.0	0.0006
1999	1.0900	163.5547	0.0067	588		4,576.2	0.0238
2000	1.3600	145.1712	0.0094	611		3,952.4	0.0344
2001	2.1000	152.1934	0.0138	644		3,932.2	0.0534
2002	0.0500	138.8712	0.0004	662		3,509.7	0.0014
2003	1.1012	133.9562	0.0082	675		3,337.5	0.0330
2004	1.0653	160.6970	0.0066	690		3,892.0	0.0274
2005	1.0367	196.6919	0.0053	716		4,523.5	0.0229
2006	0.3606	201.3494	0.0018	745		4,432.6	0.0081
2007	0.2505	220.7609	0.0011	779		4,630.0	0.0054
2008	1.2576	249.5671	0.0050	807		4,987.0	0.0252
2009	0.2973	229.4985	0.0013	836		4,378.0	0.0068
2010	1.4761	268.4115	0.0055	845		5,008.4	0.0295
2011	1.1666	323.1193	0.0036	858		5,932.1	0.0197
2012	1.6548	328.2411	0.0050	888		5,797.2	0.0285
Total	26.0769	4,260.6471	0.0061			107,585.4	0.0242

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): 0.3100

IBNR Award Ratio(2001 & Subseq.): 0.4024

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**Coal Mine Compensation Rating Bureau
Summary of Individual Claim Detail for Federal Basic
Claims from Exposure Years 1990 to 2012**

Federal Basic Severities

	Indemnity	Medical	Total
Underground Anthracite Class 160			
Total	6,126,191	443,942	6,570,133
Number of Claims	17	17	17
Average	360,364	26,114	386,478
Underground Bituminous Class 158			
Total	13,890,937	1,094,642	14,985,578
Number of Claims	44	44	44
Average	315,703	24,878	340,581
Surface Anthracite Class 153			
Total	9,353,811	780,586	10,134,398
Number of Claims	35	35	35
Average	267,252	22,302	289,554
Surface Bituminous Class 156			
Total	13,161,649	1,062,299	14,223,948
Number of Claims	46	46	46
Average	286,123	23,093	309,216
Four Standard Classes Combined			
Total	42,532,588	3,381,469	45,914,057
Number of Claims	142	142	142
Average	299,525	23,813	323,338
Other Classes			
Total	1,638,797	186,556	1,825,353
Number of Claims	7	7	7
Average	234,114	26,651	260,765
All Classes Combined			
Total	44,171,385	3,568,025	47,739,410
Number of Claims	149	149	149
Average	296,452	23,946	320,399

Source: Federal Occupational Disease Severity Model calculations by claim,
using individual claim detail for Exposure Years 1990 to 2012 (23 Years)
from the CMCRB database as of 4-30-2013

FTI PAB

Report date: 11/29/2013

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE UNDERGROUND (0160)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.500 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	10-Year Payroll Weighted Frequency
2003	1	1	0	0	0.0811	0.0811	0.040555	1,354,265	1,040555	675	1.039	37.1	2.8047	
2004	0	0	0	0	0.1376	0.1376	0.068805	1,345,321	0.068805	690	1.039	36.1	0.1906	
2005	0	0	0	0	0.2116	0.2116	0.105815	1,417,568	0.105815	716	1.039	36.6	0.2891	
2006	1	0	1	0	0.2973	1.2973	0.648645	1,442,524	0.648645	745	1.039	35.8	1.8119	
2007	0	0	0	0	0.4618	0.4618	0.230895	1,662,537	0.230895	779	1.039	39.5	0.5845	
2008	0	0	0	0	0.7944	0.7944	0.397180	2,136,713	0.397180	807	1.039	49.0	0.8106	
2009	1	0	0	1	0.6282	0.6282	0.314115	1,335,866	0.314115	836	1.039	29.6	1.0612	
2010	0	0	0	0	0.7534	0.7534	0.376720	1,299,588	0.376720	845	1.039	28.5	1.3218	
2011	0	0	0	0	0.8827	0.8827	0.441330	1,257,944	0.441330	858	1.039	27.1	1.6285	
2012	0	0	0	0	0.9580	0.9580	0.479000	1,032,094	0.479000	888	1.039	21.5	2.2279	
TOTAL	3	1	1	1	5.2061	6.2061	3.103060	14,284,420	4.103060			340.8	12.7308	
AVERAGE													1.2731	

BITUMINOUS UNDERGROUND (0158)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.063 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Payroll Weighted Frequency
2003	1	0	0	1	1.9315	1.9315	0.121685	36,498,406	0.121685	675	1.408	738.5	0.0165	
2004	2	0	1	1	2.7810	3.7810	0.238204	46,073,900	0.238204	690	1.408	912.0	0.0261	
2005	1	0	0	1	4.6188	4.6188	0.290982	66,275,755	0.290982	716	1.408	1,264.3	0.0230	
2006	2	1	0	1	5.6020	5.6020	0.352929	70,465,937	1.352929	745	1.408	1,291.9	0.1047	
2007	3	0	1	2	7.1786	8.1786	0.515252	79,904,266	0.515252	779	1.408	1,401.0	0.0368	
2008	0	0	0	0	10.2824	10.2824	0.647789	101,353,977	0.647789	807	1.408	1,715.4	0.0378	
2009	4	0	1	3	11.7118	12.7118	0.800843	101,348,140	0.800843	836	1.408	1,655.8	0.0484	
2010	2	0	0	2	16.3739	16.3739	1.031555	125,393,576	1.031555	845	1.408	2,026.8	0.0509	
2011	2	0	0	2	21.6581	21.6581	1.364462	148,485,709	1.364462	858	1.408	2,363.7	0.0577	
2012	2	0	0	2	25.1947	25.1947	1.587265	156,284,855	1.587265	888	1.408	2,403.8	0.0660	
TOTAL	19	1	3	15	107.3328	110.3328	6.950965	932,084,521	7.950965			15,773.2	0.4679	
AVERAGE													0.0468	

ANTHRACITE SURFACE (0153)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.500 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Payroll Weighted Frequency
2003	4	3	0	1	0.9007	0.9007	0.450350	11,928,209	3.450350	675	1.039	327.1	1.0548	
2004	4	2	0	2	1.1067	1.1067	0.553345	12,359,731	2.553345	690	1.039	331.5	0.7702	
2005	2	1	0	1	1.2975	1.2975	0.648750	12,140,911	1.648750	716	1.039	313.8	0.5254	
2006	1	0	0	1	1.5216	1.5216	0.760780	12,065,323	0.760780	745	1.039	299.8	0.2538	
2007	2	2	0	0	2.1833	2.1833	1.091650	14,866,556	3.091650	779	1.039	353.2	0.8753	
2008	1	0	0	1	2.7209	2.7209	1.360470	16,220,231	1.360470	807	1.039	372.0	0.3657	
2009	1	0	0	1	3.0388	3.0388	1.519420	15,893,528	1.519420	836	1.039	351.9	0.4318	
2010	0	0	0	0	2.8756	2.8756	1.437805	13,319,185	1.437805	845	1.039	291.7	0.4929	
2011	1	0	0	1	4.9641	4.9641	2.482030	19,507,428	2.482030	858	1.039	420.8	0.5898	
2012	0	0	0	0	7.2273	7.2273	3.613650	24,425,642	3.613650	888	1.039	509.1	0.7098	
TOTAL	16	8	0	8	27.8365	27.8365	13.918250	152,726,744	21.918250			3,570.9	6.0695	
AVERAGE													0.6070	

BITUMINOUS SURFACE (0156)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.125 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Payroll Weighted Frequency
2003	3	0	0	3	1.3879	1.3879	0.173483	47,873,740	0.173483	675	1.039	1,312.7	0.0132	
2004	1	0	0	1	1.9165	1.9165	0.239556	56,217,298	0.239556	690	1.039	1,508.0	0.0159	
2005	1	0	0	1	2.5994	2.5994	0.324925	64,871,562	0.324925	716	1.039	1,677.0	0.0194	
2006	4	0	1	3	2.9481	3.9481	0.493516	63,798,502	0.493516	745	1.039	1,585.0	0.0311	
2007	4	1	1	2	3.4407	4.4407	0.555083	64,808,093	1.555083	779	1.039	1,539.8	0.1010	
2008	1	0	1	0	4.5380	5.5380	0.692249	74,601,231	0.692249	807	1.039	1,711.0	0.0405	
2009	0	0	0	0	4.4024	4.4024	0.550294	63,306,695	0.550294	836	1.039	1,401.6	0.0393	
2010	1	0	0	1	5.8253	5.8253	0.728165	74,255,177	0.728165	845	1.039	1,626.5	0.0448	
2011	1	0	0	1	7.7703	7.7703	0.971286	87,730,506	0.971286	858	1.039	1,892.5	0.0513	
2012	3	1	0	2	7.8626	7.8626	0.982825	79,036,977	1.982825	888	1.039	1,647.4	0.1204	
TOTAL	19	2	3	14	42.6911	45.6911	5.711381	676,499,781	7.711381			15,901.5	0.4769	
AVERAGE													0.0477	

FOUR STANDARD CLASSES

							0.240		Expected	Statewide		Estimated	Frequency	
YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR +	Award	Payroll	Ultimate	Average	Adjustment	Miner	Claims per 100	Weighted
						Pending	Ratio		Awarded	Weekly Wage	Factor	Years	Miner Years	Frequency
2003	9	4	0	5	4.3012	4.3012	1.032281	97,654,620	4.786072	675		2,415.4	0.1981	
2004	7	2	1	4	5.9418	6.9418	1.666025	115,996,250	3.099911	690		2,787.6	0.1112	
2005	4	1	0	3	8.7273	8.7273	2.094550	144,705,796	2.370472	716		3,291.7	0.0720	
2006	8	1	2	5	10.3690	12.3690	2.968565	147,772,286	3.255870	745		3,212.5	0.1014	
2007	9	3	2	4	13.2644	15.2644	3.663444	161,241,452	5.392879	779		3,333.5	0.1618	
2008	2	0	1	1	18.3357	19.3357	4.640556	194,312,152	3.097687	807		3,847.4	0.0805	
2009	6	0	1	5	19.7812	20.7812	4.987490	181,884,229	3.184672	836		3,438.9	0.0926	
2010	3	0	0	3	25.8283	25.8283	6.198782	214,267,526	3.574245	845		3,973.5	0.0900	
2011	4	0	0	4	35.2751	35.2751	8.466034	256,981,587	5.259108	858		4,704.1	0.1118	
2012	5	1	0	4	41.2426	41.2426	9.898219	260,779,568	7.662740	888		4,581.8	0.1672	
TOTAL	57	12	7	38	183.0664	190.0664	29.683656	1,775,595,466	41.683656			35,586.4	1.1866	
AVERAGE													0.1187	0.10518

Source: Claim counts - CMCRB OD Database as of 4/30/2013

IBNR: Exhibit VIII-C-7, p1

Payroll- Exhibit X-A

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.231=12 / [12 + 40]

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, 2013

Checksum:7,102,666,120.272820

FEDERAL BASIC OCCUPATIONAL DISEASE

COKE (0154)													10-Year Payroll Weighted Frequency
Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2003	0	0	0	0	0.1074	0.1074	0.024809	11,534,080	0.024809	675	1.039	316.3	0.0078
2004	0	0	0	0	0.1281	0.1281	0.029591	12,049,126	0.029591	690	1.039	323.2	0.0092
2005	0	0	0	0	0.1551	0.1551	0.035828	12,860,979	0.035828	716	1.039	332.5	0.0108
2006	0	0	0	0	0.1720	0.1720	0.039732	12,737,394	0.039732	745	1.039	316.5	0.0126
2007	0	0	0	0	0.2060	0.2060	0.047586	13,669,925	0.047586	779	1.039	324.8	0.0147
2008	0	0	0	0	0.1627	0.1627	0.037584	9,761,146	0.037584	807	1.039	223.9	0.0168
2009	0	0	0	0	0.0955	0.0955	0.022061	5,173,552	0.022061	836	1.039	114.5	0.0193
2010	0	0	0	0	0.1117	0.1117	0.025803	5,435,658	0.025803	845	1.039	119.1	0.0217
2011	0	0	0	0	0.0818	0.0818	0.018896	3,599,086	0.018896	858	1.039	77.6	0.0244
2012	0	0	0	0	0.1440	0.1440	0.033264	5,738,105	0.033264	888	1.039	119.6	0.0278
TOTAL	0	0	0	0	1.3643	1.3643	0.315153	92,559,051	0.315153			2,268.0	0.1651
AVERAGE													0.0165

AUGER (0157)													Weighted Frequency
IBNR Factor adjusted by 0.4000													
YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2003	0	0	0	0	0.0205	0.0205	0.004736	1,102,223	0.004736	675	1.039	30.2	0.0157
2004	0	0	0	0	0.0225	0.0225	0.005198	1,058,799	0.005198	690	1.039	28.4	0.0183
2005	0	0	0	0	0.0248	0.0248	0.005729	1,026,537	0.005729	716	1.039	26.5	0.0216
2006	0	0	0	0	0.0288	0.0288	0.006653	1,066,831	0.006653	745	1.039	26.5	0.0251
2007	0	0	0	0	0.0338	0.0338	0.007808	1,121,156	0.007808	779	1.039	26.6	0.0294
2008	0	0	0	0	0.0835	0.0835	0.019289	2,506,758	0.019289	807	1.039	57.5	0.0335
2009	0	0	0	0	0.0349	0.0349	0.008062	946,963	0.008062	836	1.039	21.0	0.0384
2010	0	0	0	0	0.0340	0.0340	0.007854	827,496	0.007854	845	1.039	18.1	0.0434
2011	0	0	0	0	0.0535	0.0535	0.012359	1,176,255	0.012359	858	1.039	25.4	0.0487
2012	0	0	0	0	0.0398	0.0398	0.009194	793,397	0.009194	888	1.039	16.5	0.0557
TOTAL	0	0	0	0	0.3761	0.3761	0.086879	11,626,415	0.086879			276.7	0.3298
AVERAGE													0.0330

ANTHRACITE CO-GEN (0181)													Weighted Frequency
IBNR Factor adjusted by 0.5000													
YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2003	0	0	0	0	0.1632	0.1632	0.037699	7,009,619	0.037699	675	1.039	192.2	0.0196
2004	0	0	0	0	0.1954	0.1954	0.045137	7,351,514	0.045137	690	1.039	197.2	0.0229
2005	1	0	0	1	0.2368	0.2368	0.054701	7,855,289	0.054701	716	1.039	203.1	0.0269
2006	0	0	0	0	0.2840	0.2840	0.065604	8,412,527	0.065604	745	1.039	209.0	0.0314
2007	0	0	0	0	0.3461	0.3461	0.079949	9,186,706	0.079949	779	1.039	218.3	0.0366
2008	0	0	0	0	0.3133	0.3133	0.072372	7,521,400	0.072372	807	1.039	172.5	0.0420
2009	0	0	0	0	0.3475	0.3475	0.080273	7,534,735	0.080273	836	1.039	166.8	0.0481
2010	0	0	0	0	0.4090	0.4090	0.094479	7,958,048	0.094479	845	1.039	174.3	0.0542
2011	0	0	0	0	0.6238	0.6238	0.144098	10,981,642	0.144098	858	1.039	236.9	0.0608
2012	0	0	0	0	0.5895	0.5895	0.136175	9,392,458	0.136175	888	1.039	195.8	0.0695
TOTAL	1	0	0	1	3.5086	3.5086	0.810487	83,203,938	0.810487			1,966.1	0.4120
AVERAGE													0.0412

BITUMINOUS CO-GEN (0182)													Weighted Frequency
IBNR Factor adjusted by 0.5000													
YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2003	0	0	0	0	0.0711	0.0711	0.016424	3,052,523	0.016424	675	1.039	83.7	0.0196
2004	0	0	0	0	0.1694	0.1694	0.039131	6,374,483	0.039131	690	1.039	171.0	0.0229
2005	0	0	0	0	0.2570	0.2570	0.059367	8,524,752	0.059367	716	1.039	220.4	0.0269
2006	0	0	0	0	0.3181	0.3181	0.073481	9,423,575	0.073481	745	1.039	234.1	0.0314
2007	0	0	0	0	0.4079	0.4079	0.094225	10,829,140	0.094225	779	1.039	257.3	0.0366
2008	0	0	0	0	0.3534	0.3534	0.081635	8,481,888	0.081635	807	1.039	194.5	0.0420
2009	0	0	0	0	0.3628	0.3628	0.083807	7,866,413	0.083807	836	1.039	174.2	0.0481
2010	0	0	0	0	0.4488	0.4488	0.103673	8,732,701	0.103673	845	1.039	191.3	0.0542
2011	0	0	0	0	0.5171	0.5171	0.119450	9,102,411	0.119450	858	1.039	196.4	0.0608
2012	0	0	0	0	0.5722	0.5722	0.132178	9,117,950	0.132178	888	1.039	190.0	0.0696
TOTAL	0	0	0	0	3.4778	3.4778	0.803372	81,505,836	0.803372			1,912.9	0.4121
AVERAGE													0.0412

Source: Claim counts - CMCRB OD Database as of 4/30/2013

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: 0.231=12 / [12 + 40]

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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Run Date: 10-21-2013 02:09:10 PM

Checksum:537,915,075.624663

FTI - PAB

Filing Date - November 29, 2013

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE PREP PLANT (0183)

Year	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 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
2003	0	0	0	0	0.1587	0.1587	0.036660	3,407,998	0.036660	675	1.039	93.4	0.0393	
2004	1	0	1	0	0.2343	1.2343	0.285123	4,406,653	0.285123	690	1.039	118.2	0.2412	
2005	0	0	0	0	0.3117	0.3117	0.072003	5,170,069	0.072003	716	1.039	133.6	0.0539	
2006	0	0	0	0	0.3298	0.3298	0.076184	4,885,882	0.076184	745	1.039	121.4	0.0628	
2007	0	0	0	0	0.4383	0.4383	0.101247	5,817,291	0.101247	779	1.039	138.2	0.0733	
2008	0	0	0	0	0.4777	0.4777	0.110349	5,733,543	0.110349	807	1.039	131.5	0.0839	
2009	0	0	0	0	0.5779	0.5779	0.133495	6,264,606	0.133495	836	1.039	138.7	0.0962	
2010	0	0	0	0	0.5012	0.5012	0.115777	4,876,927	0.115777	845	1.039	106.8	0.1084	
2011	0	0	0	0	0.6957	0.6957	0.160707	6,123,259	0.160707	858	1.039	132.1	0.1217	
2012	0	0	0	0	0.9430	0.9430	0.217833	7,512,745	0.217833	888	1.039	156.6	0.1391	
TOTAL	1	0	1	0	4.6683	5.6683	1.309377	54,198,973	1.309377			1,270.5	1.0198	
Average													0.1020	

BITUMINOUS PREP PLANT (0184)

IBNR Factor adjusted by 0.5000

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2003	1	0	0	1	0.2374	0.2374	0.054839	10,195,206	0.054839	675	1.408	206.3	0.0266	
2004	0	0	0	0	0.3578	0.3578	0.082652	13,460,201	0.082652	690	1.408	266.4	0.0310	
2005	1	0	1	0	0.4988	1.4988	0.346223	16,548,307	0.346223	716	1.408	315.7	0.1097	
2006	0	0	0	0	0.5756	0.5756	0.132964	17,050,967	0.132964	745	1.408	312.6	0.0425	
2007	0	0	0	0	0.7118	0.7118	0.164426	18,895,192	0.164426	779	1.408	331.3	0.0496	
2008	0	0	0	0	0.8853	0.8853	0.204504	21,250,256	0.204504	807	1.408	359.7	0.0569	
2009	0	0	0	0	0.9146	0.9146	0.211273	19,828,012	0.211273	836	1.408	323.9	0.0652	
2010	0	0	0	0	1.3522	1.3522	0.312358	26,313,130	0.312358	845	1.408	425.3	0.0734	
2011	0	0	0	0	1.9970	1.9970	0.461307	35,155,068	0.461307	858	1.408	559.6	0.0824	
2012	0	0	0	0	2.1908	2.1908	0.506075	34,906,795	0.506075	888	1.408	536.9	0.0943	
TOTAL	2	0	1	1	9.7213	10.7213	2.476620	213,603,134	2.476620			3,637.7	0.6316	
Average													0.0632	

TOTAL OTHER CLASSES

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2003	1	0	0	1	0.7583	0.7583	0.175167	36,301,649	0.175167	675		922.1	0.0190	
2004	1	0	1	0	1.1075	2.1075	0.486833	44,700,776	0.486833	690		1,104.4	0.0441	
2005	2	0	1	1	1.4842	2.4842	0.573850	51,985,933	0.573850	716		1,231.8	0.0466	
2006	0	0	0	0	1.7083	1.7083	0.394617	53,577,176	0.394617	745		1,220.1	0.0323	
2007	0	0	0	0	2.1439	2.1439	0.495241	59,519,410	0.495241	779		1,296.5	0.0382	
2008	0	0	0	0	2.2759	2.2759	0.525733	55,254,991	0.525733	807		1,139.6	0.0461	
2009	0	0	0	0	2.3332	2.3332	0.538969	47,614,281	0.538969	836		939.1	0.0574	
2010	0	0	0	0	2.8569	2.8569	0.659944	54,143,960	0.659944	845		1,034.9	0.0638	
2011	0	0	0	0	3.9689	3.9689	0.916816	66,137,721	0.916816	858		1,228.0	0.0747	
2012	0	0	0	0	4.4793	4.4793	1.034718	67,461,450	1.034718	888		1,215.4	0.0851	
TOTAL	4	0	2	2	23.1164	25.1164	5.801888	536,697,347	5.801888			11,331.9	0.5073	
Average													0.0507	0.051643

GRAND TOTAL

YEAR	Reported	Awarded	Pending	Denied	IBNR	IBNR + Pending	0.231 Award Ratio	Payroll	Expected Ultimate Awarded	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years	Weighted Frequency
2003	10	4	0	6	5.0595	5.0595	1.168738	133,956,269	4.961239	675		3,337.5	0.1487	
2004	8	2	2	4	7.0493	9.0493	2.090381	160,697,026	3.586743	690		3,892.0	0.0922	
2005	6	1	1	4	10.2115	11.2115	2.589854	196,691,729	2.944322	716		4,523.5	0.0651	
2006	8	1	2	5	12.0773	14.0773	3.251861	201,349,462	3.650487	745		4,432.6	0.0824	
2007	9	3	2	4	15.4083	17.4083	4.021306	220,760,862	5.888120	779		4,630.0	0.1272	
2008	2	0	1	1	20.6116	21.6116	4.992268	249,567,143	3.623420	807		4,987.0	0.0727	
2009	6	0	1	5	22.1144	23.1144	5.339429	229,498,510	3.723641	836		4,378.0	0.0851	
2010	3	0	0	3	28.6852	28.6852	6.626272	268,411,486	4.234189	845		5,008.4	0.0845	
2011	4	0	0	4	39.2440	39.2440	9.065373	323,119,308	6.175924	858		5,932.1	0.1041	
2012	5	1	0	4	45.7219	45.7219	10.561754	328,241,018	8.697458	888		5,797.2	0.1500	
TOTAL	61	12	9	40	206.1828	215.1828	49.707236	2,312,292,813	47.485544			46,918.3	1.0120	
Average													0.1012	0.092758

Source: Claim counts - CMCRB OD Database as of 4/30/2013

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: 0.231=12 / [12 + 40]

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: 17-C-C:\Clients\Coal Mine\2013 Rate Filing\08-B-2.xlsm\VIII-B-3

Run Date: 10-21-2013 02:09:10 PM

Checksum:6,233,824,044.489340

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Filing Date - November 29, 2013

Reported Claims		Year																									
Months	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	2012
12	1	3	4	5	4	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	
24	3	3	5	5	5	1	1	2	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	1	0	0	
36	3	3	5	7	7	1	1	2	1	0	0	0	0	0	1	2	0	0	0	0	1	0	1	0	0		
48	4	3	5	8	9	1	1	2	1	0	0	0	0	0	1	2	0	0	0	0	1	0	0	1	0		
60	4	3	5	11	9	1	2	2	1	0	0	0	0	1	1	2	0	0	0	0	1	0	0	1	0		
72	4	4	5	11	10	1	2	2	1	1	0	0	0	1	1	2	0	0	0	0	1	0	0	1	0		
84	4	5	7	11	13	1	2	2	1	0	0	0	0	1	1	3	0	0	0	0	1	0	0	1	0		
96	4	6	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0	1	0	0	1	0	0	0	0		
108	6	7	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0	1	0	0	0	0	0	0	0		
120	6	9	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0	1	0	0	0	0	0	0	0		
132	7	9	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0	1	0	0	0	0	0	0	0		
144	7	9	7	12	14	1	2	2	1	1	0	0	0	1	1	4	0	1	0	0	0	0	0	0	0		
156	7	9	8	12	14	1	2	2	1	2	0	0	0	2	1	4	0	1	0	0	0	0	0	0	0		
168	7	10	8	12	14	1	2	2	1	2	0	0	0	2	1	4	0	1	0	0	0	0	0	0	0		
180	7	10	9	12	14	1	2	2	1	2	0	0	1	2	1	4	0	1	0	0	0	0	0	0	0		
192	7	11	9	12	14	1	2	2	1	2	0	0	1	2	1	4	0	1	0	0	0	0	0	0	0		
204	7	11	9	12	14	1	2	2	1	2	0	0	1	2	1	4	0	1	0	0	0	0	0	0	0		
216	8	11	9	12	14	1	2	2	1	2	0	0	1	2	1	4	0	1	0	0	0	0	0	0	0		
228	8	11	9	12	15	2	2	2	1	2	0	0	1	2	1	4	0	1	0	0	0	0	0	0	0		
240	8	11	9	12	15	2	2	2	1	2	0	0	1	2	1	4	0	1	0	0	0	0	0	0	0		

[illegible]

IBNR Claims																			
Cumulative Factor times Payroll	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01894	0.03937	0.05989	0.10229	0.14929	0.20609	0.27776	0.37177	0.47028	0.57975	0.70167	0.92821
	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.03100	0.05459	0.08111	0.13761	0.21163	0.29729	0.46179	0.79436	0.62823	0.75344	0.88266	0.95800

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2013
Payrolls: Exhibit X-A-1 & X-A-2
File: I7-C-C:\Clients\Coal Mine\2013 Rate Filing\I08-C.xlsm)VIII-C-1
Run Date: 10-18-2013 02:42:57 PM
Checksum:153,223,380980

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

[illegible]

Incremental Changes

[illegible]

	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	2012		
(\$Millions)	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	148.48571	156.28486	Average	Smoothed
12-24														0.03408	0.04209	0.00000	0.04897	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00987	0.01595	0.00000		0.01161	0.01535
24-36													0.04911	0.03408	0.00000	0.02061	0.04897	0.00000	0.02170	0.00000	0.00000	0.02503	0.00000	0.00000	0.00000			0.01535	0.01528
36-48												0.01421	0.01704	0.00000	0.00000	0.00000	0.02449	0.00000	0.02170	0.00000	0.01419	0.00000	0.00000	0.02960	0.00000		0.00933	0.01502	
48-60											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	0.00000			0.00496	0.01411	
60-72										0.01532	0.01329	0.01421	0.00000	0.00000	0.00000	0.02061	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000				0.00488	0.01161	
72-84									0.00000	0.00000	0.00000	0.01421	0.00000	0.00000	0.04209	0.00000	0.00000	0.00000	0.00000	0.00000	0.01509	0.00000					0.00549	0.01034	
84-96								0.01895	0.00000	0.00000	0.01329	0.00000	0.00000	0.00000	0.01704	0.00000	0.02449	0.00000	0.00000	0.00000	0.00000	0.00000					0.00567	0.00981	
96-108							0.01577	0.00000	0.03301	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000	0.04122	0.00000	0.02740	0.00000							0.01034	0.00933	
108-120						0.01715	0.06309	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000	0.00000	0.00000	0.00000								0.01502	0.00744	
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01421	0.00000	0.01704	0.04209	0.02061	0.00000										0.00723	0.00723	
132-144				0.00000	0.00000	0.00000	0.01895	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01715	0.01895	0.00000	0.06818	0.00000	0.00000	0.00000						0.01528	0.00717	
144-156			0.00000	0.00000	0.00000	0.03161	0.01715	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01704	0.00000											0.00506	0.00567	
156-168		0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01577	0.00000	0.00000	0.01532	0.00000	0.00000	0.01637	0.00000												0.00365	0.00549	
168-180	0.00000	0.00000	0.01956	0.00000	0.01580	0.00000	0.00000	0.01895	0.01650	0.00000	0.00000	0.00000	0.00000	0.00000													0.00545	0.00545	
180-192	0.00000	0.00000	0.01956	0.01709	0.00000	0.01715	0.01577	0.00000	0.01650	0.00000	0.00000	0.00000															0.00717	0.00506	
192-204	0.00000	0.00000	0.00000	0.01709	0.00000	0.00000	0.06859	0.00000	0.01895	0.00000	0.01532	0.01329															0.01411	0.00496	
204-216	0.00000	0.00000	0.00000	0.01709	0.00000	0.00000	0.00000	0.00000	0.01650	0.00000																	0.00336	0.00488	
216-228	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.03155	0.01895	0.01650																	0.00744	0.00365	
228-240	0.02315	0.02377	0.00000	0.00000	0.00000	0.00000	0.03155	0.00000																			0.00981	0.00336	
																											Total=	0.16121	0.16121

IBNR Claims

Cumulative Factor times Payroll	0.00336	0.00701	0.01189	0.01685	0.02191	0.02736	0.03285	0.03852	0.04569	0.05292	0.06036	0.06969	0.07950	0.08984	0.10145	0.11556	0.13058	0.14586	0.16121
	0.20359	0.45755	0.89440	1.18618	1.33842	1.60563	1.56105	1.86909	1.86589	1.93150	2.78102	4.61876	5.60204	7.17860	10.28236	11.71179	16.37389	21.65813	25.19468

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2013

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

File: 17-C:\Clients\Coal Mine\2013 Rate Filing\[08-C.xlsm]VIII-C-2

Run Date: 10-18-2013 02:42:57 PM

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11/29/2013

Checksum:157,155.032200

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IBNR Claims																			
Cumulative Factor	0.00000	0.00333	0.00719	0.01162	0.01843	0.02693	0.03803	0.05021	0.06282	0.07551	0.08954	0.10687	0.12611	0.14686	0.16775	0.19120	0.21590	0.25447	0.29589
times Payroll	0.00000	0.06756	0.11642	0.20664	0.32025	0.49662	0.63920	0.64890	0.69395	0.90070	1.10669	1.29750	1.52156	2.18330	2.72094	3.03884	2.87561	4.96406	7.22730

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

Exhibit VIII-C-4

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

Reported Claims		Incremental Frequency and IBNR																										
		Year																										
Months		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	2012
12	16	14	7	10	10	6	6	1	1	5	4	2	0	0	3	0	1	0	0	1	0	0	2	0	0	1	0	3
24	18	18	7	12	18	12	13	3	5	7	5	3	2	2	3	1	2	0	1	0	1	1	2	1	0	1	1	
36	18	18	7	14	19	17	17	5	6	8	5	3	2	2	3	1	2	1	1	1	1	1	2	1	0	1		
48	20	19	8	14	22	20	19	6	7	10	6	5	2	2	5	1	2	1	1	1	1	2	3	1	0			
60	21	20	8	16	22	21	19	8	8	11	7	5	2	2	6	1	2	1	1	1	1	2	3	1	0			
72	21	20	8	16	23	23	20	9	9	13	8	5	3	2	7	1	2	1	1	1	1	2	3	1	0			
84	21	20	8	18	26	25	20	9	10	14	9	7	3	2	7	3	2	1	1	1	1	4						
96	22	20	8	18	28	27	20	9	11	15	10	7	4	2	7	3	2	1	1	1	1							
108	22	21	9	19	28	27	22	10	12	18	10	7	5	2	7	3	2	2	2	1	1							
120	22	21	9	20	29	30	23	10	13	21	10	8	5	2	7	3	3	3	3									
132	22	21	10	20	29	30	23	10	13	21	11	8	5	2	7	4	4											
144	22	21	10	20	30	30	23	10	13	21	11	8	6	2	7	4												
156	22	21	11	20	31	31	23	10	13	21	11	8	6	2	7		4				1							
168	22	22	12	20	33	31	24	10	14	22	12	8	6	2														
180	22	22	14	21	33	33	24	11	14	22	13	8	6		7													
192	22	23	14	21	34	33	24	11	14	22	13	8	6															
204	22	23	14	21	36	34	25	13	15	22	13																	
216	22	23	14	21	36	34	26	13	15	24																		
228	24	23	14	21	36	34	26	13	15																			
240	24	23	14	22	37	35	27	13																				

Incremental Changes																													
12-24															2	2	0	1	1	0	0	0	1	0	1	0	0	1	
24-36														0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	1
36-48												1		2	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0
48-60											1	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
60-72										1	2	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
72-84									0	1	1	1	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
84-96							0	0	1	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96-108						0	2	1	1	3	0	0	1	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
108-120					1	3	1	0	1	3	0	1	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0
120-132				0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0	0	0
132-144			0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144-156		0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156-168	0	1	1	0	2	0	1	0	1	1	1	1	0	0	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0
168-180	0	0	2	1	0	2	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180-192	0	1	0	0	1	0	0	0	0	0	0	0	0	1															
192-204	0	0	0	0	2	1	1	2	1	0	0																		
204-216	0	0	0	0	0	0	1	0	0	2																			
216-228	2	0	0	0	0	0	0	0	0	0																			
228-240	0	0	0	1	1	1	1	0																					

Payroll	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	2012			
(\$Millions)	136.64157	134.30589	126.49321	125.36171	124.18907	104.58350	100.99938	94.55659	92.46464	78.75261	77.82841	67.90579	63.65156	54.16227	49.93562	58.15133	53.50209	47.87374	56.21730	64.87156	63.79850	64.80809	74.60123	63.30670	74.25518	87.73051	79.03698			
12-24															0.03693	0.00000	0.01720	0.01869	0.00000	0.00000	0.01567	0.00000	0.01340	0.00000	0.00000	0.01140		<u>Average</u>	<u>Smoothed</u>	
24-36															0.00000	0.00000	0.00000	0.00000	0.02089	0.00000	0.01542	0.00000	0.00000	0.00000	0.00000			0.00871	0.01091	
36-48												0.02945	0.00000	0.00000	0.00000	0.04005	0.00000	0.00000	0.00000	0.00000	0.00000	0.01567	0.01543	0.00000	0.00000			0.00279	0.01012	
48-60											0.01285	0.00000	0.00000	0.00000	0.02003	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00774	0.00891	
60-72									0.02540		0.01285	0.00000	0.01571	0.00000	0.02003	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000			0.00253	0.00871	
72-84										0.01081	0.01270	0.01285	0.02945	0.00000	0.00000	0.00000	0.03439	0.00000	0.00000	0.00000	0.00000	0.03135						0.00688	0.00774	
84-96								0.00000	0.01081	0.01270	0.01285	0.00000	0.01571	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000							0.01012	0.00688	
96-108							0.01980	0.01058	0.01081	0.03809	0.00000	0.00000	0.01571	0.00000	0.00000	0.00000	0.00000	0.00000	0.02089	0.00000	0.00000	0.00000						0.00401	0.00614	
108-120						0.02869	0.00990	0.00000	0.01081	0.03809	0.00000	0.01473	0.00000	0.00000	0.00000	0.00000	0.00000	0.01869	0.02089									0.00891	0.00598	
120-132					0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01285	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01720	0.01869									0.01091	0.00510	
132-144				0.00000	0.00805	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01571	0.00000	0.00000	0.00000	0.00000									0.00375	0.00444	
144-156			0.00791	0.00000	0.00805	0.00956	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000									0.00183	0.00401	
156-168		0.00745	0.00791	0.00000	0.01610	0.00000	0.00990	0.00000	0.01081	0.01270	0.01285	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000											0.00196	0.00375	
168-180	0.00000	0.00000	0.01581	0.00798	0.00000	0.01912	0.00000	0.01058	0.00000	0.00000	0.01285	0.00000	0.00000	0.00000	0.00000													0.00598	0.00353	
180-192	0.00000	0.00745	0.00000	0.00000	0.00805	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.01473																0.00510	0.00279	
192-204	0.00000	0.00000	0.00000	0.00000	0.01610	0.00956	0.00990	0.00000	0.01081	0.00000	0.00000	0.00000	0.02115	0.01081	0.00000													0.00252	0.00253	
204-216	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00990	0.00000	0.00000	0.00000	0.02540																	0.00614	0.00252	
216-228	0.01464	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000																	0.00353	0.00196	
228-240	0.00000	0.00000	0.00000	0.00798	0.00805	0.00956	0.00990	0.00000																					0.00163	0.00183
																													<u>0.00444</u>	<u>0.00163</u>
																													0.00948	0.09948
																												Total=		

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

Claims with File Dates on or before 12-31-2012, Valued as of 4-30-2013

Reported Claims		Incremental Frequency and IBNR																									
		Year																									
Months	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	2012
12	0	0	0	0	0	0	0	1	0	0	0	1	1	0	0	0	1	0	1	1	0	0	0	0	0	0	0
24	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	0
36	0	0	0	0	0	0	1	1	0	0	0	4	2	3	1	0	1	0	1	1	0	0	0	0	0	0	0
48	0	0	0	0	0	0	1	1	0	0	0	4	2	3	1	0	1	0	1	1	0	0	0	0	0	0	0
60	0	0	0	0	0	0	2	1	0	0	0	5	2	4	1	0	1	0	1	1	0	0	0	0	0	0	0
72	0	0	0	0	0	0	2	1	0	0	0	6	2	4	1	0	2	0	1	1	0	0	0	0	0	0	0
84	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1	1	0	0	0	0	0	0	0
96	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1	2	0	0	0	0	0	0	0
108	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1	1	0	0	0	0	0	0	0
120	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1	1	0	0	0	0	0	0	0
132	0	1	0	0	0	0	2	1	0	0	0	6	3	4	1	0	2	1	1	1	0	0	0	0	0	0	0
144	0	1	0	0	0	0	2	1	0	0	0	6	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
156	0	1	0	0	0	0	2	1	0	0	0	6	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
168	0	1	0	0	0	0	2	1	0	0	0	6	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
180	0	1	0	0	0	0	2	1	0	0	0	7	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
192	0	1	0	0	0	0	2	1	0	0	0	7	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
204	0	1	0	0	0	0	2	1	0	0	0	7	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
216	0	1	0	0	0	0	2	1	0	0	0	7	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
228	0	1	0	0	0	0	2	1	0	0	0	7	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0
240	0	1	0	0	0	0	2	1	0	0	0	7	3	5	1	0	2	1	1	1	0	0	0	0	0	0	0

Payroll	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	2012
(\$Millions)	20.71372	28.26926	20.12482	14.47189	64.28048	55.26295	47.49607	58.74792	60.28848	60.34187	62.83464	73.62183	31.35678	30.45186	29.53686	30.95943	32.09811	36.30165	44.70077	51.98594	53.57718	59.51942	55.25500	47.61428	54.14397	66.13773	67.46147

[illegible][illegible]

IDNR Claims																			
Cumulative Factor	0.00257	0.00605	0.01008	0.01461	0.01919	0.02387	0.02892	0.03398	0.04018	0.04657	0.05316	0.06029	0.06751	0.07534	0.08332	0.09225	0.10278	0.11361	0.12552
times Payroll	0.62930	1.36820	2.35560	3.37899	3.36275	3.90405	4.19835	5.17154	5.57985	6.23834	8.54265	11.85854	13.59310	16.63212	20.79393	21.17124	27.58733	36.70958	41.20081

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Checksum:172,578.118060

**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>
	2003	0.0466	0.0466	0.0466	0.0466	0.0466	0.0466
	2004	0.0532	0.0532	0.0532	0.0532	0.0532	0.0532
	2005	0.0603	0.0603	0.0603	0.0603	0.0603	0.0603
	2006	0.0675	0.0675	0.0675	0.0675	0.0675	0.0675
	2007	0.0753	0.0753	0.0753	0.0753	0.0753	0.0753
	2008	0.0833	0.0833	0.0833	0.0833	0.0833	0.0833
	2009	0.0923	0.0923	0.0923	0.0923	0.0923	0.0923
	2010	0.1028	0.1028	0.1028	0.1028	0.1028	0.1028
	2011	0.1136	0.1136	0.1136	0.1136	0.1136	0.1136
	2012	0.1255	0.1255	0.1255	0.1255	0.1255	0.1255
B. Adjustment Factor		0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll Per \$1M							
	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	1.1763	10.9816	9.1024	6.1233	35.1551
	2012	5.7381	0.7934	9.3925	9.1180	7.5127	34.9068
D. IBNR							
	2003	0.1074	0.0205	0.1632	0.0711	0.1587	0.2374
	2004	0.1281	0.0225	0.1954	0.1694	0.2343	0.3578
	2005	0.1551	0.0248	0.2368	0.2570	0.3117	0.4988
	2006	0.1720	0.0288	0.2840	0.3181	0.3298	0.5756
	2007	0.2060	0.0338	0.3461	0.4079	0.4383	0.7118
	2008	0.1627	0.0835	0.3133	0.3534	0.4777	0.8853
	2009	0.0955	0.0349	0.3475	0.3628	0.5779	0.9146
	2010	0.1117	0.0340	0.4090	0.4488	0.5012	1.3522
	2011	0.0818	0.0535	0.6238	0.5171	0.6957	1.9970
	2012	0.1440	0.0398	0.5895	0.5722	0.9430	2.1908

Source: IBNR Factor - Exhibit VIII-C-6
Adjustment Factor - Judgement
Payroll = Exhibit X-A
IBNR = A times B times C

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Checksum:102,399.836000

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

Exhibit VIII-C-8

IBNR By Class

		CLASSIFICATION				
		Anthracite		Bituminous		
A. IBNR Factor		Coke	Auger	Co-Gen	Co-Gen	Anthracite Bituminous
		0154	0157	0181	0182	Prep Plant Prep Plant
						0183 0184
	1993	0.0000	0.0000	0.0000	0.0000	0.0000 0.0000
	1994	0.0026	0.0026	0.0026	0.0026	0.0026 0.0026
	1995	0.0061	0.0061	0.0061	0.0061	0.0061 0.0061
	1996	0.0101	0.0101	0.0101	0.0101	0.0101 0.0101
	1997	0.0146	0.0146	0.0146	0.0146	0.0146 0.0146
	1998	0.0192	0.0192	0.0192	0.0192	0.0192 0.0192
	1999	0.0239	0.0239	0.0239	0.0239	0.0239 0.0239
	2000	0.0289	0.0289	0.0289	0.0289	0.0289 0.0289
	2001	0.0340	0.0340	0.0340	0.0340	0.0340 0.0340
	2002	0.0402	0.0402	0.0402	0.0402	0.0402 0.0402
B. Adjustment Factor		0.2000	0.4000	0.5000	0.5000	1.0000 0.5000
C. Payroll						
	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
	2002	10.4850	1.1508	5.6588	2.3861	2.3228 10.0946
D. IBNR						
	1993	0.0000	0.0000	0.0000	0.0000	0.0000 0.0000
	1994	0.0281	0.0015	0.0048	0.0005	0.0000 0.0000
	1995	0.0666	0.0036	0.0105	0.0011	0.0000 0.0000
	1996	0.1100	0.0034	0.0189	0.0019	0.0022 0.0155
	1997	0.1552	0.0070	0.0257	0.0063	0.0168 0.1007
	1998	0.0513	0.0095	0.0332	0.0111	0.0198 0.1066
	1999	0.0587	0.0109	0.0430	0.0178	0.0294 0.1276
	2000	0.0699	0.0139	0.0647	0.0271	0.0382 0.1240
	2001	0.0705	0.0194	0.0792	0.0360	0.0753 0.1725
	2002	0.0843	0.0185	0.1137	0.0479	0.0933 0.2028

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

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Occupational Disease
Federal Benefits

TABLE OF MONTHLY BLACK LUNG BENEFIT RATES

Time Period			Claimant Benefit	Dependent Benefit	Yearly Percentage Increase
10/1/1981	to	9/30/1982	293.20	146.60	
10/1/1982	to	12/31/1983	304.90	152.50	4.0%
1/1/1984	to	12/31/1984	317.10	158.60	4.0%
1/1/1985	to	12/31/1985	328.20	164.10	3.5%
1/1/1986	to	12/31/1986	328.20	164.10	0.0%
1/1/1987	to	12/31/1987	338.00	169.00	3.0%
1/1/1988	to	12/31/1988	344.80	172.40	2.0%
1/1/1989	to	12/31/1989	358.90	179.50	4.1%
1/1/1990	to	12/31/1990	371.80	185.90	3.6%
1/1/1991	to	12/31/1991	387.10	193.60	4.1%
1/1/1992	to	12/31/1992	403.30	201.70	4.2%
1/1/1993	to	12/31/1993	418.20	209.10	3.7%
1/1/1994	to	12/31/1994	427.40	213.70	2.2%
1/1/1995	to	12/31/1995	427.40	213.70	0.0%
1/1/1996	to	12/31/1996	435.10	217.60	1.8%
1/1/1997	to	12/31/1997	445.10	222.60	2.3%
1/1/1998	to	12/31/1998	455.10	227.60	2.2%
1/1/1999	to	12/31/1999	469.50	234.80	3.2%
1/1/2000	to	12/31/2000	487.40	243.60	3.8%
1/1/2001	to	12/31/2001	500.50	250.30	2.7%
1/1/2002	to	12/31/2002	518.50	259.30	3.6%
1/1/2003	to	12/31/2003	534.60	267.30	3.1%
1/1/2004	to	12/31/2004	549.00	274.50	2.7%
1/1/2005	to	12/31/2005	562.80	281.30	2.5%
1/1/2006	to	12/31/2006	574.60	287.20	2.1%
1/1/2007	to	12/31/2007	584.40	292.20	1.7%
1/1/2008	to	12/31/2008	599.00	299.00	2.5%
1/1/2009	to	12/31/2009	616.30	308.20	2.9%
1/1/2010	to	12/31/2010	625.60	312.80	1.5%
1/1/2011	to	12/31/2011	625.60	312.80	0.0%
1/1/2012	to	12/31/2012	625.60	312.80	0.0%
1/1/2013	to	12/31/2013	625.60	312.80	0.0%
All Years			Average		2.5%
Last 10 Yrs			Average		1.6%
Last 5 Yrs			Average		0.9%
Last 3 Yrs			Average		0.0%

Selected Benefit Change from	2013	to	2014	0.50%
Selected Benefit Change from	2014	to	2015	1.50%
Selected Benefit Change from	2015	to	2016	2.50%

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

			Projected Benefit- Claimant	Dependant	Weight
1/1/2014	to	12/31/2014	628.70 a	314.40	28.125%
1/1/2015	to	12/31/2015	638.10 a	319.10	68.750%
1/1/2016	to	12/31/2016	654.10 a	327.10	3.125%
Average Monthly Benefit During the Policy Period Beginning 04/01/2014			636.00 b	318.00	
Average Weekly Benefit During the Policy Period Beginning 04/01/2014			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 01-01-14 to 12-31-16
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 11-29-2013

Federal Basic 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
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
	# 1	# 1	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	1	-	1	-	0.30	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	1	-	-	1	-	0.05	0.05
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	3	1	1	1	0.30	0.05	0.05

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	IBNR	IBNR	Total		
	Awarded	Denied	IBNR	Awarded	Awarded	Payroll	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13) x 1M
2003	# 1.00	# 0.00	# 0.0811	# 0.0222	# 1.0222	\$ 1,354,265	0.7548
2004	-	-	0.1376	0.0377	0.0377	1,345,321	0.0280
2005	-	-	0.2116	0.0579	0.0579	1,417,568	0.0409
2006	0.30	0.70	0.2973	0.0814	0.3814	1,442,524	0.2644
2007	-	-	0.4618	0.1264	0.1264	1,662,537	0.0761
2008	-	-	0.7944	0.2175	0.2175	2,136,713	0.1018
2009	0.05	0.95	0.6282	0.1720	0.2220	1,335,866	0.1662
2010	-	-	0.7534	0.2063	0.2063	1,299,588	0.1587
2011	-	-	0.8827	0.2417	0.2417	1,257,944	0.1921
2012	-	-	0.9580	0.2623	0.2623	1,032,094	0.2541
Total	1.35	1.65	5.2061	1.4254	2.7754	\$ 14,284,420	0.1943

Year	(15)	(16)	(17)	(18)
	Statewide	Adjustment	Estimated	Frequency
	Average	Factor	Miner	Claims per 100
	Weekly Wage		Years	Miner Years
2003	675	1.0390	37.1	2.7553
2004	690	1.0390	36.1	0.1044
2005	716	1.0390	36.6	0.1583
2006	745	1.0390	35.8	1.0654
2007	779	1.0390	39.5	0.3201
2008	807	1.0390	49.0	0.4439
2009	836	1.0390	29.6	0.7500
2010	845	1.0390	28.5	0.7238
2011	858	1.0390	27.1	0.8918
2012	888	1.0390	21.5	1.2200
Total			340.8	0.8144

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: 0.2738

FTI - PAB

Federal Basic 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
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2003	# 1	# 0	# 0	# 1	# 0.00	# 0.05	# 0.05
2004	2	-	1	1	0.30	0.05	0.05
2005	1	-	-	1	-	0.05	0.05
2006	2	1	-	1	-	0.05	0.05
2007	3	-	1	2	0.30	0.10	0.10
2008	-	-	-	-	-	-	-
2009	4	-	1	3	0.30	0.15	0.15
2010	2	-	-	2	-	0.10	0.10
2011	2	-	-	2	-	0.10	0.10
2012	2	-	-	2	-	0.10	0.10
Total	19	1	3	15	0.90	0.75	0.75

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	(14) Frequency (12)/(13) x 1M
2003	# 0.05	# 0.95	# 1.9315	# 0.5288	# 0.5788	\$ 36,498,406	0.0159
2004	0.35	1.65	2.7810	0.7614	1.1114	46,073,900	0.0241
2005	0.05	0.95	4.6188	1.2646	1.3146	66,275,755	0.0198
2006	1.05	0.95	5.6020	1.5338	2.5838	70,465,937	0.0367
2007	0.40	2.60	7.1786	1.9655	2.3655	79,904,266	0.0296
2008	-	-	10.2824	2.8153	2.8153	101,353,977	0.0278
2009	0.45	3.55	11.7118	3.2067	3.6567	101,348,140	0.0361
2010	0.10	1.90	16.3739	4.4832	4.5832	125,393,576	0.0366
2011	0.10	1.90	21.6581	5.9300	6.0300	148,485,709	0.0406
2012	0.10	1.90	25.1947	6.8983	6.9983	156,284,855	0.0448
Total	2.65	16.35	107.3328	29.3877	32.0377	\$ 932,084,521	0.0344

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2003	675	1.4080	738.5	0.0784
2004	690	1.4080	912.0	0.1219
2005	716	1.4080	1,264.3	0.1040
2006	745	1.4080	1,291.9	0.2000
2007	779	1.4080	1,401.0	0.1688
2008	807	1.4080	1,715.4	0.1641
2009	836	1.4080	1,655.8	0.2208
2010	845	1.4080	2,026.8	0.2261
2011	858	1.4080	2,363.7	0.2551
2012	888	1.4080	2,403.8	0.2911
Total			15,773.2	0.2031

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: 0.2738

FTI - PAB

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

Exhibit VIII-F

Page 3

Anthracite Surface (0153)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2003	# 4	# 3	# 0	# 1	# 0.00	# 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	2	2	-	-	-	-	-
2008	1	-	-	1	-	0.05	0.05
2009	1	-	-	1	-	0.05	0.05
2010	-	-	-	-	-	-	-
2011	1	-	-	1	-	0.05	0.05
2012	-	-	-	-	-	-	-
Total	16	8	-	8	-	0.40	0.40

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	IBNR	IBNR	Total		
	Awarded	Denied	IBNR	Awarded	Awarded	Payroll	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13) x 1M
2003	# 3.05	# 0.95	# 0.9007	# 0.2466	# 3.2966	\$ 11,928,209	0.2764
2004	2.10	1.90	1.1067	0.3030	2.4030	12,359,731	0.1944
2005	1.05	0.95	1.2975	0.3553	1.4053	12,140,911	0.1157
2006	0.05	0.95	1.5216	0.4166	0.4666	12,065,323	0.0387
2007	2.00	-	2.1833	0.5978	2.5978	14,866,556	0.1747
2008	0.05	0.95	2.7209	0.7450	0.7950	16,220,231	0.0490
2009	0.05	0.95	3.0388	0.8320	0.8820	15,893,528	0.0555
2010	-	-	2.8756	0.7873	0.7873	13,319,185	0.0591
2011	0.05	0.95	4.9641	1.3592	1.4092	19,507,428	0.0722
2012	-	-	7.2273	1.9788	1.9788	24,425,642	0.0810
Total	8.40	7.60	27.8365	7.6216	16.0216	\$ 152,726,744	0.1049

Year	(15)	(16)	(17)	(18)
	Statewide	Adjustment	Estimated	Frequency
	Average	Factor	Miner	Claims per 100
	Weekly Wage		Years	Miner Years
2003	675	1.0390	327.1	1.0078
2004	690	1.0390	331.5	0.7249
2005	716	1.0390	313.8	0.4478
2006	745	1.0390	299.8	0.1556
2007	779	1.0390	353.2	0.7355
2008	807	1.0390	372.0	0.2137
2009	836	1.0390	351.9	0.2506
2010	845	1.0390	291.7	0.2699
2011	858	1.0390	420.8	0.3349
2012	888	1.0390	509.1	0.3887
Total			3,570.9	0.4487

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: 0.2738

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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Bituminous Surface (0156)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2003	# 3	# 0	# 0	# 3	# 0.00	# 0.15	# 0.15
2004	1	-	-	1	-	0.05	0.05
2005	1	-	-	1	-	0.05	0.05
2006	4	-	1	3	0.30	0.15	0.15
2007	4	1	1	2	0.30	0.10	0.10
2008	1	-	1	-	0.30	-	-
2009	-	-	-	-	-	-	-
2010	1	-	-	1	-	0.05	0.05
2011	1	-	-	1	-	0.05	0.05
2012	3	1	-	2	-	0.10	0.10
Total	19	2	3	14	0.90	0.70	0.70

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll	Frequency
	(2)+(5)+(7)	(1)-(8)	IBNR	(10)xAward Ratio	(8)+(11)		(12)/(13) x 1M
2003	# 0.15	# 2.85	# 1.3879	# 0.3800	# 0.5300	\$ 47,873,740	0.0111
2004	0.05	0.95	1.9165	0.5247	0.5747	56,217,298	0.0102
2005	0.05	0.95	2.5994	0.7117	0.7617	64,871,562	0.0117
2006	0.45	3.55	2.9481	0.8072	1.2572	63,798,502	0.0197
2007	1.40	2.60	3.4407	0.9421	2.3421	64,808,093	0.0361
2008	0.30	0.70	4.5380	1.2425	1.5425	74,601,231	0.0207
2009	-	-	4.4024	1.2054	1.2054	63,306,695	0.0190
2010	0.05	0.95	5.8253	1.5950	1.6450	74,255,177	0.0222
2011	0.05	0.95	7.7703	2.1275	2.1775	87,730,506	0.0248
2012	1.10	1.90	7.8626	2.1528	3.2528	79,036,977	0.0412
Total	3.60	15.40	42.6911	11.6888	15.2888	\$ 676,499,781	0.0226

Year	(15)	(16)	(17)	(18)
	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100
	Weekly Wage	Factor	Years	Miner Years
2003	675	1.0390	1,312.7	0.0404
2004	690	1.0390	1,508.0	0.0381
2005	716	1.0390	1,677.0	0.0454
2006	745	1.0390	1,585.0	0.0793
2007	779	1.0390	1,539.8	0.1521
2008	807	1.0390	1,711.0	0.0902
2009	836	1.0390	1,401.6	0.0860
2010	845	1.0390	1,626.5	0.1011
2011	858	1.0390	1,892.5	0.1151
2012	888	1.0390	1,647.4	0.1974
Total			15,901.5	0.0961

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: 0.2738

FTI - PAB

Four Standard Classes

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2003	# 9	# 4	# 0	# 5	# 0.00	# 0.25	# 0.25
2004	7	2	1	4	0.30	0.20	0.20
2005	4	1	-	3	-	0.15	0.15
2006	8	1	2	5	0.60	0.25	0.25
2007	9	3	2	4	0.60	0.20	0.20
2008	2	-	1	1	0.30	0.05	0.05
2009	6	-	1	5	0.30	0.25	0.25
2010	3	-	-	3	-	0.15	0.15
2011	4	-	-	4	-	0.20	0.20
2012	5	1	-	4	-	0.20	0.20
Total	57	12	7	38	2.10	1.90	1.90

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	Frequency (12)/(13) x 1M
	# 4.25	# 4.75	# 4.3012	# 1.1777	# 5.4277	\$ 97,654,620	0.0556
2003	2.50	4.50	5.9418	1.6269	4.1269	115,996,250	0.0356
2004	1.15	2.85	8.7273	2.3895	3.5395	144,705,796	0.0245
2005	1.85	6.15	10.3690	2.8390	4.6890	147,772,286	0.0317
2006	3.80	5.20	13.2644	3.6318	7.4318	161,241,452	0.0461
2007	0.35	1.65	18.3357	5.0203	5.3703	194,312,152	0.0276
2008	0.55	5.45	19.7812	5.4161	5.9661	181,884,229	0.0328
2009	0.15	2.85	25.8283	7.0718	7.2218	214,267,526	0.0337
2010	0.20	3.80	35.2751	9.6583	9.8583	256,981,587	0.0384
2011	1.20	3.80	41.2426	11.2922	12.4922	260,779,568	0.0479
2012	16.00	41.00	183.0664	50.1236	66.1236	\$ 1,775,595,466	0.0372
Total							

Year	(15)	(16)	(17)	(18)
	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
2003	675		2,415.4	0.2247
2004	690		2,787.6	0.1480
2005	716		3,291.7	0.1075
2006	745		3,212.5	0.1460
2007	779		3,333.5	0.2229
2008	807		3,847.4	0.1396
2009	836		3,438.9	0.1735
2010	845		3,973.5	0.1817
2011	858		4,704.1	0.2096
2012	888		4,581.8	0.2726
Total			35,586.4	0.1858

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: 0.2738

FTI - PAB

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

Page 6

Coke (0154)

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded (3) * 30%	Denied Reopened	Denied Awarded
Year	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
2003	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded		Frequency
Year	<u>(2)+(5)+(7)</u>	<u>(1)-(8)</u>	<u> </u>	<u>(10)xAward Ratio</u>	<u>(8)+(11)</u>	<u>Payroll</u>	<u>(12)/(13) x 1M</u>
2003	# 0.00	# 0.00	# 0.1074	# 0.0294	# 0.0294	\$ 11,534,080	0.0025
2004	-	-	0.1281	0.0351	0.0351	12,049,126	0.0029
2005	-	-	0.1551	0.0425	0.0425	12,860,979	0.0033
2006	-	-	0.1720	0.0471	0.0471	12,737,394	0.0037
2007	-	-	0.2060	0.0564	0.0564	13,669,925	0.0041
2008	-	-	0.1627	0.0445	0.0445	9,761,146	0.0046
2009	-	-	0.0955	0.0261	0.0261	5,173,552	0.0051
2010	-	-	0.1117	0.0306	0.0306	5,435,658	0.0056
2011	-	-	0.0818	0.0224	0.0224	3,599,086	0.0062
2012	-	-	0.1440	0.0394	0.0394	5,738,105	0.0069
Total	-	-	1.3643	0.3735	0.3735	\$ 92,559,051	0.0040

	(15)	(16)	(17)	(18)
	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100
Year	<u>Weekly Wage</u>	<u>Factor</u>	<u>Years</u>	<u>Miner Years</u>
2003	675	1.0390	316.3	0.0093
2004	690	1.0390	323.2	0.0109
2005	716	1.0390	332.5	0.0128
2006	745	1.0390	316.5	0.0149
2007	779	1.0390	324.8	0.0174
2008	807	1.0390	223.9	0.0199
2009	836	1.0390	114.5	0.0228
2010	845	1.0390	119.1	0.0257
2011	858	1.0390	77.6	0.0289
2012	888	1.0390	119.6	0.0330
Total			2,268.0	0.0165

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: 0.2738

FTI - PAB

Auger (0157)

	Counts						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported	Awarded	Pending	Denied	Pending Awarded	Denied Reopened	Denied Awarded
Year					(3) * 30%		
2003	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded		Frequency
Year	<u>(2)+(5)+(7)</u>	<u>(1)-(8)</u>	<u>IBNR</u>	<u>(10)xAward Ratio</u>	<u>(8)+(11)</u>	<u>Payroll</u>	<u>(12)/(13) x 1M</u>
2003	# 0.00	# 0.00	# 0.0205	# 0.0056	# 0.0056	\$ 1,102,223	0.0051
2004	-	-	0.0225	0.0062	0.0062	1,058,799	0.0058
2005	-	-	0.0248	0.0068	0.0068	1,026,537	0.0066
2006	-	-	0.0288	0.0079	0.0079	1,066,831	0.0074
2007	-	-	0.0338	0.0093	0.0093	1,121,156	0.0083
2008	-	-	0.0835	0.0229	0.0229	2,506,758	0.0091
2009	-	-	0.0349	0.0096	0.0096	946,963	0.0101
2010	-	-	0.0340	0.0093	0.0093	827,496	0.0112
2011	-	-	0.0535	0.0146	0.0146	1,176,255	0.0125
2012	-	-	0.0398	0.0109	0.0109	793,397	0.0137
Total	-	-	0.3761	0.1030	0.1030	\$ 11,626,415	0.0089

	(15)	(16)	(17)	(18)
	Statewide Average	Adjustment	Estimated Miner	Frequency Claims per 100
Year	<u>Weekly Wage</u>	<u>Factor</u>	<u>Years</u>	<u>Miner Years</u>
2003	675	1.0390	30.2	0.0186
2004	690	1.0390	28.4	0.0217
2005	716	1.0390	26.5	0.0256
2006	745	1.0390	26.5	0.0298
2007	779	1.0390	26.6	0.0348
2008	807	1.0390	57.5	0.0398
2009	836	1.0390	21.0	0.0455
2010	845	1.0390	18.1	0.0514
2011	858	1.0390	25.4	0.0577
2012	888	1.0390	16.5	0.0660
Total			276.7	0.0372

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: 0.2738

FTI - PAB

Anthracite Co-Gen (181)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
	# 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	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	1	-	-	1	-	0.05	0.05

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	(14) Frequency (12)/(13) x 1M
2003	# 0.00	# 0.00	# 0.1632	# 0.0447	# 0.0447	\$ 7,009,619	0.0064
2004	-	-	0.1954	0.0535	0.0535	7,351,514	0.0073
2005	0.05	0.95	0.2368	0.0648	0.1148	7,855,289	0.0146
2006	-	-	0.2840	0.0778	0.0778	8,412,527	0.0092
2007	-	-	0.3461	0.0948	0.0948	9,186,706	0.0103
2008	-	-	0.3133	0.0858	0.0858	7,521,400	0.0114
2009	-	-	0.3475	0.0951	0.0951	7,534,735	0.0126
2010	-	-	0.4090	0.1120	0.1120	7,958,048	0.0141
2011	-	-	0.6238	0.1708	0.1708	10,981,642	0.0156
2012	-	-	0.5895	0.1614	0.1614	9,392,458	0.0172
Total	0.05	0.95	3.5086	0.9607	1.0107	\$ 83,203,938	0.0121

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2003	675	1.0390	192.2	0.0232
2004	690	1.0390	197.2	0.0271
2005	716	1.0390	203.1	0.0565
2006	745	1.0390	209.0	0.0372
2007	779	1.0390	218.3	0.0434
2008	807	1.0390	172.5	0.0497
2009	836	1.0390	166.8	0.0570
2010	845	1.0390	174.3	0.0642
2011	858	1.0390	236.9	0.0721
2012	888	1.0390	195.8	0.0824
Total			1,966.1	0.0514

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: 0.2738

FTI - PAB

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

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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	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
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	Frequency (12)/(13) x 1M
Year	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	# 0.00	# 0.00	# 0.0711	# 0.0195	# 0.0195	\$ 3,052,523	0.0064
2003	-	-	0.1694	0.0464	0.0464	6,374,483	0.0073
2004	-	-	0.2570	0.0704	0.0704	8,524,752	0.0083
2005	-	-	0.3181	0.0871	0.0871	9,423,575	0.0092
2006	-	-	0.4079	0.1117	0.1117	10,829,140	0.0103
2007	-	-	0.3534	0.0968	0.0968	8,481,888	0.0114
2008	-	-	0.3628	0.0993	0.0993	7,866,413	0.0126
2009	-	-	0.4488	0.1229	0.1229	8,732,701	0.0141
2010	-	-	0.5171	0.1416	0.1416	9,102,411	0.0156
2011	-	-	0.5722	0.1567	0.1567	9,117,950	0.0172
2012	-	-	0.5722	0.1567	0.1567	9,117,950	0.0172
Total	-	-	3.4778	0.9522	0.9522	\$ 81,505,836	0.0117

	(15)	(16)	(17)	(18)
	Statewide Average Weekly Wage	Adjustment Factor	Estimated Miner Years	Frequency Claims per 100 Miner Years
Year	<u> </u>	<u> </u>	<u> </u>	<u> </u>
2003	675	1.0390	83.7	0.0233
2004	690	1.0390	171.0	0.0271
2005	716	1.0390	220.4	0.0319
2006	745	1.0390	234.1	0.0372
2007	779	1.0390	257.3	0.0434
2008	807	1.0390	194.5	0.0497
2009	836	1.0390	174.2	0.0570
2010	845	1.0390	191.3	0.0642
2011	858	1.0390	196.4	0.0721
2012	888	1.0390	190.0	0.0825
Total			1,912.9	0.0498

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: 0.2738

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 Prep-Plant (183)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
2003	1	-	1	-	0.30	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	1	-	1	-	0.30	-	-

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR (10)xAward Ratio	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll	(14) Frequency (12)/(13) x 1M
2003	# 0.00	# 0.00	# 0.1587	# 0.0435	# 0.0435	\$ 3,407,998	0.0128
2004	0.30	0.70	0.2343	0.0642	0.3642	4,406,653	0.0826
2005	-	-	0.3117	0.0853	0.0853	5,170,069	0.0165
2006	-	-	0.3298	0.0903	0.0903	4,885,882	0.0185
2007	-	-	0.4383	0.1200	0.1200	5,817,291	0.0206
2008	-	-	0.4777	0.1308	0.1308	5,733,543	0.0228
2009	-	-	0.5779	0.1582	0.1582	6,264,606	0.0253
2010	-	-	0.5012	0.1372	0.1372	4,876,927	0.0281
2011	-	-	0.6957	0.1905	0.1905	6,123,259	0.0311
2012	-	-	0.9430	0.2582	0.2582	7,512,745	0.0344
Total	0.30	0.70	4.6683	1.2782	1.5782	\$ 54,198,973	0.0291

Year	(15) Statewide Average Weekly Wage	(16) Adjustment Factor	(17) Estimated Miner Years	(18) Frequency Claims per 100 Miner Years
2003	675	1.0390	93.4	0.0465
2004	690	1.0390	118.2	0.3081
2005	716	1.0390	133.6	0.0639
2006	745	1.0390	121.4	0.0744
2007	779	1.0390	138.2	0.0868
2008	807	1.0390	131.5	0.0995
2009	836	1.0390	138.7	0.1141
2010	845	1.0390	106.8	0.1285
2011	858	1.0390	132.1	0.1442
2012	888	1.0390	156.6	0.1649
Total			1,270.5	0.1242

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: 0.2738

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			
	# 1	# 0	# 0	# 1	# 0.00	# 0.05	# 0.05
2003	-	-	-	-	-	-	-
2004	1	-	1	-	0.30	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	2	-	1	1	0.30	0.05	0.05

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	IBNR	IBNR	Total		
	Awarded	Denied	IBNR	Awarded	Awarded	Payroll	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13) x 1M
	# 0.05	# 0.95	# 0.2374	# 0.0650	# 0.1150	\$ 10,195,206	0.0113
2003	-	-	0.3578	0.0980	0.0980	13,460,201	0.0073
2004	0.30	0.70	0.4988	0.1366	0.4366	16,548,307	0.0264
2005	-	-	0.5756	0.1576	0.1576	17,050,967	0.0092
2006	-	-	0.7118	0.1949	0.1949	18,895,192	0.0103
2007	-	-	0.8853	0.2424	0.2424	21,250,256	0.0114
2008	-	-	0.9146	0.2504	0.2504	19,828,012	0.0126
2009	-	-	1.3522	0.3702	0.3702	26,313,130	0.0141
2010	-	-	1.9970	0.5468	0.5468	35,155,068	0.0156
2011	-	-	2.1908	0.5998	0.5998	34,906,795	0.0172
2012	-	-	2.1908	0.5998	0.5998	34,906,795	0.0172
Total	0.35	1.65	9.7213	2.6617	3.0117	\$ 213,603,134	0.0141

Year	(15)	(16)	(17)	(18)
	Statewide	Adjustment	Estimated	Frequency
	Average	Factor	Miner	Claims per 100
	Weekly Wage		Years	Miner Years
2003	675	1.4080	206.3	0.0557
2004	690	1.4080	266.4	0.0368
2005	716	1.4080	315.7	0.1383
2006	745	1.4080	312.6	0.0504
2007	779	1.4080	331.3	0.0588
2008	807	1.4080	359.7	0.0674
2009	836	1.4080	323.9	0.0773
2010	845	1.4080	425.3	0.0871
2011	858	1.4080	559.6	0.0977
2012	888	1.4080	536.9	0.1117
Total			3,637.7	0.0828

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: 0.2738

FTI - PAB

Total Other Classes

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2003	# 1	# 0	# 0	# 1	# 0.00	# 0.05	# 0.05
2004	1	-	1	-	0.30	-	-
2005	2	-	1	1	0.30	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-
Total	4	-	2	2	0.60	0.10	0.10

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	IBNR	IBNR	Total		
	Awarded	Denied	IBNR	Awarded	Awarded	Payroll	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13) x 1M
2003	# 0.05	# 0.95	# 0.7583	# 0.2076	# 0.2576	\$ 36,301,649	0.0071
2004	0.30	0.70	1.1075	0.3032	0.6032	44,700,776	0.0135
2005	0.35	1.65	1.4842	0.4064	0.7564	51,985,933	0.0145
2006	-	-	1.7083	0.4677	0.4677	53,577,176	0.0087
2007	-	-	2.1439	0.5870	0.5870	59,519,410	0.0099
2008	-	-	2.2759	0.6231	0.6231	55,254,991	0.0113
2009	-	-	2.3332	0.6388	0.6388	47,614,281	0.0134
2010	-	-	2.8569	0.7822	0.7822	54,143,960	0.0144
2011	-	-	3.9689	1.0867	1.0867	66,137,721	0.0164
2012	-	-	4.4793	1.2264	1.2264	67,461,450	0.0182
Total	0.70	3.30	23.1164	6.3293	7.0293	\$ 536,697,347	0.0131

Year	(15)	(16)	(17)	(18)
	Statewide	Adjustment	Estimated	Frequency
	Average	Factor	Miner	Claims per 100
	Weekly Wage		Years	Miner Years
2003	675		922.1	0.0279
2004	690		1,104.4	0.0546
2005	716		1,231.8	0.0614
2006	745		1,220.1	0.0383
2007	779		1,296.5	0.0453
2008	807		1,139.6	0.0547
2009	836		939.1	0.0680
2010	845		1,034.9	0.0756
2011	858		1,228.0	0.0885
2012	888		1,215.4	0.1009
Total			11,331.9	0.0620

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: 0.2738

FTI - PAB

Grand Total

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
2003	# 10	# 4	# 0	# 6	# 0.00	# 0.30	# 0.30
2004	8	2	2	4	0.60	0.20	0.20
2005	6	1	1	4	0.30	0.20	0.20
2006	8	1	2	5	0.60	0.25	0.25
2007	9	3	2	4	0.60	0.20	0.20
2008	2	-	1	1	0.30	0.05	0.05
2009	6	-	1	5	0.30	0.25	0.25
2010	3	-	-	3	-	0.15	0.15
2011	4	-	-	4	-	0.20	0.20
2012	5	1	-	4	-	0.20	0.20
Total	61	12	9	40	2.70	2.00	2.00

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate	Ultimate	IBNR	IBNR	Total		
	Awarded	Denied	IBNR	Awarded	Awarded	Payroll	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13) x 1M
2003	# 4.30	# 5.70	# 5.0595	# 1.3853	# 5.6853	\$ 133,956,269	0.0424
2004	2.80	5.20	7.0493	1.9301	4.7301	160,697,026	0.0294
2005	1.50	4.50	10.2115	2.7959	4.2959	196,691,729	0.0218
2006	1.85	6.15	12.0773	3.3068	5.1568	201,349,462	0.0256
2007	3.80	5.20	15.4083	4.2188	8.0188	220,760,862	0.0363
2008	0.35	1.65	20.6116	5.6434	5.9934	249,567,143	0.0240
2009	0.55	5.45	22.1144	6.0549	6.6049	229,498,510	0.0288
2010	0.15	2.85	28.6852	7.8540	8.0040	268,411,486	0.0298
2011	0.20	3.80	39.2440	10.7450	10.9450	323,119,308	0.0339
2012	1.20	3.80	45.7219	12.5187	13.7187	328,241,018	0.0418
Total	16.70	44.30	206.1828	56.4529	73.1529	\$ 2,312,292,813	0.0316

Year	(15)	(16)	(17)	(18)
	Statewide	Adjustment	Estimated	Frequency
	Average	Factor	Miner	Claims per 100
	Weekly Wage		Years	Miner Years
2003	675		3,337.5	0.1703
2004	690		3,892.0	0.1215
2005	716		4,523.5	0.0950
2006	745		4,432.6	0.1163
2007	779		4,630.0	0.1732
2008	807		4,987.0	0.1202
2009	836		4,378.0	0.1509
2010	845		5,008.4	0.1598
2011	858		5,932.1	0.1845
2012	888		5,797.2	0.2366
Total			46,918.3	0.1559

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: 0.2738

FTI - PAB

**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:				
Awd (2)		Exp.	Miner at	State	Medical	Act 44	Act	Offsets for:		After Offsets:			State	State plus	Offsets for:		After Offsets:				
ID No.	Class	Pend (1)	Type*	Yr. Comp	Benefit	Bef. Act 44	Factor	44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP	Benefit	Act 44 Med.	Soc. Sec.	Pension	Base	SS	SS, PP	
000-00-0039	1011	2		1992	49.97	1,256,635.35	28,406.42	1.00	28,406.42	251,528.19	149,064.08	24.68	46,530.42	175,172.41	457,463.40	-	-	-	393,516.30	393,516.30	393,516.30
000-00-0040	1011	2		1992	47.39	1,535,585.39	31,440.93	1.00	31,440.93	275,256.40	173,750.72	0.00	27,501.74	158,132.99	554,766.94	-	-	-	391,762.98	391,762.98	391,762.98
000-00-0041	1011	2		1993	61.22	416,709.12	18,098.84	1.00	18,098.84	-	133,347.76	-	-	359.85	253,471.80	-	-	72,133.76	78,606.10	78,606.10	78,606.10
000-00-0042	1011	2		2011	49.92	1,601,041.17	28,406.42	1.00	28,406.42	285,384.11	210,842.95	-	17,286.09	155,624.95	582,102.06	-	-	-	380,520.82	380,520.82	380,520.82
000-00-0043	1011	2	LS	1999	62.24	129,221.54	17,267.95	1.00	17,267.95	-	64,108.31	199,828.15	199,828.15	258,602.81	129,221.54	-	-	64,108.31	199,828.15	199,828.15	258,602.81
000-00-0044	1011	2		1990	66.83	565,613.22	13,459.33	1.00	13,459.33	-	-	-	-	-	394,461.31	-	-	-	46,430.31	46,430.31	46,430.31
000-00-0045	1011	2		1993	61.26	548,121.31	18,098.84	1.00	18,098.84	-	134,494.24	49.32	49.32	6,230.57	286,600.77	-	-	72,753.94	165,044.89	165,044.89	165,044.89
000-00-0046	1011	2	WO	1993	N/A	397,444.83	-	1.00	-	-	-	19.90	19.90	19.90	397,444.83	-	-	-	19.90	19.90	19.90
Total Underground Anthracite					8	6,450,372	155,179	155,179	812,169	865,608	199,922	291,216	754,143	3,055,533	0	0	208,996	1,655,729	1,655,729	1,714,504	
Average of 8 claims						806,296	19,397	19,397	101,521	108,201	24,990	36,402	94,268	381,942	0	0	26,125	206,966	206,966	214,313	
						6,605,551															
Medical plus Indemnity						825,694			101,521	108,201	24,990	36,402	94,268	401,339		0	26,125	206,966	206,966	214,313	
Adjusted														401,339		0	26,125	206,966	206,966	214,313	

* 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.

FTI Inc. - PAB

Report date: 11-29-2013

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Checksum:48,169,815.939742

Underground Bituminous

Class 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) Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bef. Act 44	Act 44 Factor	Act 44 Med.	Federal Excess:				State Benefit	State plus Act 44 Med.	Federal Excess:					
										Offsets for:		After Offsets:				Offsets for:		After Offsets:			
										Soc. Sec.	Pension	Base	SS			SS, PP	Soc. Sec.	Pension	Base	SS	SS, PP
000-00-0001	1002	2	OC	1990	67.38	45,323.53	13,459.33	1.00	13,459.33	-	42,241.90	213,018.63	213,018.63	255,260.53	45,323.53	-	-	42,241.90	213,018.63	213,018.63	255,260.53
000-00-0002	1002	2	OC	1992	62.84	133,101.08	16,460.54	1.00	16,460.54	-	41,100.37	208,390.43	208,390.43	227,153.70	133,101.08	-	-	41,100.37	208,390.43	208,390.43	227,153.70
000-00-0003	1002	2	OC	1992	62.49	89,410.79	17,267.95	1.00	17,267.95	-	63,592.50	94,323.43	94,323.43	145,608.08	89,410.79	-	-	63,592.50	94,323.43	94,323.43	145,608.08
000-00-0004	1002	2	CC	1993	63.31	360,267.82	16,460.54	1.00	16,460.54	-	111,240.26	240,611.94	240,611.94	360,267.82	360,267.82	-	-	111,240.26	240,611.94	240,611.94	360,267.82
000-00-0005	1002	2		1992	62.41	1,165,168.72	17,267.95	1.00	17,267.95	-	306,452.76	-	-	0.83	571,866.10	-	-	167,372.09	181,726.98	181,726.98	183,325.08
000-00-0006	1002	2		1992	60.69	1,049,363.70	18,098.84	1.00	18,098.84	-	256,560.43	-	-	0.12	544,207.49	-	-	151,646.18	172,417.24	172,417.24	173,683.15
000-00-0007	1002	2		1994	58.76	1,400,889.10	19,827.35	1.00	19,827.35	284,889.85	283,734.40	-	3,263.78	118,082.28	579,256.20	94,105.72	114,058.73	274,890.24	276,458.03	295,707.39	297,707.39
000-00-0008	1002	2	LS	2000	44.43	66,973.78	34,486.35	1.00	34,486.35	-	-	646,794.61	646,794.61	646,794.61	66,973.78	-	-	-	646,794.61	646,794.61	646,794.61
000-00-0009	1002	1		2004	63.60	769,191.82	15,676.62	1.00	15,676.62	-	329,523.02	-	-	-	496,398.89	-	-	208,769.85	62,454.36	62,454.36	63,986.39
000-00-0010	1002	2	LS	2005	54.58	81,760.46	23,507.47	1.00	23,507.47	2,096.73	-	337,959.42	340,056.15	340,056.15	81,760.46	-	2,096.73	-	337,959.42	340,056.15	340,056.15
000-00-0011	1002	2		2005	60.48	564,877.52	18,952.39	1.00	18,952.39	-	180,761.94	-	-	2.40	346,111.95	-	-	98,724.85	76,195.84	76,195.84	77,138.48
000-00-0012	1002	2	LS	2008	57.98	103,439.40	20,722.33	1.00	20,722.33	27,324.08	-	339,342.43	366,498.53	366,498.53	103,439.40	-	27,324.08	-	339,342.43	366,498.53	366,498.53
000-00-0013	1002	2	LS	1992	63.60	155,238.27	15,676.62	1.00	15,676.62	-	125,047.61	195,154.83	195,154.83	290,719.10	155,238.27	-	-	125,047.61	195,154.83	195,154.83	290,719.10
000-00-0014	1002	2	LS	1992	65.08	103,971.44	14,915.45	1.00	14,915.45	-	83,086.58	197,446.15	197,446.15	280,532.73	103,971.44	-	-	83,086.58	197,446.15	197,446.15	280,532.73
000-00-0015	1002	2	LS	1993	64.91	99,618.35	14,915.45	1.00	14,915.45	-	84,561.04	200,951.42	200,951.42	284,835.97	99,618.35	-	-	84,561.04	200,951.42	200,951.42	284,835.97
000-00-0016	1002	2	LS	1994	66.34	16,282.34	14,176.33	1.00	14,176.33	-	12,371.98	223,384.48	223,384.48	235,756.46	16,282.34	-	-	12,371.98	223,384.48	223,384.48	235,756.46
000-00-0017	1002	2	LS	1995	58.06	272,304.83	20,722.33	1.00	20,722.33	52,475.77	19,455.02	251,568.22	268,389.46	284,247.10	272,304.83	-	52,475.77	19,455.02	251,568.22	268,389.46	284,247.10
000-00-0018	1002	2	LS	1997	56.50	134,869.41	21,635.46	1.00	21,635.46	23,975.64	67.31	262,253.58	285,216.30	285,216.30	134,869.41	-	23,975.64	67.31	262,253.58	285,216.30	285,216.30
000-00-0019	1002	2	LS	1999	54.98	3,037.28	23,507.47	1.00	23,507.47	77.89	-	438,581.30	438,659.19	438,659.19	3,037.28	-	77.89	-	438,581.30	438,659.19	438,659.19
000-00-0020	1002	2	LS	2000	61.77	479,731.91	17,267.95	1.00	17,267.95	-	132,484.29	209,234.12	209,234.12	211,079.06	479,731.91	-	-	132,484.29	209,234.12	209,234.12	211,079.06
000-00-0021	1002	2	LS	2000	66.09	82,139.48	14,176.33	1.00	14,176.33	-	62,954.82	174,463.78	174,463.78	237,418.60	82,139.48	-	-	62,954.82	174,463.78	174,463.78	237,418.60
000-00-0022	1002	2	LS	2000	59.02	81,720.89	19,827.35	1.00	19,827.35	28,693.07	-	266,773.71	295,466.78	295,466.78	81,720.89	-	28,693.07	-	266,773.71	295,466.78	295,466.78
000-00-0023	1002	2	LS	2000	57.74	81,753.09	20,722.33	1.00	20,722.33	21,595.52	-	290,124.68	311,720.20	311,720.20	81,753.09	-	21,595.52	-	290,124.68	311,720.20	311,720.20
000-00-0024	1002	2	LS	2000	61.43	79,984.11	18,098.84	1.00	18,098.84	-	48,108.01	230,344.37	230,344.37	278,435.89	79,984.11	-	-	48,108.01	230,344.37	230,344.37	278,435.89
000-00-0025	1002	2	LS	2001	59.31	117,125.16	19,827.35	1.00	19,827.35	41,006.66	117.21	263,276.69	303,629.31	303,746.53	117,125.16	-	41,006.66	117.21	263,276.69	303,629.31	303,746.53
000-00-0026	1002	2	LS	2001	53.43	322,390.91	25,434.77	1.00	25,434.77	-	-	460,030.76	460,030.76	460,030.76	322,390.91	-	-	-	460,030.76	460,030.76	460,030.76
000-00-0027	1002	2	LS	2001	61.37	120,251.21	18,098.84	1.00	18,098.84	-	70,686.35	250,589.06	250,589.06	319,532.95	120,251.21	-	-	70,686.35	250,589.06	250,589.06	319,532.95
000-00-0028	1002	2	LS	2002	45.33	171,176.77	33,474.77	1.00	33,474.77	-	-	494,414.41	494,414.41	494,414.41	171,176.77	-	-	-	494,414.41	494,414.41	494,414.41
000-00-0029	1002	2	LS	2002	58.68	142,099.44	19,827.35	1.00	19,827.35	49,772.06	120.55	240,423.98	284,618.41	284,738.95	142,099.44	-	49,772.06	120.55	240,423.98	284,618.41	284,738.95
000-00-0030	1002	2	LS	2004	52.31	79,769.67	26,416.41	1.00	26,416.41	-	-	391,009.82	391,009.82	391,009.82	79,769.67	-	-	-	391,009.82	391,009.82	391,009.82
000-00-0031	1002	2	LS	2005	61.64	202,286.03	17,267.95	1.00	17,267.95	-	120,967.70	197,202.23	197,202.23	259,443.07	202,286.03	-	-	120,967.70	197,202.23	197,202.23	259,443.07
000-00-0032	1002	2	LS	2008	49.57	506,054.29	28,406.42	1.00	28,406.42	-	-	442,462.63	442,462.63	442,462.63	506,054.29	-	-	-	442,462.63	442,462.63	442,462.63
000-00-0033	1002	2	LS	2011	65.26	488,324.81	14,915.45	1.00	14,915.45	-	143,855.81	158,435.44	158,435.44	158,435.44	488,324.81	-	-	143,855.81	158,435.44	158,435.44	158,435.44
000-00-0034	1002	2		1990	66.69	1,013,691.18	13,459.33	1.00	13,459.33	-	310,000.80	-	-	22.52	566,974.05	-	-	243,298.21	118,867.40	118,867.40	120,174.21
000-00-0035	1002	2		1992	63.51	1,082,134.48	15,676.62	1.00	15,676.62	-	316,566.62	-	-	0.13	565,316.48	-	-	200,561.31	155,133.45	155,133.45	156,605.24
000-00-0036	1002	2		1992	55.50	1,302,803.44	22,564.26	1.00	22,564.26	265,930.61	222,532.77	-	4,625.09	95,781.85	555,957.93	48,681.81	51,122.50	273,662.73	275,190.17	280,386.53	280,386.53
000-00-0037	1002	2	WO	1992	NA	578,401.73	-	1.00	-	-	-	-	-	-	578,401.73	-	-	-	-	-	-
000-00-0038	1002	2	LS	1999	52.91	44,770.87	25,434.77	1.00	25,434.77	-	-	415,335.04	415,335.04	415,335.04	44,770.87	-	-	-	415,335.04	415,335.04	415,335.04

Total Underground Bituminous				38		13,591,689	728,634		728,634	797,838	3,368,192	8,333,902	8,545,741	9,399,178	9,469,658	0	389,805	2,397,613	9,649,250	9,856,295	10,536,294
Average of 38 claims						357,676	19,175		19,175	20,996	88,637	219,313	224,888	247,347	249,202	0	10,258	63,095	253,928	259,376	277,271
						14,320,323															
Medical plus Indemnity Adjusted						376,851				20,996	88,637	219,313	224,888	247,347	268,376		10,258	63,095	253,928	259,376	277,271
															268,376		10,258	63,095	253,928	259,376	277,271

* 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)				
ID No.	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:				
	Class	Pend (1)	Type*							Soc. Sec.	Pension	Base	After Offsets:				Soc. Sec.	Pension	Base	SS	SS, PP		
000-00-0062	1016	2	LS	1998	67.80	461,744.56	12,764.88	1.00	12,764.88	-	116,125.49	132,012.65	132,012.65	132,012.65	461,744.56	-	-	116,125.49	132,012.65	132,012.65	132,012.65		
000-00-0063	1016	2		1993	71.83	38,498.60	10,234.44	1.00	10,234.44	-	-	61,653.31	61,653.31	61,653.31	30,366.20	-	-	-	69,785.70	69,785.70	69,785.70		
000-00-0064	1016	2		1994	62.25	489,531.61	17,267.95	1.00	17,267.95	-	123,472.93	143.50	143.50	10,933.29	261,475.28	-	-	67,435.91	154,245.99	154,245.99	155,116.27		
000-00-0065	1016	2		1994	69.02	699,343.31	12,094.15	1.00	12,094.15	-	151,994.70	-	-	0.01	455,550.07	-	-	128,436.19	81,286.26	81,286.26	81,856.41		
000-00-0066	1016	2		2004	79.61	512,185.75	6,258.74	1.00	6,258.74	-	145,967.23	-	-	0.03	443,092.08	-	-	143,126.91	14,245.11	14,245.11	14,379.88		
000-00-0067	1016	2		2005	60.16	618,979.09	18,952.39	1.00	18,952.39	-	145,201.98	30.38	30.38	3,871.69	316,869.78	-	-	79,303.44	180,021.56	180,021.56	180,778.77		
000-00-0068	1016	2	LS	2011	76.68	97,867.27	7,594.13	1.00	7,594.13	-	45,128.17	93,797.90	93,797.90	138,926.07	97,867.27	-	-	45,128.17	93,797.90	93,797.90	138,926.07		
000-00-0069	1016	2	LS	1991	43.13	266,555.80	35,491.34	1.00	35,491.34	-	-	248,698.95	248,698.95	248,698.95	266,555.80	-	-	-	248,698.95	248,698.95	248,698.95		
000-00-0070	1016	2	LS	1991	59.49	452,645.54	19,827.35	1.00	19,827.35	46,015.15	44,449.87	113,933.64	113,933.64	113,933.64	452,645.54	-	46,015.15	44,449.87	113,933.64	113,933.64	113,933.64		
000-00-0071	1016	2	LS	1997	62.59	25,482.82	16,460.54	1.00	16,460.54	-	18,130.46	282,765.41	282,765.41	300,895.87	25,482.82	-	-	18,130.46	282,765.41	282,765.41	300,895.87		
000-00-0072	1016	2	LS	2000	74.58	17,209.23	8,588.80	1.00	8,588.80	-	11,733.20	215,935.13	215,935.13	227,668.33	17,209.23	-	-	11,733.20	215,935.13	215,935.13	227,668.33		
000-00-0073	1016	2	LS	2003	61.47	88,118.97	18,098.84	1.00	18,098.84	-	53,000.88	96,736.47	96,736.47	146,364.51	88,118.97	-	-	53,000.88	96,736.47	96,736.47	146,364.51		
000-00-0074	1016	2	LS	2003	61.41	183,581.18	18,098.84	1.00	18,098.84	-	73,627.05	255,315.19	255,315.19	291,599.58	183,581.18	-	-	73,627.05	255,315.19	255,315.19	291,599.58		
000-00-0075	1016	2	LS	2007	68.81	98,807.82	12,094.15	1.00	12,094.15	-	74,098.60	161,247.22	161,247.22	235,345.82	98,807.82	-	-	74,098.60	161,247.22	161,247.22	235,345.82		
000-00-0076	1016	2	LS	2007	72.89	41,818.27	9,664.64	1.00	9,664.64	-	27,570.58	145,102.58	145,102.58	172,673.16	41,818.27	-	-	27,570.58	145,102.58	145,102.58	172,673.16		
000-00-0077	1016	2	LS	2007	60.60	74,531.21	18,098.84	1.00	18,098.84	-	50,431.38	96,663.49	96,663.49	147,094.87	74,531.21	-	-	50,431.38	96,663.49	96,663.49	147,094.87		
000-00-0078	1016	2	WO	1990	N/A	422,807.76	-	1.00	-	-	-	-	-	-	422,807.76	-	-	-	-	-	-		
000-00-0079	1016	2		1990	65.74	537,190.18	14,176.33	1.00	14,176.33	-	119,732.09	12.86	12.86	2,003.54	298,743.94	-	-	90,938.66	140,003.65	140,003.65	140,522.50		
000-00-0080	1016	2	WO	1990	N/A	459,665.84	-	1.00	-	-	-	-	-	-	459,665.84	-	-	-	-	-	-		
000-00-0081	1016	2		1990	63.64	723,443.43	15,676.62	1.00	15,676.62	-	132,909.56	24,965.57	24,965.57	39,911.16	267,063.13	-	-	84,205.07	396,937.20	396,937.20	397,602.37		
000-00-0082	1016	2	WO	1991	N/A	245,384.61	-	1.00	-	-	-	-	-	-	245,384.61	-	-	-	-	-	-		
000-00-0083	1016	2		1992	69.33	608,908.33	12,094.15	1.00	12,094.15	-	131,655.39	-	-	0.27	402,734.07	-	-	112,366.25	76,634.61	76,634.61	77,116.13		
000-00-0084	1016	2		1992	66.08	645,128.89	14,176.33	1.00	14,176.33	-	142,480.13	-	-	5.47	394,618.60	-	-	115,049.00	100,706.37	100,706.37	101,288.79		
000-00-0085	1016	2		1992	67.23	669,456.19	13,459.33	1.00	13,459.33	-	148,434.77	-	-	15.59	390,288.13	-	-	116,496.20	120,486.33	120,486.33	121,112.06		
000-00-0086	1016	2		1993	59.70	610,839.27	18,952.39	1.00	18,952.39	218,295.80	171,647.28	-	5,568.07	73,859.30	355,469.24	-	82,496.00	78,091.87	89,628.22	90,805.48	99,874.12		
000-00-0087	1016	2	WO	1993	N/A	554,947.40	-	1.00	-	-	-	-	-	-	554,947.40	-	-	-	-	-	-		
000-00-0088	1016	2		1993	65.92	857,266.60	14,176.33	1.00	14,176.33	-	187,712.00	-	-	0.00	531,613.67	-	-	153,404.82	94,379.19	94,379.19	95,132.31		
000-00-0089	1016	2	WO	1994	N/A	624,276.98	-	1.00	-	-	-	-	-	-	624,276.98	-	-	-	-	-	-		
000-00-0090	1016	2	LS	1995	67.59	483,789.45	12,764.88	1.00	12,764.88	-	64,029.84	125,864.89	125,864.89	125,864.89	483,789.45	-	-	64,029.84	125,864.89	125,864.89	125,864.89		
000-00-0091	1016	2	WO	1995	N/A	1,177,860.72	-	1.00	-	-	-	-	-	-	1,177,860.72	-	-	-	-	-	-		
000-00-0092	1016	2		1995	69.81	353,759.66	11,448.35	1.00	11,448.35	-	76,417.42	100.70	100.70	7,246.63	225,930.95	-	-	64,202.93	90,233.38	90,233.38	92,504.03		
000-00-0093	1016	2		1996	63.07	599,285.30	16,460.54	1.00	16,460.54	-	203,993.19	-	-	0.01	376,836.94	-	-	120,575.06	69,428.93	69,428.93	70,435.46		
000-00-0094	1016	2		1997	62.27	529,060.62	17,267.95	1.00	17,267.95	-	169,300.46	-	-	8.94	324,166.21	-	-	92,465.06	76,226.06	76,226.06	77,108.93		
000-00-0095	1016	2	LS	1997	66.58	144,844.36	13,459.33	1.00	13,459.33	-	-	60,845.10	60,845.10	60,845.10	144,844.36	-	-	-	60,845.10	60,845.10	60,845.10		
000-00-0096	1016	2	LS	1999	73.64	19,761.92	9,116.72	1.00	9,116.72	-	-	74,886.07	74,886.07	74,886.07	19,761.92	-	-	-	74,886.07	74,886.07	74,886.07		
000-00-0097	1016	2	LS	2001	48.10	479,199.25	30,424.87	1.00	30,424.87	-	-	421,750.49	421,750.49	421,750.49	479,199.25	-	-	-	421,750.49	421,750.49	421,750.49		
Total Surface Anthracite					36	14,913,778	455,244		455,244	264,311	2,629,245	2,612,461	2,618,030	3,038,069	11,495,719	0	128,511	2,024,423	4,279,804	4,280,981	4,613,174		
Average of 36 claims						414,272	12,646		12,646	7,342	73,035	72,568	72,723	84,391	319,326	0	3,570	56,234	118,883	118,916	128,144		
						15,369,022																	
Medical plus Indemnity Adjusted						426,917				7,342	73,035	72,568	72,723	84,391	331,971		3,570	56,234	118,883	118,916	128,144		
															331,971		3,570	56,234	118,883	118,916	128,144		

* 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)						
ID No.	Awd (2)			Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Bnf. Act 44	Act 44 Factor	Act 44 Med.	Offsets for:		Federal Excess:			State Benefit	State plus Act 44 Med.	Offsets for:		Federal Excess:						
	Class	Pend (1)	Type*							Soc. Sec.	Pension	After Offsets:		Base			SS	SS, PP	After Offsets:		Base	SS	SS, PP		
000-00-0047	1013	2	LS	1990	45.48	507,918.19	33,474.77	1.00	33,474.77	-	-	479,503.47	479,503.47	479,503.47	507,918.19	-	-	-	479,503.47	479,503.47	479,503.47				
000-00-0048	1013	2	LS	1991	69.22	169,110.23	12,094.15	1.00	12,094.15	-	113,066.68	88,049.01	88,049.01	169,280.42	169,110.23	-	-	113,066.68	88,049.01	88,049.01	169,280.42				
000-00-0049	1013	2	LS	1994	59.11	57,575.45	19,827.35	1.00	19,827.35	20,215.35	-	322,977.58	343,192.93	343,192.93	57,575.45	-	20,215.35	-	322,977.58	343,192.93	343,192.93				
000-00-0050	1013	2	LS	1996	64.21	68,530.33	15,676.62	1.00	15,676.62	-	55,202.58	92,324.88	92,324.88	147,527.46	68,530.33	-	-	55,202.58	92,324.88	92,324.88	147,527.46				
000-00-0051	1013	2	LS	1996	61.04	159,406.03	18,098.84	1.00	18,098.84	-	95,877.88	211,904.32	211,904.32	284,080.19	159,406.03	-	-	95,877.88	211,904.32	211,904.32	284,080.19				
000-00-0052	1013	2	LS	1997	61.04	9,458.62	18,098.84	1.00	18,098.84	-	5,689.07	283,036.64	283,036.64	288,725.72	9,458.62	-	-	5,689.07	283,036.64	283,036.64	288,725.72				
000-00-0053	1013	2	LS	1998	62.52	101,260.70	16,460.54	1.00	16,460.54	-	72,044.73	87,553.52	87,553.52	145,673.23	101,260.70	-	-	72,044.73	87,553.52	87,553.52	145,673.23				
000-00-0054	1013	2	LS	2005	46.21	31,697.91	32,458.33	1.00	32,458.33	-	-	271,155.03	271,155.03	271,155.03	31,697.91	-	-	-	271,155.03	271,155.03	271,155.03				
000-00-0055	1013	2	CC	1991	43.69	380,957.00	34,486.35	1.00	34,486.35	-	-	240,180.17	240,180.17	240,180.17	380,957.00	-	-	-	240,180.17	240,180.17	240,180.17				
000-00-0056	1013	2		1993	64.41	1,179,373.59	15,676.62	1.00	15,676.62	-	343,852.33	-	-	2.06	573,089.97	-	-	217,848.21	179,409.61	179,409.61	181,008.26				
000-00-0057	1013	2		1993	57.79	882,513.74	20,722.33	1.00	20,722.33	220,849.19	164,387.81	2.38	20,605.91	138,979.73	397,092.78	-	62,259.24	57,556.88	242,620.34	243,856.66	269,555.62				
000-00-0058	1013	2		1994	45.76	1,435,514.86	32,458.33	1.00	32,458.33	263,253.26	141,227.76	17.54	57,330.89	183,920.06	490,824.99	-	-	-	447,101.41	447,101.41	447,101.41				
000-00-0059	1013	2	LS	1995	56.89	279,281.63	21,635.46	1.00	21,635.46	20,411.29	18,080.22	314,680.27	317,584.92	328,423.70	279,281.63	-	20,411.29	18,080.22	314,680.27	317,584.92	328,423.70				
000-00-0060	1013	2		1999	53.50	936,218.96	24,464.62	1.00	24,464.62	217,687.69	140,565.62	33.16	41,678.64	163,646.05	384,770.72	-	17,918.43	15,596.72	298,972.29	300,243.85	307,569.91				
000-00-0061	1013	2	LS	1999	59.19	38,819.08	19,827.35	1.00	19,827.35	13,629.79	-	296,864.67	310,494.46	310,494.46	38,819.08	-	13,629.79	-	296,864.67	310,494.46	310,494.46				
Total Surface Bituminous						15	6,237,636	335,460	335,460	756,047	1,149,995	2,688,283	2,844,595	3,494,785	3,649,794	0	134,434	650,963	3,856,333	3,895,591	4,213,472				
Average of 15 claims							415,842	22,364	22,364	50,403	76,666	179,219	189,640	232,986	243,320	0	8,962	43,398	257,089	259,706	280,898				
							6,573,097																		
Medical plus Indemnity Adjusted							438,206			50,403	76,666	179,219	189,640	232,986	265,684		8,962	43,398	257,089	259,706	280,898				
															265,684		8,962	43,398	257,089	259,706	280,898				

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.

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:				Soc. Sec.	Pension	Base	After Offsets:					
													SS	SS, PP						SS	SS, PP	SS	SS, PP		
000-00-0098	1017	2	LS	1992	56.91	193,834.08	21,635.46	1.00	21,635.46	31,527.63	3,026.85	295,915.30	316,430.11	319,408.16	193,834.08	-	31,527.63	3,026.85	295,915.30	316,430.11	319,408.16				
000-00-0099	1017	2		1993	60.76	1,306,883.34	18,098.84	1.00	18,098.84	-	349,900.21	-	-	112.52	573,922.80	-	-	206,816.90	228,138.62	228,138.62	229,865.08				
000-00-0100	1022	2	LS	2003	53.06	77,664.68	25,434.77	1.00	25,434.77	-	-	347,060.78	347,060.78	347,060.78	77,664.68	-	-	-	347,060.78	347,060.78	347,060.78				
000-00-0101	1024	2	LS	2006	59.96	108,406.35	18,952.39	1.00	18,952.39	47,612.08	-	108,422.08	145,823.79	145,823.79	108,406.35	-	47,612.08	-	108,422.08	145,823.79	145,823.79				
000-00-0102	1026	2		2007	43.15	1,065,302.25	35,491.34	1.00	35,491.34	202,358.07	67,842.99	13,604.18	155,080.37	221,910.10	332,695.36	-	-	-	549,655.97	549,655.97	549,655.97				
000-00-0103	1026	2		2010	74.49	422,217.01	9,116.72	1.00	9,116.72	-	87,343.36	-	-	1.36	319,174.45	-	-	80,803.97	42,902.49	42,902.49	43,119.92				
000-00-0104	1026	2	LS	1997	54.71	33,977.10	23,507.47	1.00	23,507.47	871.34	-	191,398.78	192,270.12	192,270.12	33,977.10	-	871.34	-	191,398.78	192,270.12	192,270.12				
000-00-0105	1026	2		1997	55.39	426,450.79	23,507.47	1.00	23,507.47	155,575.49	81,640.93	98.27	57,129.83	134,913.15	219,065.33	-	20,695.95	15,664.25	128,732.73	129,635.74	141,442.38				
000-00-0106	1026	2	LS	2004	78.06	68,215.57	7,128.60	1.00	7,128.60	-	40,473.91	116,550.41	116,550.41	157,024.32	68,215.57	-	-	40,473.91	116,550.41	116,550.41	157,024.32				
000-00-0107	1028	1		2005	56.54	1,374,326.47	21,635.46	1.00	21,635.46	290,549.98	276,153.88	-	4,672.45	138,074.00	582,491.81	-	67,633.04	81,200.84	256,900.06	258,549.74	276,886.91				
000-00-0108	1028	2	LS	2000	78.26	60,760.11	7,128.60	1.00	7,128.60	-	35,475.55	161,609.38	161,609.38	197,084.93	60,760.11	-	-	35,475.55	161,609.38	161,609.38	197,084.93				
Total Other Classes								11																	
Average of 11 claims																									
						5,138,038	211,637		211,637	728,495	941,858	1,234,659	1,496,627	1,853,683	2,570,208	0	168,340	463,462	2,427,287	2,488,627	2,599,642				
						467,094	19,240		19,240	66,227	85,623	112,242	136,057	168,517	233,655	0	15,304	42,133	220,662	226,239	236,331				
						5,349,675																			
Medical plus Indemnity						486,334				66,227	85,623	112,242	136,057	168,517	252,895		15,304	42,133	220,662	226,239	236,331				
Adjusted															252,895		15,304	42,133	220,662	226,239	236,331				

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.

For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

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
70	160	2	1990	0	60.50	381,450.92	30,323.83
71	160	2	1990	0	67.11	400,960.66	21,534.93
72	160	2	1990	0	54.50	506,473.25	37,611.95
73	160	2	1990	0	52.39	552,710.14	42,266.26
74	160	2	1990	0	56.42	345,545.11	36,102.82
75	160	2	1990	0	64.94	278,800.72	23,864.72
76	160	1	1999	0	54.42	411,666.31	39,143.40
77	160	2	2001	0	51.00	416,036.51	43,852.02
78	160	2	2003	0	65.28	263,487.72	23,864.72
79	160	1	2006	0	53.47	532,661.01	40,695.63
140	160	2	1990	0	67.34	276,250.45	21,534.93
141	160	2	1990	WO	N/A	225,424.51	-
142	160	2	1992	WO	N/A	257,465.69	-
143	160	2	1993	0	59.78	402,973.63	30,323.83
144	160	2	1994	0	61.23	173,266.24	28,958.14
145	160	1	1998	WO	N/A	430,026.96	-
146	160	2	2001	0	64.89	270,990.80	23,864.72

Total Underground Anthracite		6,126,191	443,942
Average of 17 claims	59.5	360,364	26,114

Medical plus Indemnity	386,478
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*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

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FTI Inc. - PAB
Report date: 11/29/2013
Checksum: 13,994,125.609881

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
39	158	1	1990	0	36.42	833,236.71	67,460.97
40	158	2	1990	0	57.91	374,306.15	33,155.73
41	158	2	1991	0	81.18	120,423.56	9,368.27
42	158	2	1991	0	54.11	452,928.51	39,143.40
43	158	1	1991	0	71.12	210,995.01	17,325.59
44	158	2	1991	0	68.11	239,778.51	20,423.81
45	158	1	1992	0	40.51	669,642.06	59,958.04
46	158	2	1992	0	65.60	273,291.27	22,682.13
47	158	2	1992	0	79.44	148,026.76	10,693.80
48	158	2	1992	0	62.76	324,444.32	26,336.87
49	158	1	1992	0	45.26	642,100.99	53,559.63
50	158	2	1993	0	67.60	247,184.16	20,423.81
51	158	1	1994	0	72.51	188,937.19	15,463.42
52	158	2	1994	0	60.97	345,639.74	28,958.14
53	158	2	1995	0	70.65	240,745.85	17,325.59
54	158	1	1996	0	51.46	256,385.93	43,852.02
55	158	1	1997	0	79.15	142,363.11	10,693.80
56	158	2	1999	0	56.03	387,962.42	36,102.82
57	158	1	1999	0	52.10	478,106.94	42,266.26
58	158	2	1999	0	63.36	408,989.10	26,336.87
59	158	1	2000	0	59.66	361,385.30	30,323.83
60	158	1	2001	0	54.95	395,037.00	37,611.95
61	158	2	2001	0	61.75	321,374.22	27,628.72
62	158	1	2001	0	59.28	409,067.96	31,723.75
63	158	1	2002	0	54.59	446,100.20	37,611.95
64	158	1	2002	0	58.29	197,062.39	33,155.73
65	158	1	2002	0	55.34	222,008.04	37,611.95
66	158	1	2004	0	58.85	367,747.82	31,723.75
67	158	2	2006	0	60.41	371,252.79	30,323.83
68	158	1	2007	0	55.23	446,100.20	37,611.95
69	158	1	2009	0	61.54	304,536.08	27,628.72
127	158	2	1990	WO	N/A	303,021.46	-
128	158	2	1990	0	73.06	188,937.19	15,463.42
129	158	2	1992	0	71.39	257,398.45	17,325.59
130	158	2	1992	WO	N/A	99,706.56	-
131	158	1	1992	WO	N/A	338,582.55	-
132	158	1	1992	0	62.54	158,261.44	26,336.87
133	158	2	1993	0	62.00	349,273.10	27,628.72
134	158	1	1993	WO	N/A	120,085.35	-
135	158	2	1993	0	64.46	415,809.40	25,082.59
136	158	2	1994	WO	N/A	225,424.51	-
137	158	2	1997	WO	N/A	205,323.84	-
138	158	2	1999	0	70.49	215,720.03	18,317.36
139	158	2	1999	WO	N/A	186,232.64	-
Total Underground Bituminous						13,890,937	1,094,642
Average of 44 claims						61.6	315,703
Medical plus Indemnity							340,581

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

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Report date: 11/29/2013

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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	37,611.95
2	153	2	1993	0	62.41	339,619.43	27,628.72
3	153	1	1994	0	63.92	300,969.89	25,082.59
4	153	1	1995	0	55.87	213,597.10	36,102.82
5	153	1	1995	0	53.19	506,889.07	40,695.63
6	153	1	1996	0	65.26	313,330.68	23,864.72
7	153	1	1996	0	65.58	290,009.85	22,682.13
8	153	1	1998	0	66.38	308,073.98	22,682.13
9	153	2	2000	0	76.19	170,596.83	12,929.63
10	153	2	2002	0	75.14	194,271.83	13,742.07
11	153	2	2003	0	68.92	275,091.68	19,350.63
12	153	2	2003	0	65.00	144,005.69	23,864.72
13	153	2	2004	0	56.26	397,522.97	36,102.82
14	153	2	2004	0	56.70	390,690.49	34,616.73
15	153	2	2005	0	60.49	371,252.79	30,323.83
16	153	2	2007	0	59.55	392,047.25	30,323.83
17	153	2	2007	0	76.31	79,620.22	12,929.63
84	153	2	1990	0	60.12	181,039.66	30,323.83
85	153	2	1990	0	71.50	100,151.91	16,375.11
86	153	2	1990	WO	N/A	177,052.03	-
87	153	2	1990	0	73.92	89,526.53	14,586.75
88	153	2	1990	0	72.80	176,830.36	15,463.42
89	153	1	1991	0	50.48	527,615.09	45,450.28
90	153	2	1992	0	65.72	224,553.23	22,682.13
91	153	2	1992	0	73.09	232,408.57	15,463.42
92	153	2	1993	WO	N/A	279,909.00	-
93	153	2	1995	WO	N/A	113,032.20	-
94	153	2	1995	0	65.56	236,946.99	22,682.13
95	153	2	1995	0	66.54	130,472.86	21,534.93
96	153	2	1996	0	58.31	364,945.06	33,155.73
97	153	2	1997	0	60.04	371,252.79	30,323.83
98	153	2	1997	WO	N/A	186,232.64	-
99	153	2	1998	0	73.04	171,207.82	15,463.42
100	153	1	2000	0	66.03	298,871.70	22,682.13
101	153	2	2003	0	65.03	270,990.80	23,864.72

Total Surface Anthracite		9,353,811	780,586
Average of 35 claims	64.7	267,252	22,302
Medical plus Indemnity		289,554	

*Type is "WO" for Widow Only claims; 0 for all other claims.
Source: Individual claim detail from CMCRB.

FTI Inc. - PAB
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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	18,317.36
19	156	1	1990	0	45.40	656,395.60	53,559.63
20	156	1	1991	0	30.10	416,606.08	75,117.89
21	156	2	1992	0	52.41	513,689.55	42,266.26
22	156	1	1992	0	59.87	181,039.66	30,323.83
23	156	2	1992	0	66.18	281,487.11	22,682.13
24	156	2	1992	0	62.67	306,765.27	26,336.87
25	156	2	1993	0	82.26	104,274.50	8,766.13
26	156	2	1994	0	57.24	468,379.90	34,616.73
27	156	2	1994	0	81.59	54,457.53	8,766.13
28	156	1	1995	0	56.10	213,597.10	36,102.82
29	156	2	1995	0	61.87	339,619.43	27,628.72
30	156	2	1995	0	65.13	322,822.39	23,864.72
31	156	1	1995	0	57.95	415,342.10	33,155.73
32	156	2	1996	0	67.08	284,834.36	21,534.93
33	156	2	1997	0	61.97	349,273.10	27,628.72
34	156	1	1998	0	59.70	351,871.61	30,323.83
35	156	1	2002	0	61.01	355,225.23	28,958.14
36	156	1	2006	0	48.79	273,803.23	47,059.92
37	156	1	2007	0	60.84	336,409.52	28,958.14
38	156	2	2007	0	63.94	215,957.35	25,082.59
102	156	2	1990	0	70.79	210,995.01	17,325.59
103	156	2	1990	0	71.51	100,151.91	16,375.11
104	156	1	1990	WO	N/A	362,464.07	-
105	156	2	1990	0	61.43	408,399.43	28,958.14
106	156	2	1991	0	84.18	98,826.60	7,682.83
107	156	1	1991	0	62.11	359,274.07	27,628.72
108	156	2	1991	0	79.99	123,599.99	10,013.99
109	156	2	1991	0	77.89	135,354.20	11,405.75
110	156	2	1991	WO	N/A	463,607.13	-
111	156	2	1991	WO	N/A	159,427.27	-
112	156	2	1992	0	71.10	197,936.67	17,325.59
113	156	2	1992	0	69.69	229,878.80	18,317.36
114	156	2	1994	0	80.24	123,599.99	10,013.99
115	156	2	1994	0	74.94	174,452.40	13,742.07
116	156	2	1994	0	54.92	506,473.25	37,611.95
117	156	1	1995	0	54.49	539,586.15	39,143.40
118	156	2	1995	0	70.51	204,313.40	17,325.59
119	156	1	1995	0	76.03	164,523.63	12,929.63
120	156	2	1995	0	65.86	265,412.36	22,682.13
121	156	2	1995	0	61.86	321,374.22	27,628.72
122	156	2	1996	0	77.58	140,437.63	11,405.75
123	156	2	2000	0	55.51	462,593.47	36,102.82
124	156	2	2000	0	62.11	330,318.21	27,628.72
125	156	1	2008	WO	N/A	195,654.06	-
126	156	2	2012	WO	N/A	225,424.51	-

Total Surface Bituminous 13,161,649 1,062,299
Average of 46 claims 64.8 286,123 23,093

Medical plus Indemnity 309,216

*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
147	181	2	1997	0	62.00	339,619.43	27,628.72
80	183	1	1997	0	53.33	239,077.64	40,695.63
81	183	1	2000	0	51.88	247,711.30	42,266.26
82	183	1	2004	0	62.34	330,318.21	27,628.72
148	183	2	1997	0	80.31	128,504.44	10,013.99
83	184	1	2005	0	62.06	165,670.29	27,628.72
149	184	2	2002	0	79.05	187,895.76	10,693.80

Total Other Classes						1,638,797	186,556
Average of 7 claims				64.4		234,114	26,651
Medical plus Indemnity						260,765	

*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>	<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>	
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	14,295,288	72,711,558	5,435,658	806,696	8,481,228	8,732,701	5,762,086	26,313,130	269,231,509
2011	110,125	149,633,528	21,034,600	86,074,064	3,599,086	1,176,255	11,720,035	9,102,411	7,236,583	35,155,068	324,841,755
2012	219,407	157,097,542	26,084,307	77,771,908	5,738,105	793,397	10,354,131	9,117,950	8,624,221	34,906,795	330,707,763

<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>	
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	14,295,288	72,711,558	5,435,658	806,696	8,481,228	8,732,701	5,762,086	26,313,130	269,231,509
2011	1,257,944	148,485,709	21,034,600	86,074,064	3,599,086	1,176,255	11,720,035	9,102,411	7,236,583	35,155,068	324,841,755
2012	1,032,094	156,284,855	26,084,307	77,771,908	5,738,105	793,397	10,354,131	9,117,950	8,624,221	34,906,795	330,707,763

<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>	
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	13,319,185	74,255,177	5,435,658	827,496	7,958,048	8,732,701	4,876,927	26,313,130	268,411,486
2011	1,257,944	148,485,709	19,507,428	87,730,506	3,599,086	1,176,255	10,981,642	9,102,411	6,123,259	35,155,068	323,119,308
2012	1,032,094	156,284,855	24,425,642	79,036,977	5,738,105	793,397	9,392,458	9,117,950	7,512,745	34,906,795	328,241,018

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 - 2001

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
2002	23.05	197,351	45,489	5.47	50,439,544	2,759,043	9.85	12,251,258	1,206,749	1.87	53,502,085	1,000,489
2003	23.05	75,855	17,485	5.47	55,493,906	3,035,517	9.85	12,166,211	1,198,372	1.87	47,873,740	895,239
2004	23.05	0	0	5.47	66,842,986	3,656,311	9.85	12,359,731	1,217,434	1.87	56,217,298	1,051,263
2005	23.05	0	0	5.47	72,290,188	3,954,273	9.85	12,140,911	1,195,880	1.87	64,871,562	1,213,098
2006	23.05	530	122	5.47	71,907,931	3,933,364	9.85	11,946,382	1,176,719	1.87	63,008,908	1,178,267
2007	23.05	0	0	5.47	81,566,803	4,461,704	9.85	14,555,579	1,433,725	1.87	63,295,774	1,183,631
2008	23.05	0	0	5.47	103,490,690	5,660,941	9.85	16,954,313	1,670,000	1.87	73,054,482	1,366,119
2009	23.05	0	0	5.47	102,684,006	5,616,815	9.85	16,445,462	1,619,878	1.87	61,784,394	1,155,368
2010	23.05	5,700	1,314	5.47	126,687,464	6,929,804	9.85	14,295,288	1,408,086	1.87	72,711,558	1,359,706
2011	23.05	110,125	25,384	5.47	149,633,528	8,184,954	9.85	21,034,600	2,071,908	1.87	86,074,064	1,609,585
2012	23.05	219,407	50,573	5.47	157,097,542	8,593,236	9.85	26,084,307	2,569,304	1.87	77,771,908	1,454,335

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
2002	6.48	10,485,005	679,428	15.65	1,150,843	180,107	1.73	6,358,543	110,003	1.16	2,386,124	27,679
2003	6.48	11,534,080	747,408	15.65	1,102,223	172,498	1.73	7,137,655	123,481	1.16	3,052,523	35,409
2004	6.48	12,049,126	780,783	15.65	1,058,799	165,702	1.73	7,351,514	127,181	1.16	6,374,483	73,944
2005	6.48	12,860,979	833,391	15.65	1,026,537	160,653	1.73	7,855,289	135,896	1.16	8,524,752	98,887
2006	6.48	12,737,394	825,383	15.65	1,066,831	166,959	1.73	8,405,393	145,413	1.16	9,397,580	109,012
2007	6.48	13,669,925	885,811	15.65	1,121,156	175,461	1.73	9,160,450	158,476	1.16	10,789,214	125,155
2008	6.48	9,761,146	632,522	15.65	2,488,558	389,459	1.73	7,958,335	137,679	1.16	8,468,561	98,235
2009	6.48	5,173,552	335,246	15.65	926,163	144,945	1.73	8,004,644	138,480	1.16	7,866,413	91,250
2010	6.48	5,435,658	352,231	15.65	806,696	126,248	1.73	8,481,228	146,725	1.16	8,732,701	101,299
2011	6.48	3,599,086	233,221	15.65	1,176,255	184,084	1.73	11,720,035	202,757	1.16	9,102,411	105,588
2012	6.48	5,738,105	371,829	15.65	793,397	124,167	1.73	10,354,131	179,126	1.16	9,117,950	105,768

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
2002	6.35	3,781,693	240,138	1.11	12,649,826	140,413	153,202,272	6,389,538
2003	6.35	3,721,296	236,302	1.11	14,752,318	163,751	156,909,807	6,625,462
2004	6.35	4,406,653	279,822	1.11	18,067,286	200,547	184,727,876	7,552,987
2005	6.35	5,170,069	328,299	1.11	17,690,358	196,363	202,430,645	8,116,740
2006	6.35	4,885,882	310,254	1.11	17,050,967	189,266	200,407,798	8,034,759
2007	6.35	5,756,439	365,534	1.11	18,895,192	209,737	218,810,532	8,999,234
2008	6.35	6,390,767	405,814	1.11	21,250,256	235,878	249,817,108	10,596,647
2009	6.35	6,749,748	428,609	1.11	19,828,012	220,091	229,462,394	9,750,682
2010	6.35	5,762,086	365,892	1.11	26,313,130	292,076	269,231,509	11,083,381
2011	6.35	7,236,583	459,523	1.11	35,155,068	390,221	324,841,755	13,467,225
2012	6.35	8,624,221	547,638	1.11	34,906,795	387,465	330,707,763	14,383,441

Payroll - Exhibit X-D, pages 1, 2, 3, 4 and 5; Loss Costs - Exhibit X-B Page 2

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Coal Mine Compensation Rating Bureau
Traumatic & OD Loss costs
Approved Effective April 1, 2013

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	\$23.05	1011	\$4.04	0160	\$12.63
Bituminous	1001	\$5.47	1002	\$0.52	0158	\$0.77
SURFACE						
Anthracite	1012	\$9.85	1016	\$2.52	0153	\$3.58
Bituminous	1014	\$1.87	1013	\$0.17	0156	\$0.38
COKE	1469	\$6.48	1017	\$0.12	0154	\$0.10
AUGER	1015	\$15.65	1019	\$0.25	0157	\$0.40
CO-GEN						
Anthracite	1021	\$1.73	1022	\$0.37	0181	\$0.63
Bituminous	1023	\$1.16	1024	\$0.35	0182	\$0.33
PREP PLANT						
Anthracite	1025	\$6.35	1026	\$2.70	0183	\$1.49
Bituminous	1027	\$1.11	1028	\$0.30	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	\$22.31	1011	\$4.04	0160	\$12.63
Bituminous	1001	\$5.07	1002	\$0.52	0158	\$0.77
SURFACE						
Anthracite	1012	\$9.61	1016	\$2.52	0153	\$3.58
Bituminous	1014	\$1.78	1013	\$0.17	0156	\$0.38
COKE	1469	\$6.31	1017	\$0.12	0154	\$0.10
AUGER	1015	\$15.22	1019	\$0.25	0157	\$0.40
CO-GEN						
Anthracite	1021	\$1.65	1022	\$0.37	0181	\$0.63
Bituminous	1023	\$1.09	1024	\$0.35	0182	\$0.33
PREP PLANT						
Anthracite	1025	\$6.18	1026	\$2.70	0183	\$1.49
Bituminous	1027	\$1.04	1028	\$0.30	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.

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**Coal Mine Compensation Rating Bureau
Adjustments from 2013 Filing**

Exhibit X-B

Page 3

Section 1 Catastrophic Loss Cost (2013)

Underground	
Anthracite	0.30
Bituminous	0.30
Auger	0.13 (1/3 Underground, 2/3 Surface)
Other Classes	0.05

Section 2 Load Factors (2013)

Experience Rating	1.0000
Merit Rating (Exh XIV-A, page 1)	1.0005
Safety Committee (Exh. XIV-B)	1.0190
	<hr/>
	1.0195
Small Business Advocate (XI-A)	1.0001

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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)
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	1,257,944	0	0	1.0000	1,257,944	1.257944
2012	1,032,094	0	0	1.0000	1,032,094	1.032094

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)
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	148,485,709	0	0	1.0000	148,485,709	148.485709
2012	156,284,855	0	0	1.0070	156,284,855	156.284855

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)
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	14,295,288	1,205,978	229,875	1.0000	13,319,185	13.319185
2011	21,034,600	1,929,891	402,719	1.0000	19,507,428	19.507428
2012	26,084,307	1,973,449	314,784	1.0000	24,425,642	24.425642

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)
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	86,074,064	0	1,656,442	1.0000	87,730,506	87.730506
2012	77,771,908	0	1,254,655	1.0083	79,036,977	79.036977

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 - November 29, 2013

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)
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	1,176,255	0	0	1.0000	1,176,255	1.176255
2012	793,397	0	0	1.0054	793,397	0.793397

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)
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
2012	5,738,105	0	0	1.0000	5,738,105	5.738105

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)
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	11,720,035	827,364	88,971	1.0000	10,981,642	10.981642
2012	10,354,131	1,025,112	63,439	1.0000	9,392,458	9.392458

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)
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	9,102,411	0	0	1.0000	9,102,411	9.102411
2012	9,117,950	0	0	1.0067	9,117,950	9.117950

Source: Auger (1015) - Exhibit X-D, page 3
Coke (1469) - Exhibit X-D, page 3
Anthracite Co-Gen (1021) - Exhibit X-D, page 4
Bituminous Co-Gen (1023) - Exhibit X-D, page 4

OMG/PAB - FTI Inc.
Filing Date - November 29, 2013

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)
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	7,236,583	1,246,194	132,870	1.0000	6,123,259	6.123259
2012	8,624,221	1,248,180	137,592	1.0008	7,512,745	7.512745

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)
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	35,155,068	0	0	1.0000	35,155,068	35.155068
2012	34,906,795	0	0	1.0161	34,906,795	34.906795

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
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	1,147,819	1,257,944	1.257944
2012	219,407	812,687	1,032,094	1.032094

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
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	149,633,528	1,147,819	148,485,709	148.485709
2012	157,097,542	812,687	156,284,855	156.284855

* 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 4-30-2013

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			
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	1.0000	1,147,819
2012	809,853	1.0035	812,687

Source: CMCRB database for file 258, 330, 4027 and 4049 Payrolls as of 4-30-2013

* 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
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
2012	219,407	1.0000	219,407	0.219407

BITUMINOUS UNDERGROUND (1001)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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	149,633,528	1.0000	149,633,528	149.633528
2012	156,005,503	1.0070	157,097,542	157.097542

(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
Page 2

ANTHRACITE SURFACE (1012)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	DEVELOPMENT PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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	14,295,288	1.0000	14,295,288	14.295288
2011	21,034,600	1.0000	21,034,600	21.034600
2012	26,084,307	1.0000	26,084,307	26.084307

BITUMINOUS SURFACE (1014)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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	86,074,064	1.0000	86,074,064	86.074064
2012	77,131,715	1.0083	77,771,908	77.771908

(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.

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
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
2012	5,738,105	1.0000	5,738,105	5.738105

AUGER (1015)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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	1,176,255	1.0000	1,176,255	1.176255
2012	789,136	1.0054	793,397	0.793397

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
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	11,720,035	1.0000	11,720,035	11.720035
2012	10,354,131	1.0000	10,354,131	10.354131

BITUMINOUS CO-GEN (1023)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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	9,102,411	1.0000	9,102,411	9.102411
2012	9,057,266	1.0067	9,117,950	9.117950

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
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	7,236,583	1.0000	7,236,583	7.236583
2012	8,617,327	1.0008	8,624,221	8.624221

BITUMINOUS PREP PLANT (1027)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
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	35,155,068	1.0000	35,155,068	35.155068
2012	34,353,700	1.0161	34,906,795	34.906795

(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.

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
Page 1

PAYROLLS
ANTHRACITE UNDERGROUND (1010)

RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1ST	197,351	75,855	0	0	530	0	0	0	5,700	110,125	219,407			
2ND	197,351	75,855	0	0	530	0	0	0	5,700	110,125				
3RD	197,351	75,855	0	0	530	0	0	0	5,700					
4TH	197,351	75,855	0	0	530	0	0	0						
5TH	197,351	75,855	0	0	530	0	0							
												5 YEAR		
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		<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
4-5	1.0000	1.0000			1.0000							1.0000	1.0000	1.0000

PAYROLLS
BITUMINOUS UNDERGROUND (1001)

RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1ST	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	156,005,503			
2ND	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	149,633,528				
3RD	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					
4TH	50,439,544	55,493,906	66,554,476	70,464,920	71,907,931	81,566,803	103,490,690	102,684,006						
5TH	50,439,544	55,493,906	66,554,476	72,290,188	71,907,931	81,566,803	103,490,690							
												5 YEAR		
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	1.0203	1.0283	1.0181	1.0031	1.0021	1.0025	1.0087	1.0234	1.0033	0.9970		1.0070	1.0122	1.0070
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	1.0259	1.0000	1.0000	1.0000					1.0052	1.0052	1.0000

Source: CMCRB Database as of 4-30-2013 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
Page 2

PAYROLLS
ANTHRACITE SURFACE (1012)

RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1ST	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	26,084,307			
2ND	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	21,034,600				
3RD	12,251,258	12,190,569	12,359,731	12,140,911	11,946,382	14,555,579	16,954,313	16,445,462	14,295,288					
4TH	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382	14,555,579	16,954,313	16,445,462						
5TH	12,251,258	12,166,211	12,359,731	12,140,911	11,946,382	14,555,579	16,954,313							
												5 YEAR		
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>	
1ST	1.0060	0.9963	0.9999	0.9995	1.0086	0.9991	0.9945	0.9988	0.9990	0.9997	0.9982	0.9976	1.0000	
2-3	1.0017	1.0050	0.9999	1.0000	1.0000	1.0000	0.9973	1.0000	0.9995		0.9994	0.9994	1.0000	
3-4	1.0000	0.9980	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 SURFACE (1014)

RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1ST	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	84,685,809	77,131,715			
2ND	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	86,074,064				
3RD	53,502,085	47,873,740	56,128,132	64,342,262	63,008,908	63,295,774	73,054,482	61,784,394	72,711,558					
4TH	53,502,085	47,873,740	56,128,132	64,342,262	63,008,908	63,295,774	73,054,482	61,784,394						
5TH	53,502,085	47,873,740	56,128,132	64,871,562	63,008,908	63,295,774	73,054,482							
												5 YEAR		
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>	
1-2	1.0197	1.0023	1.0031	1.0066	1.0011	1.0154	1.0075	0.9922	1.0098	1.0164	1.0083	1.0097	1.0083	
2-3	0.9999	1.0000	1.0017	0.9986	0.9988	1.0000	1.0000	1.0000	1.0000		0.9998	1.0014	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	1.0082	1.0000	1.0000	1.0000				1.0016	1.0016	1.0000	

Source: CMCRB Database as of 4-30-2013 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATING BUREAU
Payroll Development

Exhibit X-E
Page 3

PAYROLLS COKE (1469)													
RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1ST	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	5,738,105		
2ND	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	3,599,086			
3RD	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				
4TH	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146	5,173,552					
5TH	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146						
5 YEAR													
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	1.0301	1.0023	1.0000	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	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1ST	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	789,136		
2ND	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	1,176,255			
3RD	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558	926,163	806,696				
4TH	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558	926,163					
5TH	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831	1,121,156	2,488,558						
5 YEAR													
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	0.9987	1.0000	1.0103	1.0000	1.0000	0.9993	0.9997	0.9898	1.0169	1.0211	1.0054	1.0054	1.0054
2-3	1.0000	0.9933	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

Source: CMCRB Database as of 4-30-2013 - Traumatic Payroll Reports

Exhibit X-E
Page 4

RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1ST	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	9,057,266			
2ND	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	9,102,411				
3RD	2,386,607	3,067,630	6,374,483	8,524,752	9,397,580	10,789,214	8,468,561	7,866,413	8,732,701					
4TH	2,386,607	3,052,523	6,374,483	8,524,752	9,397,580	10,789,214	8,468,561	7,866,413						
5TH	2,386,124	3,052,523	6,374,483	8,524,752	9,397,580	10,789,214	8,468,561							
												5 YEAR		
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>
1-2	1.0303	0.9289	1.0096	1.0121	1.0113	1.0927	0.9999	1.0007	0.9454	1.0096		1.0097	1.0097	1.0067
2-3	1.0000	1.0000	1.0000	0.9967	1.0000	1.0000	1.0000	1.0000	1.0000			1.0000	1.0000	1.0000
3-4	1.0000	0.9951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000				1.0000	1.0000	1.0000
4-5	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000					1.0000	1.0000	1.0000

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Filing Date - November 29, 2013
Checksum:692,334,307.995200

Exhibit X-E
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RPT	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1ST	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	34,632,323	34,353,700			
2ND	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	35,155,068				
3RD	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					
4TH	12,649,826	14,752,318	18,029,182	17,489,118	17,050,967	18,895,192	21,250,256	19,828,012						
5TH	12,649,826	14,752,318	18,029,182	17,690,358	17,050,967	18,895,192	21,250,256							
												5 YEAR		
DEV.	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	<u>AVERAGE</u>	<u>ACCUM.</u>	<u>SELECTED</u>	
1-2	1.0362	1.0175	1.0009	0.9999	0.9962	1.0023	1.0460	0.9988	1.0182	1.0151	1.0161	1.0184	1.0161	
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	1.0115	1.0000	1.0000	1.0000				1.0023	1.0023	1.0000	

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Filing Date - November 29, 2013
Checksum:1,099,086,836.218900

COAL MINE COMPENSATION RATING BUREAU
OD Frequencies From Approved Filing

Exhibit X-F

			State OD Indicated Frequency (Eff. 4/1/2013) (1)	Federal OD Class Code	Federal OD Basic Indicated Frequency (Eff. 4/1/2013) (2)	Federal OD Excess Indicated Frequency (Eff. 4/1/2013) (3)
Underground:	Anthracite	1011	0.060724	0160	0.331030	0.054711
	Bituminous	1002	0.016416	0158	0.015742	0.006520
Surface:	Anthracite	1016	0.064356	0153	0.110735	0.025254
	Bituminous	1013	0.004831	0156	0.011118	0.002127
	Coke	1017	0.003329	0154	0.002412	0.001491
	Auger	1019	0.007002	0157	0.011066	0.003016
Co-Gen:	Anthracite	1022	0.009308	0181	0.019851	0.003556
	Bituminous	1024	0.009763	0182	0.008351	0.003570
Prep Plants:	Anthracite	1026	0.068844	0183	0.041560	0.033061
	Bituminous	1028	0.008330	0184	0.012650	0.003591

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>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>
#	923.97	692.41	671.31	752.34	403.00	981.00	605.80	707.59	927.25
#	1020.94	783.10	610.72	713.53	596.68	593.49	723.87	748.38	948.90
#	1000.99	871.67	714.52	718.89	436.91	632.08	924.67	745.57	1203.30
#	997.03	780.70	821.68	855.68	384.15	640.00	1092.50	795.63	978.40
#	999.30	888.96	792.88	865.75	506.05	961.14	1004.50	709.24	1059.33
#	1122.46	933.69	897.20	808.50	362.00	455.00	1117.25	786.87	980.01
#	1186.72	889.44	882.89	699.10	450.40	994.20		1054.05	1006.54
#	1196.34	875.36	869.71	428.37	559.30	650.50	868.00	670.27	1056.50
#	1270.53	956.16	965.20	509.19	583.00	638.00	902.00	669.07	1152.00
#	1372.01	1061.33	957.50		405.00	914.80	1165.50	1086.01	1124.38

	Number of Wage Records Used to Calculate Average Coal Class Weekly Wages									
Year	1010	1001	1012	1014	1469	1015	1021	1023	1025	1027
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		84	23	31	11	3	1	2	5	5
2007		87	17	28	11	2	5	2	8	3
2008		111	24	32	15	2	1	4	8	5
2009		119	21	30	10	2	4		4	6
2010		113	24	21	1	2	4	2	5	6
2011		100	21	31	3	4	2	2	7	11
2012		107	18	20		1	5	2	8	8
Total		1067	191	321	98	27	31	29	75	73

Average Coal Class Weekly Wage Indexed to Statewide Average Weekly Wage											
Year	SAWW	1010	1001	1012	1014	1469	1015	1021	1023	1025	1027
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	#	1.338	1.048	1.103	1.149	0.516	0.859	1.466	1.068	1.313
2007	779	#	1.283	1.141	1.018	1.111	0.650	1.234	1.289	0.910	1.360
2008	807	#	1.391	1.157	1.112	1.002	0.449	0.564	1.384	0.975	1.214
2009	836	#	1.420	1.064	1.056	0.836	0.539	1.189		1.261	1.204
2010	845	#	1.416	1.036	1.029	0.507	0.662	0.770	1.027	0.793	1.250
2011	858	#	1.481	1.114	1.125	0.593	0.679	0.744	1.051	0.780	1.343
2012	888	#	1.545	1.195	1.078		0.456	1.030	1.313	1.223	1.266
Average			1.412	1.113	1.040	0.928	0.602	0.959	1.196	1.018	1.338

Average Coal Class Weekly Wage Indexed to Statewide Average Weekly Wage - Classes Combined										
	SAWW	Bit. Und. & Prep				All Other Classes				
2003	675	1.369				1.007				
2004	690	1.473				0.969				
2005	716	1.420				1.032				
2006	745	1.337				1.074				
2007	779	1.286				1.061				
2008	807	1.383				1.083				
2009	836	1.410				1.032				
2010	845	1.408				0.973				
2011	858	1.467				1.026				
2012	<u>888</u>	<u>1.526</u>				<u>1.131</u>				
Average		1.408				1.039				
Selected Coal Class Adj. Factor to SAWW		1.408				1.039				

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.
For these Classes and Years, there isn't any data.

SMALL BUSINESS ADVOCATE ASSESSMENT

1. 2013-2014 Small Business Advocate Assessment	\$	194,000
2. 2012 Insurance Carrier Paid Losses		
CMCRB		18,437,019
PCRB		<u>2,228,471,542</u>
Total		2,246,908,561
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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Run Date: October 29, 2013 - 04:06:27 PM

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Filing Date: 11-29-2013
Checksum:4,494,011,122.000100

COAL MINE COMPENSATION RATING BUREAU
EMPLOYER ASSESSMENT FACTOR
 PROPOSED EFFECTIVE April 1, 2014

1) 2013/2014 INSURANCE CARRIER ASSESSMENT AMOUNTS		
A)	Administrative Fund	50,148,765
B)	Subsequent Injury Fund	148,354
C)	Supersedeas Fund	15,207,853
D)	Uninsured Employers Guaranty Fund	<u>2,246,908</u>
TOTAL		67,751,880
2) 2012 Employer Assessment Premium Base		3,461,835,583
3) 2012 Coal Mine Premium Base		22,640,492
4) Coal Premium percent of Total (3)/(2)		0.654%
5) Assessments to be paid by coal employers		443,099
6) Coal Employer Assessment Factor		0.0196

Sources: 1) Pa. Dept. of Labor & Industry
 2) PCRB
 3) CMCRB

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 Filing Date: 11-29-2013
 Checksum:3,620,422,934.029640

CATASTROPHE - Spread of Loss Cost to Classes

<u>Classification</u>		(1) 2012 Developed Payrolls	(2) Hazard Weights	(3) Payroll Weight (1)x(2)/1000	(4) Percentage of Exposure	(5) Catastrophe Losses (4)xAverage	(6) Actual Loss Cost Spread [(5)/(1)]x100	(7) Approved Loss Cost Eff 4/1/2013	(8) Selected	(9) Rate Change (8)/(7) - 1
Underground										
Anthracite	1010	\$219,407								
Bituminous	1001	157,097,542								
Total		157,316,949	7	1,101,219	86.4%	391,285	0.25	0.30	0.25	-16.7%
Surface										
Anthracite	1012	26,084,307								
Bituminous	1014	77,771,908								
Coke	1469	5,738,105								
Auger	1015	793,397								
Co-Gen Anth.	1021	10,354,131								
Co-Gen Bit.	1023	9,117,950								
Prep Anth.	1025	8,624,221								
Prep Bit.	1027	34,906,795								
Total		173,390,814	1	173,391	13.6%	61,609	0.04	0.05	0.04	-20.0%
Grand Total		330,707,763	8	1,274,610	100.0%	452,894	0.14	a-0.17	0.14	-17.6%

a - Current Total Loss Cost is based on 2012 Payroll weights

b- Auger = one-third underground & two-thirds surface or \$0.11

Source: Payroll - Exhibit X-A (Developed 2012 Payroll)
Hazard Weights - Judgement
Catastrophe Losses, Grand Total - Exhibit XII-B

FTI Inc. - PAB

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Run Date: 11/12/2013 02:16 PM

Filing Date - 11-29-13

Checksum:995,590,944.837000

CATASTROPHE CALCULATION

TRAUMATIC ON-LEVEL LOSSES IN EXCESS OF \$1,250,000

Accident Year	Number of Excess Claims	Excess Loss Dollars
1993	6	2,447,445
1994	7	2,618,061
1995	1	59,264
1996	2	462,388
1997	2	45,624
1998	-	-
1999	1	180,527
2000	-	-
2001	-	-
2002	2	318,813
2003	2	108,007
2004	2	578,587
2005	3	381,201
2006	-	-
2007	1	1,857,963
2008	-	-
2009	-	-
2010	-	-
2011	-	-
2012	-	-
	29	9,057,880
Average over 20 years		452,894
2012 Payroll from Exhibit XII-A		330,707,763
Loss Cost		0.14

Source: Claims detail from Exhibit XII-C
2012 Payroll from Exhibit XII-A

FTI Inc. - PAB

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Run Date: 11/12/2013 02:16 PM

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Checksum:349,316,525.136947

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
28874	100100	1993	1	809,839	-	-	-	0.7082	2.0337	-	1,646,970	396,970
29300	146900	1993	2	694,732	70,000	60,819	9,181	0.7082	2.0337	106,267	1,519,143	269,143
29326	101400	1993	2	817,538	50,223	41,307	8,916	0.7082	2.0337	77,626	1,740,253	490,253
29333	101400	1993	2	677,738	43,500	40,963	2,537	0.7082	2.0337	64,157	1,442,473	192,473
29356	101400	1993	2	793,519	110,030	93,430	16,600	0.7082	2.0337	168,324	1,782,103	532,103
29372	101400	1993	2	824,734	95,000	90,929	4,071	0.7082	2.0337	139,241	1,816,503	566,503
29874	101400	1994	1	731,885	613	613	-	1.0000	1.9594	1,201	1,435,257	185,257
30020	101400	1994	2	681,390	20,274	11,620	8,654	1.0000	1.9594	39,725	1,374,840	124,840
30178	101400	1994	2	516,472	158,750	158,750	-	1.0000	1.9594	311,055	1,323,030	73,030
30184	101400	1994	2	915,463	242,528	178,528	64,000	1.0000	1.9594	475,209	2,268,968	1,018,968
30193	101400	1994	2	842,838	110,000	87,306	22,694	1.0000	1.9594	215,534	1,866,991	616,991
30304	100100	1994	2	719,450	40,028	36,700	3,328	1.0000	1.9594	78,431	1,488,121	238,121
30483	100100	1994	1	664,581	157,535	157,535	-	1.0000	1.9594	308,674	1,610,854	360,854
31724	100100	1995	9	266,883	423,002	325,256	97,746	1.0000	1.8978	802,773	1,309,264	59,264
32287	100100	1996	1	787,695	4,261	4,261	-	1.0000	1.8330	7,810	1,451,655	201,655
32473	101200	1996	2	749,256	74,930	38,967	35,963	1.0000	1.8330	137,347	1,510,733	260,733
33129	100100	1997	9	117,115	586,621	240,347	346,274	1.0000	1.7823	1,045,535	1,254,269	4,269
33295	100100	1997	1	712,949	11,595	11,595	-	1.0000	1.7823	20,666	1,291,355	41,355
34602	100100	1999	9	358,233	512,500	512,500	-	1.0000	1.6429	841,986	1,430,527	180,527
Que Creek	100100	2002	9	892,793	116,396	116,396	-	1.0000	1.4592	169,845	1,472,609	222,609
39274	101500	2002	1	920,354	2,209	2,209	-	1.0000	1.4592	3,223	1,346,204	96,204
39840	100100	2003	2	419,207	487,253	262,248	225,005	1.0000	1.4311	697,308	1,297,235	47,235
39990	100100	2003	1	915,919	-	-	-	1.0000	1.4311	-	1,310,772	60,772
40926	100100	2004	9	604,927	444,343	408,198	36,145	1.0000	1.4000	622,080	1,468,978	218,978
41102	102700	2004	2	505,991	643,730	643,730	-	1.0000	1.4000	901,222	1,609,609	359,609
41618	101400	2005	2	549,119	580,000	472,049	107,951	1.0000	1.3492	782,536	1,523,407	273,407
41672	100100	2005	2	768,335	175,000	98,496	76,504	1.0000	1.3492	236,110	1,272,748	22,748
41676	100100	2005	2	864,509	125,000	63,921	61,079	1.0000	1.3492	168,650	1,335,046	85,046
43059	101200	2007	2	506,220	2,000,000	1,430,672	569,328	1.0000	1.2401	2,480,200	3,107,963	1,857,963
Totals	29										45,307,880	9,057,880

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 452,894

2012 Developed Payroll 330,707,763

Loss Cost 0.14

FTI - PAB

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Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Trend Factors for Medical and Indemnity

Exhibit XII-D

<u>Year</u>	<u>Statewide Average Weekly Wage</u>	<u>Yearly Percentage Change</u>	<u>Trend Factor</u>	<u>Year</u>	<u>Statewide Average Weekly Wage</u>	<u>Yearly Percentage Change</u>	<u>Trend Factor</u>
1993	475		2.0337				
1994	493	3.8%	1.9594	2004	690	2.2%	1.4000
1995	509	3.2%	1.8978	2005	716	3.8%	1.3492
1996	527	3.5%	1.8330	2006	745	4.1%	1.2966
1997	542	2.8%	1.7823	2007	779	4.6%	1.2401
1998	561	3.5%	1.7219	2008	807	3.6%	1.1970
1999	588	4.8%	1.6429	2009	836	3.6%	1.1555
2000	611	3.9%	1.5810	2010	845	1.1%	1.1432
2001	644	5.4%	1.5000	2011	858	1.5%	1.1259
2002	662	2.8%	1.4592	2012	888	3.5%	1.0878
2003	675	2.0%	1.4311	2013	917	3.3%	1.0534

Average of All Years= 3.35%
Average of last 10 years= 3.12%
Average of last 5 years= 2.59%
Average of last 3 years= 2.77%

Selected= 3.00% (Last Year's Selection was 2.75%)

	<u>Projected Wage</u>	<u>Weight</u>
01-01-2014	945.00 a	28.125%
01-01-2015	973.00 a	68.750%
01-01-2016	1,002.00 a	3.125%

Average Weekly Wage For Policies effective between 04-01-2014 and 04-01-2016

\$966 b

- a. Previous year's wage times annual increase of 3.00%
b. Weighted average of projected wage levels from 01-01-2014 to 01-01-2016

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	14	2,140,403
1012	Surface Anthracite	2	2,118,696
1014	Surface Bituminous	10	4,073,825
1469	Coke	1	269,143
1015	Auger	1	96,204
1021	Anthracite Co-Gen	-	-
1023	Bituminous Co-Gen	-	-
1025	Anthracite Prep Plant	-	-
1027	Bituminous Prep Plant	1	359,609
	Total	29	\$9,057,880

Sources: Adjusted to On-Level and Post-Act 44 basis in Exhibit XII-C

FTI Inc. - PAB
Filing Date - November 29, 2013

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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

2014 plan factors at 50k and 150 k splits:

Table A: Ratemaking Factors

Year:	2012	2011	2010	Average
Loss Develop.	1.7134	1.2623	1.1447	split by
Layers:	Split of total losses by Layer			Layer
0- 50	0.66776	0.51578	0.49140	0.55831
50-150	0.04673	0.14781	0.13997	0.11150
Over 150	0.28551	0.33641	0.36863	0.33018
Trend	0.9823	0.9730	0.9664	1.0000

Table B: Payroll Development

Classification	Payroll Development
1001 Bit deep	1.0070
1010 Anth deep	1.0000
1012 Anth surf	1.0000
1014 Bit surf	1.0083
1015 Auger	1.0054
1021 Anth Co-gen	1.0000
1023 Bit Co-gen	1.0067
1025 Anth Prep	1.0008
1027 Bit Prep	1.0161
1469 Coke	1.0000

Table C: Unloaded Loss Costs - Traumatic

Classification	Unloaded Loss Cost (1)
1001 Bit deep	5.33
1010 Anth deep	19.43
1012 Anth surf	7.21
1014 Bit surf	1.78
1015 Auger	14.38
1021 Anth Co-gen	1.90
1023 Bit Co-gen	1.01
1025 Anth Prep	5.35
1027 Bit Prep	0.94
1469 Coke	6.25

Table D: Manual Loss Costs - Traumatic

Classification	Unloaded Loss Cost (1)	Loadings			Manual Loss Cost (5)	Off-* Balances
		Catastrophe Exh. XII-A (2)	Small Business Assessment# (3)	Off-Balances# (4)		
1001 Bit deep	5.33	0.25	1.0001	1.0181	5.68	1.0004
1010 Anth deep	19.43	0.25	1.0001	1.0181	20.04	1.0177
1012 Anth surf	7.21	0.04	1.0001	1.0181	7.38	1.0181
1014 Bit surf	1.78	0.04	1.0001	1.0181	1.85	
1015 Auger	14.38	0.11	1.0001	1.0181	14.75	
1021 Anth Co-gen	1.90	0.04	1.0001	1.0181	1.98	
1023 Bit Co-gen	1.01	0.04	1.0001	1.0181	1.07	
1025 Anth Prep	5.35	0.04	1.0001	1.0181	5.49	
1027 Bit Prep	0.94	0.04	1.0001	1.0181	1.00	
1469 Coke	6.25	0.04	1.0001	1.0181	6.40	

Table E: Expected Traumatic Loss Costs

Table E: Expected Traumatic Loss Costs			2012						2011						2010												
			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			De-trended Loss Cost*	Undeveloped Losses**	Split of total losses by Layer							
					0.66776	0.04673	0.28551			0.51578	0.14781	0.33641			0.49140	0.13997	0.36863			0.49140	0.13997	0.36863					
Classification			Unloaded Manual Loss Cost			Unloaded Expected Loss Cost***						Unloaded Expected Loss Cost***						Unloaded Expected Loss Cost***						Unloaded Expected Loss Cost***			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(14)	(15)	(16)	(17)	(18)	(14)	(15)	(16)	(17)	(18)
1001	Bit deep	5.33	5.43	3.17	2.12	0.15	0.91	5.48	4.34	2.24	0.64	1.46	5.52	4.82	2.37	0.67	1.78	5.52	4.82	2.37	0.67	1.78	5.52	4.82	2.37	0.67	1.78
1010	Anth deep	19.43	19.78	11.54	7.71	0.54	3.29	19.97	15.82	8.16	2.34	5.32	20.11	17.57	8.63	2.46	6.48	20.11	17.57	8.63	2.46	6.48	20.11	17.57	8.63	2.46	6.48
1012	Anth surf	7.21	7.34	4.28	2.86	0.20	1.22	7.41	5.87	3.03	0.87	1.97	7.46	6.52	3.20	0.91	2.40	7.46	6.52	3.20	0.91	2.40	7.46	6.52	3.20	0.91	2.40
1014	Bit surf	1.78	1.81	1.06	0.71	0.05	0.30	1.83	1.45	0.75	0.21	0.49	1.84	1.61	0.79	0.23	0.59	1.84	1.61	0.79	0.23	0.59	1.84	1.61	0.79	0.23	0.59
1015	Auger	14.38	14.64	8.54	5.70	0.40	2.44	14.78	11.71	6.04	1.73	3.94	14.88	13.00	6.39	1.82	4.79	14.88	13.00	6.39	1.82	4.79	14.88	13.00	6.39	1.82	4.79
1021	Anth Co-gen	1.90	1.93	1.13	0.75	0.05	0.32	1.95	1.54	0.79	0.23	0.52	1.97	1.72	0.85	0.24	0.63	1.97	1.72	0.85	0.24	0.63	1.97	1.72	0.85	0.24	0.63
1023	Bit Co-gen	1.01	1.03	0.60	0.40	0.03	0.17	1.04	0.82	0.42	0.12	0.28	1.05	0.92	0.45	0.13	0.34	1.05	0.92	0.45	0.13	0.34	1.05	0.92	0.45	0.13	0.34
1025	Anth Prep	5.35	5.45	3.18	2.12	0.15	0.91	5.50	4.36	2.25	0.64	1.47	5.54	4.84	2.38	0.68	1.78	5.54	4.84	2.38	0.68	1.78	5.54	4.84	2.38	0.68	1.78
1027	Bit Prep	0.94	0.96	0.56	0.37	0.03	0.16	0.97	0.77	0.40	0.11	0.26	0.97	0.85	0.42	0.12	0.31	0.97	0.85	0.42	0.12	0.31	0.97	0.85	0.42	0.12	0.31
1469	Coke	6.25	6.36	3.71	2.48	0.17	1.06	6.42	5.09	2.63	0.75	1.71	6.47	5.65	2.78	0.79	2.08	6.47	5.65	2.78	0.79	2.08	6.47	5.65	2.78	0.79	2.08
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	14	15	16	17	18	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.

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Filing Date - November 29, 2013

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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>	2010	\$5,837,644	1.0961	\$6,398,642	56.00%	1.2065	1.0961	1.1447
	2011	\$6,714,362	1.2802	\$8,595,726	55.69%	1.2397	1.2802	1.2623
	2012	\$3,724,530	2.0140	<u>\$7,501,203</u>	<u>53.23%</u>	1.3712	2.0140	1.7134
				\$22,495,571	54.93%			
	Total			\$40,953,516	1.0000			
<u>Medical</u>	2010	\$4,167,466	1.2065	\$5,028,048	44.00%			
	2011	\$5,517,261	1.2397	\$6,839,748	44.31%			
	2012	\$4,806,118	1.3712	<u>\$6,590,149</u>	<u>46.77%</u>			
				\$18,457,945	45.07%			
	Total							
						Medical Trend at <u>1.5%</u>	Indemnity Trend at <u>-2.6%</u>	Combined Trend <u>Weighted by % indemnity</u> <u>vs medical by year</u>
Average Exp date AY 2010			7/1/2010	4.75		1.0733	0.8824	0.9664
Average Exp date AY 2011			7/1/2011	3.75		1.0574	0.9059	0.9730
Average Exp date AY 2012			7/1/2012	2.75		1.0418	0.9301	0.9823
Average Date of Accident			4/1/2015					

Source: Loss Development - Exhibit V-C
Trend - Exhibit V-F
Reported Losses - Exhibit V-B page 1

FTI - OMG/PAB

Filing Date - November 29, 2013

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Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating Plan Formulas

Exhibit XIII-A

50K-150K

Page 3

2014 Credibility Tables

PCRB shape

Expected Losses Greater than	Equivalent Modified Payroll at \$4.00 *	Primary Credibility	Excess Credibility
11,516	300,000	0.29	0.06
14,394	359,856	0.30	0.06
17,632	440,806	0.31	0.06
21,218	530,450	0.32	0.07
23,729	593,231	0.33	0.07
25,895	647,375	0.34	0.07
28,223	705,581	0.35	0.07
31,724	793,100	0.36	0.07
33,340	833,488	0.37	0.07
36,148	903,700	0.38	0.07
39,261	981,514	0.39	0.07
42,723	1,068,081	0.40	0.07
46,173	1,154,316	0.41	0.07
50,260	1,256,494	0.42	0.07
54,480	1,361,989	0.43	0.07
58,930	1,473,244	0.44	0.07
64,137	1,603,432	0.45	0.07
69,460	1,736,497	0.46	0.07
72,885	1,822,122	0.47	0.07
75,602	1,890,039	0.48	0.07
78,457	1,961,430	0.49	0.07
81,395	2,034,867	0.50	0.07
84,414	2,110,352	0.51	0.07
87,590	2,189,759	0.52	0.07
90,840	2,270,995	0.53	0.07
94,219	2,355,480	0.54	0.08
97,737	2,443,431	0.55	0.08
101,336	2,533,397	0.56	0.08
105,125	2,628,116	0.57	0.08
109,027	2,725,663	0.58	0.08
113,042	2,826,038	0.59	0.08
117,273	2,931,813	0.60	0.08
121,605	3,040,128	0.61	0.08
126,119	3,152,972	0.62	0.08
130,628	3,265,709	0.63	0.08
135,136	3,378,400	0.64	0.08
146,976	3,674,404	0.65	0.08
159,790	3,994,761	0.66	0.08
174,343	4,358,583	0.67	0.09
190,774	4,769,357	0.68	0.09
208,366	5,209,158	0.69	0.09
228,292	5,707,296	0.70	0.09
249,705	6,242,625	0.71	0.09
274,047	6,851,182	0.72	0.10
302,119	7,552,975	0.73	0.10
333,210	8,330,250	0.74	0.10
366,752	9,168,788	0.75	0.11
407,662	10,191,550	0.76	0.11
450,677	11,266,917	0.77	0.12
498,112	12,452,800	0.78	0.12
558,410	13,960,258	0.79	0.13
624,012	15,600,296	0.80	0.13
697,648	17,441,200	0.81	0.14
788,985	19,724,625	0.82	0.15
894,945	22,373,625	0.83	0.16
1,018,370	25,459,250	0.84	0.17
1,157,231	28,930,779	0.85	0.17
1,321,831	33,045,771	0.86	0.19
1,528,079	38,201,979	0.87	0.20
1,795,880	44,896,990	0.88	0.21
2,120,319	53,007,975	0.89	0.23
2,120,319	62,598,008	0.89	0.24
2,505,663	62,641,575	0.90	0.24
3,000,680	75,016,992	0.91	0.26
3,000,680	88,120,581	0.91	0.27
3,851,016	96,275,392	0.92	0.28
4,547,151	113,678,775	0.93	0.29
4,547,151	126,769,048	0.93	0.30
4,547,151	144,482,928	0.93	0.31
6,019,437	150,485,929	0.94	0.31
6,019,437	165,861,750	0.94	0.32
6,019,437	192,174,145	0.94	0.33
6,019,437	225,350,644	0.94	0.34
6,019,437	268,480,093	0.94	0.35
6,019,437	326,831,699	0.94	0.36
6,019,437	410,191,138	0.94	0.37

Credibility Z_p or Z_e
 $= (S \cdot \text{Payroll} + I \cdot G) / (J \cdot S \cdot \text{Payroll} + K \cdot G)$
 [where S adjusts Payroll to Expected Losses]

Variable	Layer 1	Layer 2
Av Claim G	N/A	11,512
S	N/A	0.054
I	N/A	43.50
J	N/A	2.4000
K	N/A	700.00

* The average unloaded loss cost underlying the proposed filing is \$4.00.
the table was updated to reflect this change.

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Filing Date - November 29, 2013

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Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating 2014
Mod Comparisons

Exhibit XIII-B

Page 1

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2014 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2013 Mod</u>	<u>Change in Mod Factor</u>
2	2,759	1.200	3,311	1.200	0
37	30,749	0.840	25,829	0.854	-0.014
52	7,166	0.767	5,496	0.772	-0.005
66	3,485	0.811	2,826	0.822	-0.011
99	13,641	0.811	11,063	0.822	-0.011
101	26,459	1.139	30,137	1.089	0.05
119	100,439	0.877	88,085	0.810	0.067
121	193,943	0.624	121,020	0.619	0.005
124	12,838	0.741	9,513	0.755	-0.014
165	0	0.881	0	0.869	0.012
179	6,470	0.824	5,331	0.828	-0.004
214	12,405	0.866	10,743	0.858	0.008
237	11,851	1.423	16,864	1.350	0.073
283	46,930	0.593	27,829	0.607	-0.014
288	1,992	0.856	1,705	0.855	0.001
306	303,520	0.722	219,141	0.714	0.008
322	45,310	1.234	55,913	1.162	0.072
325	27,024	0.755	20,403	0.767	-0.012
330	46,322	2.149	99,546	2.039	0.11
342	8,815	0.905	7,978	0.900	0.005
352	6,286	0.786	4,941	0.797	-0.011
354	14,725	2.662	39,198	2.276	0.386
360	2,605	0.826	2,152	0.831	-0.005
386	7,443	0.823	6,126	0.828	-0.005
403	3,952	2.047	8,090	1.915	0.132
418	11,520	0.744	8,571	0.750	-0.006
421	9,145	1.502	13,736	1.421	0.081
426	36,020	2.946	106,115	2.950	-0.004
432	3,341	0.832	2,780	0.836	-0.004
437	37,072	0.899	33,328	0.875	0.024
444	20,380	0.776	15,815	0.776	0
451	4,751	0.777	3,692	0.787	-0.01
491	11,367	0.821	9,332	0.826	-0.005
652	268,053	1.207	323,540	1.007	0.2
690	25,506	0.832	21,221	0.825	0.007
722	17,793	0.638	11,352	0.650	-0.012
910	4,046	1.400	5,664	1.400	0
954	14,557	0.706	10,277	0.723	-0.017
1016	7,727	0.776	5,996	0.787	-0.011
1361	2,552	0.768	1,960	0.777	-0.009
1382	8,861	1.091	9,667	1.008	0.083
1444	234,518	1.193	279,780	1.025	0.168
1550	842	0.801	674	0.806	-0.005

FTI Inc. - PAB

Filing Date - November 29, 2013

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Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating 2014
Mod Comparisons

Exhibit XIII-B

Page 2

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2014 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2013 Mod</u>	<u>Change in Mod Factor</u>
1675	1,837	0.828	1,521	0.833	-0.005
1700	43,932	0.721	31,675	0.717	0.004
1843	2,235	0.823	1,839	0.833	-0.01
2065	19,718	0.909	17,924	0.887	0.022
2265	6,462	0.767	4,956	0.778	-0.011
2353	23,644	0.931	22,013	0.897	0.034
2458	14,249	0.790	11,257	0.801	-0.011
2687	39,963	0.944	37,725	0.918	0.026
2839	30,011	1.399	41,985	1.320	0.079
3157	17,164	0.764	13,113	0.775	-0.011
3190	17,822	1.011	18,018	0.978	0.033
3194	24,410	0.807	19,699	0.811	-0.004
3270	2,766	0.817	2,260	0.827	-0.01
3506	1,839	0.811	1,491	0.816	-0.005
3527	2,435	0.824	2,006	0.828	-0.004
3552	8,134	0.755	6,141	0.767	-0.012
3614	19,404	0.691	13,408	0.707	-0.016
3619	22,381	1.173	26,253	1.111	0.062
3629	23,558	0.783	18,446	0.790	-0.007
3691	92,050	0.894	82,293	0.867	0.027
3798	3,762	0.850	3,198	0.851	-0.001
3804	27,417	0.988	27,088	0.958	0.03
3905	11,862	0.818	9,703	0.823	-0.005
3932	9,173	0.766	7,027	0.770	-0.004
3941	46,585	0.720	33,541	0.737	-0.017
3944	8,479	2.014	17,077	1.889	0.125
3951	2,429	0.827	2,009	0.832	-0.005
3952	4,069	1.300	5,290	1.300	0
3967	2,836	0.803	2,277	0.812	-0.009
3969	3,976	0.795	3,161	0.806	-0.011
3970	11,702	0.752	8,800	0.763	-0.011
3972	24,960	1.076	26,857	1.036	0.04
3973	36,973	0.793	29,320	0.788	0.005
3977	37,262	0.843	31,412	0.805	0.038
3978	27,956	0.634	17,724	0.642	-0.008
3981	4,502	0.839	3,777	0.844	-0.005
3982	168,137	1.911	321,310	1.825	0.086
3985	16,423	0.838	13,762	0.841	-0.003
3987	1,605,500	0.882	1,416,051	0.996	-0.114
3988	11,444	0.841	9,624	0.840	0.001
3994	4,997	0.831	4,153	0.835	-0.004
3997	5,163	0.934	4,822	0.923	0.011
4001	7,749	0.689	5,339	0.705	-0.016

FTI Inc. - PAB

Filing Date - November 29, 2013

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Run Date = Nov 01, 2013 15:53:00

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Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating 2014
Mod Comparisons

Exhibit XIII-B

Page 3

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2014 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2013 Mod</u>	<u>Change in Mod Factor</u>
4004	2,695	0.762	2,054	0.773	-0.011
4011	7,275	0.802	5,835	0.807	-0.005
4012	1,094	2.394	2,619	2.166	0.228
4016	21,392	1.399	29,927	1.323	0.076
4021	18,734	0.734	13,751	0.748	-0.014
4024	80,068	0.728	58,290	0.735	-0.007
4025	286	0.812	232	0.822	-0.01
4030	15,006	1.470	22,059	1.382	0.088
4031	30,899	0.787	24,318	0.795	-0.008
4042	251,045	0.677	169,957	0.678	-0.001
4044	67,351	1.120	75,433	1.072	0.048
4052	0	0.782	0	0.792	-0.01
4056	14,957	0.807	12,070	0.812	-0.005
4058	8,403	0.755	6,344	0.766	-0.011
4060	17,201	0.763	13,124	0.772	-0.009
4061	3,986	0.811	3,233	0.823	-0.012
4062	41,685	1.456	60,693	1.374	0.082
4063	6,318	0.922	5,825	0.917	0.005
4065	6,995	0.805	5,631	0.816	-0.011
4067	0	0.821	0	0.820	0.001
4069	33,456	0.618	20,676	0.632	-0.014
4070	22,674	0.723	16,393	0.735	-0.012
4072	378,424	0.718	271,708	0.682	0.036
4074	19,236	0.826	15,889	0.827	-0.001
4077	181,463	0.771	139,908	0.774	-0.003
4078	75,690	0.749	56,692	0.754	-0.005
4080	18,693	0.797	14,898	0.802	-0.005
999008	13,059	0.910	11,884	0.893	0.017
999011	49,770	0.793	39,468	0.787	0.006
999013	29,945	2.572	77,019	2.357	0.215
999019	416,192	1.074	446,990	0.920	0.154
999020	55,426	0.650	36,027	0.653	-0.003
999024	3,924	0.796	3,124	0.806	-0.01
999038	43,747	1.050	45,934	0.970	0.08
999039	218,011	1.760	383,699	1.402	0.358
999051	2,852,368	0.869	2,478,708	0.996	-0.127
999052	3,324	1.300	4,321	1.300	0
999053	27,361	2.737	74,887	2.334	0.403
999061	950,249	1.000	950,249	0.977	0.023
999063	3,628,351	1.132	4,107,293	0.996	0.136
999065	4,666	1.300	6,066	1.300	0
999075	13,707	0.781	10,705	0.775	0.006

FTI Inc. - PAB

Filing Date - November 29, 2013

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Run Date = Nov 01, 2013 15:53:00

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Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating 2014
Mod Comparisons

Exhibit XIII-C

The following files have indicated increases or decreases in their Experience Mods of greater than 0.35 as displayed on Exhibit XIII-B, pages 1-3. This list includes all files with increases or decreases of this magnitude. It is proposed that the indicated increases or decreases be limited to a maximum of 0.35. Below are the affected files, their current mod and their proposed mod. If approved, the below stated limited mod would apply to the respective file number.

Experience Mod Caps (plus or minus 0.35)

<u>File</u>	<u>2013 Mod</u>	<u>Proposed 2014 Mod</u>	<u>Limited Mod</u>
354	2.276	2.662	2.626
999039	1.402	1.76	1.752
999053	2.334	2.737	2.684

FTI Inc. - PAB

Filing Date - November 29, 2013

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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>	(1) <u>2012 Payroll</u>	(2) Proposed Unloaded <u>Loss Cost</u>	(3) <u>Credits/ Surcharge</u>	(4) <u>Loss Cost Premium</u>	<u>Off-Balance</u>
Underground Anthracite (1010)					
Total	\$219,407	19.43		\$42,631	
Credit	0	19.43	-5.00%	0	
Surcharge	0	19.43	5.00%	0	
Underground Bituminous (1001)					
Total	\$157,097,542	5.33		\$8,373,299	
Credit	17,142	5.33	-5.00%	(46)	
Surcharge	0	5.33	5.00%	0	
Surface Anthracite (1012)					
Total	\$26,084,307	7.21		\$1,880,679	
Credit	819,104	7.21	-5.00%	(2,953)	
Surcharge	0	7.21	5.00%	0	
Surface Bituminous (1014)					
Total	\$77,771,908	1.78		\$1,384,340	
Credit	1,752,147	1.78	-5.00%	(1,559)	
Surcharge	0	1.78	5.00%	0	
Coke (1469)					
Total	\$5,738,105	6.25		\$358,632	
Credit	0	6.25	-5.00%	0	
Surcharge	0	6.25	5.00%	0	
Auger (1015)					
Total	\$793,397	14.38		\$114,090	
Credit	69,576	14.38	-5.00%	(500)	
Surcharge	0	14.38	5.00%	0	
Anthracite Co-Gen (1021)					
Total	\$10,354,131	1.90		\$196,728	
Credit	148,485	1.90	-5.00%	(141)	
Surcharge	0	1.90	5.00%	0	
Bituminous Co-Gen (1023)					
Total	\$9,117,950	1.01		\$92,091	
Credit	0	1.01	-5.00%	0	
Surcharge	0	1.01	5.00%	0	
Anthracite Prep Plant (1025)					
Total	\$8,624,221	5.35		\$461,396	
Credit	166,130	5.35	-5.00%	(444)	
Surcharge	0	5.35	5.00%	0	
Bituminous Prep Plant (1027)					
Total	\$34,906,795	0.94		\$328,124	
Credit	0	0.94	-5.00%	0	
Surcharge	0	0.94	5.00%	0	
All Classes Combined					
Total	\$330,707,763			\$13,232,010	
Credit	2,972,584		-5.00%	(\$5,643)	
Surcharge	0		5.00%	\$0	
				\$13,226,367	1.0004

Source: (1) Exhibit XIV-A Page2

(2) Exhibit II

(4)=(1)*(2)*(3)

FTI - PAB

Filing Date - November 29, 2013

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COAL MINE COMPENSATION RATING BUREAU
MERIT RATING PLAN

Exhibit XIV-A
page 2

2012 PAYROLL BY CLASS

Class	2012 Total Payroll	2012 Experience Rated Payroll	2012 Merit Rated Payroll	2012 Manual Payroll
Underground Anthracite (1010)	\$219,407	\$0	\$0	\$219,407
Underground Bituminous(1001)	157,097,542	153,846,174	17,142	3,234,226
Surface Anthracite (1012)	26,084,307	20,063,919	819,104	5,201,284
Surface Bituminous (1014)	77,771,908	71,333,842	1,752,147	4,685,919
Coke (1469)	5,738,105	4,794,708	0	943,397
Auger (1015)	793,397	575,424	69,576	148,397
Anthracite Co-Gen (1021)	10,354,131	9,865,357	148,485	340,289
Bituminous Co-Gen (1023)	9,117,950	9,117,950	0	0
Anthracite Prep Plant(1025)	8,624,221	6,266,257	166,130	2,191,834
Bituminous Prep Plant(1027)	34,906,795	32,505,383	0	2,401,412
TOTAL	\$330,707,763	\$308,369,014	\$2,972,584	\$19,366,165

MERIT PAYROLL - CREDIT/SURCHARGE

Class	2012 Merit Rated Payroll	2012 Merit Credit Payroll	2012 Merit No Adjustment Payroll	2012 Merit Surcharge Payroll
Underground Anthracite (1010)	\$0	\$0	\$0	\$0
Underground Bituminous(1001)	17,142	17,142	0	0
Surface Anthracite (1012)	819,104	819,104	0	0
Surface Bituminous (1014)	1,752,147	1,752,147	0	0
Coke (1469)	0	0	0	0
Auger (1015)	69,576	69,576	0	0
Anthracite Co-Gen (1021)	148,485	148,485	0	0
Bituminous Co-Gen (1023)	0	0	0	0
Anthracite Prep Plant(1025)	166,130	166,130	0	0
Bituminous Prep Plant(1027)	0	0	0	0
TOTAL	\$2,972,584	\$2,972,584	\$0	\$0

Source: Exhibit X-A and CMCRB database as of 4/30/2013

FTI - PAB

Filing Date - November 29, 2013

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COAL MINE COMPENSATION RATING BUREAU
SAFETY COMMITTEE CREDIT OFFSET

Exhibit XIV-B

CLASS	(1) 2012 Developed Payroll	(2) Traumatic Proposed Unloaded Loss Cost	(3) Credit	(4) Loss Cost Premium	Off-Balance
Underground Anthracite(1010)					
Total	\$219,407	\$19.43		\$42,631	
Safety Committee	0	19.43	-5.00%	0	
Underground Bituminous(1001)					
Total	157,097,542	5.33		\$8,373,299	
Safety Committee	60,025,583	5.33	-5.00%	(159,968)	
Surface Anthracite(1012)					
Total	26,084,307	7.21		\$1,880,679	
Safety Committee	12,375,604	7.21	-5.00%	(44,614)	
Surface Bituminous(1014)					
Total	77,771,908	1.78		\$1,384,340	
Safety Committee	6,752,046	1.78	-5.00%	(6,009)	
Coke(1469)					
Total	5,738,105	6.25		\$358,632	
Safety Committee	0	6.25	-5.00%	0	
Auger(1015)					
Total	793,397	14.38		\$114,090	
Safety Committee	30,162	14.38	-5.00%	(217)	
Anthracite Co-gen(1021)					
Total	10,354,131	1.90		\$196,728	
Safety Committee	2,069,891	1.90	-5.00%	(1,966)	
Bituminous Co-gen(1023)					
Total	9,117,950	1.01		\$92,091	
Safety Committee	0	1.01	-5.00%	0	
Anthracite Prep Plant(1025)					
Total	8,624,221	5.35		\$461,396	
Safety Committee	3,267,721	5.35	-5.00%	(8,741)	
Bituminous Prep Plant(1027)					
Total	34,906,795	0.94		\$328,124	
Safety Committee	18,840,823	0.94	-5.00%	(8,855)	
<u>All Classes Combined</u>					
Total	330,707,763			13,232,010	
Safety Committee	103,361,830			(230,370)	
				13,001,640	1.0177

Source: (1) Exhibit X-A and CMCRB Database as of 4-30-2013
(2) Exhibit II
(4)=(1)*(2)*(3)

FTI - CR/PAB