

September 18, 2017

WCIRB Summary of Policy Year Statistics – 2017 Release

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WCIRB Summary of Policy Year Statistics – 2017 Release

The WCIRB has completed a summary of the latest ten available policy years of unit statistical experience submitted by insurers. Specifically, the following information is provided in the attached exhibits:

Exhibit	Title/Description	Page
1	<u>California Workers' Compensation Experience by Type of Injury:</u> Summary showing Insured Payroll, Earned Premium, Earned Pure Premium, Number of Claims, Incurred Indemnity and Incurred Medical by Type of Injury, Policy Year and Report Level	4
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When examining the attached exhibits, please note the following:

1. “Earned premium” is based on “Final Premium” as defined in the *California Workers’ Compensation Uniform Statistical Reporting Plan—1995* (USRP). “Earned pure premium” is based on the approved advisory pure premium rates and the application of experience modifications.
2. Experience shown at different report levels includes loss information evaluated at different levels of maturity. Therefore, it can be very misleading to compare policy year information at different report levels. Please refer to the USRP for more information about report levels.
3. The loss and premium information shown for each policy year reflects the USRP definitions applicable to policies incepting in that year. USRP definitions may change over time and, as a result, the information shown for each respective year may not be fully comparable to other years.
4. In many instances, insurers who have become insolvent have discontinued reporting credible statistical information to the WCIRB. As a result, the experience shown may not be fully reflective of the entire market in each of the historical policy years.

California Workers' Compensation Experience by Type of Injury**Policy Year 2011 - 4th Report**

Insured Payroll:	493,015,735,879		Earned Premium:	11,706,388,997
			Earned Pure Premium:	8,014,074,350
<u>Type of Injury</u>	<u>Number of Claims</u>	<u>Incurred Indemnity</u>	<u>Incurred Medical</u>	<u>Incurred Losses</u>
Death	275	51,103,833	5,169,303	56,273,136
Permanent Total	80	53,912,208	159,263,217	213,175,425
Major	11,676	892,989,910	1,092,550,902	1,985,540,812
Minor	49,298	1,183,040,677	1,541,877,279	2,724,917,956
Temporary	64,907	462,334,010	612,740,982	1,075,074,992
Medical-Only	<u>224,748</u>	<u></u>	<u>237,019,680</u>	<u>237,019,680</u>
Total	350,984	2,643,380,638	3,648,621,363	6,292,002,001

Policy Year 2010 - 5th Report

Insured Payroll:	465,967,924,884		Earned Premium:	10,134,348,280
			Earned Pure Premium:	7,126,802,073
<u>Type of Injury</u>	<u>Number of Claims</u>	<u>Incurred Indemnity</u>	<u>Incurred Medical</u>	<u>Incurred Losses</u>
Death	281	43,831,210	5,054,516	48,885,726
Permanent Total	110	68,203,295	194,815,717	263,019,012
Major	13,013	1,025,783,515	1,320,204,239	2,345,987,754
Minor	47,587	1,146,366,122	1,614,973,131	2,761,339,253
Temporary	60,885	395,878,666	560,671,436	956,550,102
Medical-Only	<u>227,856</u>	<u></u>	<u>251,413,620</u>	<u>251,413,620</u>
Total	349,732	2,680,062,808	3,947,132,659	6,627,195,467

Policy Year 2009 - 6th Report

Insured Payroll:	446,731,560,828		Earned Premium:	9,601,468,346
			Earned Pure Premium:	6,849,240,613
<u>Type of Injury</u>	<u>Number of Claims</u>	<u>Incurred Indemnity</u>	<u>Incurred Medical</u>	<u>Incurred Losses</u>
Death	323	56,963,385	16,092,087	73,055,472
Permanent Total	112	62,085,868	130,738,584	192,824,452
Major	14,203	1,204,488,847	1,657,569,822	2,862,058,669
Minor	45,206	1,083,971,358	1,579,471,781	2,663,443,139
Temporary	57,151	326,755,892	479,361,892	806,117,784
Medical-Only	<u>228,449</u>	<u></u>	<u>259,986,974</u>	<u>259,986,974</u>
Total	345,444	2,734,265,350	4,123,221,140	6,857,486,490

**California Workers' Compensation Experience by Policy Month
Policy Year 2014 - 1st Report**

Policy Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Number of Reports	Earned Premium	Earned Pure Premium	Incurred Indemnity	Indemnity to Premium Ratio (4) ÷ (2)	Indemnity to Pure Premium Ratio (4) ÷ (3)	Incurred Medical	Medical to Premium Ratio (7) ÷ (2)	Medical to Pure Premium Ratio (7) ÷ (3)	Total Losses (4) + (7)	Total Loss to Premium Ratio (10) ÷ (2)	Total Loss to Pure Premium Ratio (10) ÷ (3)
January	77,488	\$2,926,127,129	\$2,635,689,421	\$308,697,605	10.55%	11.71%	\$453,697,275	15.51%	17.21%	\$762,394,880	26.05%	28.93%
February	44,719	769,850,429	681,305,503	83,004,374	10.78%	12.18%	133,216,090	17.30%	19.55%	216,220,464	28.09%	31.74%
March	47,714	1,092,776,350	1,007,098,394	108,133,850	9.90%	10.74%	153,739,907	14.07%	15.27%	261,873,757	23.96%	26.00%
April	64,612	1,475,051,532	1,341,714,210	144,126,895	9.77%	10.74%	221,286,686	15.00%	16.49%	365,413,581	24.77%	27.23%
May	47,544	986,448,965	880,799,842	104,535,889	10.60%	11.87%	158,840,247	16.10%	18.03%	263,376,136	26.70%	29.90%
June	52,375	1,481,430,048	1,408,801,886	153,654,169	10.37%	10.91%	225,685,168	15.23%	16.02%	379,339,337	25.61%	26.93%
July	64,584	1,906,031,280	1,737,216,330	189,432,773	9.94%	10.90%	279,853,782	14.68%	16.11%	469,286,555	24.62%	27.01%
August	44,651	910,734,196	800,180,670	83,665,177	9.19%	10.46%	126,206,208	13.86%	15.77%	209,871,385	23.04%	26.23%
September	43,112	1,088,784,024	1,019,113,574	113,892,554	10.46%	11.18%	166,975,799	15.34%	16.38%	280,868,353	25.80%	27.56%
October	61,061	1,842,165,790	1,693,286,024	194,357,888	10.55%	11.48%	269,857,560	14.65%	15.94%	464,215,448	25.20%	27.42%
November	37,957	885,354,814	803,568,638	90,739,984	10.25%	11.29%	132,403,452	14.95%	16.48%	223,143,436	25.20%	27.77%
December	43,800	1,309,187,546	1,237,939,519	140,953,771	10.77%	11.39%	217,073,855	16.58%	17.54%	358,027,626	27.35%	28.92%
Total	629,617	\$16,673,942,103	\$15,246,714,009	\$1,715,194,929	10.29%	11.25%	\$2,538,836,029	15.23%	16.65%	\$4,254,030,958	25.51%	27.90%

**California Workers' Compensation Experience by Policy Month
Policy Year 2013 - 2nd Report**

Policy Month	(1) Number of Reports	(2) Earned Premium	(3) Earned Pure Premium	(4) Incurred Indemnity	(5) Indemnity to Premium Ratio (4) ÷ (2)	(6) Indemnity to Pure Premium Ratio (4) ÷ (3)	(7) Incurred Medical	(8) Medical to Premium Ratio (7) ÷ (2)	(9) Medical to Pure Premium Ratio (7) ÷ (3)	(10) Total Losses (4) + (7)	(11) Total Loss to Premium Ratio (10) ÷ (2)	(12) Total Loss to Pure Premium Ratio (10) ÷ (3)
January	76,942	\$2,659,528,576	\$2,343,119,201	\$404,416,954	15.21%	17.26%	\$530,504,561	19.95%	22.64%	\$934,921,515	35.15%	39.90%
February	42,959	733,273,557	639,718,960	122,547,579	16.71%	19.16%	155,869,754	21.26%	24.37%	278,417,333	37.97%	43.52%
March	47,090	1,043,029,560	889,118,486	142,895,681	13.70%	16.07%	187,611,671	17.99%	21.10%	330,507,352	31.69%	37.17%
April	64,647	1,451,673,305	1,276,155,585	209,397,496	14.42%	16.41%	270,553,371	18.64%	21.20%	479,950,867	33.06%	37.61%
May	46,079	843,209,709	709,946,414	116,583,317	13.83%	16.42%	169,641,722	20.12%	23.90%	286,225,039	33.94%	40.32%
June	51,638	1,389,213,199	1,259,192,911	211,942,847	15.26%	16.83%	271,440,393	19.54%	21.56%	483,383,240	34.80%	38.39%
July	63,465	1,740,324,452	1,511,036,289	245,908,327	14.13%	16.27%	335,850,229	19.30%	22.23%	581,758,556	33.43%	38.50%
August	42,947	867,524,008	728,382,767	121,090,469	13.96%	16.62%	173,356,230	19.98%	23.80%	294,446,699	33.94%	40.42%
September	41,951	963,855,684	871,875,586	149,645,888	15.53%	17.16%	194,186,963	20.15%	22.27%	343,832,851	35.67%	39.44%
October	60,401	1,725,166,443	1,490,885,161	247,926,479	14.37%	16.63%	303,588,273	17.60%	20.36%	551,514,752	31.97%	36.99%
November	37,200	837,651,008	701,241,655	117,097,080	13.98%	16.70%	144,997,252	17.31%	20.68%	262,094,332	31.29%	37.38%
December	42,770	1,242,690,030	1,064,080,171	188,358,767	15.16%	17.70%	240,147,643	19.32%	22.57%	428,506,410	34.48%	40.27%
Total	618,089	\$15,497,139,531	\$13,484,753,187	\$2,277,810,884	14.70%	16.89%	\$2,977,748,062	19.21%	22.08%	\$5,255,558,946	33.91%	38.97%

**California Workers' Compensation Experience by Policy Month
Policy Year 2012 - 3rd Report**

Policy Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Number of Reports	Earned Premium	Earned Pure Premium	Incurred Indemnity	Indemnity to Premium Ratio (4) ÷ (2)	Indemnity to Pure Premium Ratio (4) ÷ (3)	Incurred Medical	Medical to Premium Ratio (7) ÷ (2)	Medical to Pure Premium Ratio (7) ÷ (3)	Total Losses (4) + (7)	Total Loss to Premium Ratio (10) ÷ (2)	Total Loss to Pure Premium Ratio (10) ÷ (3)
January	77,182	\$2,259,687,580	\$2,011,745,576	\$448,924,920	19.87%	22.32%	\$594,319,235	26.30%	29.54%	\$1,043,244,155	46.17%	51.86%
February	42,371	583,322,084	519,290,231	120,759,572	20.70%	23.25%	160,386,236	27.50%	30.89%	281,145,808	48.20%	54.14%
March	46,957	771,038,590	671,512,025	152,856,821	19.82%	22.76%	221,072,852	28.67%	32.92%	373,929,673	48.50%	55.68%
April	64,819	1,246,202,190	1,085,302,791	231,279,305	18.56%	21.31%	334,870,434	26.87%	30.86%	566,149,739	45.43%	52.17%
May	46,747	764,955,686	627,429,708	133,155,927	17.41%	21.22%	182,905,977	23.91%	29.15%	316,061,904	41.32%	50.37%
June	51,542	1,119,406,538	1,016,002,303	220,137,829	19.67%	21.67%	295,902,385	26.43%	29.12%	516,040,214	46.10%	50.79%
July	62,943	1,542,504,229	1,412,500,447	269,262,484	17.46%	19.06%	365,776,787	23.71%	25.90%	635,039,271	41.17%	44.96%
August	41,832	740,632,926	647,174,300	138,342,367	18.68%	21.38%	199,089,340	26.88%	30.76%	337,431,707	45.56%	52.14%
September	41,594	866,977,086	808,455,956	161,510,187	18.63%	19.98%	208,808,125	24.08%	25.83%	370,318,312	42.71%	45.81%
October	60,318	1,606,669,247	1,383,327,707	279,607,491	17.40%	20.21%	345,710,040	21.52%	24.99%	625,317,531	38.92%	45.20%
November	36,790	764,714,278	629,430,288	127,335,082	16.65%	20.23%	181,704,662	23.76%	28.87%	309,039,744	40.41%	49.10%
December	42,248	1,111,350,375	971,711,118	194,750,049	17.52%	20.04%	253,657,537	22.82%	26.10%	448,407,586	40.35%	46.15%
Total	615,343	\$13,377,460,809	\$11,783,882,450	\$2,477,922,034	18.52%	21.03%	\$3,344,203,610	25.00%	28.38%	\$5,822,125,644	43.52%	49.41%

**California Workers' Compensation Experience by Policy Month
Policy Year 2011 - 4th Report**

Policy Month	(1) Number of Reports	(2) Earned Premium	(3) Earned Pure Premium	(4) Incurred Indemnity	(5) Indemnity to Premium Ratio (4) ÷ (2)	(6) Indemnity to Pure Premium Ratio (4) ÷ (3)	(7) Incurred Medical	(8) Medical to Premium Ratio (7) ÷ (2)	(9) Medical to Pure Premium Ratio (7) ÷ (3)	(10) Total Losses (4) + (7)	(11) Total Loss to Premium Ratio (10) ÷ (2)	(12) Total Loss to Pure Premium Ratio (10) ÷ (3)
January	77,766	\$2,130,031,770	\$1,439,489,515	\$473,086,911	22.21%	32.86%	\$634,328,439	29.78%	44.07%	\$1,107,415,350	51.99%	76.93%
February	40,834	522,056,840	362,249,126	125,980,764	24.13%	34.78%	182,310,791	34.92%	50.33%	308,291,555	59.05%	85.10%
March	45,157	681,491,909	467,779,889	162,457,252	23.84%	34.73%	230,864,839	33.88%	49.35%	393,322,091	57.71%	84.08%
April	64,679	1,073,292,189	739,751,868	241,580,743	22.51%	32.66%	357,581,369	33.32%	48.34%	599,162,112	55.82%	81.00%
May	44,552	676,097,868	444,607,934	148,132,122	21.91%	33.32%	209,527,196	30.99%	47.13%	357,659,318	52.90%	80.44%
June	51,468	947,437,441	671,053,087	227,820,562	24.05%	33.95%	308,894,018	32.60%	46.03%	536,714,580	56.65%	79.98%
July	61,687	1,360,297,912	930,291,595	300,834,205	22.12%	32.34%	414,393,652	30.46%	44.54%	715,227,857	52.58%	76.88%
August	40,764	639,798,510	432,341,282	155,290,409	24.27%	35.92%	214,698,788	33.56%	49.66%	369,989,197	57.83%	85.58%
September	41,561	794,929,796	566,710,551	174,382,851	21.94%	30.77%	246,954,049	31.07%	43.58%	421,336,900	53.00%	74.35%
October	60,183	1,351,441,235	907,804,652	285,189,614	21.10%	31.42%	385,712,136	28.54%	42.49%	670,901,750	49.64%	73.90%
November	35,605	618,329,844	420,362,169	142,706,145	23.08%	33.95%	186,744,943	30.20%	44.42%	329,451,088	53.28%	78.37%
December	41,562	911,183,683	631,632,682	205,919,060	22.60%	32.60%	276,611,143	30.36%	43.79%	482,530,203	52.96%	76.39%
Total	605,818	\$11,706,388,997	\$8,014,074,350	\$2,643,380,638	22.58%	32.98%	\$3,648,621,363	31.17%	45.53%	\$6,292,002,001	53.75%	78.51%

**California Workers' Compensation Experience by Policy Month
Policy Year 2010 - 5th Report**

Policy Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Number of Reports	Earned Premium	Earned Pure Premium	Incurred Indemnity	Indemnity to Premium Ratio (4) ÷ (2)	Indemnity to Pure Premium Ratio (4) ÷ (3)	Incurred Medical	Medical to Premium Ratio (7) ÷ (2)	Medical to Pure Premium Ratio (7) ÷ (3)	Total Losses (4) + (7)	Total Loss to Premium Ratio (10) ÷ (2)	Total Loss to Pure Premium Ratio (10) ÷ (3)
January	78,115	\$1,942,553,186	\$1,319,601,450	\$509,160,720	26.21%	38.58%	\$729,375,133	37.55%	55.27%	\$1,238,535,853	63.76%	93.86%
February	39,701	486,064,056	351,279,170	129,641,355	26.67%	36.91%	216,915,821	44.63%	61.75%	346,557,176	71.30%	98.66%
March	43,529	581,665,053	417,226,443	162,595,636	27.95%	38.97%	249,635,480	42.92%	59.83%	412,231,116	70.87%	98.80%
April	64,774	939,923,547	664,482,462	254,092,275	27.03%	38.24%	387,930,799	41.27%	58.38%	642,023,074	68.31%	96.62%
May	43,679	573,515,538	392,848,649	138,505,540	24.15%	35.26%	225,471,220	39.31%	57.39%	363,976,760	63.46%	92.65%
June	50,477	792,388,697	562,349,020	207,854,480	26.23%	36.96%	326,765,273	41.24%	58.11%	534,619,753	67.47%	95.07%
July	61,219	1,156,239,946	825,220,323	296,549,098	25.65%	35.94%	433,992,661	37.53%	52.59%	730,541,759	63.18%	88.53%
August	39,568	545,647,751	387,147,796	150,720,810	27.62%	38.93%	211,067,481	38.68%	54.52%	361,788,291	66.30%	93.45%
September	40,735	680,294,295	512,119,569	188,337,748	27.68%	36.78%	263,465,365	38.73%	51.45%	451,803,113	66.41%	88.22%
October	60,852	1,162,223,125	810,506,321	304,199,122	26.17%	37.53%	406,574,514	34.98%	50.16%	710,773,636	61.16%	87.70%
November	34,857	536,454,816	372,118,284	145,361,508	27.10%	39.06%	212,092,087	39.54%	57.00%	357,453,595	66.63%	96.06%
December	41,649	737,378,270	511,902,587	193,044,516	26.18%	37.71%	283,846,825	38.49%	55.45%	476,891,341	64.67%	93.16%
Total	599,155	\$10,134,348,280	\$7,126,802,073	\$2,680,062,808	26.45%	37.61%	\$3,947,132,659	38.95%	55.38%	\$6,627,195,467	65.39%	92.99%

**California Workers' Compensation Experience by Policy Month
Policy Year 2009 - 6th Report**

Policy Month	(1) Number of Reports	(2) Earned Premium	(3) Earned Pure Premium	(4) Incurred Indemnity	(5) Indemnity to Premium Ratio (4) ÷ (2)	(6) Indemnity to Pure Premium Ratio (4) ÷ (3)	(7) Incurred Medical	(8) Medical to Premium Ratio (7) ÷ (2)	(9) Medical to Pure Premium Ratio (7) ÷ (3)	(10) Total Losses (4) + (7)	(11) Total Loss to Premium Ratio (10) ÷ (2)	(12) Total Loss to Pure Premium Ratio (10) ÷ (3)
January	79,871	\$1,839,486,850	\$1,344,913,370	\$531,237,596	28.88%	39.50%	\$777,762,269	42.28%	57.83%	\$1,308,999,865	71.16%	97.33%
February	39,389	434,858,519	320,229,033	130,472,381	30.00%	40.74%	201,802,316	46.41%	63.02%	332,274,697	76.41%	103.76%
March	42,513	530,512,899	394,088,140	162,184,829	30.57%	41.15%	236,098,921	44.50%	59.91%	398,283,750	75.08%	101.06%
April	65,347	875,219,203	633,149,926	254,212,584	29.05%	40.15%	384,828,052	43.97%	60.78%	639,040,636	73.01%	100.93%
May	43,389	533,875,977	387,689,014	150,138,245	28.12%	38.73%	240,930,913	45.13%	62.15%	391,069,158	73.25%	100.87%
June	49,797	913,525,540	523,826,647	199,119,729	21.80%	38.01%	301,004,491	32.95%	57.46%	500,124,220	54.75%	95.48%
July	60,901	1,124,206,667	796,294,330	307,907,236	27.39%	38.67%	464,415,265	41.31%	58.32%	772,322,501	68.70%	96.99%
August	38,853	497,206,001	367,953,258	146,298,277	29.42%	39.76%	222,379,285	44.73%	60.44%	368,677,562	74.15%	100.20%
September	39,777	599,024,928	504,899,503	192,372,508	32.11%	38.10%	281,315,996	46.96%	55.72%	473,688,504	79.08%	93.82%
October	61,481	1,076,543,812	745,048,339	299,031,736	27.78%	40.14%	452,078,969	41.99%	60.68%	751,110,705	69.77%	100.81%
November	34,080	501,178,212	353,846,867	161,758,449	32.28%	45.71%	259,234,445	51.73%	73.26%	420,992,894	84.00%	118.98%
December	40,721	675,829,738	477,302,186	199,531,780	29.52%	41.80%	301,370,218	44.59%	63.14%	500,901,998	74.12%	104.94%
Total	596,119	\$9,601,468,346	\$6,849,240,613	\$2,734,265,350	28.48%	39.92%	\$4,123,221,140	42.94%	60.20%	\$6,857,486,490	71.42%	100.12%

**California Workers' Compensation Experience by Policy Month
Policy Year 2008 - 7th Report**

Policy Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Number of Reports	Earned Premium	Earned Pure Premium	Incurred Indemnity	Indemnity to Premium Ratio (4) ÷ (2)	Indemnity to Pure Premium Ratio (4) ÷ (3)	Incurred Medical	Medical to Premium Ratio (7) ÷ (2)	Medical to Pure Premium Ratio (7) ÷ (3)	Total Losses (4) + (7)	Total Loss to Premium Ratio (10) ÷ (2)	Total Loss to Pure Premium Ratio (10) ÷ (3)
January	80,896	\$2,227,433,652	\$1,451,042,110	\$553,157,380	24.83%	38.12%	\$780,429,907	35.04%	53.78%	\$1,333,587,287	59.87%	91.91%
February	39,988	518,636,057	344,627,975	135,332,912	26.09%	39.27%	220,110,345	42.44%	63.87%	355,443,257	68.53%	103.14%
March	43,458	610,781,119	411,231,643	165,891,504	27.16%	40.34%	256,209,092	41.95%	62.30%	422,100,596	69.11%	102.64%
April	66,902	993,875,854	664,289,333	263,297,915	26.49%	39.64%	372,413,499	37.47%	56.06%	635,711,414	63.96%	95.70%
May	43,848	600,521,896	413,947,754	166,150,847	27.67%	40.14%	254,023,880	42.30%	61.37%	420,174,727	69.97%	101.50%
June	50,187	768,943,527	548,756,516	214,868,057	27.94%	39.16%	321,730,128	41.84%	58.63%	536,598,185	69.78%	97.78%
July	61,450	1,135,959,769	811,629,956	309,451,212	27.24%	38.13%	480,651,225	42.31%	59.22%	790,102,437	69.55%	97.35%
August	40,058	511,206,693	376,423,001	162,461,552	31.78%	43.16%	240,136,714	46.97%	63.79%	402,598,266	78.75%	106.95%
September	40,423	575,918,058	489,682,886	196,431,784	34.11%	40.11%	303,775,859	52.75%	62.04%	500,207,643	86.85%	102.15%
October	63,540	1,049,504,802	759,480,504	317,293,264	30.23%	41.78%	455,707,949	43.42%	60.00%	773,001,213	73.65%	101.78%
November	34,296	473,329,766	348,125,260	141,199,196	29.83%	40.56%	205,470,410	43.41%	59.02%	346,669,606	73.24%	99.58%
December	40,578	620,613,280	450,550,408	183,695,280	29.60%	40.77%	275,590,064	44.41%	61.17%	459,285,344	74.01%	101.94%
Total	605,624	\$10,086,724,473	\$7,069,787,347	\$2,809,230,903	27.85%	39.74%	\$4,166,249,072	41.30%	58.93%	\$6,975,479,975	69.16%	98.67%

**California Workers' Compensation Experience by Policy Month
Policy Year 2007 - 8th Report**

Policy Month	(1) Number of Reports	(2) Earned Premium	(3) Earned Pure Premium	(4) Incurred Indemnity	(5) Indemnity to Premium Ratio (4) ÷ (2)	(6) Indemnity to Pure Premium Ratio (4) ÷ (3)	(7) Incurred Medical	(8) Medical to Premium Ratio (7) ÷ (2)	(9) Medical to Pure Premium Ratio (7) ÷ (3)	(10) Total Losses (4) + (7)	(11) Total Loss to Premium Ratio (10) ÷ (2)	(12) Total Loss to Pure Premium Ratio (10) ÷ (3)
January	81,248	\$2,714,623,126	\$1,701,366,645	\$559,533,488	20.61%	32.89%	\$838,377,526	30.88%	49.28%	\$1,397,911,014	51.50%	82.16%
February	37,829	645,168,479	400,258,518	136,519,232	21.16%	34.11%	206,948,275	32.08%	51.70%	343,467,507	53.24%	85.81%
March	42,003	750,948,916	486,396,238	164,732,324	21.94%	33.87%	268,898,716	35.81%	55.28%	433,631,040	57.74%	89.15%
April	65,955	1,323,693,473	835,610,904	285,006,713	21.53%	34.11%	435,088,565	32.87%	52.07%	720,095,278	54.40%	86.18%
May	42,110	754,945,024	481,594,718	150,135,425	19.89%	31.17%	238,202,829	31.55%	49.46%	388,338,254	51.44%	80.64%
June	50,157	1,009,700,522	647,050,060	230,312,496	22.81%	35.59%	366,297,105	36.28%	56.61%	596,609,601	59.09%	92.20%
July	60,666	1,332,375,817	832,737,057	320,005,805	24.02%	38.43%	489,234,766	36.72%	58.75%	809,240,571	60.74%	97.18%
August	41,020	668,993,181	410,193,010	165,918,313	24.80%	40.45%	269,362,284	40.26%	65.67%	435,280,597	65.07%	106.12%
September	39,291	869,140,220	535,769,547	195,366,682	22.48%	36.46%	292,856,198	33.69%	54.66%	488,222,880	56.17%	91.13%
October	64,274	1,277,171,294	828,441,436	322,598,964	25.26%	38.94%	471,455,432	36.91%	56.91%	794,054,396	62.17%	95.85%
November	34,298	585,736,911	372,779,656	146,109,337	24.94%	39.19%	225,302,773	38.46%	60.44%	371,412,110	63.41%	99.63%
December	40,089	721,804,383	467,332,312	195,747,518	27.12%	41.89%	297,535,996	41.22%	63.67%	493,283,514	68.34%	105.55%
Total	598,940	\$12,654,301,346	\$7,999,530,101	\$2,871,986,297	22.70%	35.90%	\$4,399,560,465	34.77%	55.00%	\$7,271,546,762	57.46%	90.90%

**California Workers' Compensation Experience by Policy Month
Policy Year 2006 - 9th Report**

Policy Month	(1) Number of Reports	(2) Earned Premium	(3) Earned Pure Premium	(4) Incurred Indemnity	(5) Indemnity to Premium Ratio (4) ÷ (2)	(6) Indemnity to Pure Premium Ratio (4) ÷ (3)	(7) Incurred Medical	(8) Medical to Premium Ratio (7) ÷ (2)	(9) Medical to Pure Premium Ratio (7) ÷ (3)	(10) Total Losses (4) + (7)	(11) Total Loss to Premium Ratio (10) ÷ (2)	(12) Total Loss to Pure Premium Ratio (10) ÷ (3)
January	79,478	\$3,218,478,171	\$2,113,331,141	\$541,861,074	16.84%	25.64%	\$773,821,071	24.04%	36.62%	\$1,315,682,145	40.88%	62.26%
February	35,575	739,078,129	476,317,043	119,881,835	16.22%	25.17%	171,780,107	23.24%	36.06%	291,661,942	39.46%	61.23%
March	39,323	901,586,316	601,937,861	149,332,747	16.56%	24.81%	231,947,495	25.73%	38.53%	381,280,242	42.29%	63.34%
April	65,066	1,718,553,538	1,147,471,479	296,129,191	17.23%	25.81%	433,234,473	25.21%	37.76%	729,363,664	42.44%	63.56%
May	40,645	911,433,838	590,169,317	148,182,320	16.26%	25.11%	231,335,775	25.38%	39.20%	379,518,095	41.64%	64.31%
June	48,298	1,231,278,959	806,168,307	185,430,919	15.06%	23.00%	317,456,745	25.78%	39.38%	502,887,664	40.84%	62.38%
July	59,400	1,534,002,021	966,290,722	312,056,304	20.34%	32.29%	473,974,037	30.90%	49.05%	786,030,341	51.24%	81.35%
August	39,189	795,693,543	482,033,030	134,022,159	16.84%	27.80%	200,646,164	25.22%	41.62%	334,668,323	42.06%	69.43%
September	38,096	841,551,973	541,573,283	167,066,638	19.85%	30.85%	261,592,323	31.08%	48.30%	428,658,961	50.94%	79.15%
October	63,976	1,605,896,960	1,024,624,233	340,536,435	21.21%	33.24%	498,308,214	31.03%	48.63%	838,844,649	52.24%	81.87%
November	32,619	712,163,801	448,912,835	147,036,180	20.65%	32.75%	254,134,715	35.68%	56.61%	401,170,895	56.33%	89.36%
December	39,955	877,131,320	558,750,821	179,318,129	20.44%	32.09%	279,669,473	31.88%	50.05%	458,987,602	52.33%	82.15%
Total	581,620	\$15,086,848,569	\$9,757,580,070	\$2,720,853,931	18.03%	27.88%	\$4,127,900,592	27.36%	42.30%	\$6,848,754,523	45.40%	70.19%

**California Workers' Compensation Experience by Policy Month
Policy Year 2005 - 10th Report**

Policy Month	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Number of Reports	Earned Premium	Earned Pure Premium	Incurred Indemnity	Indemnity to Premium Ratio (4) ÷ (2)	Indemnity to Pure Premium Ratio (4) ÷ (3)	Incurred Medical	Medical to Premium Ratio (7) ÷ (2)	Medical to Pure Premium Ratio (7) ÷ (3)	Total Losses (4) + (7)	Total Loss to Premium Ratio (10) ÷ (2)	Total Loss to Pure Premium Ratio (10) ÷ (3)
January	83,175	\$4,646,237,685	\$2,996,779,816	\$541,875,604	11.66%	18.08%	\$809,695,870	17.43%	27.02%	\$1,351,571,474	29.09%	45.10%
February	33,525	995,401,088	652,227,759	104,530,431	10.50%	16.03%	167,338,028	16.81%	25.66%	271,868,459	27.31%	41.68%
March	36,480	1,171,242,376	788,856,198	138,053,362	11.79%	17.50%	211,459,306	18.05%	26.81%	349,512,668	29.84%	44.31%
April	64,057	2,608,875,184	1,717,450,233	278,534,599	10.68%	16.22%	410,092,794	15.72%	23.88%	688,627,393	26.40%	40.10%
May	38,572	1,201,334,984	795,592,323	137,238,734	11.42%	17.25%	205,544,250	17.11%	25.84%	342,782,984	28.53%	43.09%
June	48,394	1,759,640,053	1,176,891,823	191,231,272	10.87%	16.25%	284,164,958	16.15%	24.15%	475,396,230	27.02%	40.39%
July	58,804	2,162,619,661	1,407,592,854	287,229,873	13.28%	20.41%	421,570,949	19.49%	29.95%	708,800,822	32.78%	50.36%
August	36,357	1,061,282,438	662,676,703	135,893,817	12.80%	20.51%	210,252,754	19.81%	31.73%	346,146,571	32.62%	52.23%
September	37,263	1,231,845,638	797,945,481	152,197,204	12.36%	19.07%	239,241,241	19.42%	29.98%	391,438,445	31.78%	49.06%
October	63,497	2,441,707,602	1,614,493,272	337,087,490	13.81%	20.88%	508,712,930	20.83%	31.51%	845,800,420	34.64%	52.39%
November	31,520	987,788,508	656,793,864	132,972,898	13.46%	20.25%	203,400,349	20.59%	30.97%	336,373,247	34.05%	51.21%
December	38,971	1,277,892,008	877,285,130	168,668,384	13.20%	19.23%	253,321,332	19.82%	28.88%	421,989,716	33.02%	48.10%
Total	570,615	\$21,545,867,225	\$14,144,585,455	\$2,605,513,668	12.09%	18.42%	\$3,924,794,761	18.22%	27.75%	\$6,530,308,429	30.31%	46.17%

**All NAICS Sector Risks Combined
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report**

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) + (3)	(9) Loss to Earned Premium (7) + (4)
1 - 499	58,004	56,400.2	\$ 9,410,650	\$ 18,252,584	\$ 1,529,266	\$ 2,853,306	\$ 4,382,572	46.57%	24.01%
500 - 749	38,868	37,988.6	13,424,530	23,542,294	2,552,916	4,095,418	6,648,334	49.52%	28.24%
750 - 999	<u>34,574</u>	<u>33,928.8</u>	<u>18,765,856</u>	<u>29,782,362</u>	<u>3,254,339</u>	<u>4,502,041</u>	<u>7,756,380</u>	<u>41.33%</u>	<u>26.04%</u>
1 - 999	131,446	128,317.5	41,601,036	71,577,240	7,336,521	11,450,765	18,787,286	45.16%	26.25%
1,000 - 2,499	113,512	111,373.8	134,178,397	184,156,142	19,162,044	29,764,928	48,926,972	36.46%	26.57%
2,500 - 4,999	86,259	85,093.8	243,896,552	310,650,891	31,001,202	48,201,271	79,202,473	32.47%	25.50%
5,000 - 7,499	50,142	49,560.2	245,608,109	308,662,256	27,531,135	42,625,947	70,157,082	28.56%	22.73%
7,500 - 9,999	<u>33,489</u>	<u>33,115.1</u>	<u>236,144,712</u>	<u>290,155,133</u>	<u>24,748,823</u>	<u>41,792,610</u>	<u>66,541,433</u>	<u>28.18%</u>	<u>22.93%</u>
1,000 - 9,999	283,402	279,142.8	859,827,770	1,093,624,422	102,443,204	162,384,756	264,827,960	30.80%	24.22%
10,000 - 14,999	40,089	39,641.4	399,014,351	491,842,108	42,197,822	64,489,563	106,687,385	26.74%	21.69%
15,000 - 19,999	24,289	24,014.6	340,783,555	420,526,698	42,571,945	70,685,461	113,257,406	33.23%	26.93%
20,000 - 24,999	15,783	15,614.2	288,659,548	352,746,392	31,702,739	49,863,180	81,565,919	28.26%	23.12%
25,000 - 29,999	11,613	11,489.3	261,726,931	318,158,915	29,317,990	42,285,549	71,603,539	27.36%	22.51%
30,000 - 34,999	8,669	8,566.9	231,549,703	280,757,308	25,398,310	40,011,554	65,409,864	28.25%	23.30%
35,000 - 39,999	6,780	6,703.7	207,437,030	253,467,646	24,605,010	32,579,676	57,184,686	27.57%	22.56%
40,000 - 44,999	5,572	5,507.1	193,871,300	236,471,247	20,071,198	28,486,683	48,557,881	25.05%	20.53%
45,000 - 49,999	4,567	4,515.3	177,825,620	216,383,484	22,496,531	31,209,952	53,706,483	30.20%	24.82%
50,000 - 99,999	<u>21,762</u>	<u>21,527.9</u>	<u>1,272,104,621</u>	<u>1,521,523,240</u>	<u>143,726,371</u>	<u>222,845,192</u>	<u>366,571,563</u>	<u>28.82%</u>	<u>24.09%</u>
10,000 - 99,999	139,124	137,580.2	3,372,972,660	4,091,877,038	382,087,916	582,456,810	964,544,726	28.60%	23.57%
100,000 - 149,999	7,903	7,826.9	806,031,315	963,916,872	90,209,384	133,773,293	223,982,677	27.79%	23.24%
150,000 - 249,999	6,553	6,492.9	1,071,327,011	1,257,458,893	128,966,777	195,648,940	324,615,717	30.30%	25.82%
250,000 & Over	<u>9,485</u>	<u>9,400.6</u>	<u>9,094,944,662</u>	<u>9,159,740,825</u>	<u>1,003,721,847</u>	<u>1,452,691,442</u>	<u>2,456,413,289</u>	<u>27.01%</u>	<u>26.82%</u>
100,000 & Over	23,941	23,720.4	10,972,302,988	11,381,116,590	1,222,898,008	1,782,113,675	3,005,011,683	27.39%	26.40%
TOTAL	577,913	568,760.9	\$ 15,246,704,454	\$ 16,638,195,290	\$ 1,714,765,649	\$ 2,538,406,006	\$ 4,253,171,655	27.90%	25.56%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Agriculture
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Agriculture classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	463	462.8	\$ 72,649	\$ 136,940	\$ 59,152	\$ 286	\$ 59,438	81.82%	43.40%
500 - 749	414	406.5	126,673	265,531	300	11,678	11,978	9.46%	4.51%
750 - 999	409	401.9	184,793	350,356	37,042	80,905	117,947	63.83%	33.66%
1 - 999	1,286	1,271.2	384,115	752,827	96,494	92,869	189,363	49.30%	25.15%
1,000 - 2,499	1,373	1,354.0	1,608,472	2,350,947	520,566	919,588	1,440,154	89.54%	61.26%
2,500 - 4,999	1,645	1,627.7	4,156,908	6,044,011	810,349	904,050	1,714,399	41.24%	28.37%
5,000 - 7,499	1,303	1,286.7	5,647,072	8,022,755	826,038	1,154,411	1,980,449	35.07%	24.69%
7,500 - 9,999	992	984.5	6,329,605	8,633,435	1,081,873	2,202,935	3,284,808	51.90%	38.05%
1,000 - 9,999	5,313	5,252.8	17,742,057	25,051,148	3,238,826	5,180,984	8,419,810	47.46%	33.61%
10,000 - 14,999	1,556	1,548.1	14,716,647	19,350,322	1,830,600	3,171,109	5,001,709	33.99%	25.85%
15,000 - 19,999	972	964.0	12,937,250	16,874,275	1,827,846	4,201,959	6,029,805	46.61%	35.73%
20,000 - 24,999	720	710.9	12,668,259	16,073,487	1,851,292	5,552,043	7,403,335	58.44%	46.06%
25,000 - 29,999	523	520.2	11,300,951	14,307,239	1,346,772	2,510,376	3,857,148	34.13%	26.96%
30,000 - 34,999	398	395.0	10,238,010	12,897,181	1,794,420	3,032,005	4,826,425	47.14%	37.42%
35,000 - 39,999	290	289.6	8,520,085	10,852,901	1,158,488	1,616,768	2,775,256	32.57%	25.57%
40,000 - 44,999	298	297.2	10,021,973	12,607,262	1,174,064	1,963,063	3,137,127	31.30%	24.88%
45,000 - 49,999	255	252.4	9,710,763	12,092,146	1,529,748	2,950,598	4,480,346	46.14%	37.05%
50,000 - 99,999	1,278	1,268.1	72,177,039	90,625,653	10,723,234	21,007,670	31,730,904	43.96%	35.01%
10,000 - 99,999	6,290	6,245.5	162,290,978	205,680,466	23,236,464	46,005,591	69,242,055	42.67%	33.66%
100,000 - 149,999	475	471.3	45,310,865	57,582,951	6,996,514	12,517,411	19,513,925	43.07%	33.89%
150,000 - 249,999	485	482.2	73,472,428	93,595,399	10,528,454	17,243,475	27,771,929	37.80%	29.67%
250,000 & Over	620	611.9	314,203,945	383,465,466	42,651,074	69,725,225	112,376,299	35.77%	29.31%
100,000 & Over	1,580	1,565.4	432,987,238	534,643,816	60,176,042	99,486,111	159,662,153	36.87%	29.86%
TOTAL	14,469	14,334.9	\$ 613,404,388	\$ 766,128,257	\$ 86,747,826	\$ 150,765,555	\$ 237,513,381	38.72%	31.00%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Mining
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Mining classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	5	2.7	\$ 635	\$ 1,417	\$ 0	\$ 0	\$ 0	0.00%	0.00%
500 - 749	6	4.1	1,939	3,846	0	0	0	0.00%	0.00%
750 - 999	10	8.3	2,473	8,502	0	0	0	0.00%	0.00%
1 - 999	21	15.1	5,047	13,765	0	0	0	0.00%	0.00%
1,000 - 2,499	51	46.1	38,941	77,063	9,830	9,757	19,587	50.30%	25.42%
2,500 - 4,999	28	26.3	65,261	104,719	0	0	0	0.00%	0.00%
5,000 - 7,499	44	43.5	172,185	282,870	39,090	83,618	122,708	71.27%	43.38%
7,500 - 9,999	41	41.0	217,900	355,544	0	0	0	0.00%	0.00%
1,000 - 9,999	164	156.9	494,288	820,196	48,920	93,375	142,295	28.79%	17.35%
10,000 - 14,999	71	67.6	591,554	865,980	30,157	35,027	65,184	11.02%	7.53%
15,000 - 19,999	52	51.2	653,668	910,193	64,591	85,053	149,644	22.89%	16.44%
20,000 - 24,999	30	28.4	496,009	675,158	0	5,997	5,997	1.21%	0.89%
25,000 - 29,999	46	45.2	855,431	1,261,878	29,862	42,134	71,996	8.42%	5.71%
30,000 - 34,999	19	19.0	459,627	606,972	180,477	169,314	349,791	76.10%	57.63%
35,000 - 39,999	13	12.9	351,835	480,323	139,838	53,682	193,520	55.00%	40.29%
40,000 - 44,999	15	15.0	498,348	626,008	1,200	2,409	3,609	0.72%	0.58%
45,000 - 49,999	17	15.8	481,661	794,949	0	5,653	5,653	1.17%	0.71%
50,000 - 99,999	86	85.9	4,502,961	6,101,650	591,184	755,885	1,347,069	29.92%	22.08%
10,000 - 99,999	349	341.0	8,891,093	12,323,111	1,037,309	1,155,154	2,192,463	24.66%	17.79%
100,000 - 149,999	42	41.3	3,964,954	5,124,445	865,297	1,389,827	2,255,124	56.88%	44.01%
150,000 - 249,999	47	46.5	6,516,836	9,004,571	659,928	579,953	1,239,881	19.03%	13.77%
250,000 & Over	69	68.5	47,604,327	61,862,149	4,944,902	5,177,974	10,122,876	21.26%	16.36%
100,000 & Over	158	156.3	58,086,117	75,991,165	6,470,127	7,147,754	13,617,881	23.44%	17.92%
TOTAL	692	669.3	\$ 67,476,545	\$ 89,148,237	\$ 7,556,356	\$ 8,396,283	\$ 15,952,639	23.64%	17.89%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Utilities
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Utilities classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	1	0.2	\$ 127	\$ 247	\$ 0	\$ 0	\$ 0	0.00%	0.00%
500 - 749	49	48.5	11,281	31,130	0	0	0	0.00%	0.00%
750 - 999	32	30.8	12,477	27,046	0	0	0	0.00%	0.00%
1 - 999	82	79.4	23,885	58,423	0	0	0	0.00%	0.00%
1,000 - 2,499	105	102.6	105,713	173,782	0	423	423	0.40%	0.24%
2,500 - 4,999	77	75.5	176,846	285,557	50,998	50,021	101,019	57.12%	35.38%
5,000 - 7,499	57	57.0	233,219	358,914	338	22,921	23,259	9.97%	6.48%
7,500 - 9,999	45	44.1	244,145	384,458	37,161	58,025	95,186	38.99%	24.76%
1,000 - 9,999	284	279.3	759,923	1,202,711	88,497	131,390	219,887	28.94%	18.28%
10,000 - 14,999	77	77.0	792,192	974,544	138,194	149,002	287,196	36.25%	29.47%
15,000 - 19,999	51	51.0	605,927	863,464	71,396	99,386	170,782	28.19%	19.78%
20,000 - 24,999	28	27.3	444,864	630,289	11,417	22,860	34,277	7.71%	5.44%
25,000 - 29,999	16	16.0	302,343	429,000	0	1,899	1,899	0.63%	0.44%
30,000 - 34,999	23	22.3	496,616	742,860	0	6,122	6,122	1.23%	0.82%
35,000 - 39,999	12	12.0	336,196	447,408	11,979	37,719	49,698	14.78%	11.11%
40,000 - 44,999	12	12.0	378,988	507,147	439	2,303	2,742	0.72%	0.54%
45,000 - 49,999	8	8.0	317,358	382,016	6,265	12,515	18,780	5.92%	4.92%
50,000 - 99,999	36	36.0	1,730,761	2,474,625	162,529	494,375	656,904	37.95%	26.55%
10,000 - 99,999	263	261.5	5,405,244	7,451,353	402,219	826,181	1,228,400	22.73%	16.49%
100,000 - 149,999	17	17.0	1,636,974	2,162,020	131,363	348,557	479,920	29.32%	22.20%
150,000 - 249,999	18	18.0	2,828,046	3,561,283	490,628	1,296,340	1,786,968	63.19%	50.18%
250,000 & Over	20	20.0	10,254,875	11,634,805	2,749,887	2,685,128	5,435,015	53.00%	46.71%
100,000 & Over	55	55.0	14,719,896	17,358,108	3,371,878	4,330,025	7,701,903	52.32%	44.37%
TOTAL	684	675.2	\$ 20,908,947	\$ 26,070,595	\$ 3,862,594	\$ 5,287,596	\$ 9,150,190	43.76%	35.10%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Construction
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Construction classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	1,213	845.6	\$ 262,110	\$ 371,844	\$ 52,010	\$ 79,474	\$ 131,484	50.16%	35.36%
500 - 749	1,644	1,405.7	384,169	1,042,618	172,366	182,624	354,990	92.40%	34.05%
750 - 999	<u>2,861</u>	<u>2,628.7</u>	<u>1,028,722</u>	<u>2,538,107</u>	<u>889,592</u>	<u>1,031,420</u>	<u>1,921,012</u>	<u>186.74%</u>	<u>75.69%</u>
1 - 999	5,718	4,880.0	1,675,001	3,952,569	1,113,968	1,293,518	2,407,486	143.73%	60.91%
1,000 - 2,499	12,188	11,581.5	9,704,519	18,979,770	3,841,818	6,193,365	10,035,183	103.41%	52.87%
2,500 - 4,999	9,303	8,937.2	21,222,987	34,112,673	4,557,267	5,382,502	9,939,769	46.83%	29.14%
5,000 - 7,499	6,830	6,664.5	27,004,738	42,256,415	5,355,664	7,416,571	12,772,235	47.30%	30.23%
7,500 - 9,999	<u>5,036</u>	<u>4,914.2</u>	<u>29,277,852</u>	<u>43,725,560</u>	<u>5,316,007</u>	<u>7,594,777</u>	<u>12,910,784</u>	<u>44.10%</u>	<u>29.53%</u>
1,000 - 9,999	33,357	32,097.4	87,210,096	139,074,418	19,070,756	26,587,215	45,657,971	52.35%	32.83%
10,000 - 14,999	6,872	6,727.6	58,794,081	84,759,575	8,390,369	12,186,106	20,576,475	35.00%	24.28%
15,000 - 19,999	4,895	4,799.3	60,522,393	84,843,221	12,204,962	24,469,994	36,674,956	60.60%	43.23%
20,000 - 24,999	3,428	3,374.0	55,739,554	76,625,960	6,945,751	7,892,371	14,838,122	26.62%	19.36%
25,000 - 29,999	2,578	2,541.4	51,932,875	70,642,530	7,608,225	9,838,040	17,446,265	33.59%	24.70%
30,000 - 34,999	1,918	1,885.9	46,243,921	62,121,767	6,605,461	11,193,766	17,799,227	38.49%	28.65%
35,000 - 39,999	1,544	1,514.8	42,995,260	57,664,249	7,451,961	7,446,626	14,898,587	34.65%	25.84%
40,000 - 44,999	1,191	1,173.5	38,165,390	50,545,750	4,900,683	5,636,743	10,537,426	27.61%	20.85%
45,000 - 49,999	1,058	1,039.1	37,380,584	50,127,698	5,390,203	6,718,350	12,108,553	32.39%	24.16%
50,000 - 99,999	<u>5,012</u>	<u>4,937.5</u>	<u>272,216,075</u>	<u>350,745,688</u>	<u>34,648,722</u>	<u>40,203,613</u>	<u>74,852,335</u>	<u>27.50%</u>	<u>21.34%</u>
10,000 - 99,999	28,496	27,993.0	663,990,133	888,076,438	94,146,337	125,585,609	219,731,946	33.09%	24.74%
100,000 - 149,999	1,717	1,692.6	164,093,016	208,817,527	18,149,979	20,490,191	38,640,170	23.55%	18.50%
150,000 - 249,999	1,405	1,391.0	214,743,903	269,370,815	27,547,063	31,531,982	59,079,045	27.51%	21.93%
250,000 & Over	<u>1,536</u>	<u>1,525.5</u>	<u>875,947,724</u>	<u>1,011,814,659</u>	<u>108,234,104</u>	<u>150,691,079</u>	<u>258,925,183</u>	<u>29.56%</u>	<u>25.59%</u>
100,000 & Over	4,658	4,609.1	1,254,784,643	1,490,003,001	153,931,146	202,713,252	356,644,398	28.42%	23.94%
TOTAL	72,229	69,579.5	\$ 2,007,659,872	\$ 2,521,106,426	\$ 268,262,207	\$ 356,179,594	\$ 624,441,801	31.10%	24.77%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Manufacturing
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Manufacturing classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	669	632.4	\$ 202,601	\$ 205,530	\$ 60,569	\$ 68,590	\$ 129,159	63.75%	62.84%
500 - 749	638	619.5	223,776	397,226	107,083	114,416	221,499	98.98%	55.76%
750 - 999	808	796.9	447,373	690,513	170,754	187,619	358,373	80.11%	51.90%
1 - 999	2,115	2,048.7	873,750	1,293,269	338,406	370,625	709,031	81.15%	54.82%
1,000 - 2,499	3,809	3,737.5	4,654,078	6,436,842	722,263	1,068,227	1,790,490	38.47%	27.82%
2,500 - 4,999	4,699	4,616.5	13,328,362	17,213,310	1,638,940	2,603,490	4,242,430	31.83%	24.65%
5,000 - 7,499	3,401	3,355.7	16,805,848	21,131,205	2,174,799	3,102,540	5,277,339	31.40%	24.97%
7,500 - 9,999	<u>2,694</u>	<u>2,649.1</u>	<u>19,103,279</u>	<u>23,423,697</u>	<u>2,198,706</u>	<u>3,049,781</u>	<u>5,248,487</u>	<u>27.47%</u>	<u>22.41%</u>
1,000 - 9,999	14,603	14,358.7	53,891,567	68,205,054	6,734,708	9,824,038	16,558,746	30.73%	24.28%
10,000 - 14,999	3,582	3,525.9	36,668,448	44,230,877	5,659,449	8,357,406	14,016,855	38.23%	31.69%
15,000 - 19,999	2,552	2,525.5	36,479,765	44,213,195	3,753,944	5,914,345	9,668,289	26.50%	21.87%
20,000 - 24,999	1,658	1,637.4	31,918,316	37,232,092	3,152,170	4,719,370	7,871,540	24.66%	21.14%
25,000 - 29,999	1,373	1,361.3	31,989,074	37,658,620	3,291,935	4,565,403	7,857,338	24.56%	20.86%
30,000 - 34,999	1,051	1,041.2	29,660,091	34,055,905	2,983,362	4,500,272	7,483,634	25.23%	21.97%
35,000 - 39,999	892	881.7	28,440,740	33,374,196	2,876,207	4,261,597	7,137,804	25.10%	21.39%
40,000 - 44,999	744	735.7	26,788,601	31,667,923	2,020,252	3,084,412	5,104,664	19.06%	16.12%
45,000 - 49,999	629	624.2	25,810,742	29,763,513	2,778,229	4,384,839	7,163,068	27.75%	24.07%
50,000 - 99,999	<u>3,266</u>	<u>3,234.1</u>	<u>202,762,513</u>	<u>229,679,727</u>	<u>21,413,339</u>	<u>31,827,890</u>	<u>53,241,229</u>	<u>26.26%</u>	<u>23.18%</u>
10,000 - 99,999	15,747	15,567.0	450,518,291	521,876,048	47,928,887	71,615,534	119,544,421	26.53%	22.91%
100,000 - 149,999	1,285	1,274.6	140,286,963	157,234,262	15,479,164	22,889,040	38,368,204	27.35%	24.40%
150,000 - 249,999	1,105	1,089.9	199,663,755	213,092,140	24,117,795	34,867,758	58,985,553	29.54%	27.68%
250,000 & Over	<u>1,795</u>	<u>1,778.0</u>	<u>1,664,983,118</u>	<u>1,665,546,897</u>	<u>194,020,759</u>	<u>277,122,364</u>	<u>471,143,123</u>	<u>28.30%</u>	<u>28.29%</u>
100,000 & Over	4,185	4,142.5	2,004,933,836	2,035,873,299	233,617,718	334,879,162	568,496,880	28.35%	27.92%
TOTAL	36,650	36,117.0	\$ 2,510,217,444	\$ 2,627,247,670	\$ 288,619,719	\$ 416,689,359	\$ 705,309,078	28.10%	26.85%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

**Wholesale Trade
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report**

Risks whose total payroll in Wholesale classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	206	194.7	\$ 34,998	\$ 61,137	\$ 6,965	\$ 20,772	\$ 27,737	79.25%	45.37%
500 - 749	205	200.9	74,280	126,236	47,614	43,377	90,991	122.50%	72.08%
750 - 999	289	283.0	144,756	246,515	39,076	38,263	77,339	53.43%	31.37%
1 - 999	700	678.7	254,034	433,888	93,655	102,412	196,067	77.18%	45.19%
1,000 - 2,499	2,008	1,970.4	2,413,361	3,496,932	374,669	529,936	904,605	37.48%	25.87%
2,500 - 4,999	3,195	3,157.8	9,100,400	11,834,717	1,033,884	1,619,354	2,653,238	29.16%	22.42%
5,000 - 7,499	2,453	2,433.3	11,890,093	15,140,097	1,093,291	1,504,467	2,597,758	21.85%	17.16%
7,500 - 9,999	1,858	1,842.9	12,807,239	16,125,129	1,266,052	3,552,545	4,818,597	37.62%	29.88%
1,000 - 9,999	9,514	9,404.4	36,211,093	46,596,875	3,767,896	7,206,302	10,974,198	30.31%	23.55%
10,000 - 14,999	2,377	2,359.0	23,365,301	29,196,737	2,388,245	3,729,113	6,117,358	26.18%	20.95%
15,000 - 19,999	1,511	1,500.2	21,381,136	26,159,647	2,272,375	3,585,508	5,857,883	27.40%	22.39%
20,000 - 24,999	1,019	1,011.7	18,466,930	22,710,403	1,899,215	2,933,577	4,832,792	26.17%	21.28%
25,000 - 29,999	693	686.7	15,404,460	18,936,850	1,487,555	2,555,730	4,043,285	26.25%	21.35%
30,000 - 34,999	571	564.2	15,311,811	18,529,278	1,484,783	1,986,297	3,471,080	22.67%	18.73%
35,000 - 39,999	397	393.9	11,999,551	14,838,620	1,386,155	2,171,465	3,557,620	29.65%	23.98%
40,000 - 44,999	348	344.0	12,022,286	14,744,708	1,499,282	2,310,985	3,810,267	31.69%	25.84%
45,000 - 49,999	300	297.4	11,658,065	14,235,672	1,060,530	1,875,438	2,935,968	25.18%	20.62%
50,000 - 99,999	1,342	1,325.6	79,663,521	94,367,650	8,632,807	13,028,276	21,661,083	27.19%	22.95%
10,000 - 99,999	8,558	8,482.6	209,273,063	253,719,565	22,110,947	34,176,389	56,287,336	26.90%	22.18%
100,000 - 149,999	486	480.5	49,113,908	59,331,358	5,299,903	7,660,075	12,959,978	26.39%	21.84%
150,000 - 249,999	401	395.9	66,331,413	76,511,645	7,541,823	14,808,645	22,350,468	33.70%	29.21%
250,000 & Over	555	547.6	450,104,825	445,753,375	52,886,346	82,810,449	135,696,795	30.15%	30.44%
100,000 & Over	1,442	1,423.9	565,550,146	581,596,378	65,728,072	105,279,169	171,007,241	30.24%	29.40%
TOTAL	20,214	19,989.7	\$ 811,288,336	\$ 882,346,706	\$ 91,700,570	\$ 146,764,272	\$ 238,464,842	29.39%	27.03%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Retail - Trade
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Retail classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	1,567	1,525.7	\$ 297,251	\$ 477,070	\$ 33,368	\$ 39,466	\$ 72,834	24.50%	15.27%
500 - 749	2,261	2,234.3	949,984	1,414,333	60,070	166,499	226,569	23.85%	16.02%
750 - 999	<u>2,349</u>	<u>2,325.8</u>	<u>1,526,046</u>	<u>2,013,292</u>	<u>133,028</u>	<u>282,987</u>	<u>416,015</u>	<u>27.26%</u>	<u>20.66%</u>
1 - 999	6,177	6,085.8	2,773,281	3,904,695	226,466	488,952	715,418	25.80%	18.32%
1,000 - 2,499	9,826	9,748.9	13,969,724	16,543,135	1,597,831	2,742,061	4,339,892	31.07%	26.23%
2,500 - 4,999	9,014	8,957.4	28,378,901	32,595,230	2,550,344	4,030,629	6,580,973	23.19%	20.19%
5,000 - 7,499	5,618	5,588.7	30,857,546	34,565,972	2,628,386	6,227,994	8,856,380	28.70%	25.62%
7,500 - 9,999	<u>3,326</u>	<u>3,306.0</u>	<u>25,615,648</u>	<u>28,706,802</u>	<u>2,160,606</u>	<u>3,687,254</u>	<u>5,847,860</u>	<u>22.83%</u>	<u>20.37%</u>
1,000 - 9,999	27,784	27,601.1	98,821,818	112,411,139	8,937,167	16,687,938	25,625,105	25.93%	22.80%
10,000 - 14,999	3,407	3,389.2	36,772,709	41,488,092	2,897,859	5,812,593	8,710,452	23.69%	21.00%
15,000 - 19,999	1,688	1,675.3	25,798,500	29,143,093	2,093,722	3,371,826	5,465,548	21.19%	18.75%
20,000 - 24,999	1,081	1,072.3	21,499,551	24,147,889	2,794,873	4,061,646	6,856,519	31.89%	28.39%
25,000 - 29,999	707	702.7	17,571,846	19,388,677	1,582,534	2,253,033	3,835,567	21.83%	19.78%
30,000 - 34,999	538	533.8	15,539,386	17,379,465	2,127,609	2,637,550	4,765,159	30.67%	27.42%
35,000 - 39,999	393	390.1	12,979,354	14,757,177	992,574	1,395,147	2,387,721	18.40%	16.18%
40,000 - 44,999	346	340.6	13,162,109	14,711,926	982,129	1,683,443	2,665,572	20.25%	18.12%
45,000 - 49,999	206	204.3	8,662,120	9,740,860	1,195,301	1,428,841	2,624,142	30.29%	26.94%
50,000 - 99,999	<u>1,231</u>	<u>1,219.8</u>	<u>80,587,371</u>	<u>86,000,844</u>	<u>8,281,577</u>	<u>13,802,241</u>	<u>22,083,818</u>	<u>27.40%</u>	<u>25.68%</u>
10,000 - 99,999	9,597	9,528.1	232,572,947	256,758,023	22,948,178	36,446,320	59,394,498	25.54%	23.13%
100,000 - 149,999	497	492.6	58,026,428	60,712,616	6,080,897	9,046,135	15,127,032	26.07%	24.92%
150,000 - 249,999	414	410.7	78,383,540	79,712,449	8,490,041	12,005,503	20,495,544	26.15%	25.71%
250,000 & Over	<u>731</u>	<u>723.9</u>	<u>1,291,843,211</u>	<u>1,157,828,797</u>	<u>127,680,138</u>	<u>198,940,458</u>	<u>326,620,596</u>	<u>25.28%</u>	<u>28.21%</u>
100,000 & Over	1,642	1,627.1	1,428,253,179	1,298,253,862	142,251,076	219,992,096	362,243,172	25.36%	27.90%
TOTAL	45,200	44,842.0	\$ 1,762,421,225	\$ 1,671,327,719	\$ 174,362,887	\$ 273,615,306	\$ 447,978,193	25.42%	26.80%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

**Transportation & Warehousing
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report**

Risks whose total payroll in Transportation & Warehousing classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	130	100.6	\$ 14,039	\$ 34,816	\$ 4,595	\$ 9,695	\$ 14,290	101.79%	41.04%
500 - 749	107	93.8	28,406	62,887	1,600	97	1,697	5.97%	2.70%
750 - 999	92	86.1	45,425	80,392	5,155	3,563	8,718	19.19%	10.84%
1 - 999	329	280.5	87,870	178,095	11,350	13,355	24,705	28.12%	13.87%
1,000 - 2,499	1,488	1,384.1	1,224,217	2,324,785	438,576	572,653	1,011,229	82.60%	43.50%
2,500 - 4,999	1,302	1,239.2	3,101,948	4,779,404	625,594	704,408	1,330,002	42.88%	27.83%
5,000 - 7,499	1,053	1,028.6	4,417,235	6,587,143	946,386	930,468	1,876,854	42.49%	28.49%
7,500 - 9,999	984	966.0	6,822,976	8,393,675	1,328,969	1,410,892	2,739,861	40.16%	32.64%
1,000 - 9,999	4,827	4,617.9	15,566,376	22,085,007	3,339,525	3,618,421	6,957,946	44.70%	31.51%
10,000 - 14,999	1,178	1,154.7	10,087,979	14,603,095	1,181,860	1,527,427	2,709,287	26.86%	18.55%
15,000 - 19,999	889	875.3	10,933,992	15,510,471	1,905,222	1,831,089	3,736,311	34.17%	24.09%
20,000 - 24,999	660	653.0	10,766,851	14,802,376	2,724,365	5,343,974	8,068,339	74.94%	54.51%
25,000 - 29,999	541	530.5	11,016,702	14,853,850	1,650,512	2,549,827	4,200,339	38.13%	28.28%
30,000 - 34,999	406	399.4	9,622,153	13,127,704	820,529	1,072,886	1,893,415	19.68%	14.42%
35,000 - 39,999	359	355.5	9,900,381	13,444,742	1,038,625	1,603,712	2,642,337	26.69%	19.65%
40,000 - 44,999	320	316.2	10,201,394	13,604,563	1,168,812	1,289,133	2,457,945	24.09%	18.07%
45,000 - 49,999	250	246.4	9,220,272	11,873,979	2,951,182	1,589,484	4,540,666	49.25%	38.24%
50,000 - 99,999	1,220	1,203.8	66,452,016	85,540,230	9,243,735	12,761,372	22,005,107	33.11%	25.72%
10,000 - 99,999	5,823	5,734.8	148,201,739	197,361,010	22,684,842	29,568,904	52,253,746	35.26%	26.48%
100,000 - 149,999	470	464.1	45,464,599	57,896,112	6,018,244	10,744,061	16,762,305	36.87%	28.95%
150,000 - 249,999	373	366.6	58,269,930	71,581,584	7,222,096	8,720,936	15,943,032	27.36%	22.27%
250,000 & Over	543	535.2	737,211,288	773,515,049	93,010,540	106,690,965	199,701,505	27.09%	25.82%
100,000 & Over	1,386	1,365.9	840,945,817	902,992,745	106,250,880	126,155,962	232,406,842	27.64%	25.74%
TOTAL	12,365	11,999.1	\$ 1,004,801,803	\$ 1,122,616,857	\$ 132,286,597	\$ 159,356,642	\$ 291,643,239	29.02%	25.98%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Information
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Information classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	592	541.0	\$ 85,081	\$ 186,349	\$ 2,427	\$ 2,283	\$ 4,710	5.54%	2.53%
500 - 749	352	335.4	91,294	209,691	37,875	64,878	102,753	112.55%	49.00%
750 - 999	<u>293</u>	<u>272.8</u>	<u>137,550</u>	<u>252,986</u>	<u>0</u>	<u>3,721</u>	<u>3,721</u>	<u>2.71%</u>	<u>1.47%</u>
1 - 999	1,237	1,149.3	313,926	649,026	40,302	70,882	111,184	35.42%	17.13%
1,000 - 2,499	1,586	1,271.0	1,391,779	2,453,727	70,351	97,199	167,550	12.04%	6.83%
2,500 - 4,999	1,250	1,213.9	3,312,603	4,429,460	283,847	294,094	577,941	17.45%	13.05%
5,000 - 7,499	451	442.9	2,105,037	2,781,178	99,026	132,475	231,501	11.00%	8.32%
7,500 - 9,999	<u>290</u>	<u>287.7</u>	<u>1,958,360</u>	<u>2,507,545</u>	<u>170,193</u>	<u>193,512</u>	<u>363,705</u>	<u>18.57%</u>	<u>14.50%</u>
1,000 - 9,999	3,577	3,215.5	8,767,779	12,171,910	623,417	717,280	1,340,697	15.29%	11.01%
10,000 - 14,999	299	293.9	2,890,029	3,685,479	98,908	158,447	257,355	8.90%	6.98%
15,000 - 19,999	163	162.2	2,334,254	2,838,795	81,190	102,611	183,801	7.87%	6.47%
20,000 - 24,999	97	96.2	1,730,241	2,151,269	31,637	48,109	79,746	4.61%	3.71%
25,000 - 29,999	81	80.0	2,621,350	2,237,436	391,737	336,577	728,314	27.78%	32.55%
30,000 - 34,999	65	64.8	1,745,210	2,103,821	158,216	307,566	465,782	26.69%	22.14%
35,000 - 39,999	48	47.0	1,546,680	1,802,975	136,573	112,549	249,122	16.11%	13.82%
40,000 - 44,999	42	41.9	1,433,781	1,767,059	99,718	145,174	244,892	17.08%	13.86%
45,000 - 49,999	36	36.0	1,370,292	1,709,121	101,867	140,340	242,207	17.68%	14.17%
50,000 - 99,999	<u>164</u>	<u>163.1</u>	<u>9,836,117</u>	<u>11,455,594</u>	<u>723,337</u>	<u>1,237,252</u>	<u>1,960,589</u>	<u>19.93%</u>	<u>17.11%</u>
10,000 - 99,999	995	985.1	25,507,953	29,751,549	1,823,183	2,588,625	4,411,808	17.30%	14.83%
100,000 - 149,999	68	68.0	7,055,277	8,358,142	559,548	800,220	1,359,768	19.27%	16.27%
150,000 - 249,999	47	46.8	8,315,931	9,011,144	568,540	955,783	1,524,323	18.33%	16.92%
250,000 & Over	<u>108</u>	<u>105.8</u>	<u>356,179,163</u>	<u>288,632,171</u>	<u>45,938,714</u>	<u>47,877,558</u>	<u>93,816,272</u>	<u>26.34%</u>	<u>32.50%</u>
100,000 & Over	223	220.6	371,550,371	306,001,457	47,066,802	49,633,561	96,700,363	26.03%	31.60%
TOTAL	6,032	5,570.4	\$ 406,140,029	\$ 348,573,942	\$ 49,553,704	\$ 53,010,348	\$ 102,564,052	25.25%	29.42%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Finance & Insurance
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Finance & Insurance classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	535	528.5	\$ 79,330	\$ 172,470	\$ 0	\$ 0	\$ 0	0.00%	0.00%
500 - 749	270	267.5	93,180	159,873	11,408	14,129	25,537	27.41%	15.97%
750 - 999	193	190.1	106,108	166,805	0	0	0	0.00%	0.00%
1 - 999	998	986.1	278,618	499,148	11,408	14,129	25,537	9.17%	5.12%
1,000 - 2,499	508	499.5	600,290	826,591	167,854	130,915	298,769	49.77%	36.14%
2,500 - 4,999	357	350.4	973,744	1,262,161	54,315	55,182	109,497	11.24%	8.68%
5,000 - 7,499	194	190.6	908,300	1,171,764	35,702	41,620	77,322	8.51%	6.60%
7,500 - 9,999	145	142.6	1,009,371	1,233,658	81,146	114,954	196,100	19.43%	15.90%
1,000 - 9,999	1,204	1,183.0	3,491,705	4,494,174	339,017	342,671	681,688	19.52%	15.17%
10,000 - 14,999	198	196.5	2,066,190	2,425,236	134,502	251,112	385,614	18.66%	15.90%
15,000 - 19,999	111	108.5	1,709,436	1,907,984	82,297	115,734	198,031	11.58%	10.38%
20,000 - 24,999	81	80.1	1,690,252	1,811,202	65,915	87,464	153,379	9.07%	8.47%
25,000 - 29,999	54	51.9	1,374,362	1,483,444	73,425	136,403	209,828	15.27%	14.14%
30,000 - 34,999	46	45.2	1,378,582	1,479,914	14,538	71,432	85,970	6.24%	5.81%
35,000 - 39,999	32	32.0	1,037,319	1,186,604	113,413	124,349	237,762	22.92%	20.04%
40,000 - 44,999	45	45.0	1,672,420	1,914,971	136,057	188,261	324,318	19.39%	16.94%
45,000 - 49,999	34	34.0	2,074,415	1,611,875	290,868	387,785	678,653	32.72%	42.10%
50,000 - 99,999	173	170.8	11,694,261	12,594,361	916,840	1,651,041	2,567,881	21.96%	20.39%
10,000 - 99,999	774	764.0	24,697,235	26,415,591	1,827,855	3,013,581	4,841,436	19.60%	18.33%
100,000 - 149,999	81	81.0	9,860,818	10,004,622	857,527	1,196,627	2,054,154	20.83%	20.53%
150,000 - 249,999	75	74.8	12,655,106	14,172,457	826,688	1,299,477	2,126,165	16.80%	15.00%
250,000 & Over	165	163.6	270,736,188	221,704,352	17,236,447	26,263,487	43,499,934	16.07%	19.62%
100,000 & Over	321	319.4	293,252,112	245,881,431	18,920,662	28,759,591	47,680,253	16.26%	19.39%
TOTAL	3,297	3,252.5	\$ 321,719,670	\$ 277,290,344	\$ 21,098,942	\$ 32,129,972	\$ 53,228,914	16.55%	19.20%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Real Estate
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Real Estate classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	2,652	2,624.3	\$ 336,762	\$ 834,184	\$ 11,876	\$ 37,886	\$ 49,762	14.78%	5.97%
500 - 749	2,149	2,135.7	560,357	1,257,986	143,419	217,371	360,790	64.39%	28.68%
750 - 999	<u>2,294</u>	<u>2,279.5</u>	<u>973,373</u>	<u>1,968,963</u>	<u>265,457</u>	<u>256,568</u>	<u>522,025</u>	<u>53.63%</u>	<u>26.51%</u>
1 - 999	7,095	7,039.5	1,870,492	4,061,133	420,752	511,825	932,577	49.86%	22.96%
1,000 - 2,499	4,974	4,933.7	5,288,979	7,968,407	1,287,485	2,059,845	3,347,330	63.29%	42.01%
2,500 - 4,999	3,724	3,696.5	9,845,273	13,498,900	3,061,941	2,686,381	5,748,322	58.39%	42.58%
5,000 - 7,499	2,144	2,122.2	9,704,227	13,141,569	940,818	1,453,251	2,394,069	24.67%	18.22%
7,500 - 9,999	<u>1,342</u>	<u>1,334.9</u>	<u>8,862,553</u>	<u>11,652,524</u>	<u>630,581</u>	<u>1,013,297</u>	<u>1,643,878</u>	<u>18.55%</u>	<u>14.11%</u>
1,000 - 9,999	12,184	12,087.2	33,701,032	46,261,400	5,920,825	7,212,774	13,133,599	38.97%	28.39%
10,000 - 14,999	1,582	1,570.3	15,151,251	19,442,653	1,088,446	1,722,184	2,810,630	18.55%	14.46%
15,000 - 19,999	845	838.7	11,332,367	14,567,325	1,306,702	1,701,112	3,007,814	26.54%	20.65%
20,000 - 24,999	560	555.5	9,932,463	12,551,567	703,094	1,046,315	1,749,409	17.61%	13.94%
25,000 - 29,999	360	358.2	7,732,090	9,803,262	1,161,146	1,297,588	2,458,734	31.80%	25.08%
30,000 - 34,999	263	259.4	6,690,947	8,509,661	875,608	1,158,403	2,034,011	30.40%	23.90%
35,000 - 39,999	200	198.7	5,744,304	7,469,836	533,843	668,631	1,202,474	20.93%	16.10%
40,000 - 44,999	151	148.8	4,905,029	6,413,446	409,336	660,053	1,069,389	21.80%	16.67%
45,000 - 49,999	146	143.7	5,594,042	6,921,580	597,807	698,294	1,296,101	23.17%	18.73%
50,000 - 99,999	<u>627</u>	<u>619.4</u>	<u>35,550,779</u>	<u>43,397,166</u>	<u>3,541,694</u>	<u>5,297,363</u>	<u>8,839,057</u>	<u>24.86%</u>	<u>20.37%</u>
10,000 - 99,999	4,734	4,692.8	102,633,272	129,076,496	10,217,676	14,249,943	24,467,619	23.84%	18.96%
100,000 - 149,999	235	234.1	22,339,920	28,474,893	2,818,084	3,424,685	6,242,769	27.94%	21.92%
150,000 - 249,999	187	185.6	30,382,527	35,560,340	3,450,310	4,154,691	7,605,001	25.03%	21.39%
250,000 & Over	<u>280</u>	<u>279.7</u>	<u>178,577,487</u>	<u>195,804,046</u>	<u>18,208,871</u>	<u>24,643,058</u>	<u>42,851,929</u>	<u>24.00%</u>	<u>21.89%</u>
100,000 & Over	702	699.4	231,299,935	259,839,279	24,477,265	32,222,434	56,699,699	24.51%	21.82%
TOTAL	24,715	24,518.8	\$ 369,504,730	\$ 439,238,308	\$ 41,036,518	\$ 54,196,976	\$ 95,233,494	25.77%	21.68%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

**Professional Services
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report**

Risks whose total payroll in Professional Services classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	16,709	16,410.8	\$ 2,622,749	\$ 5,125,233	\$ 418,856	\$ 653,550	\$ 1,072,406	40.89%	20.92%
500 - 749	7,798	7,679.7	2,612,996	4,651,214	546,202	658,158	1,204,360	46.09%	25.89%
750 - 999	<u>4,864</u>	<u>4,796.7</u>	<u>2,565,601</u>	<u>4,204,803</u>	<u>321,297</u>	<u>410,195</u>	<u>731,492</u>	<u>28.51%</u>	<u>17.40%</u>
1 - 999	29,371	28,887.2	7,801,346	13,981,250	1,286,355	1,721,903	3,008,258	38.56%	21.52%
1,000 - 2,499	12,144	11,999.0	13,832,861	19,456,881	1,645,410	2,279,778	3,925,188	28.38%	20.17%
2,500 - 4,999	6,888	6,820.0	18,623,234	24,385,739	2,057,856	2,290,698	4,348,554	23.35%	17.83%
5,000 - 7,499	3,267	3,225.5	16,101,669	20,016,409	1,783,073	2,107,001	3,890,074	24.16%	19.43%
7,500 - 9,999	<u>1,961</u>	<u>1,950.5</u>	<u>14,531,371</u>	<u>17,018,787</u>	<u>826,359</u>	<u>1,394,937</u>	<u>2,221,296</u>	<u>15.29%</u>	<u>13.05%</u>
1,000 - 9,999	24,260	23,995.0	63,089,134	80,877,816	6,312,698	8,072,414	14,385,112	22.80%	17.79%
10,000 - 14,999	2,121	2,098.4	22,088,151	25,774,056	1,505,872	2,624,536	4,130,408	18.70%	16.03%
15,000 - 19,999	1,075	1,066.1	15,915,318	18,576,711	1,727,163	1,716,548	3,443,711	21.64%	18.54%
20,000 - 24,999	616	613.7	12,189,635	13,705,580	731,161	1,521,437	2,252,598	18.48%	16.44%
25,000 - 29,999	371	369.7	8,875,430	10,208,493	566,321	987,122	1,553,443	17.50%	15.22%
30,000 - 34,999	286	285.7	8,300,297	9,266,038	559,547	1,036,704	1,596,251	19.23%	17.23%
35,000 - 39,999	258	256.4	8,793,368	9,640,899	872,362	1,188,339	2,060,701	23.43%	21.37%
40,000 - 44,999	185	182.9	6,843,001	7,867,728	425,094	693,519	1,118,613	16.35%	14.22%
45,000 - 49,999	132	130.2	5,653,632	6,268,239	214,786	472,296	687,082	12.15%	10.96%
50,000 - 99,999	<u>596</u>	<u>594.9</u>	<u>38,098,167</u>	<u>41,398,061</u>	<u>3,006,170</u>	<u>4,536,045</u>	<u>7,542,215</u>	<u>19.80%</u>	<u>18.22%</u>
10,000 - 99,999	5,640	5,598.0	126,756,999	142,705,805	9,608,476	14,776,546	24,385,022	19.24%	17.09%
100,000 - 149,999	208	204.9	21,438,972	24,972,534	1,936,723	3,236,495	5,173,218	24.13%	20.72%
150,000 - 249,999	151	150.4	24,357,134	28,303,349	1,521,976	2,623,037	4,145,013	17.02%	14.64%
250,000 & Over	<u>225</u>	<u>223.6</u>	<u>195,358,169</u>	<u>203,058,816</u>	<u>13,874,932</u>	<u>24,614,606</u>	<u>38,489,538</u>	<u>19.70%</u>	<u>18.95%</u>
100,000 & Over	584	578.9	241,154,275	256,334,699	17,333,631	30,474,138	47,807,769	19.82%	18.65%
TOTAL	59,855	59,059.0	\$ 438,801,754	\$ 493,899,570	\$ 34,541,160	\$ 55,045,001	\$ 89,586,161	20.42%	18.14%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

**Administrative Services
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report**

Risks whose total payroll in Administrative classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	288	251.7	\$ 47,187	\$ 92,544	\$ 10,883	\$ 22,772	\$ 33,655	71.32%	36.37%
500 - 749	280	259.3	77,881	171,975	24,857	23,879	48,736	62.58%	28.34%
750 - 999	490	461.4	180,788	414,399	138,416	230,389	368,805	204.00%	89.00%
1 - 999	1,058	972.3	305,856	678,918	174,156	277,040	451,196	147.52%	66.46%
1,000 - 2,499	3,189	3,088.3	2,609,239	4,977,154	637,819	971,721	1,609,540	61.69%	32.34%
2,500 - 4,999	3,222	3,164.9	7,261,276	11,714,022	1,603,130	9,468,692	11,071,822	152.48%	94.52%
5,000 - 7,499	2,203	2,176.2	9,030,102	13,617,330	1,733,334	2,071,033	3,804,367	42.13%	27.94%
7,500 - 9,999	1,568	1,544.7	9,307,161	13,600,027	1,587,001	4,569,889	6,156,890	66.15%	45.27%
1,000 - 9,999	10,182	9,974.0	28,207,778	43,908,533	5,561,284	17,081,335	22,642,619	80.27%	51.57%
10,000 - 14,999	2,052	2,029.9	18,189,328	25,358,289	3,283,688	3,853,387	7,137,075	39.24%	28.14%
15,000 - 19,999	1,439	1,415.4	18,355,226	24,930,788	4,587,223	7,804,783	12,392,006	67.51%	49.71%
20,000 - 24,999	937	925.5	15,895,461	21,003,895	2,231,087	3,199,224	5,430,311	34.16%	25.85%
25,000 - 29,999	694	688.4	14,692,922	19,040,722	2,362,069	2,861,327	5,223,396	35.55%	27.43%
30,000 - 34,999	590	582.8	14,467,303	19,084,609	1,604,265	2,710,932	4,315,197	29.83%	22.61%
35,000 - 39,999	427	424.3	12,284,232	15,967,534	1,590,060	2,133,079	3,723,139	30.31%	23.32%
40,000 - 44,999	332	326.6	11,136,947	14,092,020	1,578,164	2,347,725	3,925,889	35.25%	27.86%
45,000 - 49,999	276	272.9	10,168,739	13,107,987	1,898,432	2,685,531	4,583,963	45.08%	34.97%
50,000 - 99,999	1,300	1,281.8	71,901,298	90,444,352	9,166,511	13,596,741	22,763,252	31.66%	25.17%
10,000 - 99,999	8,047	7,947.6	187,091,457	243,030,196	28,301,499	41,192,729	69,494,228	37.14%	28.59%
100,000 - 149,999	452	448.6	44,116,287	54,880,145	5,749,422	9,109,015	14,858,437	33.68%	27.07%
150,000 - 249,999	372	370.6	57,665,307	71,046,548	9,040,880	23,754,386	32,795,266	56.87%	46.16%
250,000 & Over	486	479.7	460,856,467	454,006,922	53,766,312	76,425,057	130,191,369	28.25%	28.68%
100,000 & Over	1,310	1,299.0	562,638,061	579,933,615	68,556,614	109,288,458	177,845,072	31.61%	30.67%
TOTAL	20,597	20,192.8	\$ 778,243,152	\$ 867,551,262	\$ 102,593,553	\$ 167,839,562	\$ 270,433,115	34.75%	31.17%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Education
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Education classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	845	829.4	\$ 137,542	\$ 263,145	\$ 6,208	\$ 6,434	12,642	9.19%	4.80%
500 - 749	581	569.2	217,021	355,394	1,078	17,843	18,921	8.72%	5.32%
750 - 999	482	474.6	273,144	418,302	0	0	0	0.00%	0.00%
1 - 999	1,908	1,873.3	627,706	1,036,841	7,286	24,277	31,563	5.03%	3.04%
1,000 - 2,499	1,776	1,757.7	2,128,310	2,943,379	421,952	352,723	774,675	36.40%	26.32%
2,500 - 4,999	1,459	1,443.8	4,014,165	5,211,972	701,523	1,173,099	1,874,622	46.70%	35.97%
5,000 - 7,499	812	802.0	3,993,841	4,994,361	245,107	533,868	778,975	19.50%	15.60%
7,500 - 9,999	506	500.0	3,606,963	4,378,884	405,148	612,568	1,017,716	28.22%	23.24%
1,000 - 9,999	4,553	4,503.6	13,743,279	17,528,596	1,773,730	2,672,258	4,445,988	32.35%	25.36%
10,000 - 14,999	590	585.2	5,949,990	7,160,675	701,855	1,313,004	2,014,859	33.86%	28.14%
15,000 - 19,999	366	362.1	5,461,270	6,344,846	420,221	809,307	1,229,528	22.51%	19.38%
20,000 - 24,999	236	234.2	4,568,769	5,301,521	692,501	1,236,759	1,929,260	42.23%	36.39%
25,000 - 29,999	196	194.9	4,848,982	5,373,054	393,706	626,744	1,020,450	21.04%	18.99%
30,000 - 34,999	129	128.9	3,853,708	4,197,315	495,253	894,158	1,389,411	36.05%	33.10%
35,000 - 39,999	126	124.1	4,093,855	4,731,148	537,745	717,634	1,255,379	30.66%	26.53%
40,000 - 44,999	89	88.0	3,340,522	3,752,854	163,133	513,800	676,933	20.26%	18.04%
45,000 - 49,999	75	75.0	3,004,142	3,534,544	328,588	575,117	903,705	30.08%	25.57%
50,000 - 99,999	372	370.2	23,580,384	26,063,509	2,321,206	3,951,989	6,273,195	26.60%	24.07%
10,000 - 99,999	2,179	2,162.6	58,701,623	66,459,466	6,054,208	10,638,512	16,692,720	28.44%	25.12%
100,000 - 149,999	131	130.3	12,847,787	16,048,243	1,647,201	2,682,738	4,329,939	33.70%	26.98%
150,000 - 249,999	128	127.0	20,372,939	24,214,957	2,317,563	3,688,021	6,005,584	29.48%	24.80%
250,000 & Over	171	169.2	120,234,430	115,864,214	12,061,689	18,760,435	30,822,124	25.64%	26.60%
100,000 & Over	430	426.5	153,455,157	156,127,414	16,026,453	25,131,194	41,157,647	26.82%	26.36%
TOTAL	9,070	8,966.0	\$ 226,527,764	\$ 241,152,317	\$ 23,861,677	\$ 38,466,241	\$ 62,327,918	27.51%	25.85%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Health
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Health classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	3,924	3,869.8	\$ 965,676	\$ 1,313,592	\$ 117,482	\$ 180,821	\$ 298,303	30.89%	22.71%
500 - 749	3,861	3,835.1	1,902,709	2,370,828	396,628	514,274	910,902	47.87%	38.42%
750 - 999	<u>4,323</u>	<u>4,296.9</u>	<u>3,154,320</u>	<u>3,704,668</u>	<u>236,597</u>	<u>492,982</u>	<u>729,579</u>	<u>23.13%</u>	<u>19.69%</u>
1 - 999	12,108	12,001.8	6,022,704	7,389,088	750,707	1,188,077	1,938,784	32.19%	26.24%
1,000 - 2,499	15,285	15,212.5	23,586,417	25,457,090	2,228,985	3,423,737	5,652,722	23.97%	22.20%
2,500 - 4,999	10,363	10,301.9	33,941,327	36,519,250	2,544,380	3,516,450	6,060,830	17.86%	16.60%
5,000 - 7,499	4,387	4,358.9	23,862,191	26,821,842	1,625,163	2,077,090	3,702,253	15.52%	13.80%
7,500 - 9,999	<u>2,494</u>	<u>2,474.7</u>	<u>19,138,954</u>	<u>21,620,336</u>	<u>1,295,146</u>	<u>2,391,237</u>	<u>3,686,383</u>	<u>19.26%</u>	<u>17.05%</u>
1,000 - 9,999	32,529	32,348.0	100,528,888	110,418,518	7,693,674	11,408,514	19,102,188	19.00%	17.30%
10,000 - 14,999	2,615	2,595.0	27,656,900	31,858,193	2,219,541	3,021,706	5,241,247	18.95%	16.45%
15,000 - 19,999	1,506	1,493.1	22,124,941	26,097,335	1,426,775	2,108,228	3,535,003	15.98%	13.55%
20,000 - 24,999	914	901.9	17,309,053	20,401,487	1,308,210	1,849,149	3,157,359	18.24%	15.48%
25,000 - 29,999	678	667.6	15,783,549	18,550,162	1,407,686	1,940,177	3,347,863	21.21%	18.05%
30,000 - 34,999	488	476.9	13,008,040	15,789,688	990,983	1,342,747	2,333,730	17.94%	14.78%
35,000 - 39,999	384	379.4	11,791,409	14,311,820	766,029	1,442,636	2,208,665	18.73%	15.43%
40,000 - 44,999	320	317.8	11,306,205	13,534,877	1,005,865	1,593,532	2,599,397	22.99%	19.21%
45,000 - 49,999	291	288.8	11,381,036	13,766,120	881,963	1,334,830	2,216,793	19.48%	16.10%
50,000 - 99,999	<u>1,332</u>	<u>1,318.4</u>	<u>76,297,025</u>	<u>93,182,891</u>	<u>7,446,968</u>	<u>11,680,879</u>	<u>19,127,847</u>	<u>25.07%</u>	<u>20.53%</u>
10,000 - 99,999	8,528	8,438.9	206,658,158	247,492,573	17,454,020	26,313,884	43,767,904	21.18%	17.68%
100,000 - 149,999	560	555.0	58,049,115	69,399,808	5,065,840	7,434,654	12,500,494	21.53%	18.01%
150,000 - 249,999	492	488.5	79,036,413	95,791,137	8,804,452	12,559,610	21,364,062	27.03%	22.30%
250,000 & Over	<u>824</u>	<u>822.3</u>	<u>872,763,681</u>	<u>877,271,985</u>	<u>90,993,917</u>	<u>132,662,276</u>	<u>223,656,193</u>	<u>25.63%</u>	<u>25.49%</u>
100,000 & Over	1,876	1,865.7	1,009,849,208	1,042,462,930	104,864,209	152,656,540	257,520,749	25.50%	24.70%
TOTAL	55,041	54,654.5	\$ 1,323,058,959	\$ 1,407,763,109	\$ 130,762,610	\$ 191,567,015	\$ 322,329,625	24.36%	22.90%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Arts & Entertainment
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Arts & Entertainment classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	270	254.7	\$ 41,862	\$ 92,507	\$ 0	\$ 644	\$ 644	1.54%	0.70%
500 - 749	229	223.1	77,117	145,728	64,570	33,980	98,550	127.79%	67.63%
750 - 999	258	250.2	128,119	227,355	27,127	24,238	51,365	40.09%	22.59%
1 - 999	757	728.1	247,098	465,590	91,697	58,862	150,559	60.93%	32.34%
1,000 - 2,499	1,178	1,137.0	1,273,277	1,979,218	277,136	745,310	1,022,446	80.30%	51.66%
2,500 - 4,999	1,044	1,024.9	2,574,524	3,781,262	333,428	592,923	926,351	35.98%	24.50%
5,000 - 7,499	649	631.5	2,809,621	4,010,201	222,032	331,420	553,452	19.70%	13.80%
7,500 - 9,999	483	477.8	3,099,041	4,195,220	177,706	431,491	609,197	19.66%	14.52%
1,000 - 9,999	3,354	3,271.3	9,756,462	13,965,901	1,010,302	2,101,144	3,111,446	31.89%	22.28%
10,000 - 14,999	625	616.4	5,861,308	7,693,571	327,829	836,347	1,164,176	19.86%	15.13%
15,000 - 19,999	381	377.7	5,144,089	6,588,171	361,266	678,618	1,039,884	20.22%	15.78%
20,000 - 24,999	284	282.1	4,998,381	6,329,897	251,337	478,641	729,978	14.60%	11.53%
25,000 - 29,999	193	190.2	4,328,452	5,326,384	421,529	662,052	1,083,581	25.03%	20.34%
30,000 - 34,999	154	151.5	4,115,664	4,986,946	267,849	462,323	730,172	17.74%	14.64%
35,000 - 39,999	122	120.6	3,649,816	4,548,723	395,567	669,800	1,065,367	29.19%	23.42%
40,000 - 44,999	92	92.0	3,134,900	3,920,278	289,000	356,171	645,171	20.58%	16.46%
45,000 - 49,999	65	64.0	2,581,309	3,075,487	152,621	373,965	526,586	20.40%	17.12%
50,000 - 99,999	353	351.6	20,798,070	24,987,588	1,601,237	3,080,793	4,682,030	22.51%	18.74%
10,000 - 99,999	2,269	2,246.1	54,611,989	67,457,045	4,068,235	7,598,710	11,666,945	21.36%	17.30%
100,000 - 149,999	167	166.2	16,505,937	19,882,076	1,502,880	2,749,495	4,252,375	25.76%	21.39%
150,000 - 249,999	101	100.6	16,556,991	19,056,413	1,619,022	2,816,611	4,435,633	26.79%	23.28%
250,000 & Over	198	196.7	164,098,926	174,519,077	14,650,054	24,314,581	38,964,635	23.74%	22.33%
100,000 & Over	466	463.5	197,161,854	213,457,566	17,771,956	29,880,687	47,652,643	24.17%	22.32%
TOTAL	6,846	6,708.9	\$ 261,777,403	\$ 295,346,102	\$ 22,942,190	\$ 39,639,403	\$ 62,581,593	23.91%	21.19%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Hospitality
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Hospitality classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) + (3)	(9) Loss to Earned Premium (7) + (4)
1 - 499	1,357	1,339.9	\$ 496,402	\$ 388,505	\$ 159,155	\$ 317,855	\$ 477,010	96.09%	122.78%
500 - 749	1,563	1,530.5	639,023	959,322	171,436	246,735	418,171	65.44%	43.59%
750 - 999	<u>1,945</u>	<u>1,933.2</u>	<u>1,277,090</u>	<u>1,650,386</u>	<u>354,641</u>	<u>495,398</u>	<u>850,039</u>	<u>66.56%</u>	<u>51.51%</u>
1 - 999	4,865	4,803.6	2,412,516	2,998,213	685,232	1,059,988	1,745,220	72.34%	58.21%
1,000 - 2,499	8,670	8,598.0	12,787,361	14,819,527	1,692,779	2,593,785	4,286,564	33.52%	28.93%
2,500 - 4,999	9,852	9,799.4	32,249,558	35,925,332	3,610,681	5,610,556	9,221,237	28.59%	25.67%
5,000 - 7,499	6,329	6,283.1	35,976,361	38,974,709	3,814,138	6,128,121	9,942,259	27.64%	25.51%
7,500 - 9,999	<u>4,307</u>	<u>4,283.6</u>	<u>35,034,271</u>	<u>37,283,336</u>	<u>3,060,369</u>	<u>5,152,042</u>	<u>8,212,411</u>	<u>23.44%</u>	<u>22.03%</u>
1,000 - 9,999	29,158	28,964.1	116,047,551	127,002,904	12,177,967	19,484,504	31,662,471	27.28%	24.93%
10,000 - 14,999	5,008	4,974.9	57,955,793	61,441,519	4,958,129	8,258,237	13,216,366	22.80%	21.51%
15,000 - 19,999	2,775	2,754.1	45,495,386	47,913,211	4,010,482	6,524,125	10,534,607	23.16%	21.99%
20,000 - 24,999	1,657	1,646.8	35,094,241	36,904,174	3,333,569	5,430,303	8,763,872	24.97%	23.75%
25,000 - 29,999	1,229	1,217.7	31,869,245	33,595,387	3,415,548	6,199,436	9,614,984	30.17%	28.62%
30,000 - 34,999	874	865.8	27,260,093	28,298,874	2,622,170	4,567,613	7,189,783	26.37%	25.41%
35,000 - 39,999	610	605.4	21,141,311	22,859,447	2,431,287	4,256,080	6,687,367	31.63%	29.25%
40,000 - 44,999	510	503.9	19,854,053	21,627,753	2,012,313	3,368,217	5,380,530	27.10%	24.88%
45,000 - 49,999	366	364.0	15,797,032	17,283,937	1,223,612	2,178,117	3,401,729	21.53%	19.68%
50,000 - 99,999	<u>1,579</u>	<u>1,567.8</u>	<u>100,940,369</u>	<u>108,898,501</u>	<u>10,837,120</u>	<u>18,867,148</u>	<u>29,704,268</u>	<u>29.43%</u>	<u>27.28%</u>
10,000 - 99,999	14,608	14,500.3	355,407,522	378,822,803	34,844,230	59,649,276	94,493,506	26.59%	24.94%
100,000 - 149,999	518	514.8	55,507,800	63,304,454	5,704,686	10,257,006	15,961,692	28.76%	25.21%
150,000 - 249,999	385	383.1	66,634,920	73,926,179	6,863,578	12,405,641	19,269,219	28.92%	26.07%
250,000 & Over	<u>647</u>	<u>640.4</u>	<u>694,857,833</u>	<u>696,710,123</u>	<u>72,221,341</u>	<u>127,884,576</u>	<u>200,105,917</u>	<u>28.80%</u>	<u>28.72%</u>
100,000 & Over	1,550	1,538.3	817,000,553	833,940,756	84,789,605	150,547,223	235,336,828	28.80%	28.22%
TOTAL	50,181	49,806.2	\$ 1,290,868,142	\$ 1,342,764,676	\$ 132,497,034	\$ 230,740,991	\$ 363,238,025	28.14%	27.05%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Other Services
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Other classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	8,395	8,322.2	\$ 870,952	\$ 2,947,375	\$ 179,286	\$ 806,079	\$ 985,365	113.14%	33.43%
500 - 749	3,971	3,938.8	1,296,825	2,358,893	193,031	336,085	529,116	40.80%	22.43%
750 - 999	<u>3,425</u>	<u>3,396.5</u>	<u>1,942,524</u>	<u>2,893,815</u>	<u>172,738</u>	<u>348,455</u>	<u>521,193</u>	<u>26.83%</u>	<u>18.01%</u>
1 - 999	15,791	15,657.5	4,110,301	8,200,083	545,055	1,490,619	2,035,674	49.53%	24.83%
1,000 - 2,499	9,780	9,694.8	12,619,317	16,131,314	1,100,251	2,283,181	3,383,432	26.81%	20.97%
2,500 - 4,999	8,251	8,178.9	24,393,196	29,839,254	2,814,183	4,090,856	6,905,039	28.31%	23.14%
5,000 - 7,499	4,975	4,941.4	25,854,155	30,580,441	2,673,581	5,432,504	8,106,085	31.35%	26.51%
7,500 - 9,999	<u>3,386</u>	<u>3,356.8</u>	<u>25,456,811</u>	<u>29,367,569</u>	<u>2,396,363</u>	<u>3,216,648</u>	<u>5,613,011</u>	<u>22.05%</u>	<u>19.11%</u>
1,000 - 9,999	26,392	26,171.9	88,323,479	105,918,578	8,984,378	15,023,189	24,007,567	27.18%	22.67%
10,000 - 14,999	3,876	3,849.7	40,333,729	47,265,343	4,129,234	5,839,148	9,968,382	24.71%	21.09%
15,000 - 19,999	2,066	2,051.8	30,664,749	35,768,771	3,307,927	3,766,542	7,074,469	23.07%	19.78%
20,000 - 24,999	1,248	1,238.2	23,735,032	27,874,223	2,341,778	3,351,323	5,693,101	23.99%	20.42%
25,000 - 29,999	902	892.2	21,055,292	24,751,486	1,900,585	2,453,328	4,353,913	20.68%	17.59%
30,000 - 34,999	582	578.6	16,081,320	18,899,505	1,177,848	1,908,720	3,086,568	19.19%	16.33%
35,000 - 39,999	473	467.8	15,627,568	17,634,688	1,578,900	1,995,923	3,574,823	22.88%	20.27%
40,000 - 44,999	392	387.3	14,221,668	16,641,858	1,942,019	2,300,590	4,242,609	29.83%	25.49%
45,000 - 49,999	296	294.4	11,846,633	14,051,590	1,514,937	2,818,663	4,333,600	36.58%	30.84%
50,000 - 99,999	<u>1,304</u>	<u>1,292.0</u>	<u>75,532,517</u>	<u>89,959,223</u>	<u>8,455,168</u>	<u>22,068,820</u>	<u>30,523,988</u>	<u>40.41%</u>	<u>33.93%</u>
10,000 - 99,999	11,139	11,051.8	249,098,509	292,846,687	26,348,396	46,503,057	72,851,453	29.25%	24.88%
100,000 - 149,999	358	354.6	36,467,279	43,202,812	4,013,129	5,584,803	9,597,932	26.32%	22.22%
150,000 - 249,999	270	268.1	41,062,831	51,529,371	4,994,981	6,879,072	11,874,053	28.92%	23.04%
250,000 & Over	<u>385</u>	<u>382.2</u>	<u>320,532,710</u>	<u>331,025,556</u>	<u>32,759,106</u>	<u>46,529,900</u>	<u>79,289,006</u>	<u>24.74%</u>	<u>23.95%</u>
100,000 & Over	1,013	1,004.9	398,062,820	425,757,739	41,767,216	58,993,775	100,760,991	25.31%	23.67%
TOTAL	54,335	53,886.1	\$ 739,595,109	\$ 832,723,087	\$ 77,645,045	\$ 122,010,640	\$ 199,655,685	27.00%	23.98%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Outside Sales
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Outside Sales classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	3,958	3,757.1	\$ 653,363	\$ 1,122,236	\$ 81,555	\$ 72,371	\$ 153,926	23.56%	13.72%
500 - 749	2,740	2,627.2	1,046,121	1,702,045	205,653	271,194	476,847	45.58%	28.02%
750 - 999	<u>2,590</u>	<u>2,529.3</u>	<u>1,442,767</u>	<u>2,249,810</u>	<u>866</u>	<u>36,185</u>	<u>37,051</u>	<u>2.57%</u>	<u>1.65%</u>
1 - 999	9,288	8,913.6	3,142,250	5,074,091	288,074	379,750	667,824	21.25%	13.16%
1,000 - 2,499	8,276	8,143.7	8,815,293	13,081,797	709,088	913,203	1,622,291	18.40%	12.40%
2,500 - 4,999	4,089	4,043.3	10,370,154	14,434,838	1,273,056	1,418,458	2,691,514	25.95%	18.65%
5,000 - 7,499	1,526	1,514.0	6,861,614	9,285,206	486,620	666,087	1,152,707	16.80%	12.41%
7,500 - 9,999	<u>811</u>	<u>805.8</u>	<u>5,282,110</u>	<u>6,995,957</u>	<u>177,327</u>	<u>289,978</u>	<u>467,305</u>	<u>8.85%</u>	<u>6.68%</u>
1,000 - 9,999	14,702	14,506.8	31,329,171	43,797,798	2,646,091	3,287,726	5,933,817	18.94%	13.55%
10,000 - 14,999	793	787.7	7,606,974	9,591,610	597,659	688,569	1,286,228	16.91%	13.41%
15,000 - 19,999	372	369.1	5,071,699	6,420,472	409,131	611,521	1,020,652	20.12%	15.90%
20,000 - 24,999	185	183.1	3,364,427	4,140,194	386,162	500,078	886,240	26.34%	21.41%
25,000 - 29,999	155	153.4	3,231,448	4,241,595	75,925	265,320	341,245	10.56%	8.05%
30,000 - 34,999	93	92.3	2,404,270	3,004,412	274,537	423,058	697,595	29.01%	23.22%
35,000 - 39,999	72	72.0	2,170,485	2,684,340	416,691	301,512	718,203	33.09%	26.76%
40,000 - 44,999	43	43.0	1,580,204	1,828,951	64,710	75,518	140,228	8.87%	7.67%
45,000 - 49,999	39	39.0	1,585,894	1,851,059	89,597	177,300	266,897	16.83%	14.42%
50,000 - 99,999	<u>140</u>	<u>138.0</u>	<u>7,453,513</u>	<u>9,383,487</u>	<u>489,536</u>	<u>562,788</u>	<u>1,052,324</u>	<u>14.12%</u>	<u>11.21%</u>
10,000 - 99,999	1,892	1,877.5	34,468,914	43,146,120	2,803,948	3,605,664	6,409,612	18.60%	14.86%
100,000 - 149,999	35	35.0	3,306,023	4,285,110	386,653	675,080	1,061,733	32.12%	24.78%
150,000 - 249,999	15	15.0	1,903,230	2,830,624	125,777	155,763	281,540	14.79%	9.95%
250,000 & Over	<u>29</u>	<u>29.0</u>	<u>12,996,311</u>	<u>17,325,650</u>	<u>884,322</u>	<u>1,599,509</u>	<u>2,483,831</u>	<u>19.11%</u>	<u>14.34%</u>
100,000 & Over	79	79.0	18,205,564	24,441,384	1,396,752	2,430,352	3,827,104	21.02%	15.66%
TOTAL	25,961	25,376.9	\$ 87,145,899	\$ 116,459,393	\$ 7,134,865	\$ 9,703,492	\$ 16,838,357	19.32%	14.46%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

Clerical
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report

Risks whose total payroll in Clerical classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) ÷ (3)	(9) Loss to Earned Premium (7) ÷ (4)
1 - 499	14,225	13,906.2	\$ 2,189,333	\$ 4,425,443	\$ 324,879	\$ 534,328	\$ 859,207	39.25%	19.42%
500 - 749	9,747	9,570.7	3,008,494	5,853,793	367,726	1,178,201	1,545,927	51.39%	26.41%
750 - 999	6,562	6,481.0	3,190,043	5,671,167	462,553	579,153	1,041,706	32.65%	18.37%
1 - 999	30,534	29,957.9	8,387,871	15,950,403	1,155,158	2,291,682	3,446,840	41.09%	21.61%
1,000 - 2,499	15,280	15,095.6	15,510,019	23,648,400	1,417,381	1,877,521	3,294,902	21.24%	13.93%
2,500 - 4,999	6,473	6,394.9	16,750,472	22,591,504	1,395,486	1,705,161	3,100,647	18.51%	13.72%
5,000 - 7,499	2,422	2,390.9	11,273,703	14,774,369	808,549	1,208,360	2,016,909	17.89%	13.65%
7,500 - 9,999	1,203	1,191.1	8,328,272	10,404,596	552,110	853,847	1,405,957	16.88%	13.51%
1,000 - 9,999	25,378	25,072.5	51,862,466	71,418,869	4,173,526	5,644,889	9,818,415	18.93%	13.75%
10,000 - 14,999	1,183	1,168.5	11,216,932	14,341,158	582,668	859,924	1,442,592	12.86%	10.06%
15,000 - 19,999	567	561.0	7,693,415	9,832,809	657,510	1,184,479	1,841,989	23.94%	18.73%
20,000 - 24,999	333	331.3	5,959,225	7,422,380	245,917	553,035	798,952	13.41%	10.76%
25,000 - 29,999	214	212.1	4,730,552	5,823,125	150,918	202,775	353,693	7.48%	6.07%
30,000 - 34,999	166	165.4	4,510,010	5,381,327	350,985	492,186	843,171	18.70%	15.67%
35,000 - 39,999	121	118.5	3,823,238	4,506,244	165,726	366,351	532,077	13.92%	11.81%
40,000 - 44,999	93	91.5	3,063,965	3,919,818	192,787	254,179	446,966	14.59%	11.40%
45,000 - 49,999	85	83.0	3,414,100	4,046,505	283,204	361,091	644,295	18.87%	15.92%
50,000 - 99,999	321	319.1	18,666,661	22,038,500	1,352,655	2,155,317	3,507,972	18.79%	15.92%
10,000 - 99,999	3,083	3,050.4	63,078,099	77,311,866	3,982,370	6,429,337	10,411,707	16.51%	13.47%
100,000 - 149,999	88	87.6	9,448,258	10,605,435	807,117	1,341,744	2,148,861	22.74%	20.26%
150,000 - 249,999	74	73.7	11,263,208	14,003,156	1,649,545	1,770,633	3,420,178	30.37%	24.42%
250,000 & Over	76	76.0	35,823,790	43,514,148	3,036,304	4,733,532	7,769,836	21.69%	17.86%
100,000 & Over	238	237.2	56,535,255	68,122,739	5,492,966	7,845,909	13,338,875	23.59%	19.58%
TOTAL	59,233	58,318.1	\$ 179,863,690	\$ 232,803,877	\$ 14,804,020	\$ 22,211,817	\$ 37,015,837	20.58%	15.90%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

**Public Administration
California Workers' Compensation Experience by Premium Size
Policy Year 2014 - 1st Report**

Risks whose total payroll in Public Admin classifications exceeds payroll in other sectors, excluding standard exceptions

Earned Premium Range (\$)	(1) Number of Reports	(2) Risk Years	(3) Modified Pure Premium	(4) Earned Premium	(5) Incurred Indemnity	(6) Incurred Medical	(7) Incurred Losses	(8) Loss to Pure Premium (7) + (3)	(9) Loss to Earned Premium (7) + (4)
1 - 499	0	0.0	\$ 0	\$ 0	\$ 0	\$ 0	0	N/A	N/A
500 - 749	3	3.0	1,004	1,745	0	0	0	0.00%	0.00%
750 - 999	5	5.0	2,363	4,180	0	0	0	0.00%	0.00%
1 - 999	8	8.0	3,367	5,925	0	0	0	0.00%	0.00%
1,000 - 2,499	18	18.0	16,230	29,401	0	0	0	0.00%	0.00%
2,500 - 4,999	24	23.4	55,414	87,576	0	4,267	4,267	7.70%	4.87%
5,000 - 7,499	24	23.1	99,353	147,506	0	127	127	0.13%	0.09%
7,500 - 9,999	17	17.0	110,832	148,394	0	2,001	2,001	1.81%	1.35%
1,000 - 9,999	83	81.5	281,829	412,877	0	6,395	6,395	2.27%	1.55%
10,000 - 14,999	27	26.1	258,865	335,104	52,758	95,179	147,937	57.15%	44.15%
15,000 - 19,999	13	13.0	168,774	221,921	0	2,693	2,693	1.60%	1.21%
20,000 - 24,999	11	10.7	192,036	251,349	1,288	29,505	30,793	16.04%	12.25%
25,000 - 29,999	9	9.0	209,574	245,721	0	258	258	0.12%	0.10%
30,000 - 34,999	9	9.0	162,645	294,066	9,870	37,500	47,370	29.12%	16.11%
35,000 - 39,999	7	7.0	210,045	263,772	10,987	16,077	27,064	12.88%	10.26%
40,000 - 44,999	4	4.0	139,517	174,347	6,141	17,453	23,594	16.91%	13.53%
45,000 - 49,999	3	3.0	112,788	144,607	6,791	40,905	47,696	42.29%	32.98%
50,000 - 99,999	30	30.0	1,663,201	2,183,940	170,802	277,694	448,496	26.97%	20.54%
10,000 - 99,999	113	111.8	3,117,445	4,114,827	258,637	517,264	775,901	24.89%	18.86%
100,000 - 149,999	13	13.0	1,190,137	1,637,307	139,213	195,434	334,647	28.12%	20.44%
150,000 - 249,999	8	8.0	910,622	1,583,332	585,637	1,531,623	2,117,260	232.51%	133.72%
250,000 & Over	22	22.0	19,776,193	28,882,568	1,912,088	2,539,225	4,451,313	22.51%	15.41%
100,000 & Over	43	43.0	21,876,952	32,103,207	2,636,938	4,266,282	6,903,220	31.55%	21.50%
TOTAL	247	244.3	\$ 25,279,593	\$ 36,636,836	\$ 2,895,575	\$ 4,789,941	\$ 7,685,516	30.40%	20.98%

Note: Figures on this exhibit may differ from those in other exhibits to the extent that not all risks with reported exposures may have been included in this exhibit.

California Workers' Compensation Experience by Policy Year and Report Level

Policy Year	(1) 1st Report Level			(2) 2nd Report Level			(3) 3rd Report Level			(4) 4th Report Level			(5) 5th Report Level		
	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %
	(2)+(1)			(5)+(4)			(8)+(7)			(11)+(10)			(14)+(13)		
2014	16,673,942	4,254,031	25.5%												
2013	15,444,504	4,069,034	26.3%	15,497,140	5,255,559	33.9%									
2012	13,321,968	3,878,476	29.1%	13,360,630	5,140,010	38.5%	13,377,461	5,822,126	43.5%						
2011	11,724,546	3,759,791	32.1%	11,687,599	5,066,235	43.3%	11,705,959	5,827,352	49.8%	11,706,389	6,292,002	53.7%			
2010	10,136,983	3,581,401	35.3%	10,121,625	4,962,718	49.0%	10,117,021	5,782,735	57.2%	10,122,373	6,298,975	62.2%	10,134,348	6,627,195	65.4%
2009	9,524,268	3,494,666	36.7%	9,602,821	4,772,810	49.7%	9,600,338	5,645,145	58.8%	9,600,521	6,213,628	64.7%	9,601,148	6,602,609	68.8%
2008	9,933,595	3,477,560	35.0%	10,212,871	4,758,288	46.6%	10,163,253	5,537,223	54.5%	10,089,200	6,137,772	60.8%	10,087,039	6,543,071	64.9%
2007	12,606,795	3,601,146	28.6%	12,685,505	4,816,733	38.0%	12,544,015	5,623,123	44.8%	12,655,601	6,205,284	49.0%	12,653,325	6,631,147	52.4%
2006	15,021,044	3,462,674	23.1%	15,143,743	4,539,703	30.0%	15,090,822	5,210,259	34.5%	15,088,475	5,688,934	37.7%	15,094,025	6,057,894	40.1%
2005	20,937,722	3,350,583	16.0%	21,244,426	4,275,390	20.1%	21,244,171	4,844,121	22.8%	21,221,228	5,256,238	24.8%	21,207,528	5,651,829	26.7%
2004	23,629,244	3,854,524	16.3%	23,662,086	4,702,511	19.9%	23,697,507	5,237,018	22.1%	23,726,529	5,676,140	23.9%	23,793,249	5,969,934	25.1%
2003	24,085,643	5,147,180	21.4%	24,052,649	6,386,376	26.6%	24,081,598	6,974,659	29.0%	24,061,457	7,447,290	31.0%	24,080,577	7,862,778	32.7%
2002	17,422,771	5,808,718	33.3%	17,772,403	7,993,955	45.0%	17,717,988	8,690,063	49.0%	17,626,311	9,118,467	51.7%	17,623,173	9,560,928	54.3%
2001	13,319,738	5,701,456	42.8%	13,260,650	8,209,958	61.9%	13,267,247	9,366,457	70.6%	13,350,568	9,867,190	73.9%	13,366,807	10,207,792	76.4%
2000	10,240,974	5,243,201	51.2%	10,447,885	7,577,282	72.5%	10,407,716	8,629,774	82.9%	10,431,199	9,217,452	88.4%	10,441,582	9,515,320	91.1%
1999	7,716,868	4,631,328	60.0%	7,937,026	6,596,326	83.1%	7,979,261	7,665,687	96.1%	7,975,695	8,233,623	103.2%	7,983,567	8,581,353	107.5%
1998	7,171,218	4,123,067	57.5%	7,329,303	5,631,646	76.8%	7,349,311	6,530,498	88.9%	7,347,580	7,152,530	97.3%	7,345,950	7,500,681	102.1%
1997	6,697,607	3,744,217	55.9%	6,940,889	4,935,255	71.1%	7,004,376	5,570,168	79.5%	7,043,323	6,027,420	85.6%	7,049,426	6,393,921	90.7%
1996	6,418,172	3,388,931	52.8%	6,307,050	4,315,721	68.4%	6,475,981	4,846,662	74.8%	6,489,174	5,204,419	80.2%	6,516,033	5,489,619	84.2%
1995	5,955,213	3,135,637	52.7%	5,941,598	3,901,676	65.7%	5,909,224	4,282,513	72.5%	6,001,970	4,514,865	75.2%	5,984,808	4,731,761	79.1%
1994	7,459,261	3,120,437	41.8%	7,421,261	3,668,250	49.4%	7,439,071	3,920,323	52.7%	7,383,668	4,142,389	56.1%	7,388,105	4,299,904	58.2%
1993	8,965,553	3,163,893	35.3%	8,943,658	3,648,363	40.8%	8,939,941	3,844,661	43.0%	8,942,534	3,991,175	44.6%	8,888,314	4,112,412	46.3%
1992	9,132,587	3,906,975	42.8%	9,127,540	4,407,040	48.3%	9,091,040	4,545,766	50.0%	9,072,335	4,658,837	51.4%	9,075,661	4,766,008	52.5%
1991	8,524,226	5,136,383	60.3%	8,488,730	5,721,076	67.4%	8,472,893	5,789,489	68.3%	8,472,680	5,861,771	69.2%	8,468,608	5,921,130	69.9%
1990	8,548,066	5,279,948	61.8%	8,532,184	5,999,032	70.3%	8,499,679	6,084,392	71.6%	8,501,249	6,101,449	71.8%	8,506,321	6,117,158	71.9%
1989	7,843,724	4,479,348	57.1%	7,881,176	5,104,661	64.8%	7,865,914	5,241,674	66.6%	7,839,086	5,291,744	67.5%	7,843,669	5,306,704	67.7%
1988	7,553,553	3,834,219	50.8%	7,614,052	4,331,193	56.9%	7,639,244	4,393,814	57.5%	N/A	N/A		N/A	N/A	
1987	6,636,310	3,367,850	50.7%	6,685,125	3,894,205	58.3%	6,726,420	3,952,376	58.8%	N/A	N/A		N/A	N/A	
1986	5,371,427	2,880,122	53.6%	5,462,675	3,379,780	61.9%	5,478,040	3,505,979	64.0%	N/A	N/A		N/A	N/A	
1985	4,592,579	2,683,164	58.4%	4,623,190	3,120,072	67.5%	4,629,692	3,244,322	70.1%	N/A	N/A		N/A	N/A	
1984	3,879,196	2,327,454	60.0%	3,919,950	2,765,000	70.5%	3,914,855	2,904,950	74.2%	N/A	N/A		N/A	N/A	
1983	3,676,826	1,874,852	51.0%	3,694,427	2,218,384	60.0%	3,701,070	2,360,407	63.8%	N/A	N/A		N/A	N/A	
1982	2,973,029	1,437,461	48.4%	2,994,580	1,640,912	54.8%	2,990,292	1,725,688	57.7%	N/A	N/A		N/A	N/A	
1981	2,842,791	1,278,379	45.0%	2,851,366	1,450,229	50.9%	2,852,713	1,509,399	52.9%	N/A	N/A		N/A	N/A	
1980	2,779,314	1,168,573	42.0%	2,830,280	1,323,886	46.8%	2,830,164	1,374,864	48.6%	N/A	N/A		N/A	N/A	
1979	2,613,525	1,102,874	42.2%	2,687,346	1,244,730	46.3%	2,686,603	1,287,251	47.9%	N/A	N/A		N/A	N/A	
1978	2,382,360	1,036,209	43.5%	2,429,900	1,142,258	47.0%	2,427,434	1,172,417	48.3%	N/A	N/A		N/A	N/A	

**California Workers' Compensation Experience by Policy Year and Report Level
(Continued)**

Policy Year	(16) 6th Report Level			(17) 7th Report Level			(18) 8th Report Level			(19) 9th Report Level			(20) 10th Report Level		
	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %	Earned Premium (in 000s)	Incurred Losses (in 000s)	Loss Ratio %
	(17)÷(16)			(20)÷(19)			(23)÷(22)			(26)÷(25)			(28)÷(27)		
2014															
2013															
2012															
2011															
2010															
2009	9,601,468	6,857,486	71.4%												
2008	10,087,126	6,826,033	67.7%	10,086,724	6,975,480	69.2%									
2007	12,654,901	6,940,521	54.8%	12,654,304	7,146,266	56.5%	12,654,301	7,271,547	57.5%						
2006	15,084,342	6,363,555	42.2%	15,085,978	6,596,668	43.7%	15,085,912	6,755,322	44.8%	15,086,849	6,848,755	45.4%			
2005	21,532,868	5,976,784	27.8%	21,534,977	6,196,933	28.8%	21,541,715	6,384,841	29.6%	21,543,740	6,489,842	30.1%	21,545,867	6,530,308	30.3%
2004	23,713,247	6,337,548	26.7%	23,782,698	6,595,675	27.7%	23,783,155	6,805,213	28.6%	23,885,751	6,919,793	29.0%	23,886,153	7,029,787	29.4%
2003	24,049,738	8,098,428	33.7%	24,037,150	8,431,533	35.1%	24,046,295	8,653,093	36.0%	24,046,662	8,844,028	36.8%	24,048,187	9,057,922	37.7%
2002	17,614,540	9,932,608	56.4%	17,621,580	10,143,890	57.6%	17,609,514	10,418,383	59.2%	N/A	N/A		N/A	N/A	
2001	13,367,952	10,575,025	79.1%	13,363,458	10,899,386	81.6%	13,359,537	11,153,465	83.5%	N/A	N/A		N/A	N/A	

Note: Prior to Policy Year 2001, data is only available to fifth report level. For Policy Years 2001 and 2002, data is available to eighth report level. For all Policy Years after 2002, data will be available to tenth report level

California Workers' Compensation Vocational Rehabilitation Benefits by Policy Year and Report Level

Policy Year	(1) 1st Report Level			(2) 2nd Report Level			(3) 3rd Report Level			(4) 4th Report Level			(5) 5th Report Level		
	Incurred Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurred Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurred Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurred Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurred Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%
	(2)-(1)			(5)-(4)			(8)-(7)			(11)-(10)			(14)-(13)		
2014	4,254,031	25,775	0.6%												
2013	4,069,034	25,747	0.6%	5,255,559	36,890	0.7%									
2012	3,878,476	25,936	0.7%	5,140,010	27,816	0.5%	5,822,126	32,064	0.6%						
2011	3,759,791	27,342	0.7%	5,066,235	33,197	0.7%	5,827,352	30,036	0.5%	6,292,002	29,409	0.5%			
2010	3,581,401	25,985	0.7%	4,962,718	36,382	0.7%	5,782,735	36,332	0.6%	6,298,975	31,161	0.5%	6,627,195	29,340	0.4%
2009	3,494,666	30,729	0.9%	4,772,810	43,732	0.9%	5,645,145	41,980	0.7%	6,213,628	39,057	0.6%	6,602,609	33,723	0.5%
2008	3,477,560	37,450	1.1%	4,758,288	54,462	1.1%	5,537,223	55,599	1.0%	6,137,405	47,520	0.8%	6,543,071	41,690	0.6%
2007	3,601,146	39,529	1.1%	4,816,733	60,715	1.3%	5,623,123	65,774	1.2%	6,205,284	61,854	1.0%	6,631,147	51,514	0.8%
2006	3,462,674	37,515	1.1%	4,539,703	56,939	1.3%	5,210,259	62,766	1.2%	5,688,934	62,584	1.1%	6,057,894	58,276	1.0%
2005	3,350,584	37,895	1.1%	4,275,390	55,540	1.3%	4,844,121	60,860	1.3%	5,256,721	60,870	1.2%	5,652,311	59,347	1.0%
2004	3,854,957	48,943	1.3%	4,703,127	66,824	1.4%	5,237,496	69,749	1.3%	5,676,625	66,828	1.2%	5,971,008	64,946	1.1%
2003	5,147,220	176,688	3.4%	6,386,515	256,874	4.0%	6,974,804	272,249	3.9%	7,447,484	285,447	3.8%	7,863,058	288,223	3.7%
2002	5,808,718	274,595	4.7%	7,993,959	442,885	5.5%	8,690,067	488,851	5.6%	9,118,471	495,032	5.4%	9,560,932	511,167	5.3%
2001	5,701,500	291,066	5.1%	8,210,153	479,701	5.8%	9,366,742	539,879	5.8%	9,867,496	547,835	5.6%	10,208,092	548,817	5.4%
2000	5,243,201	292,383	5.6%	7,577,282	459,266	6.1%	8,629,774	503,297	5.8%	9,217,452	518,740	5.6%	9,515,320	520,128	5.5%
1999	4,631,328	278,289	6.0%	6,596,326	441,884	6.7%	7,665,687	485,234	6.3%	8,233,623	493,225	6.0%	8,581,353	496,591	5.8%
1998	4,123,067	261,206	6.3%	5,631,646	399,950	7.1%	6,530,498	441,476	6.8%	7,152,530	444,191	6.2%	7,500,681	446,371	6.0%
1997	3,744,217	253,293	6.8%	4,935,255	380,380	7.7%	5,570,168	397,625	7.1%	6,027,420	407,744	6.8%	6,393,921	407,686	6.4%
1996	3,388,931	240,901	7.1%	4,315,721	338,077	7.8%	4,846,662	344,277	7.1%	5,204,419	362,051	7.0%	5,489,619	362,480	6.6%
1995	3,135,637	235,960	7.5%	3,901,676	313,970	8.0%	4,282,513	312,956	7.3%	4,514,865	312,759	6.9%	4,731,761	313,597	6.6%
1994	3,120,437	246,058	7.9%	3,668,250	307,342	8.4%	3,920,323	308,001	7.9%	4,142,389	297,021	7.2%	4,299,904	293,993	6.8%
1993	3,163,893	307,614	9.7%	3,648,363	376,043	10.3%	3,844,661	372,476	9.7%	3,991,175	367,841	9.2%	4,112,412	347,459	8.4%
1992	3,906,975	404,350	10.3%	4,407,040	505,030	11.5%	4,545,766	509,412	11.2%	4,658,837	506,589	10.9%	4,766,008	501,733	10.5%
1991	5,136,383	507,506	9.9%	5,721,076	649,811	11.4%	5,789,489	680,151	11.7%	5,861,771	674,043	11.5%	5,921,130	670,674	11.3%
1990	5,279,948	534,084	10.1%	5,999,032	689,414	11.5%	6,084,392	733,230	12.1%	6,101,449	750,516	12.3%	6,117,158	750,512	12.3%
1989	4,479,348	437,102	9.8%	5,104,661	570,477	11.2%	5,241,674	615,614	11.7%	5,291,744	633,369	12.0%	5,306,704	640,908	12.1%
1988	3,834,219	357,516	9.3%	4,331,193	449,042	10.4%	4,393,814	471,156	10.7%	N/A	N/A		N/A	N/A	
1987	3,367,850	292,775	8.7%	3,894,205	394,433	10.1%	3,952,376	411,370	10.4%	N/A	N/A		N/A	N/A	
1986	2,880,122	239,152	8.3%	3,379,780	332,682	9.8%	3,505,979	360,709	10.3%	N/A	N/A		N/A	N/A	
1985	2,683,164	206,083	7.7%	3,120,072	299,360	9.6%	3,244,322	321,841	9.9%	N/A	N/A		N/A	N/A	
1984	2,327,454	162,206	7.0%	2,765,000	260,438	9.4%	2,904,950	283,953	9.8%	N/A	N/A		N/A	N/A	
1983	1,874,852	115,139	6.1%	2,218,384	181,327	8.2%	2,360,407	215,300	9.1%	N/A	N/A		N/A	N/A	
1982	1,437,461	67,980	4.7%	1,640,912	112,946	6.9%	1,725,688	132,231	7.7%	N/A	N/A		N/A	N/A	
1981	1,278,379	51,970	4.1%	1,450,229	93,709	6.5%	1,509,399	120,357	8.0%	N/A	N/A		N/A	N/A	
1980	1,168,573	42,506	3.6%	1,323,886	74,641	5.6%	1,374,864	94,248	6.9%	N/A	N/A		N/A	N/A	
1979	1,102,874	35,083	3.2%	1,244,730	64,434	5.2%	1,287,251	73,883	5.7%	N/A	N/A		N/A	N/A	
1978	1,036,209	27,330	2.6%	1,142,258	45,484	4.0%	1,172,417	56,144	4.8%	N/A	N/A		N/A	N/A	

Effective with injuries occurring on or after January 1, 2004, mandatory vocational rehabilitation was repealed, and a system of non-transferable education vouchers (Labor Code Sections 4658.5 and 4658.6) was created with the passage of Assembly Bill No. 227 (2003) and Senate Bill No. 228 (2003). Policy year 2003 data represents claims from both 2003 and 2004 accidents; therefore, policy year 2003 "vocational rehabilitation costs" shown in this exhibit contains a mix of vocational rehabilitation costs and non-transferable education voucher costs (or supplemental job displacement benefits). Effective with injuries occurring on or after January 1, 2013, Labor Code Section 4658.5 was modified and Labor Code Section 4658.7 was created by Senate Bill 863 (2012) which modified the system of supplemental job displacement benefits.

**California Workers' Compensation Vocational Rehabilitation Benefits by Policy Year and Report Level
(Continued)**

Policy Year	(6th Report Level)			(7th Report Level)			(8th Report Level)			(9th Report Level)			(10th Report Level)		
	Incurring Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurring Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurring Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurring Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%	Incurring Losses (in 000s)	Voc. Rehab. Benefits (in 000s)	%
	(17)-(16)			(20)-(19)			(23)-(22)			(26)-(25)			(29)-(28)		
2014															
2013															
2012															
2011															
2010															
2009	6,857,486	31,654	0.5%												
2008	6,826,033	36,691	0.5%	6,975,480	33,740	0.5%									
2007	6,940,521	45,756	0.7%	7,146,266	39,839	0.6%	7,271,547	36,666	0.5%						
2006	6,363,555	47,525	0.7%	6,596,668	42,506	0.6%	6,755,322	37,302	0.6%	6,848,755	34,493	0.5%			
2005	5,976,784	56,733	0.9%	6,196,933	46,319	0.7%	6,384,841	40,891	0.6%	6,489,842	36,571	0.6%	6,530,308	33,846	0.5%
2004	6,338,771	62,455	1.0%	6,595,675	59,775	0.9%	6,805,213	49,175	0.7%	6,919,793	43,890	0.6%	7,029,787	39,152	0.6%
2003	8,098,715	281,158	3.5%	8,431,793	278,703	3.3%	8,653,093	274,870	3.2%	8,844,028	269,054	3.0%	9,057,922	266,155	2.9%
2002	9,932,612	517,715	5.2%	10,143,894	508,586	5.0%	10,418,387	505,885	4.9%	N/A	N/A				
2001	10,575,576	552,364	5.2%	10,899,937	553,081	5.1%	11,154,016	552,679	5.0%	N/A	N/A				

Notes:

Prior to Policy Year 2001, data is only available to fifth report level. For Policy Years 2001 and 2002, data is available to eighth report level. For all Policy Years after 2002, data will be available to tenth report level

Effective with injuries occurring on or after January 1, 2004, mandatory vocational rehabilitation was repealed, and a system of non-transferable education vouchers (Labor Code Sections 4658.5 and 4658.6) was created with the passage of Assembly Bill No. 227 (2003) and Senate Bill No. 228 (2003). Policy year 2003 data represents claims from both 2003 and 2004 accidents; therefore, policy year 2003 "vocational rehabilitation costs" shown in this exhibit contains a mix of vocational rehabilitation costs and non-transferable education voucher costs (or supplemental job displacement benefits). Effective with injuries occurring on or after January 1, 2013, Labor Code Section 4658.5 was modified and Labor Code Section 4658.7 was created by Senate Bill 863 (2012) which modified the system of supplemental job displacement benefits.

Notice

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